

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

Date:- 01-02-2021

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

Dear Sir,

**Subject: Investor Presentation- December 2020**

In terms of Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith a copy of Investor Presentation (Performance Highlights) of the Company for the Quarter and Nine months ended December 31, 2020.

This Investor Presentation may also be accessed on the website of the Company at [www.srghousing.com](http://www.srghousing.com).

This is for your information and record.

Thanking You,

With Regards,

For SRG Housing Finance Limited



Sunaina Nagar  
Company Secretary  
M.No:- A40754



Encl: a/a

# SRG HOUSING FINANCE LIMITED

## Q3 FY21 PERFORMANCE HIGHLIGHTS

For Quarter ended December 2020

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.





# Board of Directors



**Mr. Vinod K. Jain**  
*Managing Director (Promoter)*  
DIN No. 00248843

Mr. Vinod K. Jain is the Managing Director and Promoter of SRG Housing. He has more than 2 decades experience in the financial services space. With his deep financial prowess and effective team management capabilities, he has pioneered the growth of the Company with utmost honesty and integrity. He envisions to make the Company the next big participant in the Housing Finance industry in India.



**Mrs. Seema Jain**  
*Non-Executive,  
Non-Independent Director*  
DIN No. 00248706

Mrs. Seema Jain serves as the Non-Executive Director to the Board and has been serving the Company since inception. She has excellent leadership, management and organizational skills. She has more than 20 years' experience in Human Resource, Strategic Planning, Administration and Corporate Governance.



**Mr. Ashok Kabra**  
*Non-Executive,  
Independent Director*  
DIN No. 00240618

Mr. Ashok Kabra is a Non Executive, Independent Director of the Company. He holds a Master's degree in Commerce. He has a diverse exposure of more than 19 years in corporate finance, stock broking, investments and financial services.



**Adv. Vikas Gupta**  
*Non-Executive,  
Independent Director*  
DIN No. 05280808

Mr. Vikas Gupta is the Non-Executive, Independent Director of the Company. He is a Bachelor of Commerce from Mohan Lal Sukhadia University, Udaipur and a Law (LLB) graduate. He is registered with the Commissioner of Income tax, Udaipur as Income Tax Practitioner. He has more than 20 years of exposure in legal matters, tax consultancy and all related financial services.



**CA Nishant Badala**  
*Non-Executive,  
Independent Director*  
DIN No. 06611795

Mr. Nishant Badala is the Non-Executive, Independent Director of the Company. He holds a Master's degree in Commerce from the University of Udaipur. He is a Chartered Accountant and Company Secretary by profession. He has more than 8 years experience in Accounting & Financial Experience and Risk Management.



**CS Garima Soni**  
*Non-Executive,  
Non-Independent Director*  
DIN No. 08336081

Mrs. Garima Soni is the Non-Executive, Non-Independent Director of the Company. She is a practicing Company Secretary and holds a Master's degree in Legislative Law. She has over 7 years of experience in the Finance Sector Regulatory Compliances, Policy making and Corporate Governance.



**Mr Suresh K Porwal**  
*Non-Executive  
Independent Director,*  
DIN No 08966740.

Mr. Sureshkumar Kanhaiyalal Porwal, is Chartered Accountant by profession. He recently in May, 2020 retired from State Bank of India, as a Chief Manager. He has more than 33 years of Banking experience. He also serves as a Partner in SCJ Associates, Chartered Accountant Firm. He has a wide experience in the areas of Risk Management and has handled multiple functions at SBI.



# Senior Management Personnel



**Mr. Ashok Modi**  
*Chief Financial Officer*

Mr. Ashok Modi has over 26 years of experience in audit and strategic planning for financial strengthening of individuals and organizations. He has an in-depth knowledge of financial system and various derivatives. He has been with the Company since 2012.



**Mr. Lavang Murdia**  
*Chief Marketing Office*

Mr. Lavang Murdia has 16 years of experience in sales and marketing. His knowledge has been instrumental in building robust business models for companies in finance, insurance and telecom sectors. He has expertise in channel management where he conducts research for identifying and building new market opportunities. He has been with the Company since 2010.



**Mr. Archis Jain**  
*Head- Business and Operations*

Mr. Archis Jain has done a Masters in Family Business Programme from SP Jain School of Global Management. He is responsible for driving business operations, implementation and monitoring of business targets. He is leading the team to analyze opportunities, develop go-forward plans, and for efficient and effective business workflow with technological advancements. He has been awarded as a Young Achiever of the Year at the ABP News BFSI Awards, 2019. He is also an image consultant as well as soft skill trainer.



**Ms. Sunaina Nagar**  
*CS and Chief Investor Relations Officer*

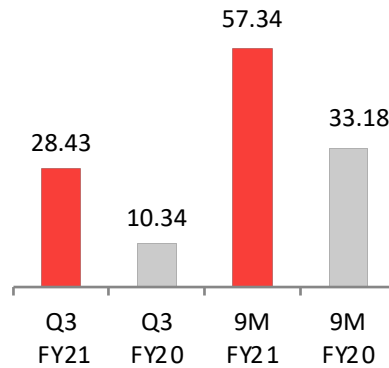
Ms. Sunaina Nagar is an associate member of the Institute of Company Secretaries of India and holds an LLB degree. She also has an MBA (PGDFM) from Narsee Monjee Institute of Management Studies. She handles compliance, equity and debt financing matters. Her deep insights and research mindset have helped the Company to find innovative ways to expand and flourish. She has extensive working experience in the Housing Finance Industry. She has been adjudged amongst the 101 Most Influential BFSI Leaders by ET Now World BFSI Congress and Awards, 2020. She has been with the Company since 2015.



