

Date: 08-02-2022

To,
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400001

Respected Sirs,

Subject: Investor Presentation- December 2021

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, 2021. This Investor Presentation may also be accessed on the website of the Company at 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

SRG HOUSING FINANCE LTD
Always with you

SRG HOUSING FINANCE LIMITED

Q3&9M FY22 PERFORMANCE HIGHLIGHTS

For Quarter ended December 2021

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.

**The first company in India to migrate from BSE SME
Platform to the BSE Main Board in 2015**

Crossed AUM of Rs 332 cr as on 31 Dec 2021

Best in class NIMs and Profit Margin

**Best Housing Finance Company Customer Service
Excellence Award by Golden Star Awards**

**DNA Distinguished NBFC Awards-2021 for the Best Cloud
Initiative -SRG SRAJAN**

ABOUT US

Established in 1999, we are a strong retail affordable housing finance company with rich expertise and experience. We primarily cater to the underserved rural and semi urban populace in central and western India. We are engaged in providing Individual Housing Loans and Loan Against Property and are the first company in Rajasthan to get registered with National Housing Bank (NHB).

Today SRG Housing Finance is present across 4 states namely Rajasthan, Madhya Pradesh, Gujarat and Maharashtra with 35 branches across the four states. Our AUM as of 31 March 2021 stood at Rs 325 crore.

VISION, MISSION & VALUES

Vision

To be a universally respected financial services organization

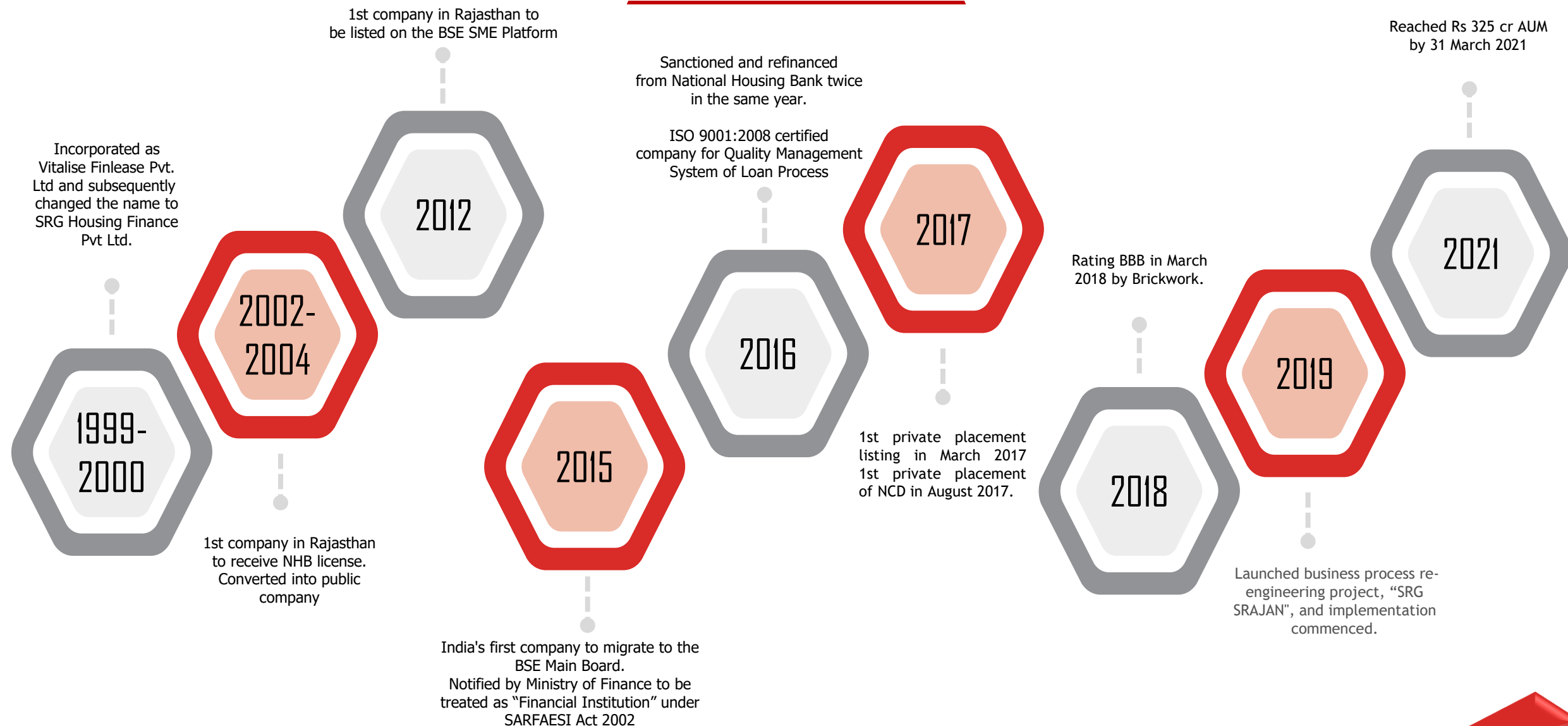
Mission

Our company is single-minded in its determination to achieve excellence in all that we do. We are dedicated to achieving the highest standards in the areas of FINANCE.

Values

Our mantra for success is customer delight, by delivering quality services and to go further and achieve outstanding value and performance for all our customers and stakeholders.

