

Ref : SCRIP ID : SRGHFL; SCRIP CODE: 534680; ISIN : INE559N01010

June 23, 2017

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

Respected Sirs,

**Sub: Analysts/Investors Presentation**


Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirement) Regulations, 2015, read with Para A of Part A of Schedule III thereto, please find the presentation made by the company to Analysts/Investors in the meeting held on June 23, 2017

Kindly take the above on record.

Thank You,

Yours Faithfully

For SRG Housing Finance Ltd.

  
Sunaina Nagar  
Company Secretary  
M. No : A40754



## Corporate Presentation 2017



# Company Profile

- SRG HFL's business model is the **brainchild of Mr. Vinod K. Jain, the company's Managing Director**. His vision is to provide housing finance to people in rural area which is generally underrated and left ignored by other financial institutions.
- **Bombay Stock Exchange Listed** and **National Housing Bank registered** Housing Finance Company.
- Recognized by National Housing Bank for refinance facility.
- **We service for :**
  - Individual Home Loans**
  - Loan Against Property**
  - Project Loan**

## REGISTERED OFFICE

321 ,SM Lodha Complex, Near Shastri Circle, Udaipur (Raj.)-313001, Email- info@srghousing.com,  
Website: www.srghousing.com, Phone: 0294-2561882, 2412609, CIN: L65922RJ1999PLC015440

## CORPORATE OFFICE

1046, 10th Floor, Hubtown Solaris, N.S Phadke Marg, Andheri (E.), Mumbai 400 069 (Maharashtra)  
Email– connect@srggroup.net, Tel: 022-62215307.



1999 : Incorporated as Vitalise Finlease Private Limited.

2000 : Changed the name of the company to SRG Housing Finance Private Limited.



2002 : Got license from NHB being the **1<sup>st</sup> Company in Rajasthan** to get NHB License.

2004 : Converted into Public Company.



2012 : Listed on BSE SME Platform being the **1<sup>st</sup> Company in Rajasthan** to be listed on SME Platform.



2015 : Migrated to BSE Main Board being **India's 1<sup>st</sup> Company** to get migrated.

2015 : Notified by Ministry of Finance to be treated as “Financial Institution” under SARFAESI Act 2002.



2016: Got Sanctioned its First Ever Refinance From National Housing Bank, twice i.e. in the month of April, 2016 and also in the month of January, 2017.



2016 : Credit Rating upgraded by Brickwork Ratings to BWR BBB-(BWR Triple B Minus)

2016 : ISO 9001:2008 Certified Company for Quality Management system of Loan Process.



2017 : Awarded with Order of Merit by Skoch Group in 47<sup>th</sup> Skoch Summit for qualifying among Top 100 SMEs in India.



## Our Group of Companies



# Board of Directors

Name	Designation
Mr. Vinod K. Jain	Managing Director
Mr. Rajesh Jain	Non Executive Director
Mrs. Seema Jain	Non Executive Director
Mr. Ashok Kabra	Independent Director
Mr. Vikas Gupta (Adv.)	Independent Director
CA Nishant Badala	Independent Director



# Mr. Vinod K. Jain

## Managing Director

Mr. Vinod Jain is a firm believer of achieving excellence through a positive and proactive approach. He follows a dictum –

"Success is simple. Do what's right, the right way, at the right time."

He is an experienced Managing Director (Promoter) with strong controlling, direction & effective team building capability. In the year 1999 he floated his own Company "SRG Housing Finance Limited" with a broad and clear vision in the field of finance. He pioneered Housing Finance in year 2004 in Rajasthan.

He has proved his capability in strategic management and is a successful performer in pursuit of profitable growth.

His relentless ambition established the brand SRG and fueled the company to the new heights of success. He has always proven SRG Housing Finance Ltd. as the best Company with respect to customer satisfaction and highly motivated employees.

# Management Team



**CA Ashok Modi : CFO**

Mr. Modi has more than 25 years of experience in ensuring financial strengthening to the individuals and organizations via audit and strategic planning. His in-depth knowledge about the financial system and various derivatives is unparalleled. He is with the company since 2012.



**Er. Lavang Murdia : CMO**

Mr. Murdia has 15 years of experience into Sales and Marketing and has build robust business models in sectors like finance, insurance, telecom etc. He has an expertise in channel management where he researches into identifying cum building new market opportunities. He has been working with the company since 2010.



**CS Sunaina Nagar : GM- Corporate Office**

Ms. Nagar is an associate member of Institute of Company Secretaries of India and also possesses LLB degree. She is handling Compliance, Equity & Debt Financing matters. Her deep insights and research mindset has helped company to find newer innovative ways to expand and flourish. She joined the company in the year 2015.



# Management Team



## **Dilip Kumar Singhvi : GM- Operations**

Mr. Singhvi is retired as a Senior Manager-Bank of Baroda after serving for 36 years and also has been Incharge-cum- faculty in RTC(Regional Training Centre), Jaipur for 5 years. His qualifications includes B.SC, M.COM, MBA, CAIIB among others and he has also qualified various courses on Mutual Funds organised by NISM. He is equipped with various procedures and policies which makes financial transaction less cumbersome and meaningful. His tracking mechanism and rigorous follow up strategies has helped building up of customer network. Mr. Singhvi is working with company since 2015.