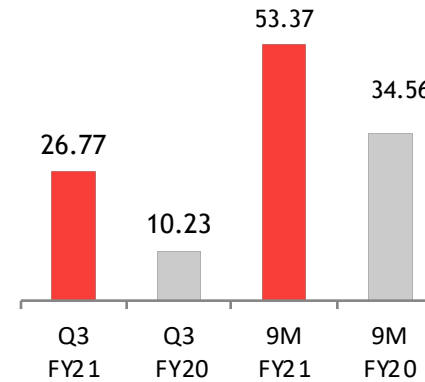
# Key Performance Indicators



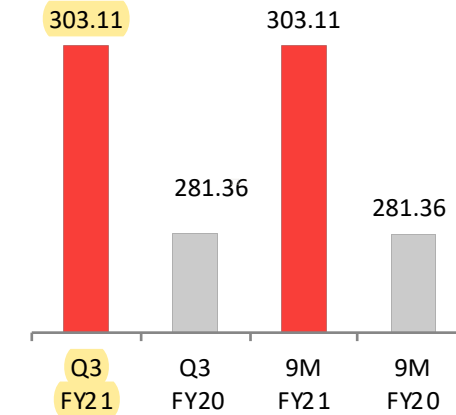
**New Approvals (Rs. Crores)**



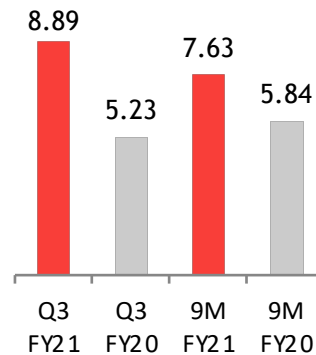
**Disbursements (Rs. Crores)**



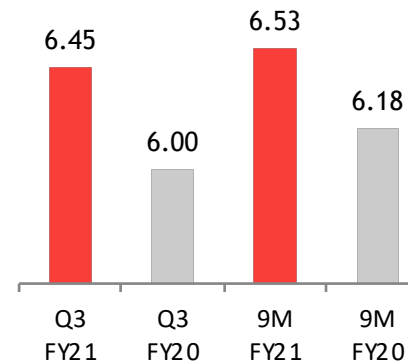
**AUM (Rs. Crores)**



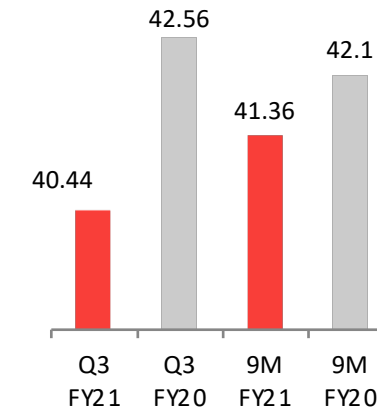
**Average Ticket Size (Rs. In Lakhs)**



**Average Tenure (Years)**



**Average LTV (%)**



## Performance Highlights - Q3 FY21



Rs. in Crore

Sr. No.	Particulars	Q3 FY21	Q3 FY20	9M FY21	9M FY20
1	Net Interest Income	9.88	9.23	26.84	27.33
2	Interest Income	17.77	16.85	49.66	50.31
3	Fees & Other Income	3.56	1.97	8.06	5.27
4	Total Income	21.33	18.82	57.72	55.58
5	Interest Expenditure	7.89	7.62	22.82	22.98
6	Other Expenditure	5.59	5.19	14.04	13.51
7	Total Expenditure	13.48	12.81	36.86	36.48
8	Profit Before Tax & Provision	7.85	6.01	20.86	19.10
9	Provision For SA & NPA	0.51	-0.45	1.70	-0.34
10	Profit Before Tax	7.34	6.46	19.16	19.43



# Performance Highlights - Q3 FY 21



Rs. in Crore

Sr. No.	Particulars	Q3 FY21	Q3 FY20	9M FY21	9M FY20
11	Provision For Taxation & DTL	1.64	1.34	3.95	4.01
12	Profit After Tax	5.70	5.12	15.21	15.43
13	Other Comprehensive Income (Net Of Tax)	-0.01	-0.01	-0.04	0.01
14	Total Comprehensive Income	5.69	5.11	15.17	15.43
15	Earning Per Share	4.38	3.94	11.70	11.87
16	Gross NPA	7.41	6.03	7.41	6.03
17	Gross NPA Ratio (%)	2.44%	2.14%	2.44%	2.14%
18	Net NPA	1.37	1.61	1.37	1.61
19	Net NPA Ratio (%)	0.46%	0.58%	0.46%	0.58%

# Impact Of Covid- 19



**COVID-19** – The COVID-19 pandemic has spread rapidly throughout the world has had an impact on almost all entities either directly or indirectly. WHO has declared COVID19 has a pandemic in March 2020.

**On Operation-** The company is fully operational from 1<sup>st</sup> June with necessary precaution for safety of employees and customers. Individual loan disbursements reverting to pre-COVID levels.

**On Capital & Financial Resources-** The company is well capitalised and there is no impact on the company's capital and financial resources.