OUR JOURNEY



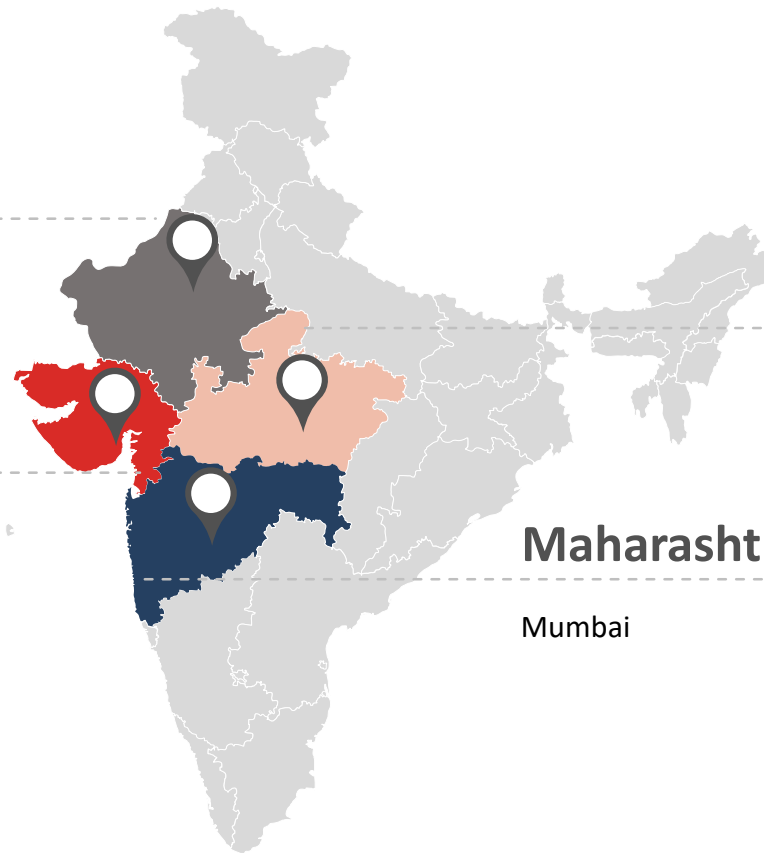
OUR NETWORK

Rajasthan (16 branches)

Banswara, Bhilwara, Jaipur, Sagwara, Beawar, Chittorgarh, Salumbar, Kota, Sumerpur, Rajsamand, Sirohi, Bijainagar, Udaipur, Jodhpur, Pali, Kishangarh

Gujarat (8 branches)

Ahmedabad, Surat, Vadodara, Palanpur, Mehsana, Nadiad, Bharuch, Valsad



Madhya Pradesh (10 branches)

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

Maharashtra (1 branch)

Mumbai

Map not to scale. For illustrative purposes only.

OUR FOUNDER



Vinod Kumar Jain

Managing Director

Mr. Vinod K. Jain is the Managing Director and Promoter of SRG Housing. He has over two-and-a-half decades of experience in the financial services space. During his inspiring career, he has taken multi-dimensional roles and a strategic direction that drove the Company to its peak. With his deep financial prowess and effective team management capabilities, he has scaled the Company to higher levels with utmost honesty and integrity. He has envisioned to transform the Company as the next big participant in India's Housing Finance sector.

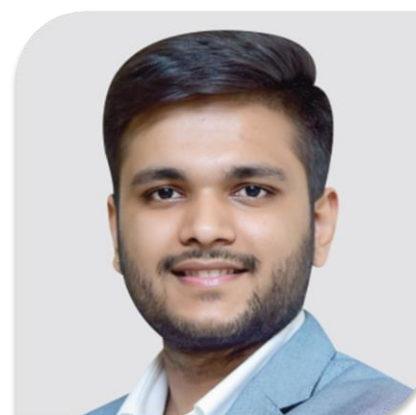
MANAGEMENT TEAM



Mr. Ashok Modi

Chief Financial Officer

Mr. Ashok Modi has over 25 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. Archis Jain

VP - Business and Operations

Mr. Archis Jain is 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 future 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.



Mr. Lavang Murdia

Chief Marketing Officer

Mr. Lavang Murdia has over 15 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.

