

SCRIP NAME: SRGHFL; SCRIP CODE: 534680; ISIN NO: INE559N01010

Date: 18.02.2020

To,
The GM (Listing)
BSE Ltd.
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400001

Dear Sir,

Subject: Investor Presentation- December 2019

With reference to above, we hereby provide the Investor Presentation (Performance Highlights) of the Company for the quarter ended December, 2019.

This is for your information and record.

Thanking You,

With Regards,

For SRG Housing Finance Limited

Vinod K. Jain
Managing Director
DIN: 00248843



SRG HOUSING FINANCE LIMITED

Q3 FY20 PERFORMANCE HIGHLIGHTS

For Quarter ended December 2019

अपने घर में,
अपनों के साथ ।



Disclaimer



The information contained in this presentation is only current as of its date. Please note that the past performance of the company is not and should not be considered as, indicative of future results.

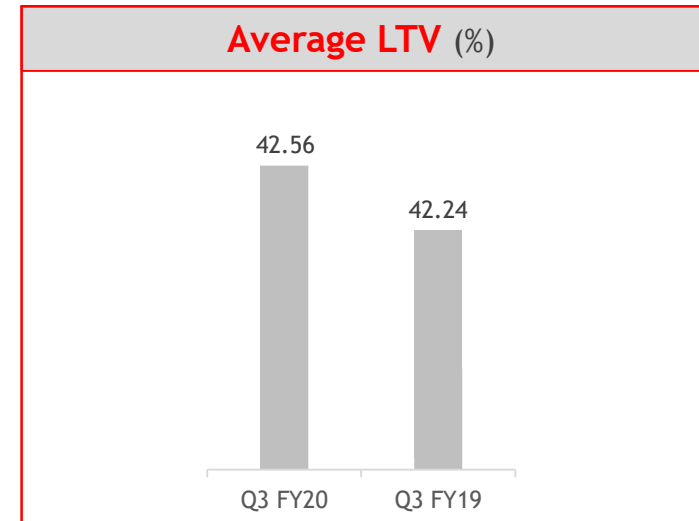
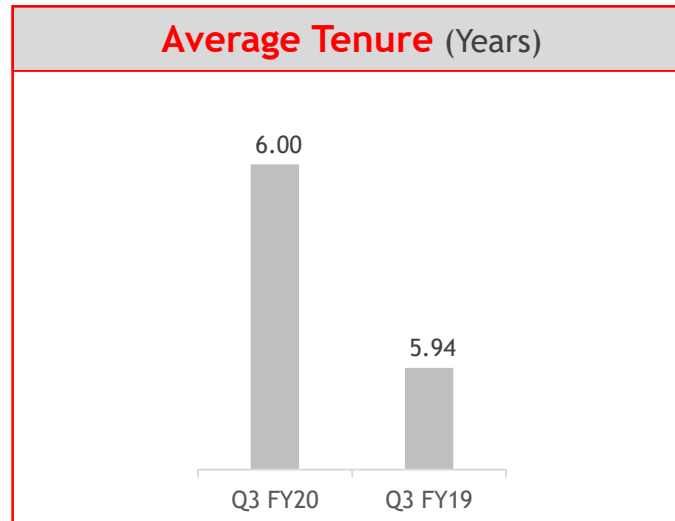
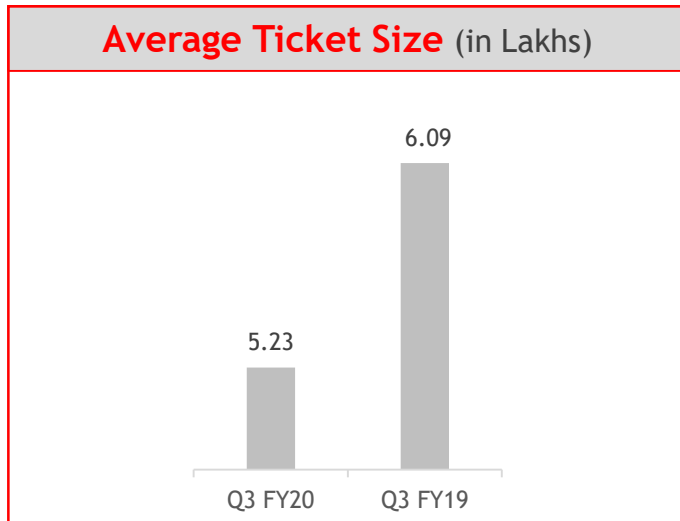
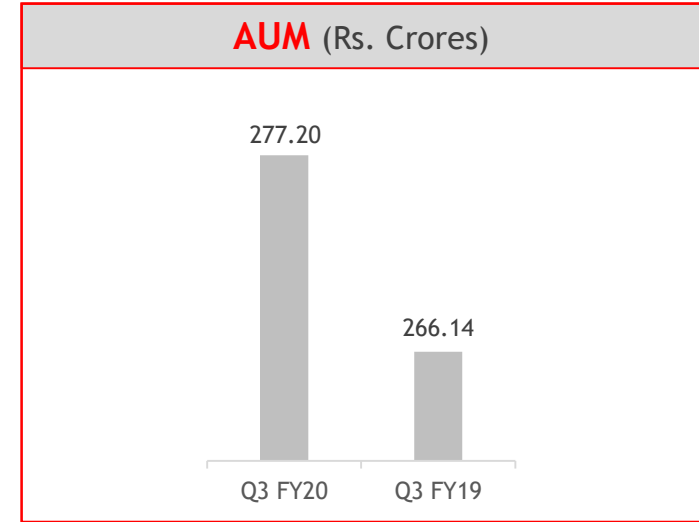
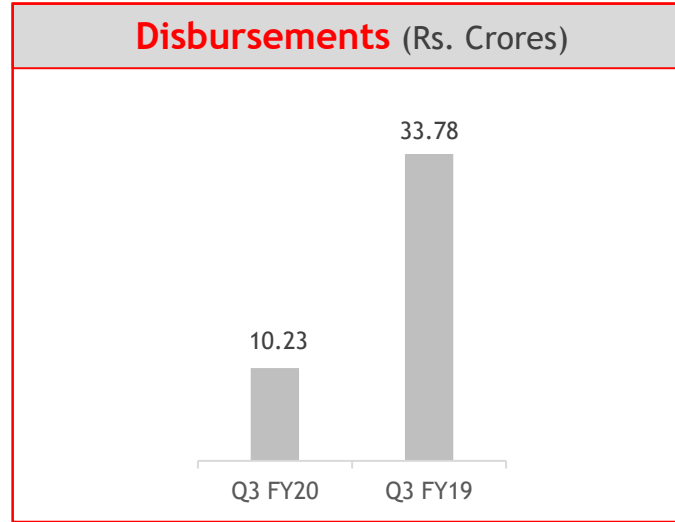
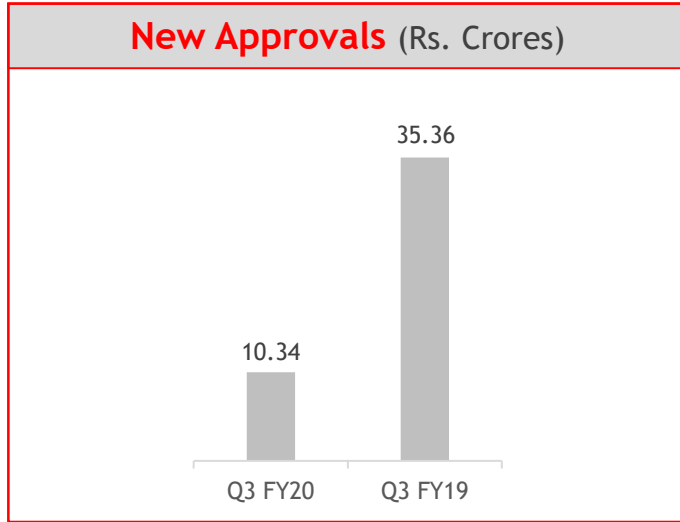
This presentation may contain certain statements of future expectations and other forward-looking statements, including those relating to our general business plans and strategy, our future financial condition and growth prospects and future developments in our sector and our competitive and regulatory environment. In addition to statements which are forward looking by reason of context, the words 'may', 'will', 'should', 'expects', 'plans', 'intends', 'anticipates', 'believes', 'estimates', 'predicts', 'potential' or 'continue' and similar expressions identify forward looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results, performances or events to differ materially from the results contemplated by the relevant forward looking statement. The factors which may affect the results contemplated by the forward looking statements could include, amongst others, future changes or developments in (i) the Company's business, (ii) the Company's competitive environment, and (iii) political, economic, legal and social conditions in India.