**On Profitability** – Impact on revenue has been minimum.

**Government Measures–** The Honorable Supreme Court in a PIL directed that accounts not declared as NPA till Aug 31, 2020 shall not be declared NPA till further orders. As no account under Moratorium Category is falling under NPA category therefore there is no impact of the order.

During the quarter ended December 31, 2020, the Company has credited ex-gratia payment to eligible borrowers. Further we have not restructured any account.

**On Liquidity & Debt Servicing-** Company's liquidity position is good. In Q3FY21 Company has issued Non-convertible Debentures amounting Rs. 25 crores under TLTRO. During 9MY21 Company has raised total funds amounting Rs. 125 crores.

# Key Financial Ratios



Sr. No.	Particulars	Q3 FY21	Q3 FY20	9M FY21	9M FY20
1	Return on Average Assets (%) (Not Annualized)	1.45	1.51	4.12	4.69
2	Return on Average Equity (%) (Not Annualized)	6.52	7.33	18.45	23.88
3	Earning Per Share (Rs.)	4.38	3.94	11.70	11.87
4	Net Interest Margin (%)	3.34	3.26	9.30	9.73
5	Borrowing Cost (%)	10.71	11.37	10.83	11.34
6	Capital Adequacy Ratio (%)	40.01	39.82	40.01	39.82
	Tier-I	39.18	39.31	39.18	39.31
	Tier-II	0.83	0.51	0.83	0.51
7	Average Lending Rate (%)	22.86	22.96	22.86	22.93
8	Cost Income Ratio (%)	37.80	46.05	35.36	42.45
9	GNPA (%)	2.44	2.14	2.44	2.14
10	NNPA (%)	0.46	0.58	0.46	0.58