## **Manjot Kaur Bakshi: CHRO**

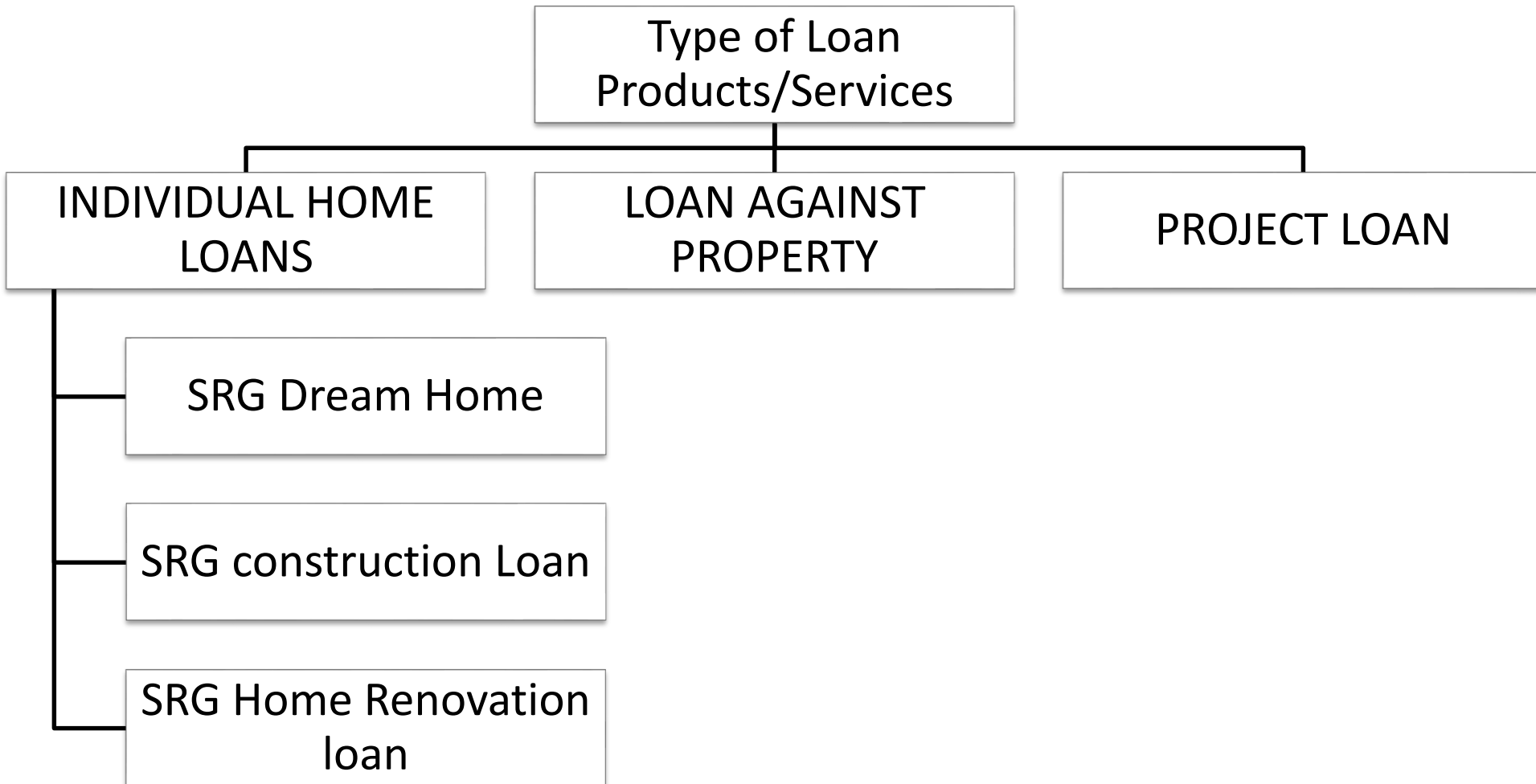
Ms. Bakshi is an Associate Member of Bar Council of India. She is an MBA HR from IMT Ghaziabad. She is also persuing Masters in Law. She is handling Strategic Planning, Human Resource matters. Her intelligence, hard work and dedication to work has helped company grow in an organised manner.



## **Ms. Richa Bhandari : AGM- Regulatory Compliance**

Ms. Bhandari is an MBA Graduate and is associated with the company for more than 7 years. She has a proven track record of setting, managing and scaling up the business in diverse environments. She is well experienced and proficient with Accounting operations and Customer Relations. She has been associated with the company since 2009.

# PRODUCTS & SERVICES

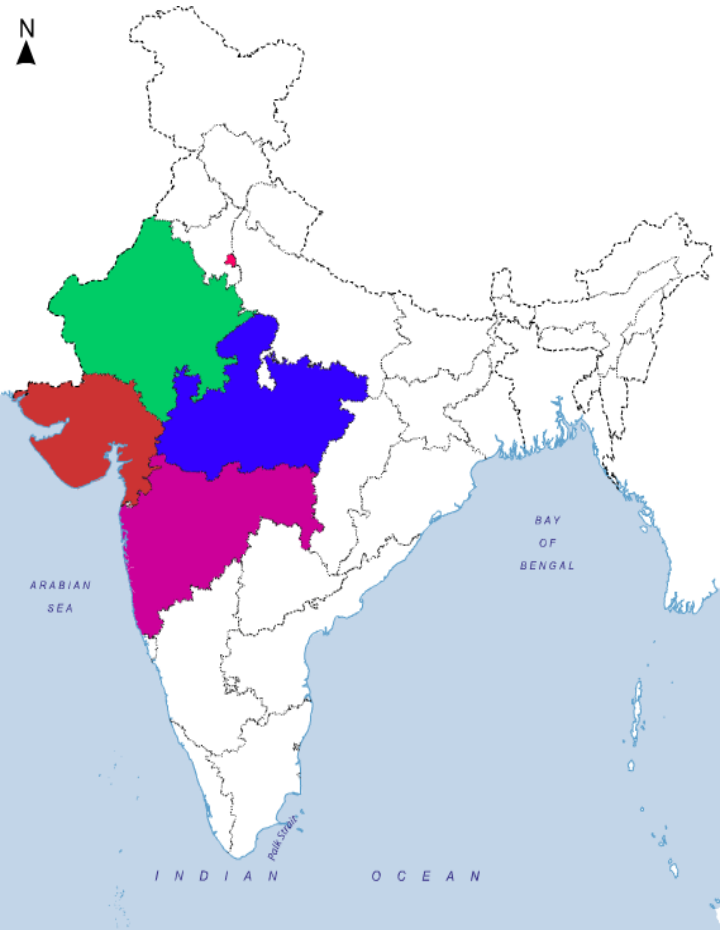


# Business Locations



**Registered Office:** Udaipur (Raj.)

**Corporate Office:** Mumbai ( Maharashtra)



## **Madhya Pradesh (3)**

- Mandsaur
- Neemuch
- Ratlam

## **Gujarat (1)**

- Ahmedabad

## **Rajasthan (15)**

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> Salumber    | <input checked="" type="checkbox"/> Jaipur  |
| <input checked="" type="checkbox"/> Bhinder     | <input checked="" type="checkbox"/> Jodhpur |
| <input checked="" type="checkbox"/> Banswara    | <input checked="" type="checkbox"/> Ajmer   |
| <input checked="" type="checkbox"/> Sagwara     | <input checked="" type="checkbox"/> Kota    |
| <input checked="" type="checkbox"/> Bhilwara    | <input checked="" type="checkbox"/> Sirohi  |
| <input checked="" type="checkbox"/> Aspur       |   |
| <input checked="" type="checkbox"/> Dungarpur   |   |
| <input checked="" type="checkbox"/> Fatehnagar  |   |
| <input checked="" type="checkbox"/> Chittorgarh |   |
| <input checked="" type="checkbox"/> Rajsamand   |   |



Tenure-  
Upto 15 years



Average Ticket Size-  
Rs. 7.62 Lacs  
& Average Tenure- 6 Yrs



Repayment Mode-  
PDCs/ ECS are accepted.