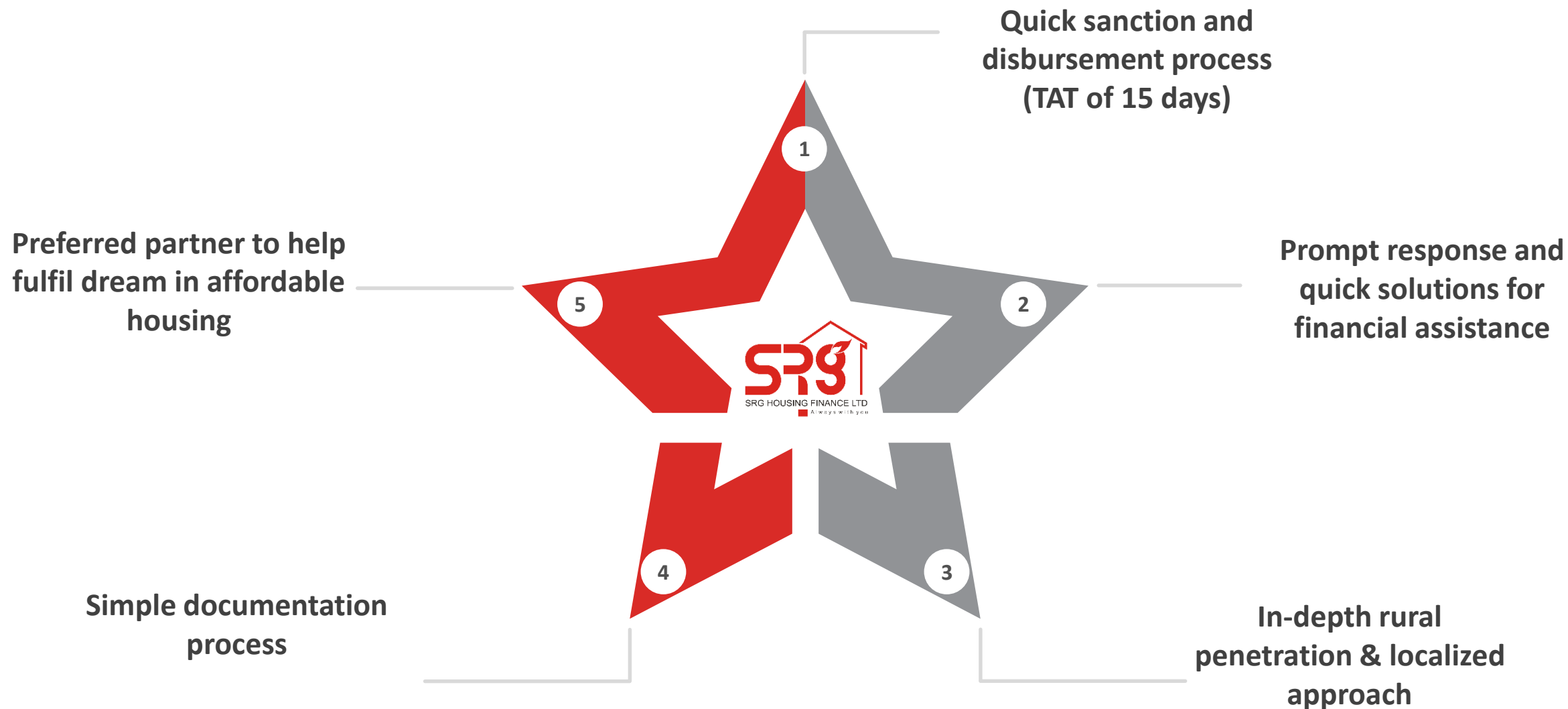


Ms. Sunaina Nagar

*CS and Chief Investor
Relations Officer*

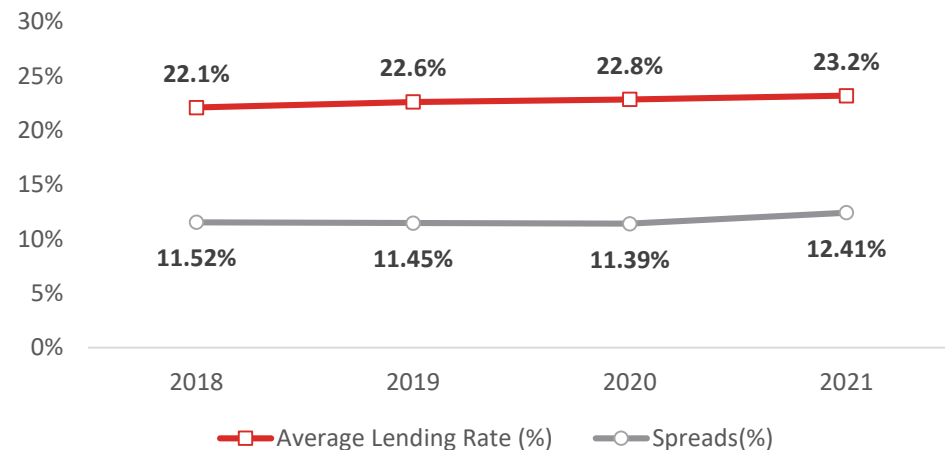
Ms. Sunaina Nagar is an associate member of the Institute of Company Secretaries of India and holds an LLB degree. She also has an MBA (PGDFM) from Narsee Monjee Institute of Management Studies. She handles compliance, equity and debt financing matters. She has extensive working experience in the Housing Finance Industry. She has been adjudged amongst the 101 Most Influential BFSI Leaders by ET Now World BFSI Congress and Awards, 2020.

WHY BORROWERS PREFER SRG

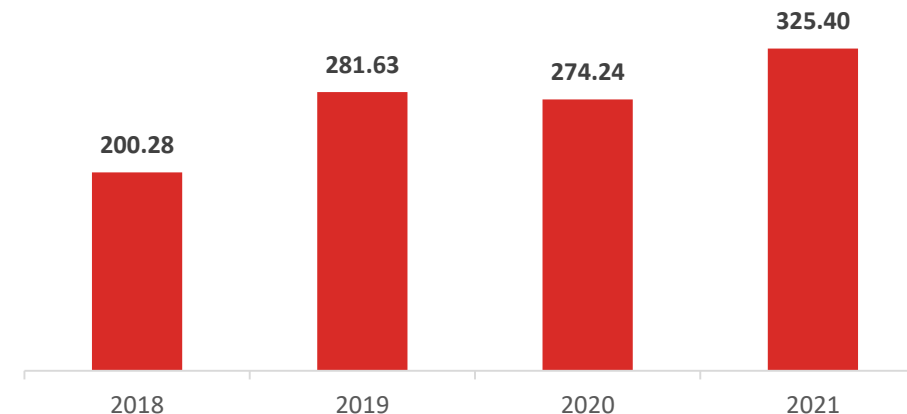


LONG TERM PERFORMANCE BAROMETER (1/2)

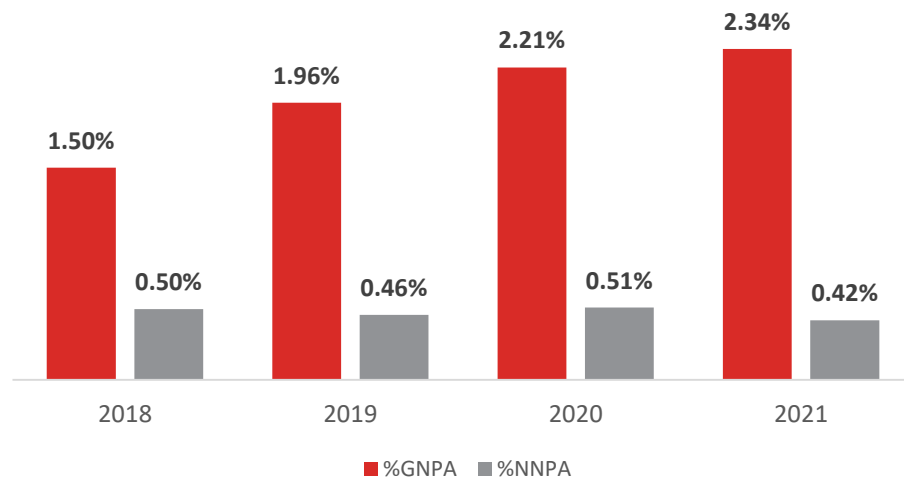
Spreads (%)