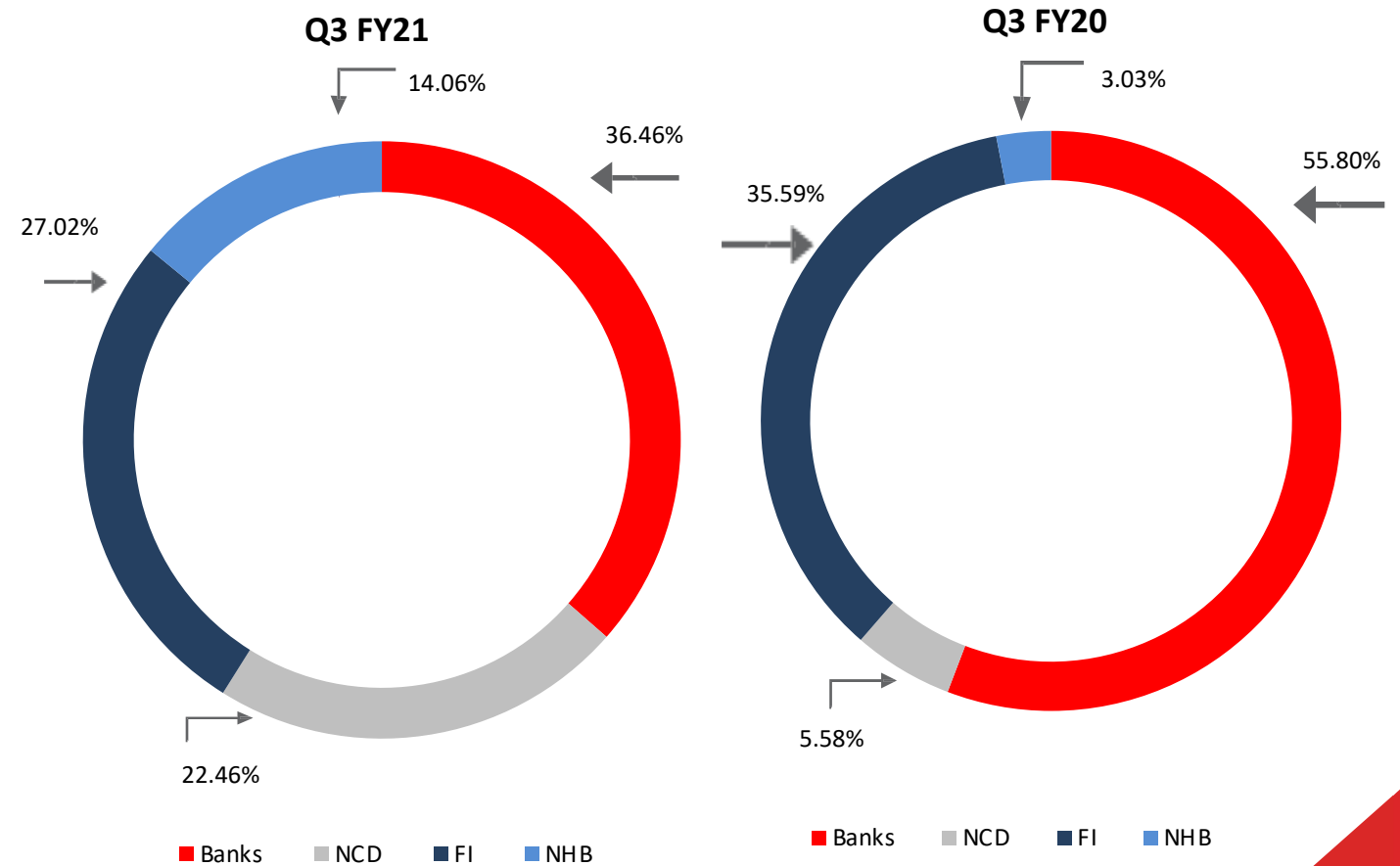
# Liquidity and Funding Position



## Extract of Liquidity Position as on 31-12-2020

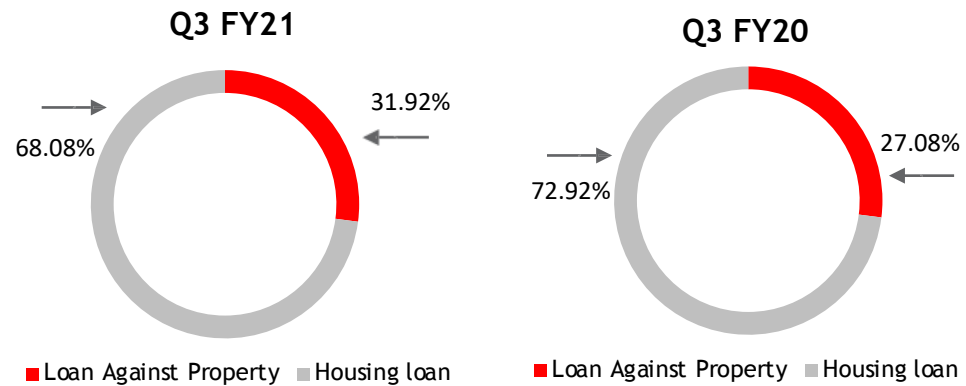
Particulars	Amount in Cr
Cash and Bank balance	22.57
Investment in Bonds, Mutual Fund and shares	65.34
Unutilized CC limit	3.50
Undrawn sanction	15.00
<b>Total</b>	<b>106.41</b>

## Funding Mix (in %)

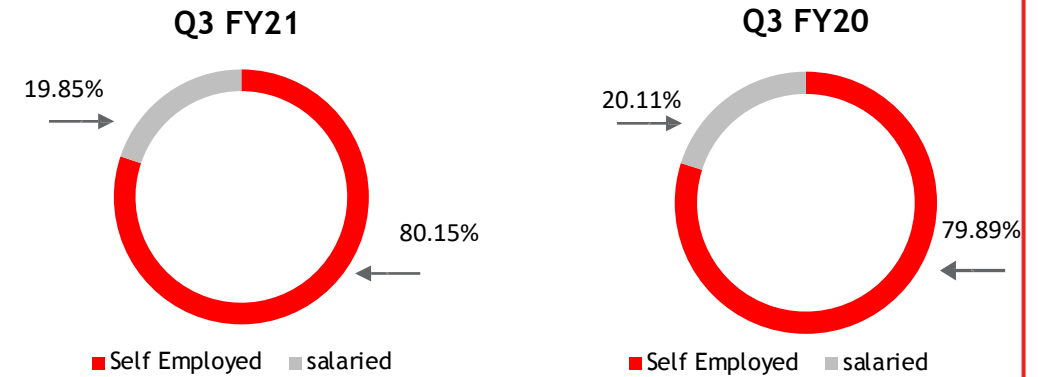


# Portfolio Break-Up

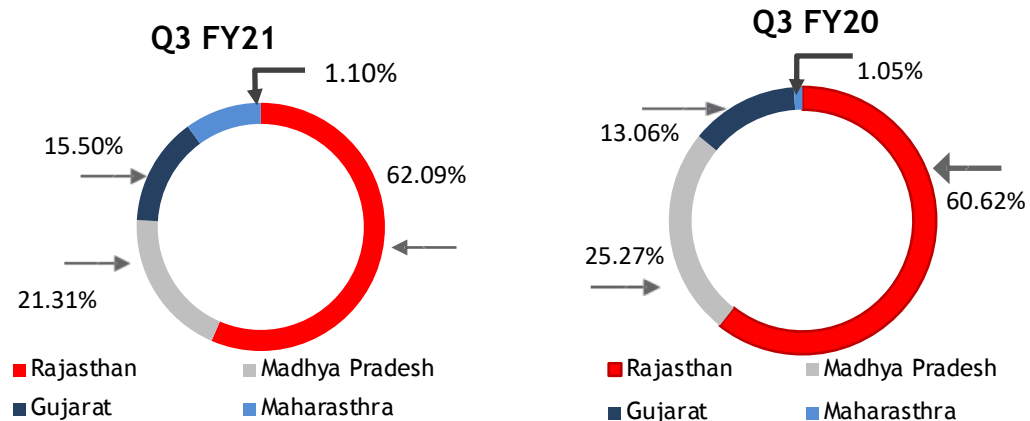
## Loan Book Break-Up - Product Category (in %)