Average Loan to Value (LTV)-  
50% of the property value



Catering also to LMI Segment

# Achievements:

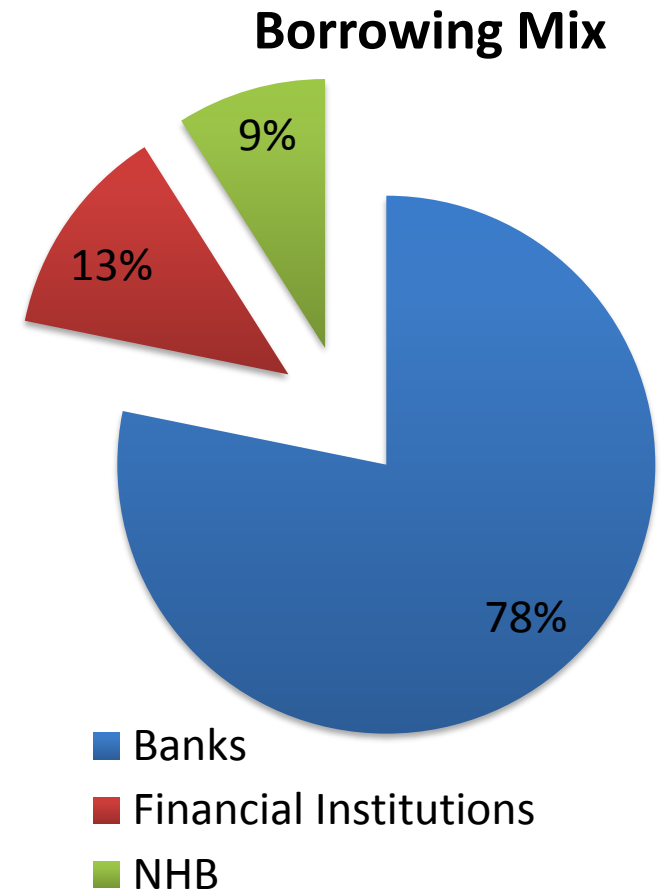
1. Credit Rating has been enhanced to **Investment Grade** by BrickWork Ratings in the Month of July 2016.
2. The Company has received its first ever Refinance from National Housing Bank, twice i.e. in the month of April, 2016 and also in the month of January, 2017.
3. Corporate office of the company has been started in Mumbai at Andheri East.
4. Company has secured Sanction worth Rs. 88 Cr from Multiple Banks and Financial Institutions during the year 2016-17.
5. Company has received Skoch Order of Merit Award from Skoch Group in 47<sup>th</sup> Skoch Summit for qualifying among India's Top 100 SMEs.

# Achievements:

- During the year 2016-17, Company successfully raised funds worth **Rs. 15.19 Cr** by way of **Private Placement of equity shares** from various leading investors of the country.
- This issue is the **1<sup>st</sup> Private Placement** made by the Company **post its IPO.**

# Fact Sheet as on March 31, 2017:

	Amount in Lacs
Net Worth*	3397.38
Outstanding Loan Assets (AUM)	8182.87
Profit After Tax	270.00
Loan disbursement during the Period	4736.97
Revenue from Operations	1455.77
Gross NPA	1.57%
Net NPA	1.21%



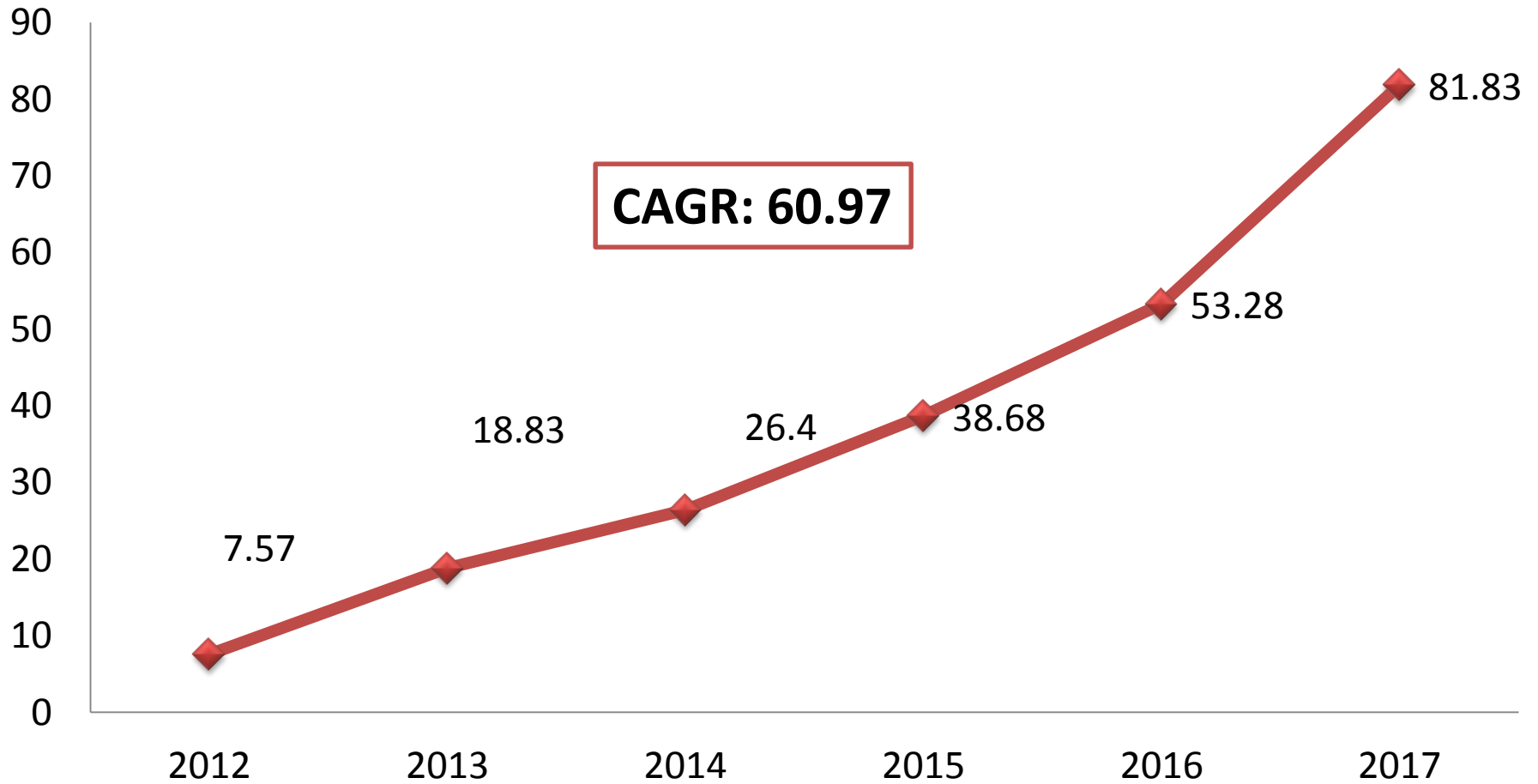
**\* During the year, the company has issued and allotted 16,87,300 Equity Shares of face value of Rs.10/- each fully paid up at an issue price of Rs. 90/- per share (including premium of Rs. 80/- per share). This has led to an increase in paid up capital to Rs. 13 Cr while number of shares have increased to 1,30,00,000 Equity Shares of face value of Rs.10/-.**