The Company assumes no responsibility to publicly amend, modify or revise any forward looking statements on the basis of any subsequent developments, information or events or otherwise. Unless otherwise stated in this document, the information contained herein is based on management information and estimates.

The information contained herein is subject to change without notice and past performance is not indicative of future results. Company may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such revision or changes. This presentation may not be copied and disseminated in any manner.



Key Performance Indicators



Reconciliation of Statement of Profit and Loss for the period ended 31st December, 2019



	Rs. in Lakhs					
	IGAAP as on 31-Dec-19	Ind AS Adjustments	As per INDAS as on 31-Dec-19	IGAAP as on 31-Dec-18	Ind AS Adjustments	As per INDAS as at 31-Dec-18
Revenue From Operations						
Interest Income	4,881.26	65.36	4,946.62	3,859.72	52.26	3,911.98
Fees and Commission Income	77.70	(51.78)	25.92	198.93	(124.51)	74.42
Interest on FDR	84.34	-	84.34	42.14	-	42.14
Other Income from Operation	406.38	-	406.38	207.84	-	207.84
Total Revenue From Operations	5,449.68	13.58	5,463.26	4,308.63	(72.25)	4,236.38
Other Income	75.30	9.57	84.87	3.89	-	3.89
Gain on Derecognition of Financial Instruments	-	(2.12)	(2.12)	-	5.82	5.82
Gain on Fair value changes	-	9.78	9.78	-	-	-
Total Income	5,524.98	30.81	5,555.79	4,312.52	(66.43)	4,246.09
Expenses						
Finance Costs	2,258.78	38.91	2,297.69	1,623.34	8.34	1,631.68
Impairment of Financial Instruments (Expected Credit Loss)	8.01	(41.79)	(33.78)	150.31	-	150.31
Employee Benefits Expenses	783.73	(2.29)	781.44	458.83	(1.90)	456.93
Depreciation and Amortisation Expenses	52.89	104.30	157.19	39.47	-	39.47
Others Expenses	520.80	(110.82)	409.98	433.00	(88.70)	344.30
Total Expenses	3,624.21	(11.69)	3,612.52	2,704.95	(82.26)	2,622.69
Profit Before Tax						
Less : Tax Expense						
Current Tax	398.00	-	398.00	406.17	-	406.17
Deferred Tax (Net)	56.09	(53.42)	2.67	16.23	(56.44)	(40.21)
Net Profit After Tax	1,446.68	95.92	1,542.60	1,185.17	72.27	1,257.44
Other Comprehensive Income						
A. Items that will not be reclassified to profit or loss						
Remeasurement of Post Employment Benefit Obligations	-	(2.29)	(2.29)	-	(1.91)	(1.91)
Net Gain on equity instrument designated at FVOCI for the year	-	3.08	3.08	-	0.83	0.83
Income tax relating to items that will not be reclassified to profit or loss	-	(0.20)	(0.20)	-	0.31	0.31
B. Items that will be reclassified to profit or loss	-	-	-	-	-	-
Other Comprehensive Income (A + B)	-	0.59	0.59	-	(0.77)	(0.77)
Total Comprehensive Income	-	96.51	1,543.19	-	71.50	1,256.67



Key Financial Ratios

Sr. No.	Particulars	Q3 FY20	Q3 FY19	9MFY20	9MFY19
1	Return on Average Assets (%)	1.51	1.74	4.68	4.82
2	Return on Average Equity (%)	7.06	9.20	23.80	26.11
3	Earning Per Share (Rs.)	3.94	3.81	11.87	9.67
4	Net Interest Margin (%)	3.31	3.45	9.89	10.04
5	Borrowing Cost (%)	11.37	11.05	11.34	11.02
6	Capital Adequacy Ratio (%)	39.82	29.61	39.82	29.61
7	Lending Rate (%)	22.96	23.03	22.93	22.65
8	Spread (%)	11.59	11.98	11.60	11.64
9	GNPA (%)	1.98	1.72	1.98	1.72
10	NNPA (%)	0.45	0.46	0.45	0.46