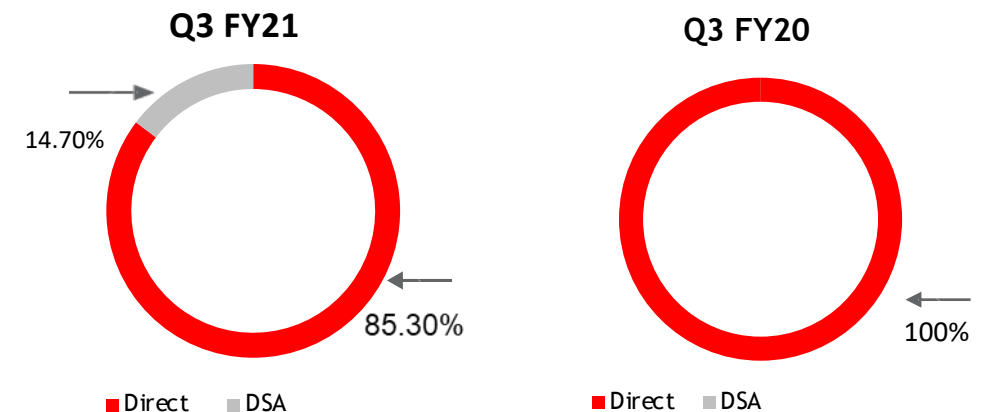
## Loan Book Break-Up - Customer profile (in %)