# SRGHFL

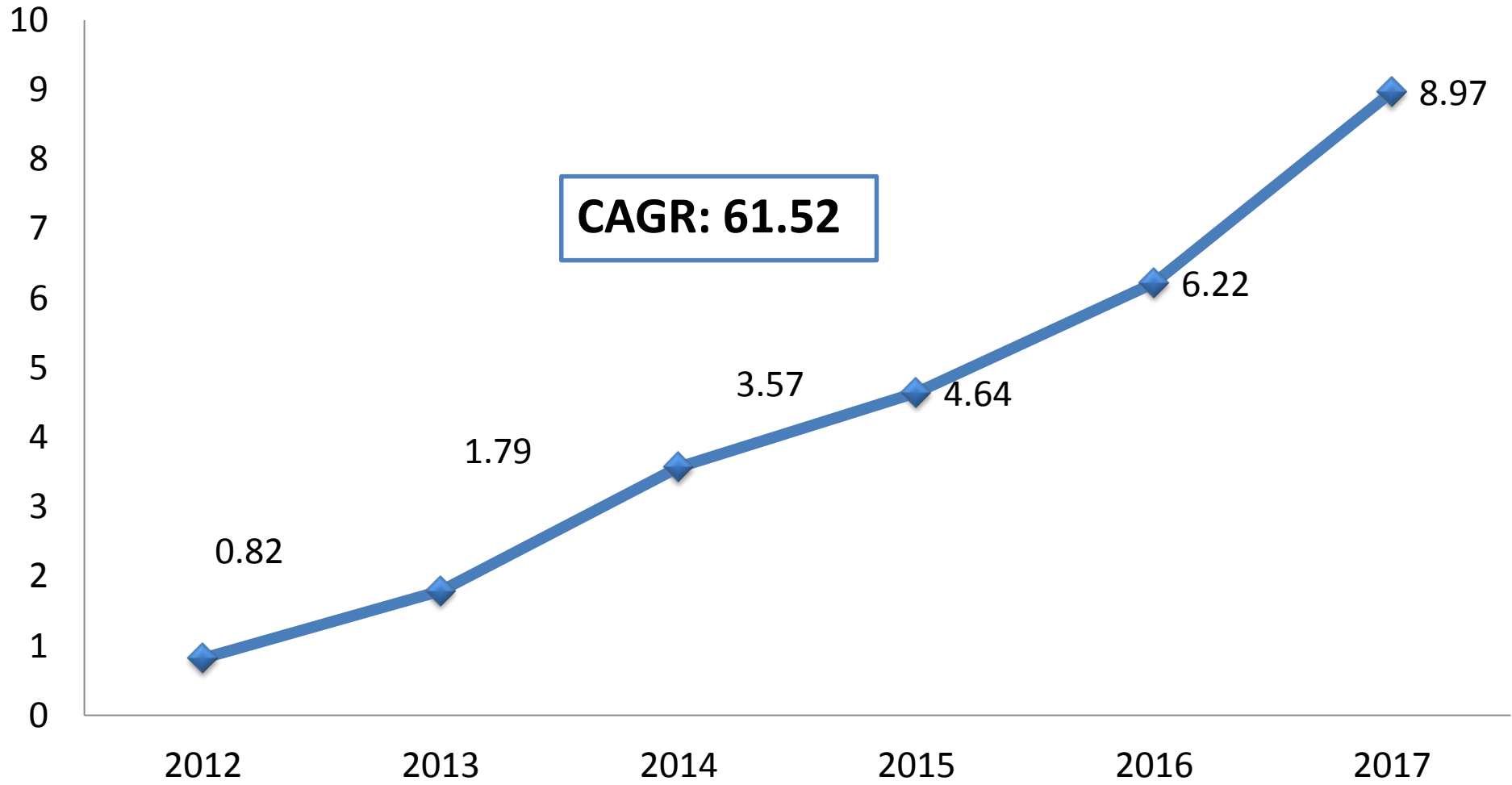
# PERFORMANCE

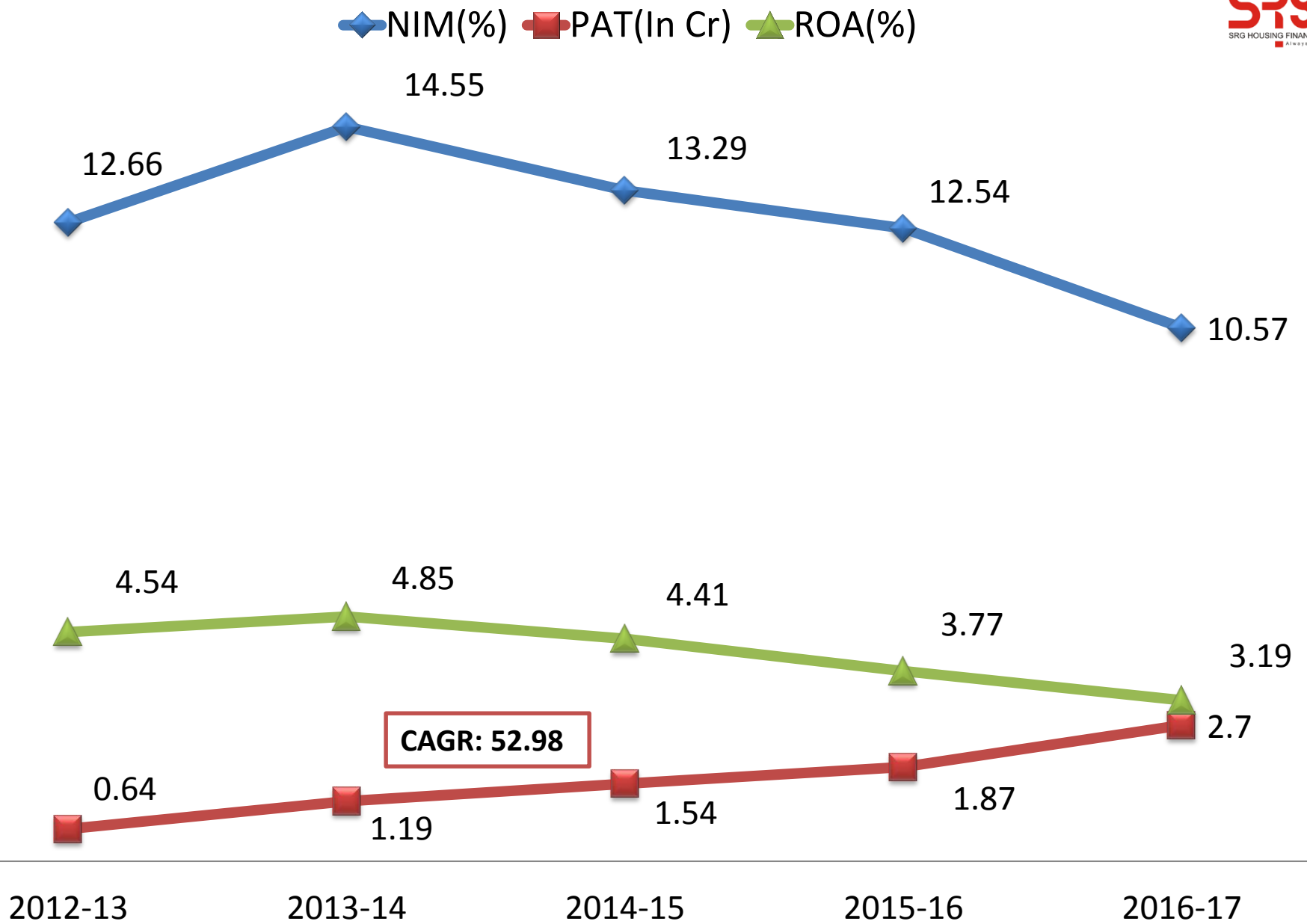


# AUM (Rs. In Cr)