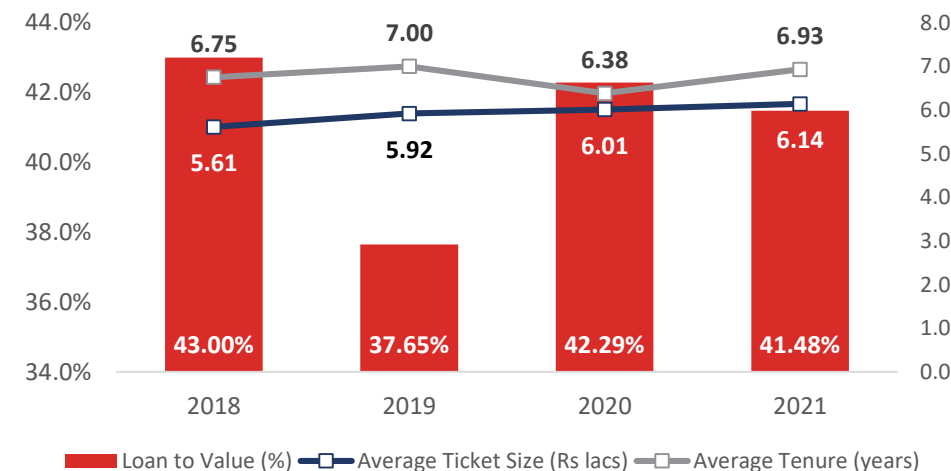
Loan Book (Rs cr)



GNPA / NNPA

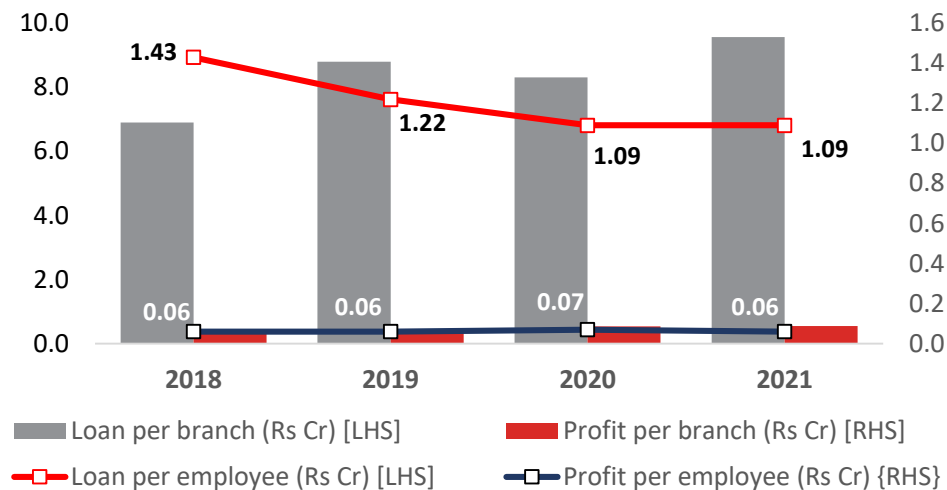


LTV, Avg Tenure, Avg ticket size

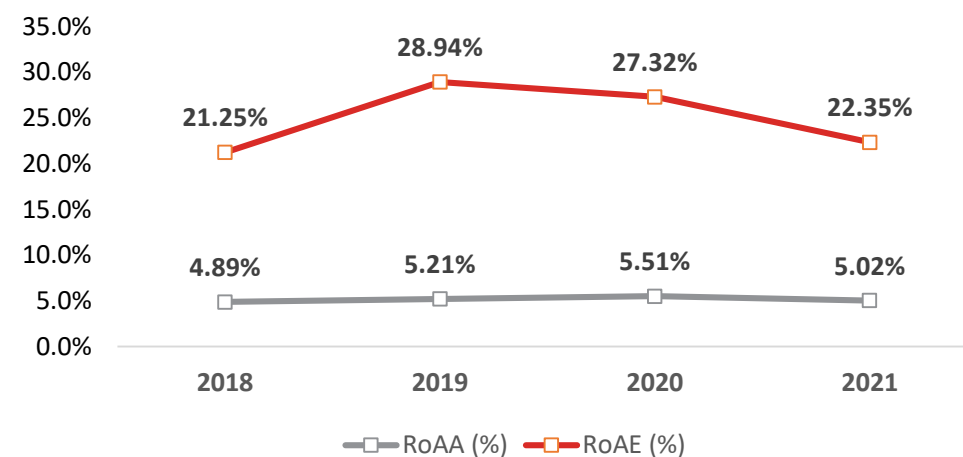


LONG TERM PERFORMANCE BAROMETER (2/2)

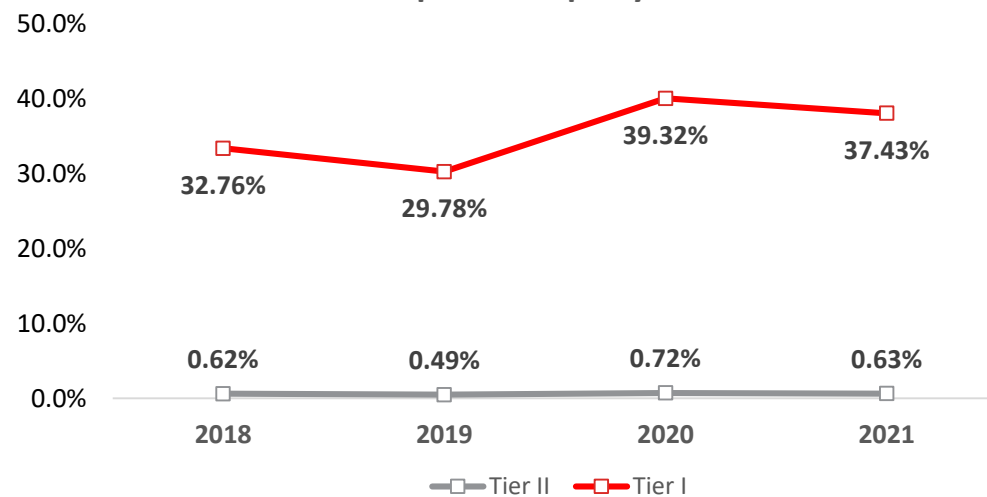
Per branch / Per employee metrics



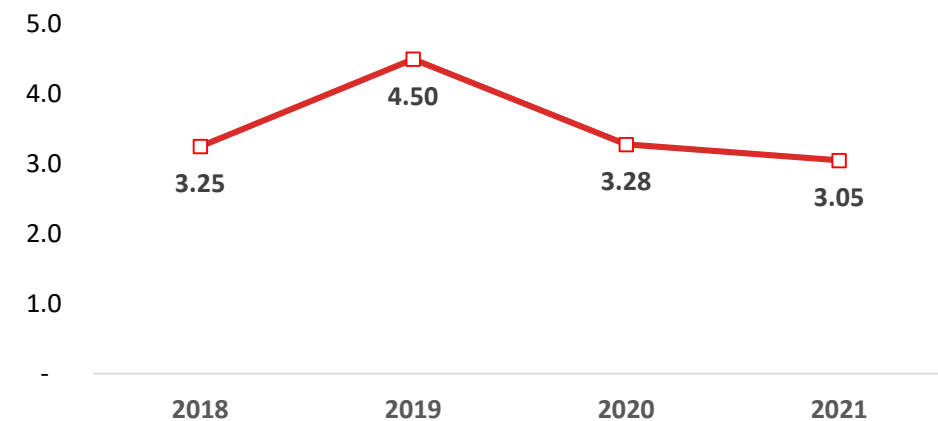
Return Ratios (%)