## State Wise Loan Book (in %)



## Business Origination (in %)

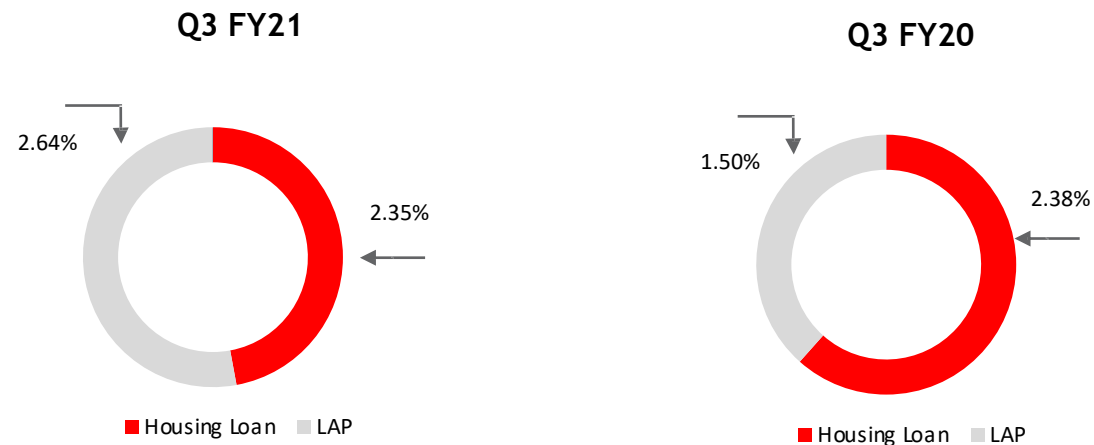


# Product and Segment wise NPA

## Segment wise NPA (As % of respective segment)

