

Date: May 11, 2026

<b>To,</b> <b>National Stock Exchange of India Ltd</b> <b>Exchange Plaza, C-1, Block G,</b> <b>Bandra Kurla Complex,</b> <b>Mumbai-400051</b> <b>Scrip Symbol- SRGHFL</b>	<b>To,</b> <b>BSE Limited</b> <b>1<sup>st</sup> Floor, P.J. Towers,</b> <b>Dalal Street,</b> <b>Mumbai-400001</b> <b>Scrip Code- 534680</b>
--	--

**Subject: Press Release – March 2026**

Dear Sir,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached press release with respect to Audited Financial Results for the quarter and Year ended March 31, 2026.

The Press Release may also be accessed on the website of the Company at [www.srghousing.com](http://www.srghousing.com).

Please take note of the same.

Thanking You,

With Regards

**For SRG Housing Finance Limited**

**Divya Kothari**  
**Company Secretary**  
**M No A57307**

**Enclosed- a/a**

## Press Release

### **SRG Housing Finance Achieves INR 1,000+ Crore AUM Milestone Backed by Robust Disbursement, NII and PAT Growth of 31%, 33% and 49% YoY respectively in Q4-FY26**

**May 11<sup>th</sup>, 2026:** SRG Housing Finance Ltd. {BSE: 534680 & NSE: SRGHFL}, SRG Housing Finance Limited, among the early NHB-registered housing finance companies in Rajasthan focused on affordable housing finance across rural and semi-urban markets, announces its results for the fourth quarter and financial year ended March 31, 2026.

#### **Key Performance Highlights**

(INR Cr)

Particulars	Q4-FY26	Q4-FY25	Y-o-Y	FY26	FY25	Y-o-Y
AUM	1,042.15	759.36	37.24%	1,042.15	759.36	37.24%
Disbursements	139.61	106.48	31.11%	443.54	304.96	45.44%
Total Income	57.33	43.47	31.88%	199.66	154.55	29.19%
Net Interest Income (NII)	28.00	21.01	33.27%	98.26	75.09	30.86%
NIM (%)	2.82	2.86	(0.04)%	10.91	11.03	(0.12)%
PBT	11.59	7.67	51.11%	40.15	30.06	33.57%
PAT	9.25	6.19	49.43%	32.49	24.4	33.16%
Basic EPS	5.89	4.16	41.59%	20.71	17.45	18.68%
Net Worth	296.91	263.95	12.49%	296.91	263.95	12.49%
Book Value per Share	189.11	188.54	0.30%	189.11	188.54	0.30%
GNPA (%)	1.77	1.84	-	1.77	1.84	-
NNPA (%)	0.65	0.61	-	0.65	0.61	-
Cost to Income Ratio	63.14%	67.49 %	(4.35)%	64.56%	65.77%	(1.21)%
ROAE (%)	3.16%	2.62%	0.54%	11.59%	11.52%	0.07%
ROAA (%)	0.81%	0.75%	0.06%	3.18%	3.17%	0.01%
Capital Adequacy Ratio	38.62%	38.20%	0.42%	38.62%	38.20%	0.42%

#### **Management Comments:**

##### **Commenting on the results, Managing Director, Mr. Vinod K Jain stated:**

*“FY26 has been a landmark year for SRG Housing Finance as we crossed the significant milestone of INR 1,000 Crores in Assets Under Management, reflecting the strength of our business model and the growing demand for affordable housing finance across rural and semi-urban markets. Our strong performance was supported by healthy disbursement growth, stable asset quality and continued focus on operational efficiency. During the year, AUM grew by 37.24% YoY, while Net Interest Income increased by 30.86% YoY and Profit After Tax grew by 33.16% YoY. We also continued to maintain a healthy Capital Adequacy Ratio of 38.62%, providing a strong foundation for future growth. Our average ticket size grew by 41.13% to INR 15.44 lacs during the quarter, driven by geographical expansion into newer markets, rising construction costs and prevailing market conditions — while continuing to serve the core affordable segment.*

*While the ongoing conflict in West Asia has exerted some upward pressure on commodity and construction input costs, the fundamental demand drivers for affordable housing finance in our target markets remain intact and resilient. We are confident in our ability to navigate these near-term headwinds without any material impact on asset quality or growth.*