Capital Adequacy

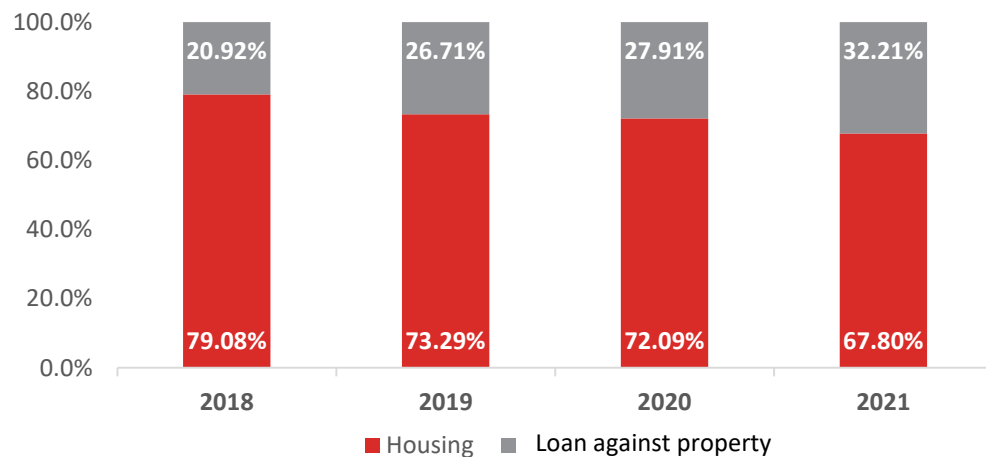


Leverage (x)

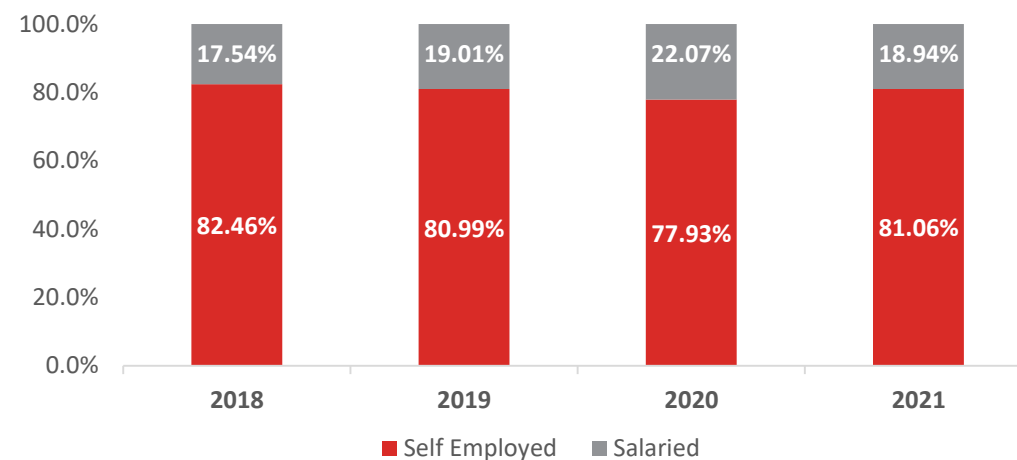


LOAN BOOK MIX

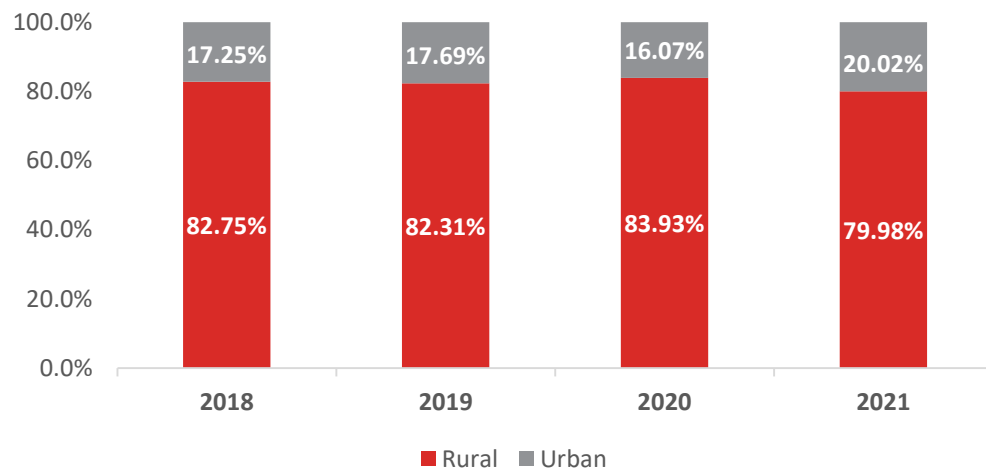
Loan book mix (%)