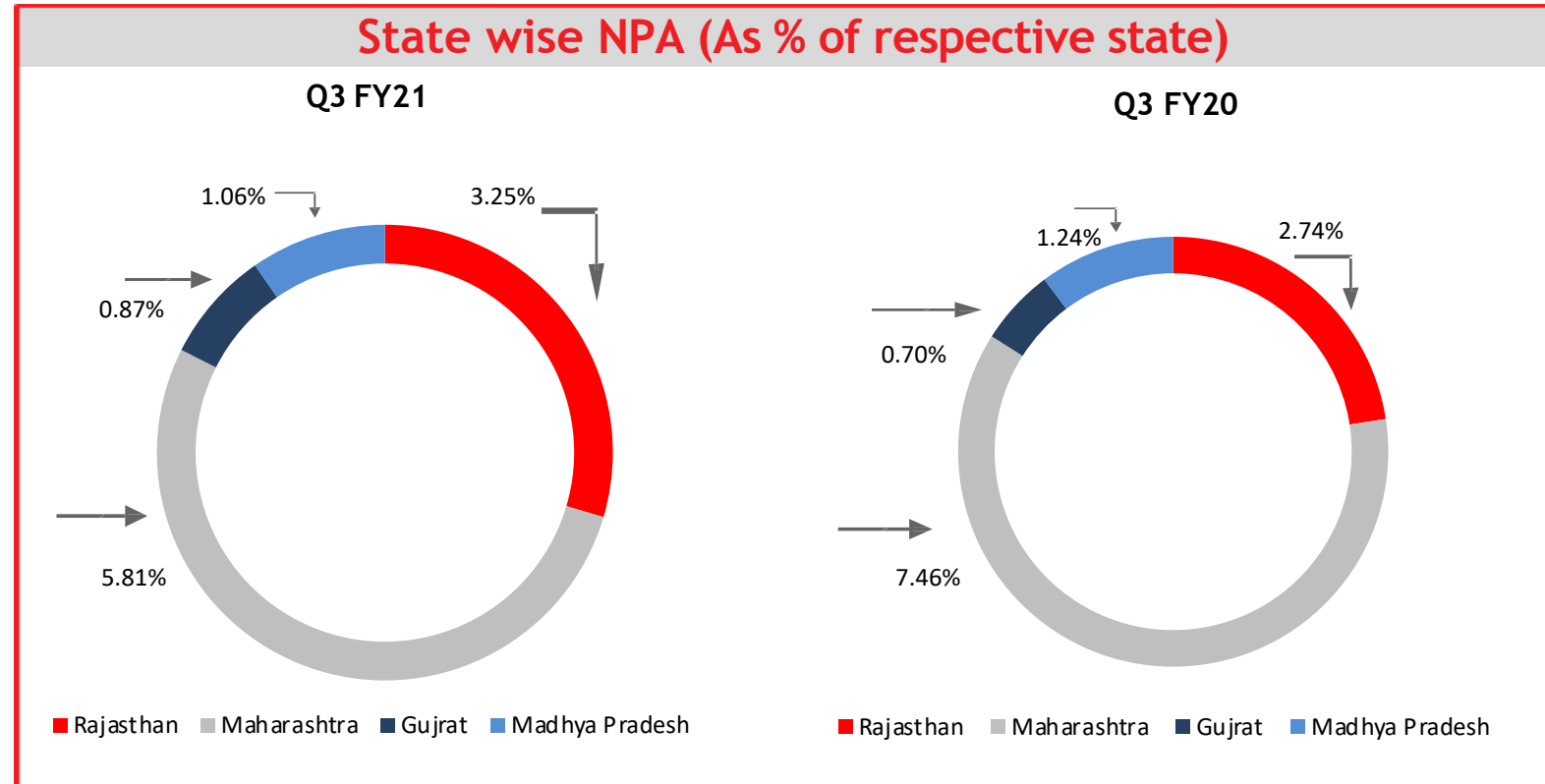


## Product Wise NPA (As % of respective Product category)



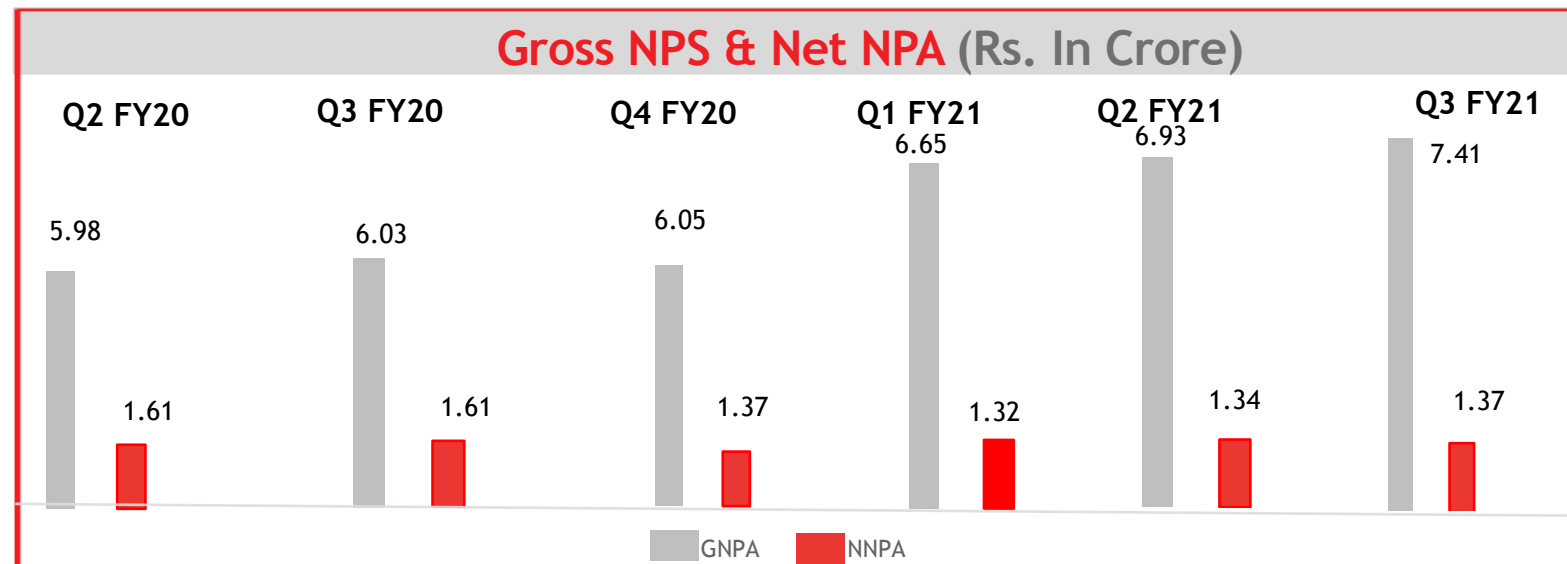
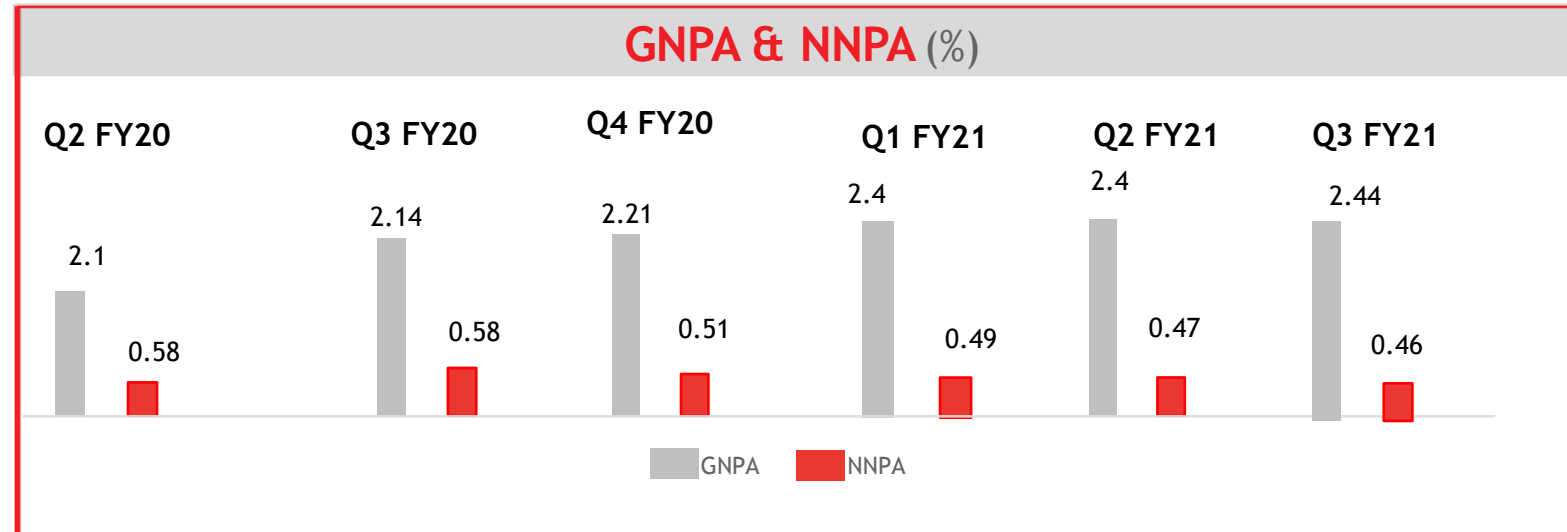