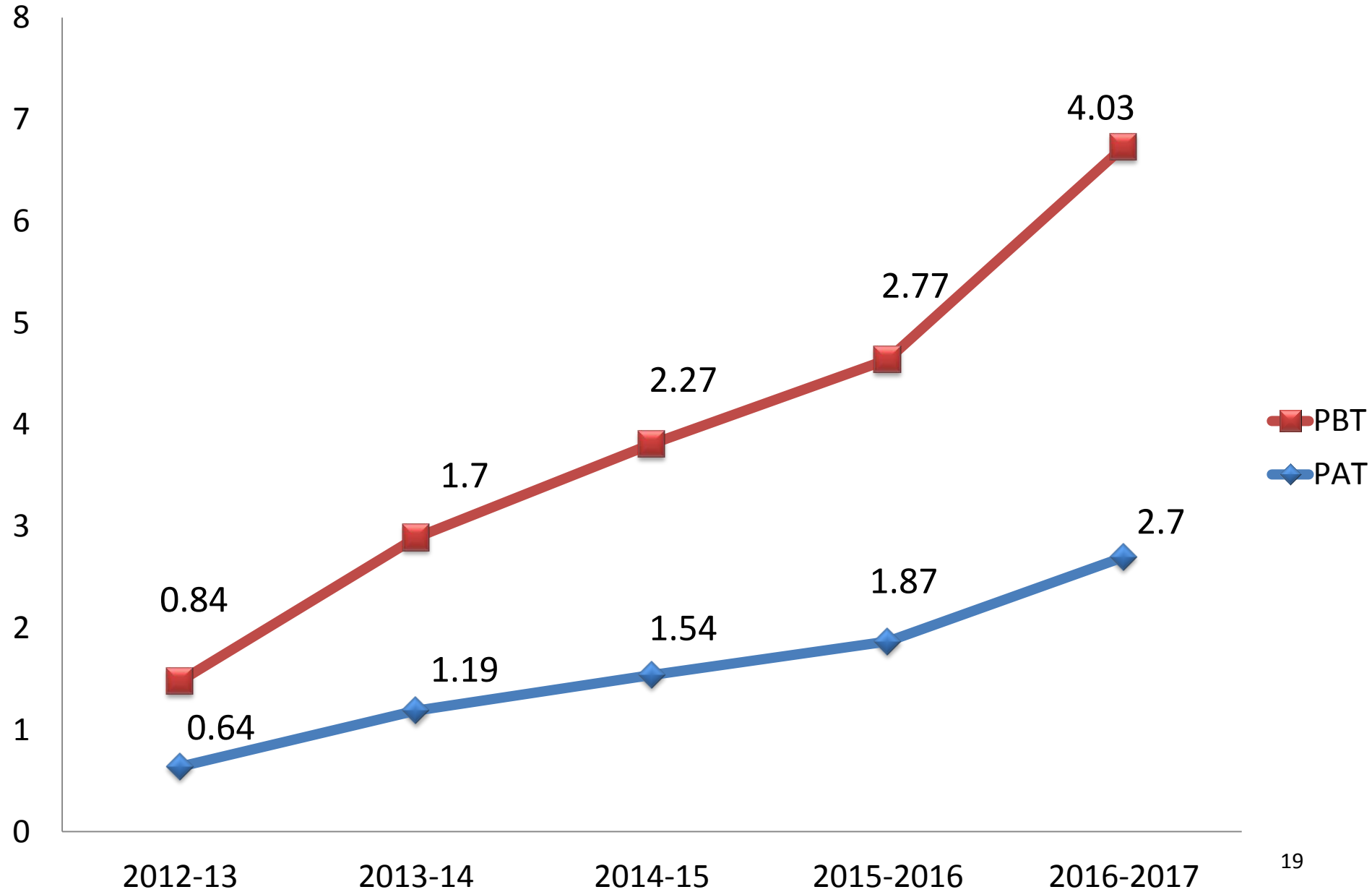


# Net Interest Income (Rs. In Cr)

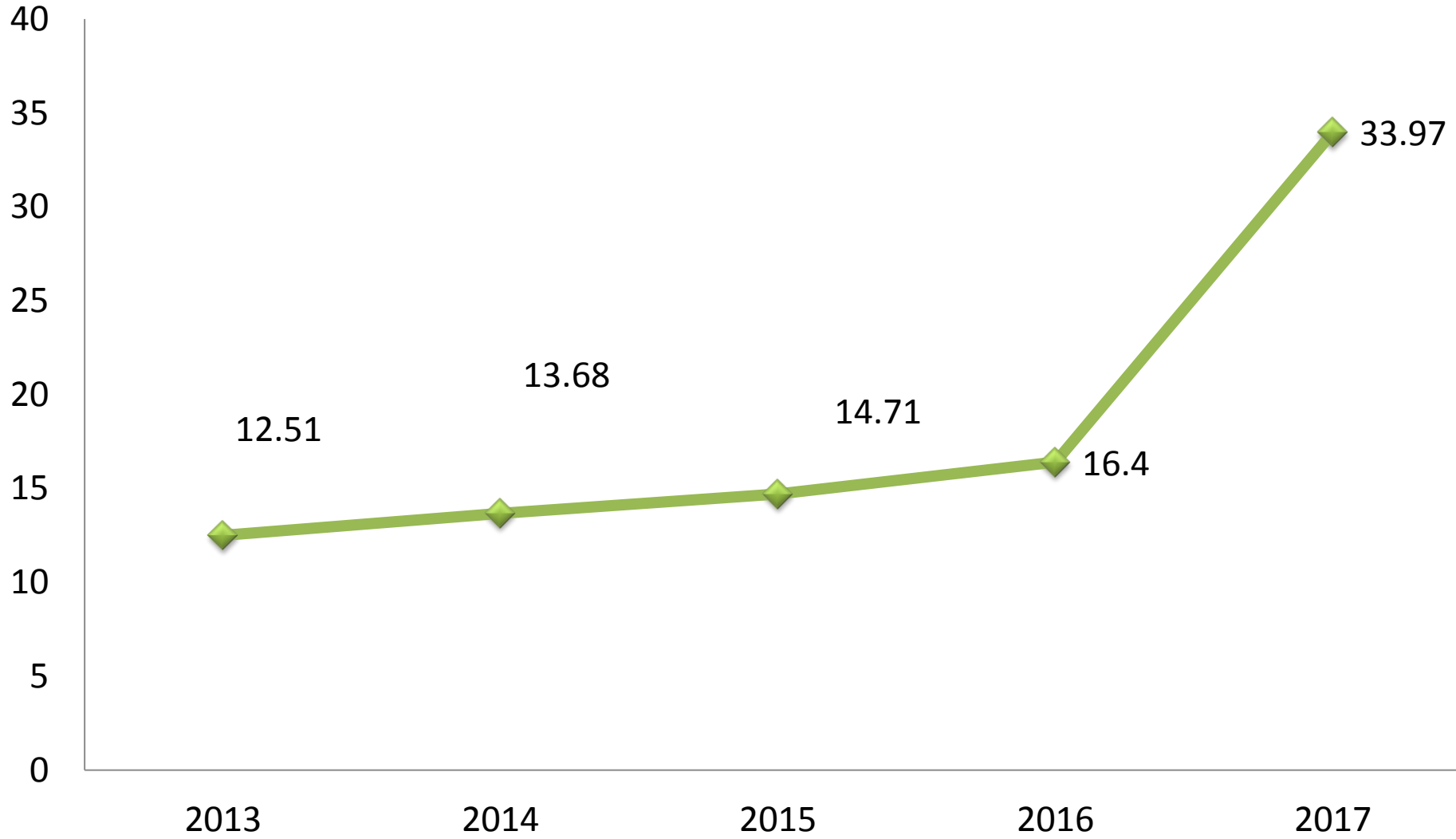