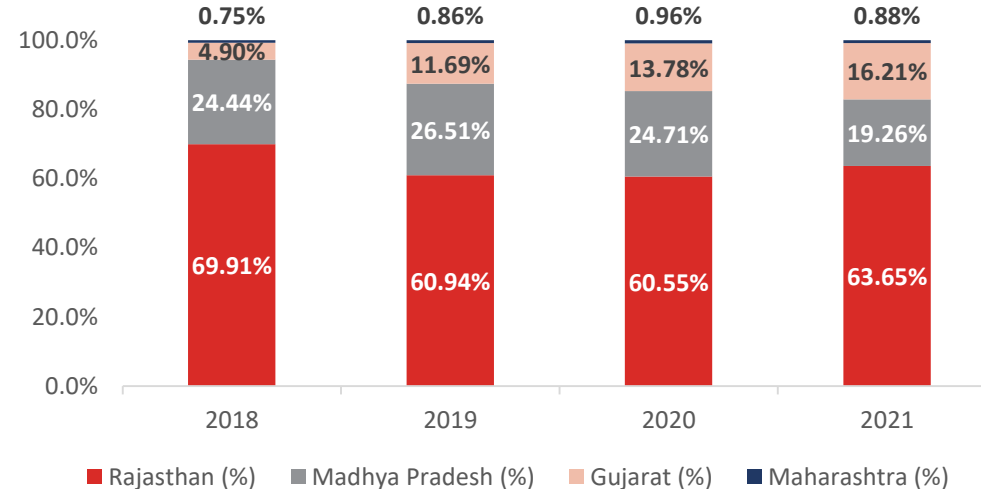
Borrower Profile (%)



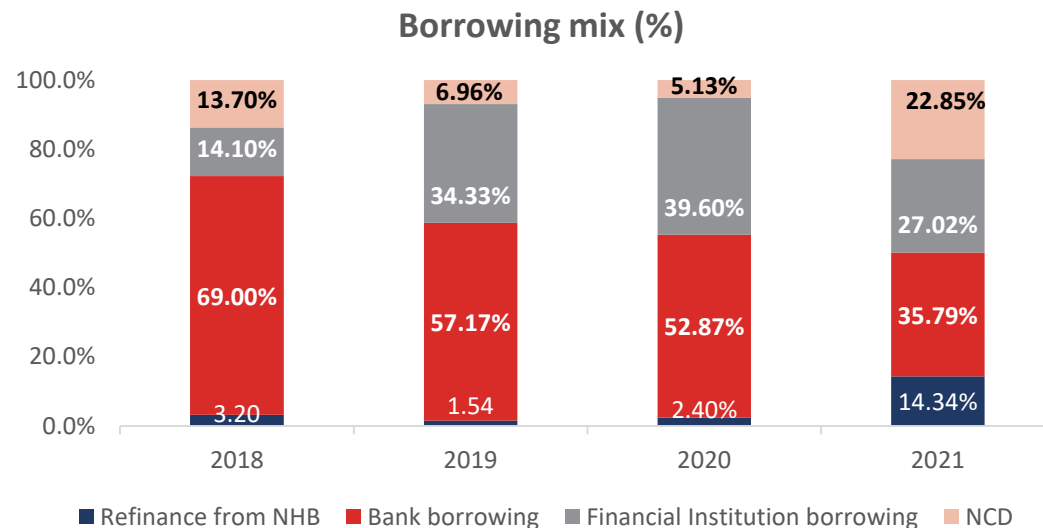
Region mix (%)



State wise loan mix (Rs cr)



LIQUIDITY & FUNDING PROFILE



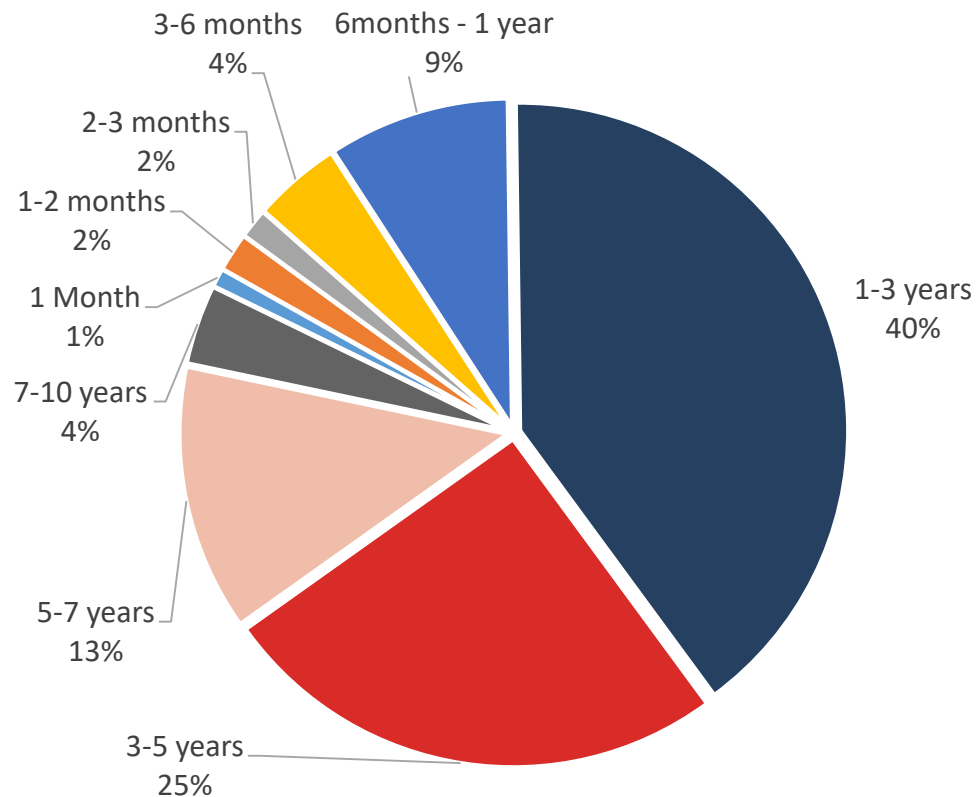
Extract of Liquidity Position (Rs cr)

Particulars	31 Dec'21*	30 Sep'21
Cash and Bank balance*	7.67	11.11
Investment in Bonds, Mutual Fund and shares	14.86	37.47
Unutilized CC limit	3.50	3.50
Undrawn sanction	53.00	-
Total	79.03	52.08