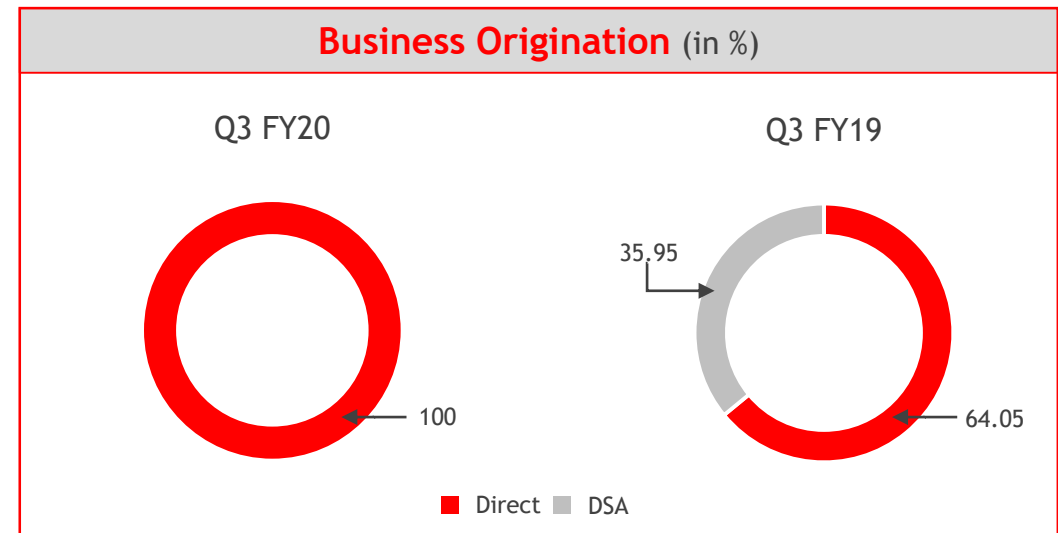
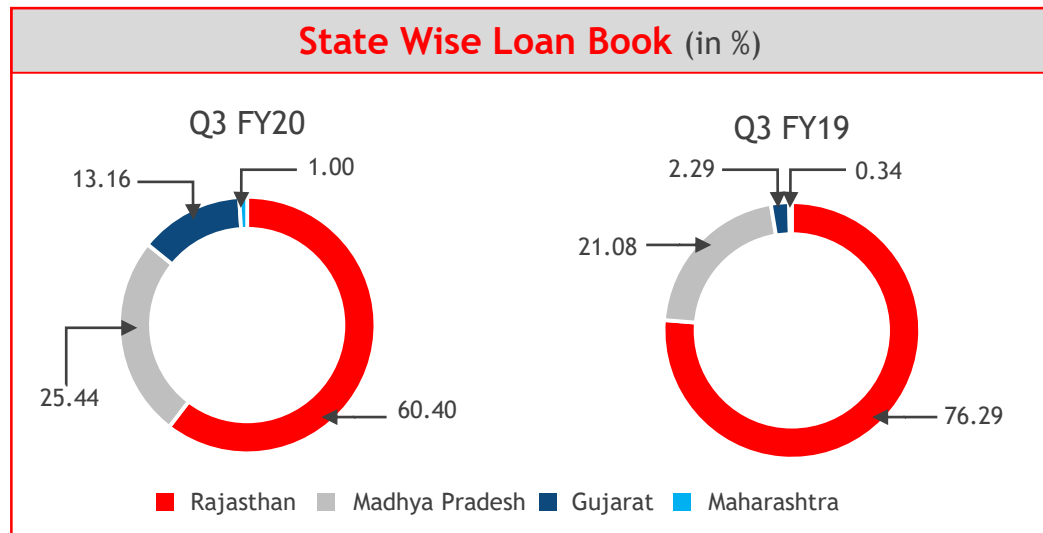
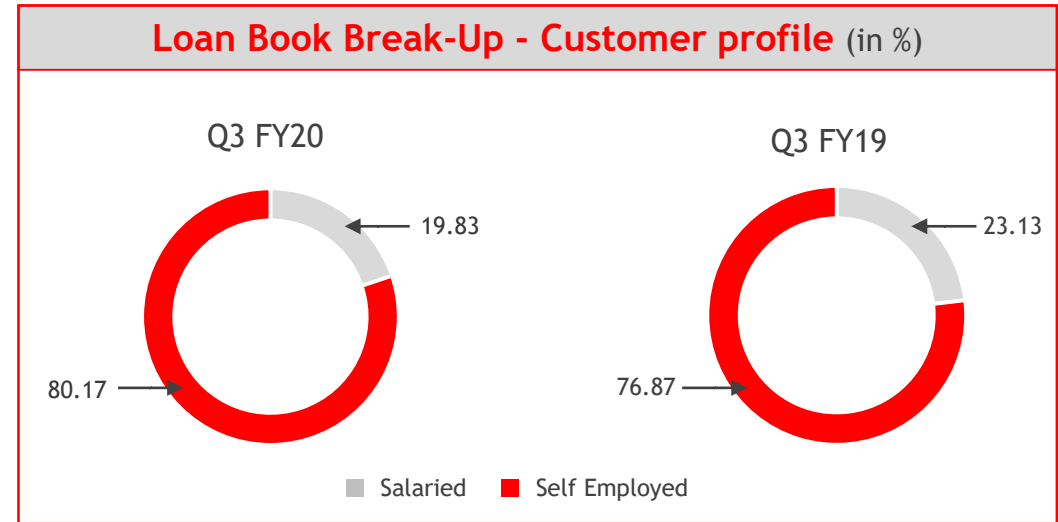
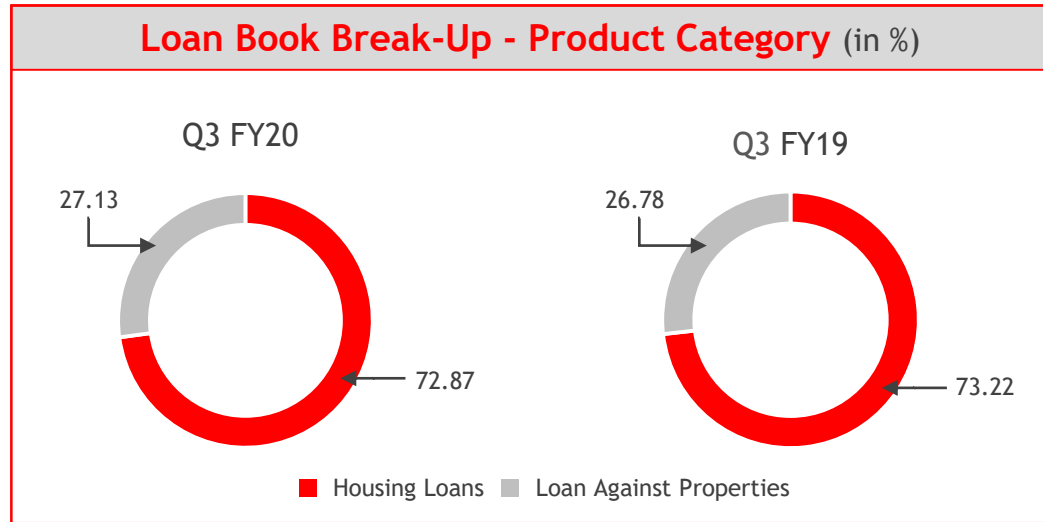
Extract of Liquidity Position till December 2020