## Press Release

*Looking ahead, we remain optimistic about the structural opportunity in affordable housing finance across rural and semi-urban India. Backed by a robust disbursement pipeline, a well-capitalised balance sheet and prudent underwriting practices, we are well positioned to sustain our growth trajectory and create long-term value for all stakeholders."*

### LENDING OPERATIONS

#### Product wise: -

Loan type	Housing Loan		LAP		Total
	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)
FY26	750.24	71.99%	291.91	28.01%	1,042.15
FY25	554.81	73.06%	204.55	26.94%	759.36

#### Occupation wise: -

	Self Employed		Salaried		Total
	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)
FY26	776.32	74.49%	265.83	25.51%	1,042.15
FY25	565.69	74.50%	193.67	25.50%	759.36

#### Demography wise:

	Rural / Semi-Urban		Urban		Total
	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)
FY26	990.96	95.09%	51.19	4.91%	1,042.15
FY25	718.79	94.66%	40.57	5.34%	759.36

#### Offering Mix: Q4 FY 26

Particulars	LTV (%)	Disbursement (Rs. Cr.)	Average Ticket Size (Rs. Lakhs)	Average Lending rate (%)
Housing loan	53.51	93.47	16.99	19.53
Loan Against Property	47.40	46.14	10.69	20.97



## Press Release

### FUNDING & BORROWING MIX

Outstanding Borrowing in FY26 was INR 856.91 cr vs INR 584.33 cr in FY25.

<b>Borrowing Profile (%)</b>	<b>FY26</b>	<b>FY25</b>
Banks including NHB (%)	50.10	52.51
FI (%)	40.87	47.49
NCD (%)	9.03	0.00

### BUSINESS PRESENCE

SRG is operating through its presence in **6 states and 1 Union Territory through 96 branches** as on 31<sup>st</sup> March 2026 It has branches in Rajasthan (35), Madhya Pradesh (13), Gujarat (25), Maharashtra (13), Karnataka (6), Andhra Pradesh (3) Delhi (1). During FY27, the company has added 7 new branches in Tumakur, Bhuj, Modasa, Gandhidham, Chomu, Jobner and Reengus. Its Registered office and head office is in Udaipur, Rajasthan and corporate office is situated in Mumbai, Maharashtra.

Results for the quarter ended March 31, 2026, prepared under Ind AS, along with segment results, are available in the Investor Relations section of our website <https://srghousing.com/InvestorDesk>

#### Quarterly Conference Call:

The earnings conference call will be held on Tuesday, May 12, 2026 at 01:00 PM (IST) to discuss the Financial Results and performance of the company for the quarter ended March 31, 2026. The earnings conference call will be accessible from all networks and countries through universal access dial-ins +91-22-6280 1341 / +91-22-7115 8242 also accessible at: [Diamond Pass Link](#) Further, the analyst(s)/institutional investor(s) presentation will be submitted to Stock Exchanges and shall also be hosted on the Company's website at <https://srghousing.com/InvestorDesk>

**Safe Harbor Statement:** Certain statements that are made in the Press Release may be forward-looking statements. Such forward-looking statements are subject to certain risks and uncertainties like significant changes in economic environment in India and overseas, tax laws, inflation, litigation, etc. Actual results might differ substantially from those expressed or implied. SRG Housing Finance Limited will not be in any way responsible for any action taken based on such statements and discussions; and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances.

#### About SRG Housing Finance Limited:

SRG Housing Finance Limited (BSE: 534680, NSE: SRGHFL) is an NHB-registered housing finance company focused on affordable housing finance in rural and semi-urban India. The company primarily caters to self-employed and underserved borrowers with limited access to formal credit. SRG Housing Finance operates through 96 branches across 6 states and 1 union territory and has served more than 25,000+ customers. The company focuses on secured lending with prudent underwriting standards, low LTV ratios and strong collection infrastructure.



**Press Release**

**Contact Information:**

<p><b>SRGHFL Investor Relations</b> Ms. Divya Kothari CS SRG Housing Finance Limited Tel: 0294-2561882 Email: <a href="mailto:compliance@srghousing.com">compliance@srghousing.com</a></p>	<p><b>Investor Relations Representative:</b> Mr. Anuj Sonpal Valorem Advisors Tel: +91-22-3507-5100 Email: <a href="mailto:srg@valoremadvisors.com">srg@valoremadvisors.com</a></p>
--	---