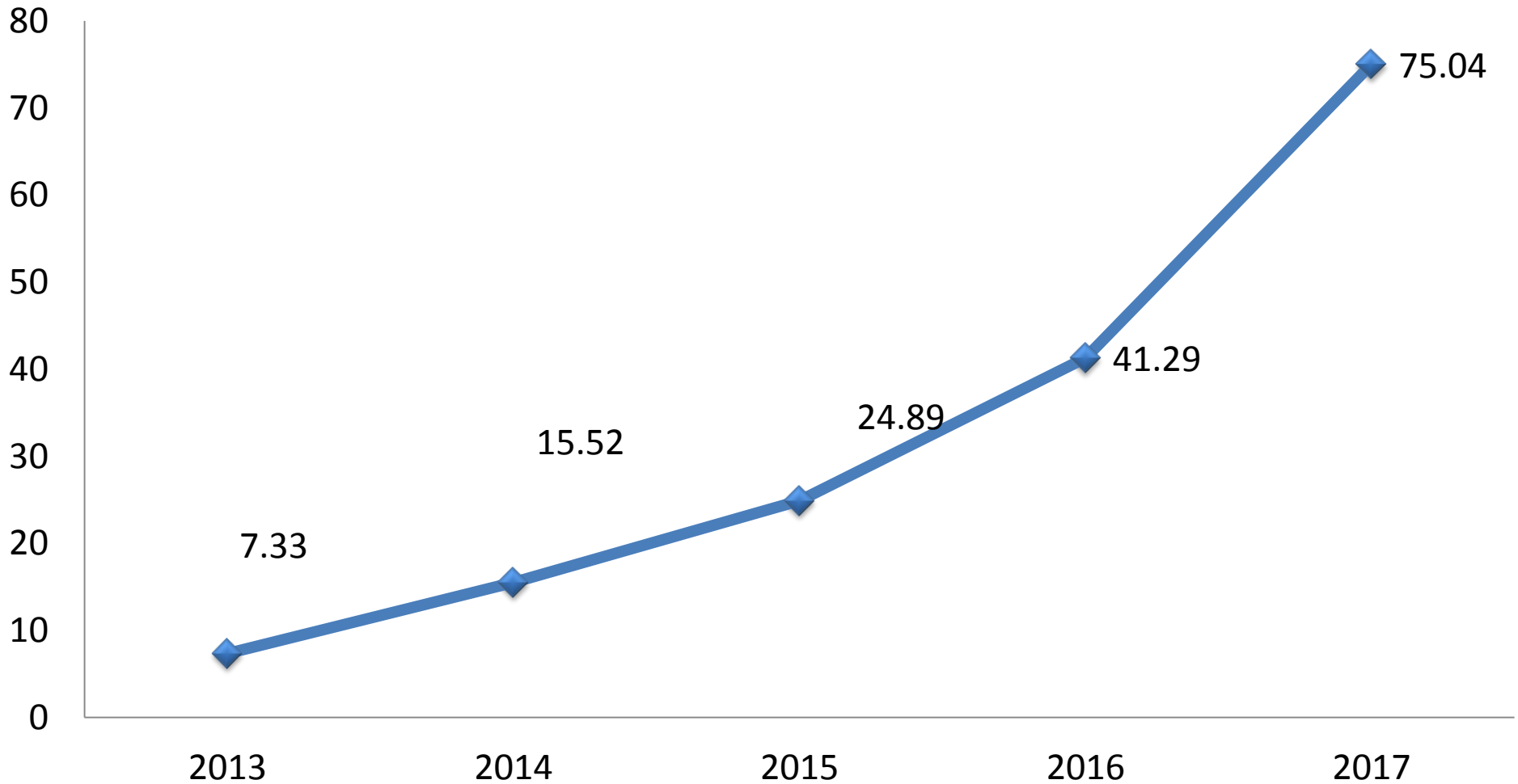
# PAT & PBT (Rs. In Cr)



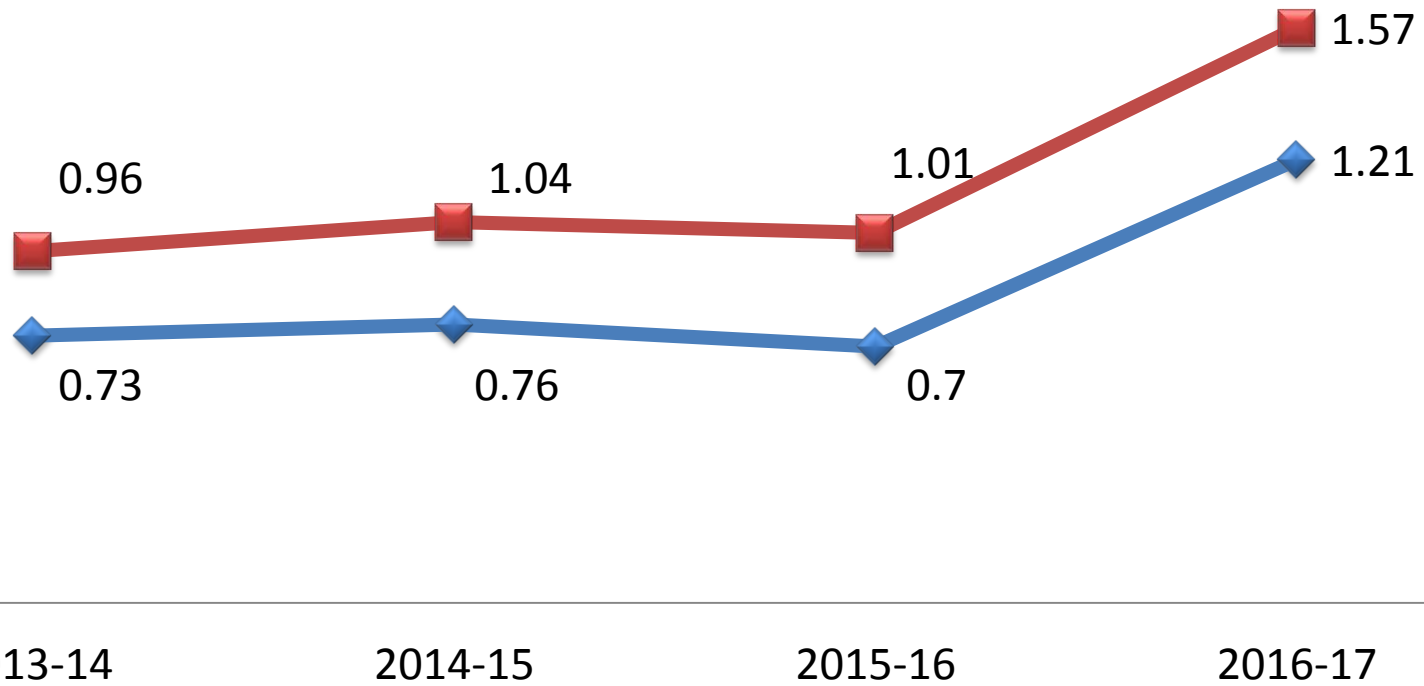
# Net Worth (Rs. In Cr)