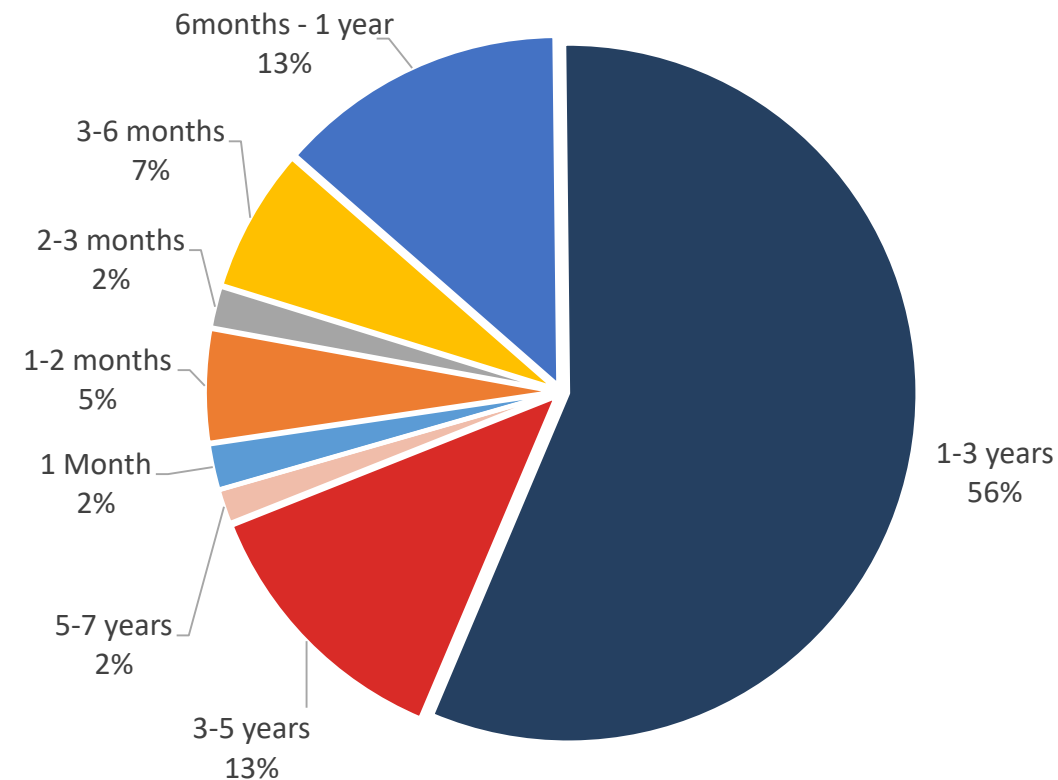
*Note: Cash and Bank Balance as on 31.12.21 does not include FDR amounting to Rs. 17.75 Cr pledged with Lenders

ALM PROFILE

Loan Maturity Profile (FY21)



Banks + Market Borrowings Maturity Profile (FY21)



Q3 FY22 PERFORMANCE HIGHLIGHTS



PERFORMANCE HIGHLIGHTS FOR Q3FY22

- Gross Loan Book reaches Rs 332.28 Cr (+9.62% YoY)
- Average Lending rate 23.16% against borrowing cost of 10.67%
- Loan Sanctions of Rs. 21.85 Cr during the quarter
- Loan Spread: The Company continues to earn a strong spread on its loans of ~12%
- Net Interest Income (NII) is Rs 10.31 cr (+10.5% YoY)
- Total Net Worth as on December 31, 2021 is Rs.108.02 Crore
- CRAR 40.23%
- Return on Average Equity (ROAE) for the quarter is at 4.51%
- NNPA stood at 0.45% and GNPA at 2.49%
- Debt Equity Ratio / Gearing Ratio is 2.52 times

Credit Rating BBB (Stable)

KEY FINANCIAL HIGHLIGHTS

Rs in crore

Sr. No.	Particulars	Q3 FY22	Q3 FY21	9MFY22	9MFY21
1	Net Interest Income	10.31	9.33	30.68	26.85
2	Interest Income	18.13	17.22	53.40	49.67
3	Fees & Other Income	1.85	2.87	4.48	6.45
4	Gain on Fair Value Changes	-	1.25	0.08	1.61
5	Total Income	19.98	21.34	57.96	57.73
6	Loss on Fair Value Change	0.07	-	-	-
7	Interest Expenditure	7.82	7.89	22.72	22.82
8	Other Expenditure	6.40	5.60	17.07	14.05
9	Total Expenditure	14.29	13.49	39.79	36.87
10	Profit Before Tax & Provision	5.69	7.85	18.17	20.86
11	Provision For SA & NPA	(0.32)	0.51	(0.11)	1.70
12	Profit Before Tax	6.01	7.34	18.28	19.16

KEY FINANCIAL HIGHLIGHTS

Rs in crore

Sr. No.	Particulars	Q2FY22	Q2FY21	9MFY22	9MFY21
13	Provision For Taxation & DTL	1.24	1.65	3.72	3.95
14	Profit After Tax	4.77	5.69	14.56	15.21
15	Other Comprehensive Income (Net Of Tax)	(0.15)	(0.01)	(0.15)	(0.04)
16	Total Comprehensive Income	4.62	5.68	14.41	15.17
17	Earning Per Share	3.67	4.38	11.20	11.70
18	Gross NPA	8.28	7.41	8.28	7.41
19	Gross NPA Ratio (%)	2.49	2.44	2.49	2.44
20	Net NPA	1.47	1.37	1.47	1.37
21	Net NPA Ratio (%)	0.45	0.46	0.45	0.46

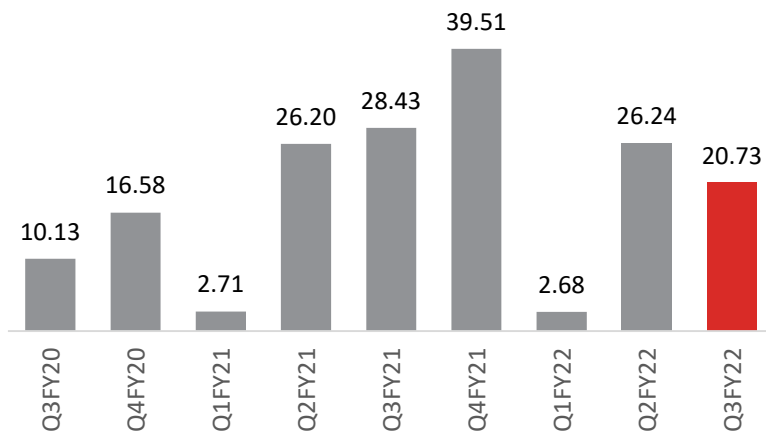
Note: Reported Gross Non-Performing Assets (NPA) at an AUM level is at 2.49% while it is 2.44% without considering the impact of RBI notification dated 12th November, 2021