## State Wise NPA



Note : Gross NPA as on 31.12.2020 stood at Rs. 7.41 crores. We have made Provisions of Rs. 7.78 crores as against NHB required provisions of Rs. 4.46 crores. By way of prudence and abundant caution, Company has provided additional provision over and above the NHB guideline.

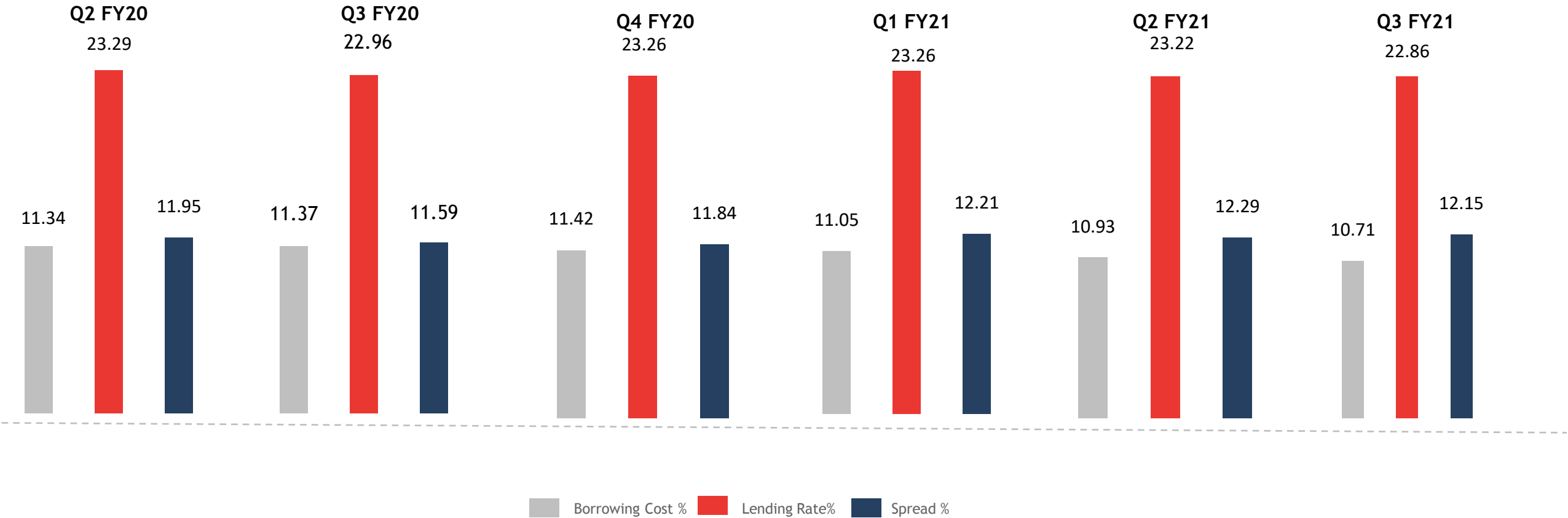
# Asset Performance



# Costs and Yields

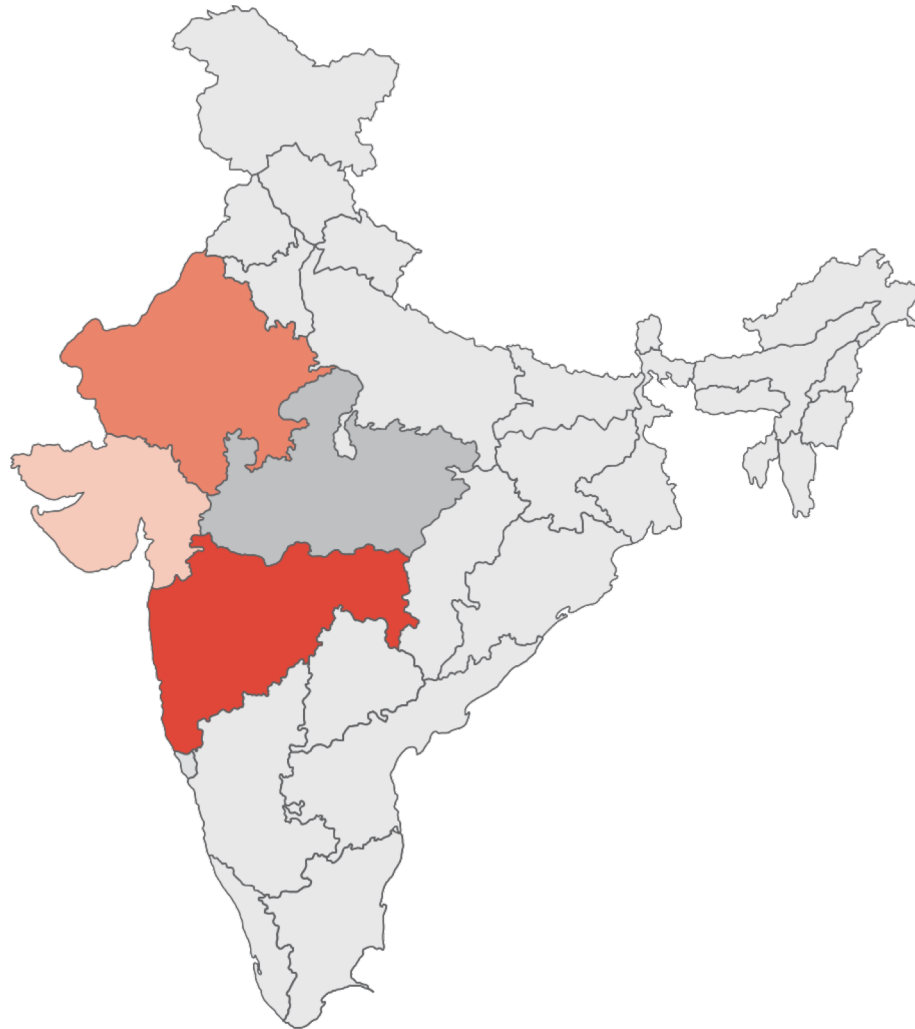


## Loan Spreads (in %)





# Our Business Presence



## Rajasthan

Banswara, Bhilwara, Jaipur, Sagwara, Aspur, Chittorgarh, Salumbar, Kota, Sumerpur, Rajsamand, Sirohi, Bijainagar, Udaipur, Jodhpur, Pali, Abu Road



## Madhya Pradesh

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



## Gujarat

Ahmedabad, Surat, Vadodara, Palanpur, Patan, Mehsana, Nadiad



## Maharashtra

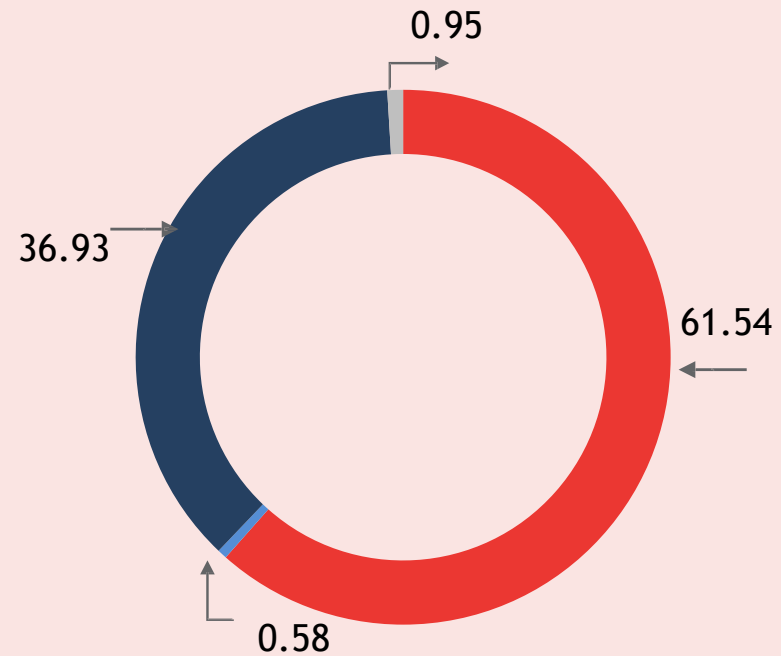
Mumbai

Map not to scale. For illustrative purposes only.

# Stock Information



Shareholding Pattern as on 31<sup>st</sup> December 2020



■ Promoter & Promoter Group ■ FPI & AIF  
■ Retail ■ Bodies Corporate

**201.50 cr.**

Market Cap (INR)  
as on 31<sup>st</sup> December, 2020

**13.0 mn**

Shares Outstanding

**534680**

BSE Code

**0596730D:IN**

Bloomberg code

# Contact Us



## Investor Relations Contact

Ms. Sunaina Nagar  
(Chief Investor Relations Officer)  
[sunaina@srghousing.com](mailto:sunaina@srghousing.com)  
+91-22-62215307

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## Corporate Office

1046, 10th Floor, Hubtown Solaris,  
N.S. Phadke Marg, Near East West Flyover,  
Andheri (E), Mumbai, Maharashtra - 400 069.

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## Registered Office

321, S.M. Lodha Complex, Near Shastri Circle,  
Udaipur, Rajasthan, 313001.  
CIN No: L65922RJ1999PLC015440  
[www.srghousing.com](http://www.srghousing.com)  
[info@srghousing.com](mailto:info@srghousing.com)  
+91-294-2561882 / 2412609