# Borrowings from Banks & FIs (Rs. In Cr)



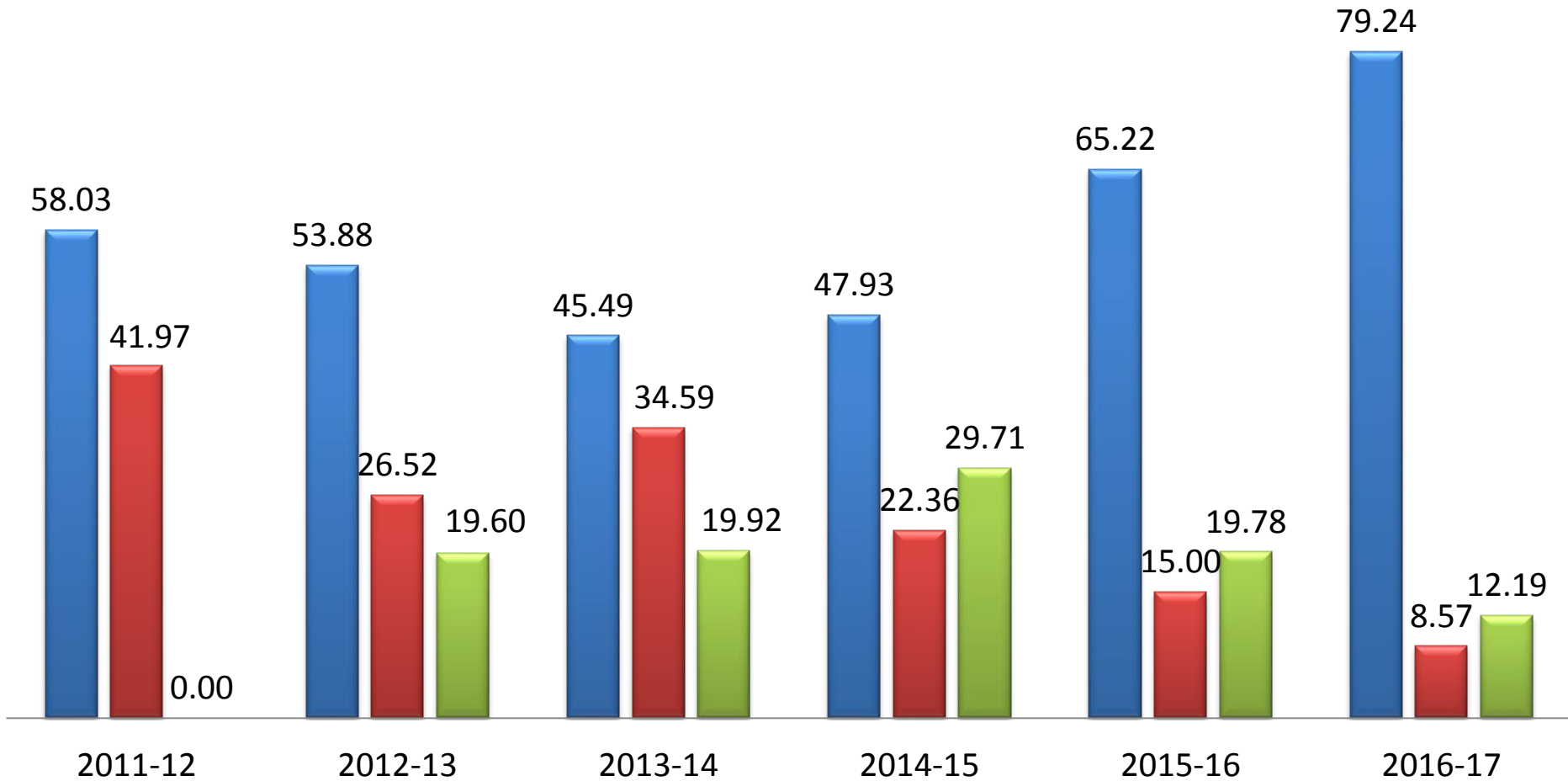
◆ NNPA    ■ GNPA  
(In Percent)



*Reason: The main reason for increase in NPA is due to the effect of Demonetization but the company has managed the NPA levels and the same are under control.*

# Portfolio (In Percentage)

■ Housing Loan(%)   
 ■ LAP(%)   
 ■ Project Loan(%)





# Loan Portfolio Analysis:

Amount in Lacs	2017		2016		Amount in Lacs	2017	2016
	Amount	%	Amount	%		Avg. Loan size	Avg. Loan size
Housing Loan	6483.95	79.24	3474.71	65.21	Housing Loan	4.66	4.17
LAP	701.66	8.57	798.85	14.99	LAP	15.95	21.02
Project Loan	997.27	12.19	1054.89	19.80	Project Loan	124.66	131.86
<b>Total</b>	<b>8182.87</b>	<b>100.00</b>	<b>5328.45</b>	<b>100.00</b>			

## Productivity Ratios :

	2017	2016	2015
No. of Emp	55	35	18
No. of retail offices	20	15	9
AUM per Emp (Rs. in lacs)	148.78	152.23	214.89



## Financial Highlights

<i>(Amounts in INR Lacs)</i>	2012-13	2013-14	2014-15	2015-16	2016-17
<b>Share Capital</b>	808	808	1131	1131	<b>1300</b>
<b>Reserve and Surplus</b>	443	560	340	509	<b>2097</b>
<b>Borrowings from Banks</b>	733	1552	2489	4129	<b>7504</b>
<b>Housing &amp; Property Loan</b>	1883	2640	3868	5328	<b>8183</b>
<b>Disbursements during the period</b>	1446	1611	2539	2731	<b>4737</b>
<b>GNPA</b>	1.03%	0.96%	1.04%	1.01%	<b>1.57%</b>
<b>NNPA</b>	0.51%	0.73%	0.76%	0.70%	<b>1.21%</b>