Particulars	Rs. in Crores											
	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Cash and Cash equivalents*	19.73	20.96	23.21	25.22	25.86	27.75	29.01	29.48	31.31	32.64	33.12	35.03
Current Investments			0.42									
Inflows												
EMI / PEMI (excluding prepayments)	8.99	8.72	8.60	8.50	8.29	8.29	8.28	8.27	8.24	8.24	8.22	8.20
Total Inflows	28.72	29.68	32.22	33.72	34.15	36.04	37.29	37.75	39.55	40.88	41.33	43.23
Outflows												
Banks/FI Loans (Interest + Principal)	7.20	5.92	6.45	7.32	5.86	6.49	7.28	5.91	6.39	7.25	5.79	6.26
NCD (Interest + Principal)	0.56	0.55	0.55	0.54	0.54	0.54	0.53	0.53	0.52	0.51	0.51	0.51
Commercial Paper	-	-	-									
Total Outflows	7.76	6.47	7.00	7.86	6.40	7.03	7.81	6.44	6.91	7.76	6.30	6.77
Surplus	20.96	23.21	25.22	25.86	27.75	29.01	29.48	31.31	32.64	33.12	35.03	36.46

*Cash and cash equivalents does not includes FDR amounting to Rs.14.80 Crores pledged with Lenders.

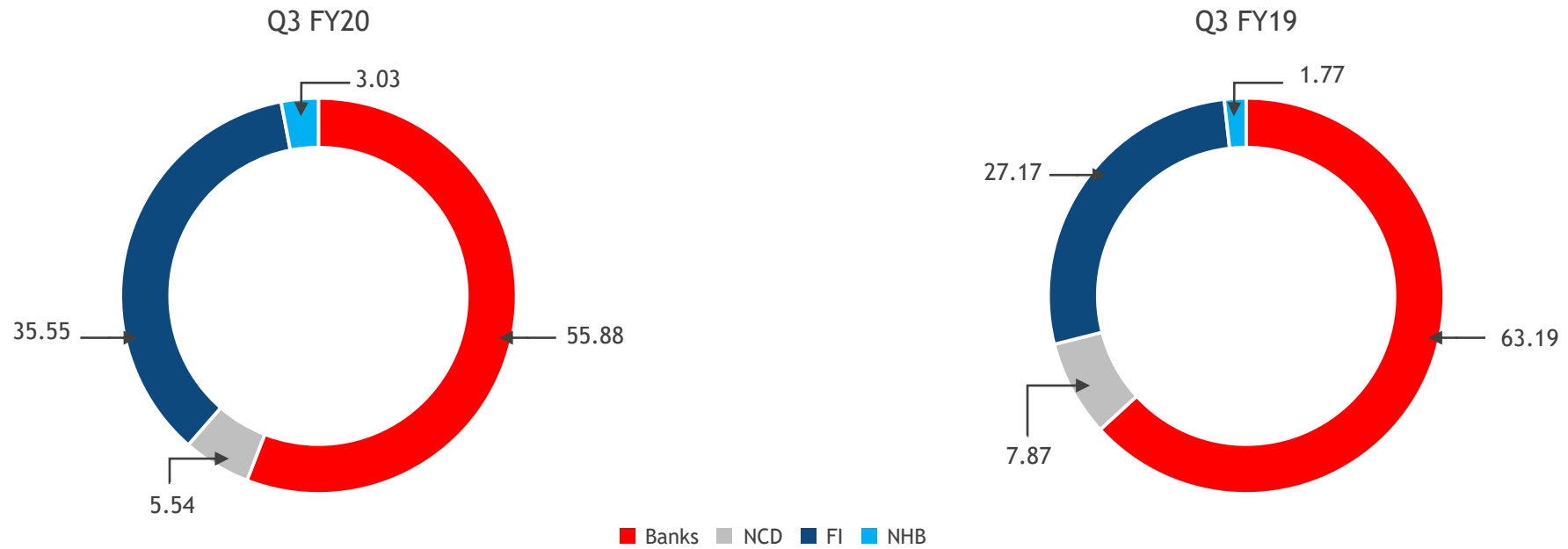
Lending Basket



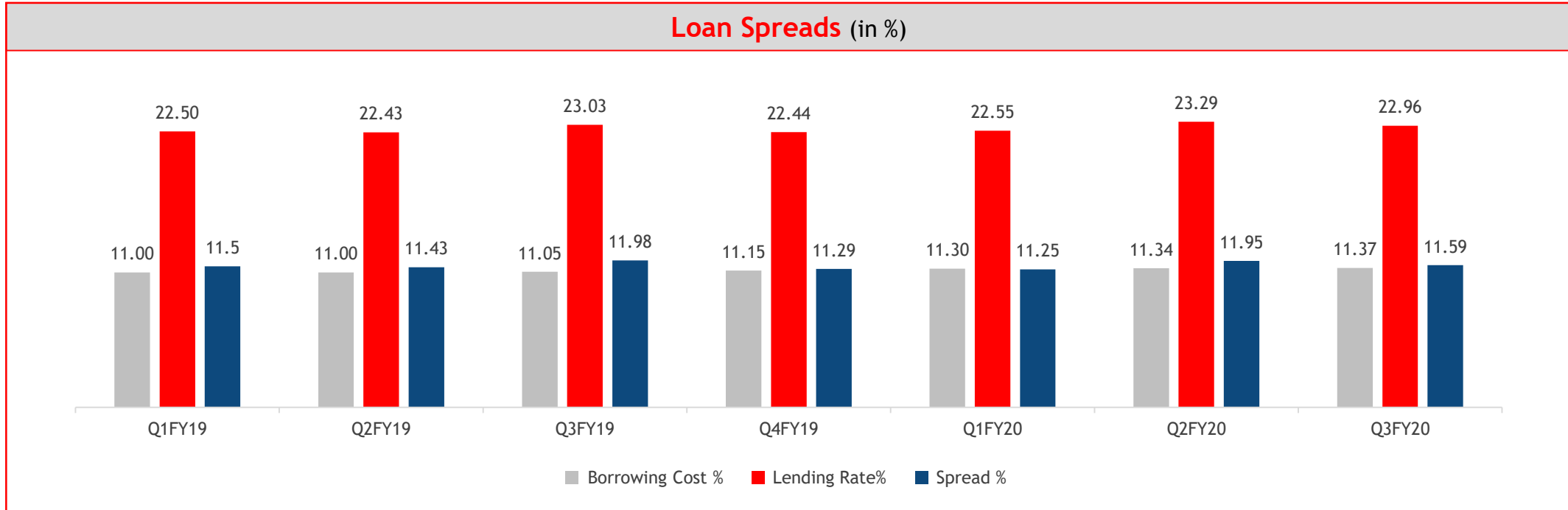
Funding Mix