## Financial Highlights



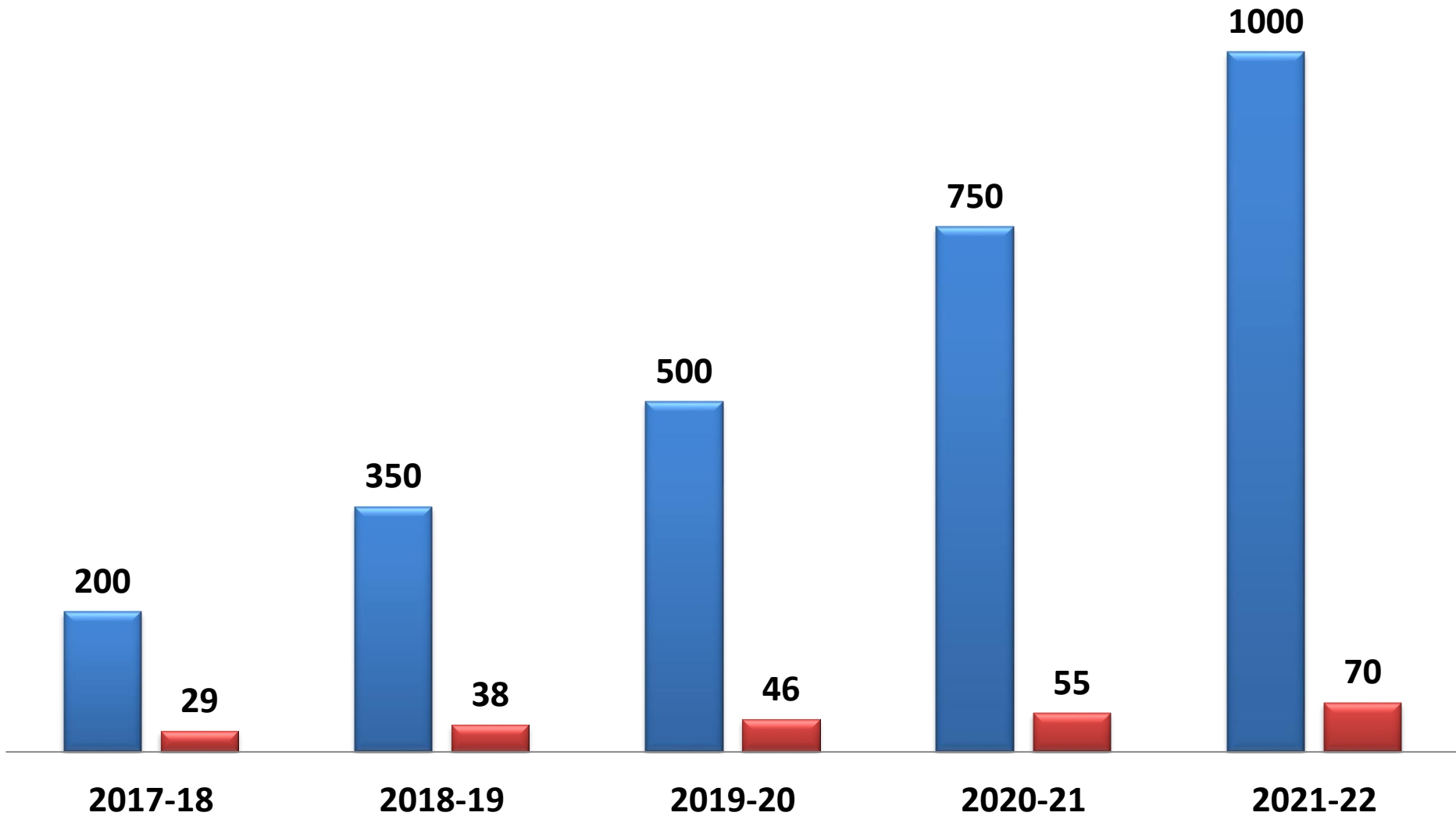
*(Amounts in INR Lacs)*

	2012-13	2013-14	2014-15	2015-16	2016-17
<b>Gross Interest Income</b>	235	474	687	1021	<b>1458</b>
<b>Interest Cost</b>	56	117	223	399	<b>555</b>
<b>Net Interest Income(NII)</b>	179	357	464	622	<b>897</b>
<b>Net Interest Margin(NIM)%</b>	12.66	14.55	13.29	12.54	<b>10.57</b>
<b>Yield on Portfolio %</b>	17.80	20.95	21.11	22.21	<b>21.50</b>
<b>Cost of Debt(COD) %</b>	12.9	12.9	13.15	13.15	<b>11.61</b>
<b>Cost to Income Ratio</b>	53.07	52.53	51.09	55.77	<b>55.26</b>
<b>PBT</b>	84	170	227	277	<b>403</b>
<b>PAT</b>	64	119	154	187	<b>270</b>
<b>Earning Per Share</b>	0.98	1.48	1.43	1.65	<b>2.38</b>
<b>Capital Adequacy Ratio %</b>	67.40	61.30	50.34	49.91	<b>72.71</b>
<b>Return on Assets %</b>	4.54	4.85	4.41	3.77	<b>3.19</b>
<b>Return of Equity %</b>	7.65	9.49	11.28	12.42	<b>11.20</b>

# VISION 2022

■ Projected Loan Book(Rs. In Cr.)

■ Branch Network (In No.)



# **BUSINESS STRATEGIES**

The company is looking forward to **increase its Brand Value and shareholder's wealth** with its expansion plan. The management has proposed the strategy for its expansion plan including :

**1. Increasing the scale of operations :**

Company wish to expand its Branch Network in North West Region of the Country. Focus areas of the company will be **Tier II & Tier III Cities of Rajasthan, Maharashtra, Gujarat and Madhya Pradesh.**

**2. Expanding Resource Base :**

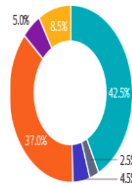
The Company has received refinance from National Housing Bank under its Refinance Scheme. Further the Company has already been sanctioned loans from many banks. **Company is also planning to raise funds by way of various capital market instruments.**



# Our Strength



High Capital adequacy Ratio



Diversified Products & Customer Profile



Strong Asset Quality



Adequate Internal Control System



Strong MIS



Experienced Promoters



Brand Name of SRG in Rural Sector



राष्ट्रीय  
आवास बैंक  
NATIONAL  
HOUSING BANK

NHB  
Funding



Understanding of Core Geographies



Employee Productivity



# Risk Mitigation :

## Credit Risk

- Credit polices are framed in line with the business strategy
- Portfolio performance is closely monitored. Portfolio monitoring is done through early warning signals and performance of policy caps

## Market Risk

- Asset liability Management Policy covers liquidity and interest risk related aspects

## Operational Risk

- Fraud is prevented through a fraud risk management policy within the organization
- Approved operational risk management frame work is in place and operational risks are monitored on an ongoing basis



# KEY DRIVERS OF OUR BUSINESS MODEL

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Growing demand of affordable housing

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Limited availability of housing finance for low-income customers

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Tax incentives for individuals

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Urbanization, growth of nuclear families, rising incomes etc.

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The government's 'Housing for All by 2022' and the Pradhan Mantri Awas Yojna (PMAY) initiatives, the grant of infrastructure status to affordable housing, allowing additional investment limits to debt mutual funds to invest in housing finance companies (HFCs), and lower risk weights for smaller-ticket housing loans.

# THANK YOU