Funding Mix (in %)

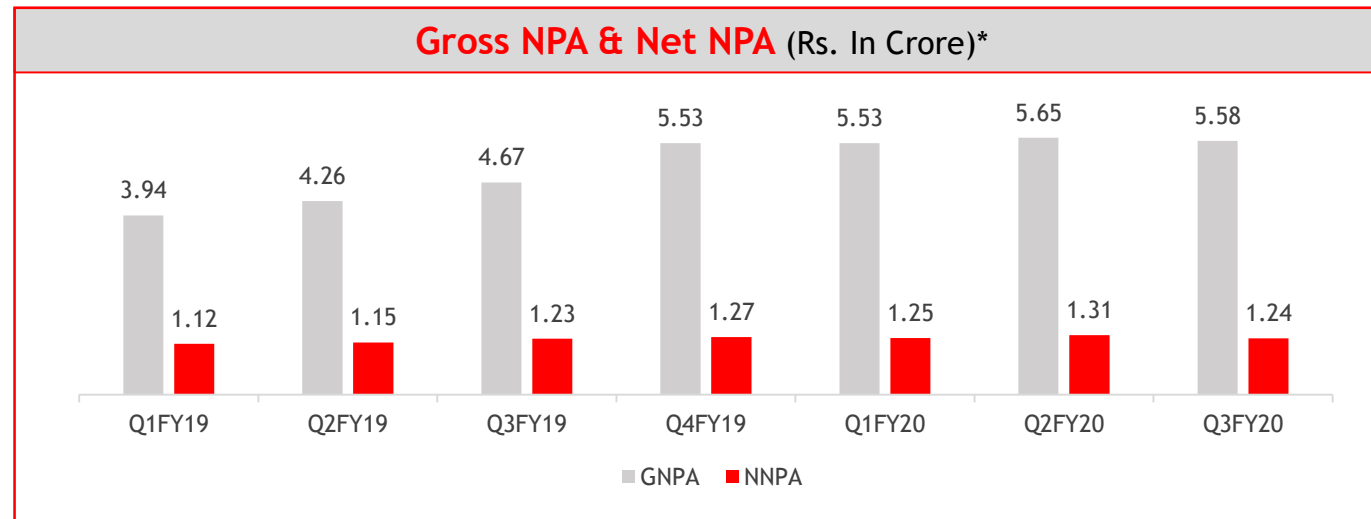
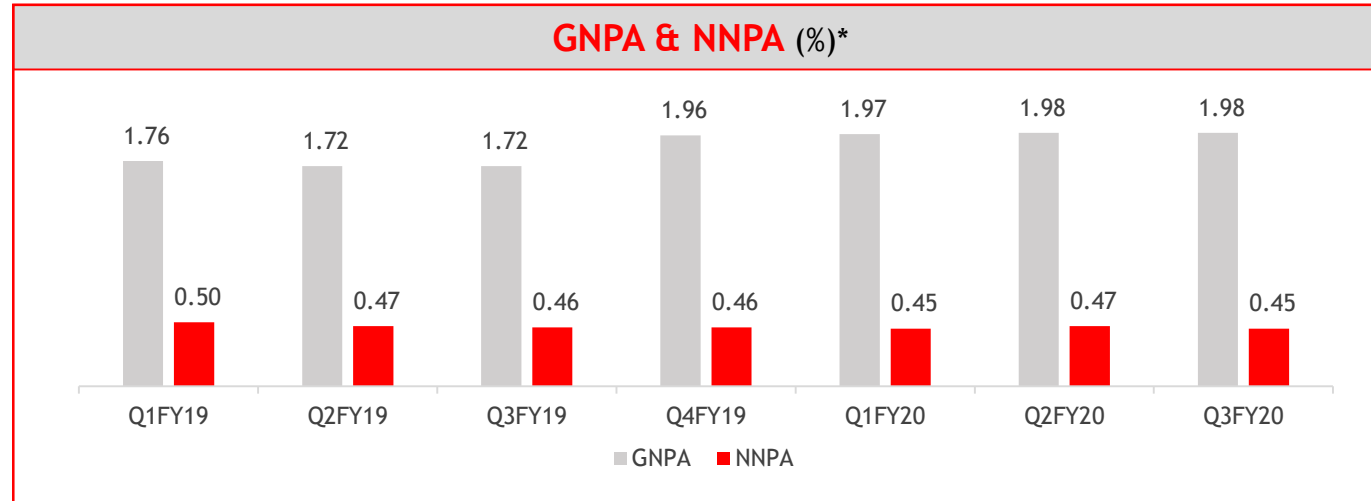


Costs and Yields*



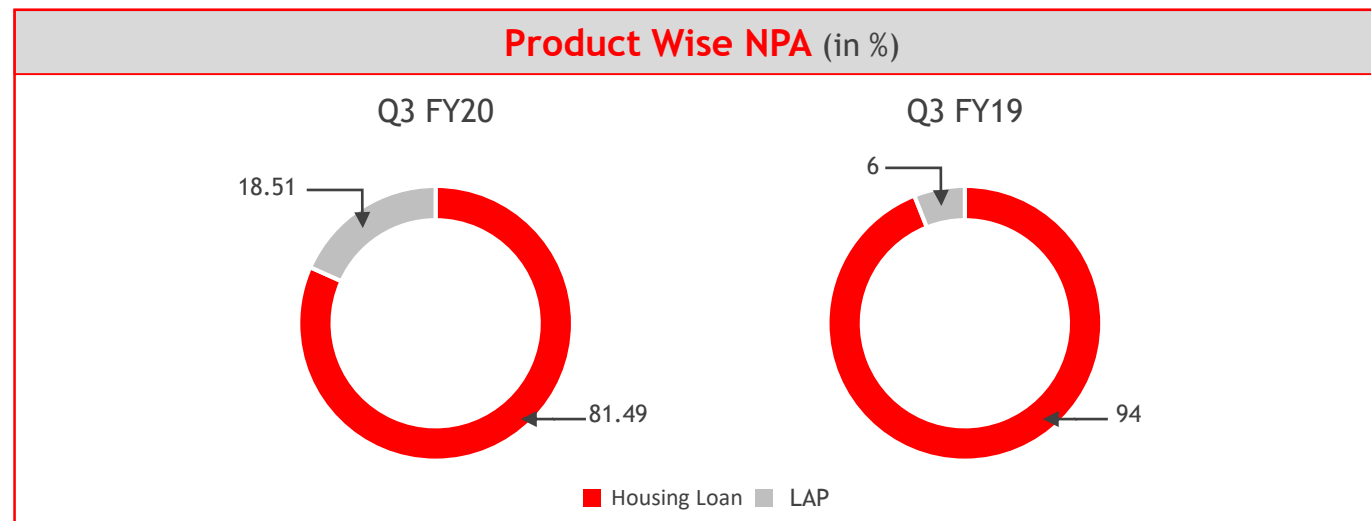
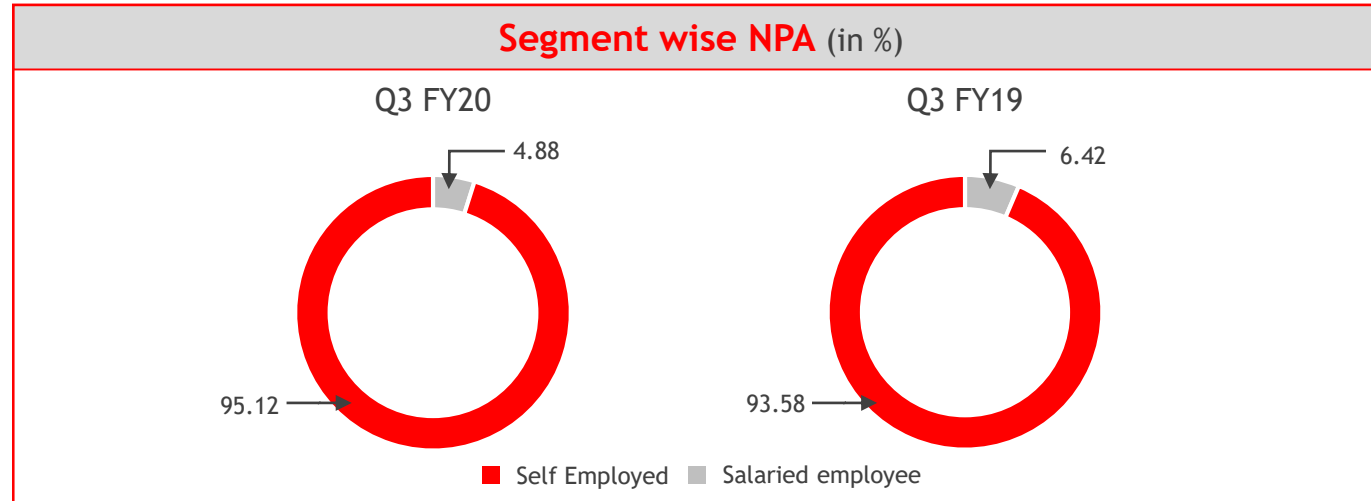
*As per IGAAP

Asset Performance



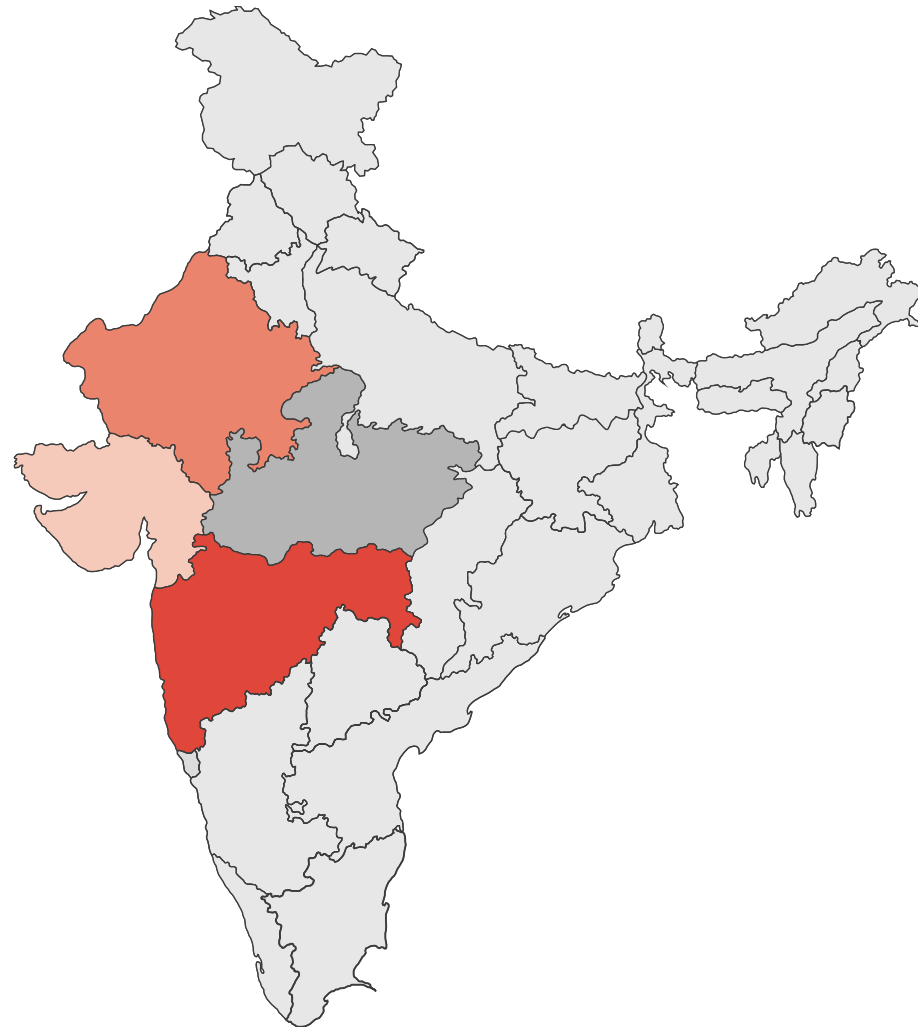
*As per IGAAP

Product and Segment wise NPA*



*As per IGAAP

Our Business Presence



Rajasthan

Banswara, Bhilwara, Jaipur, Sagwara, Aspur, Chittorgarh, Salumbar, Kota, Sumerpur, Rajsamand, Sirohi, Bijainagar, Udaipur, Jodhpur, Phalodi, Udaipur (Head Office), Abu Road



Madhya Pradesh

Mandsaur, Ratlam, Manasa, Neemuch, Shamgarh, Ujjain, Dhar, Ashta, Indore



Gujarat

Ahmedabad, Surat, Vadodara, Palanpur, Mehsana, Nadiad



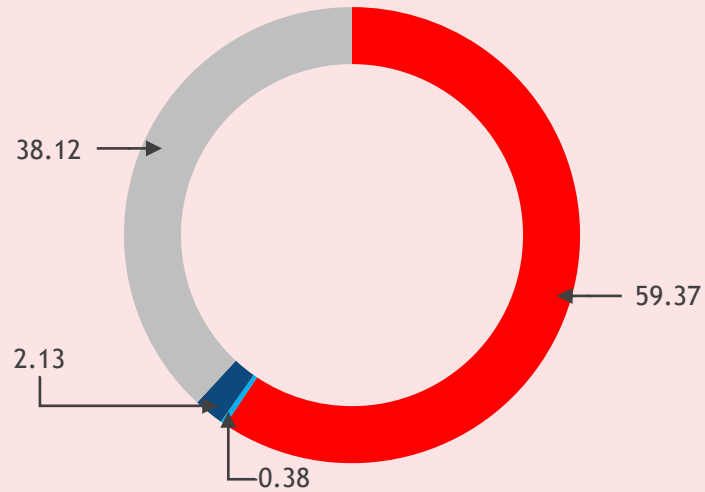
Maharashtra

Mumbai

Stock Information



Shareholding pattern as on 31st December, 2019



■ Promoter and Promoter Group ■ FPI ■ Bodies Corporate ■ Retail

108.29 cr

Market Cap (INR)

13.0 mn

Shares Outstanding

534680

BSE Code

0596730D:IN

Bloomberg code





Contact Us

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