KEY FINANCIAL RATIOS

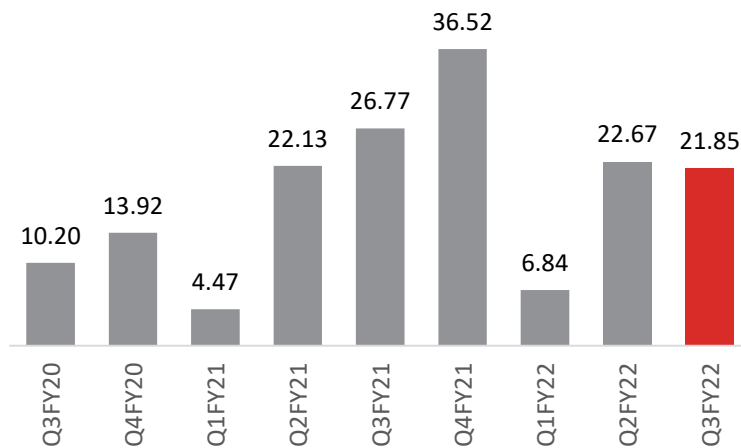
Sr. No.	Particulars	Q3FY22	Q3FY21	9MFY22	9MFY21
1	Return on Average Assets (%)	1.18	1.45	3.69	4.12
2	Return on Average Equity (%)	4.51	6.52	14.44	18.45
3	Earning Per Share (Rs.)	3.67	4.38	11.20	11.70
4	Net Interest Margin (%)	3.13	3.15	9.33	9.30
5	Borrowing Cost (%)	10.67	10.71	10.56	10.83
6	Capital Adequacy Ratio (%)	40.23	40.01	40.23	40.01
	Tier-I	39.91	39.18	39.91	39.18
	Tier-II	0.33	0.83	0.33	0.83
7	Average Lending Rate (%)	23.16	22.86	23.16	22.86
8	Cost Income Ratio (%)	52.94	41.64	48.44	40.25
9	GNPA (%)	2.49	2.44	2.49	2.44
10	NNPA (%)	0.45	0.46	0.45	0.46
11	Debt Equity Ratio	2.52	3.40	2.52	3.40

KEY PERFORMANCE INDICATORS (1/3)

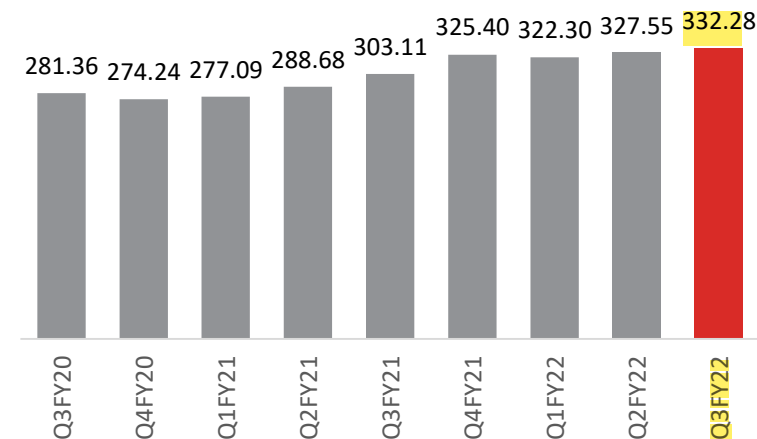
New Approvals (Rs. Crore)



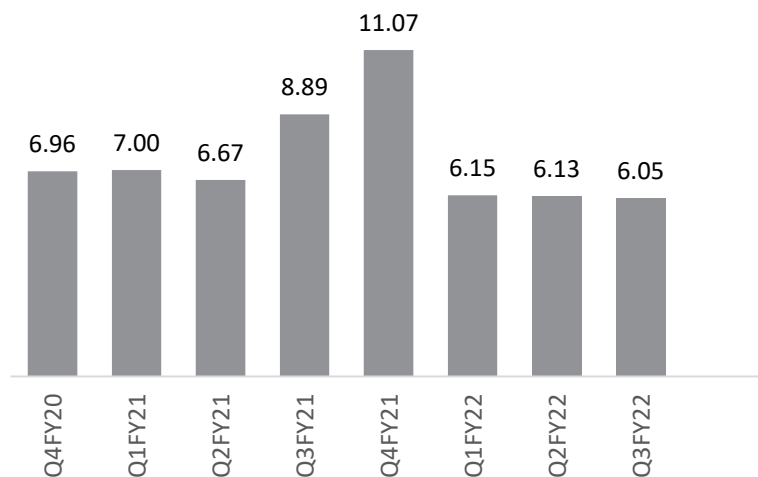
Disbursements (Rs. Crore)



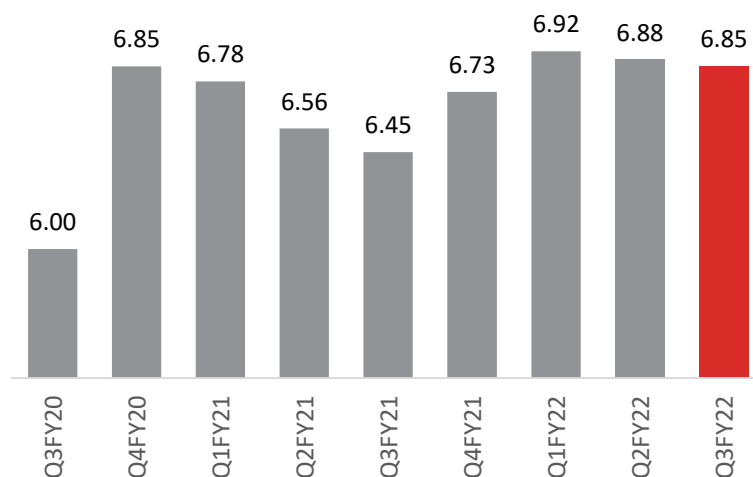
AUM (Rs. Crore)



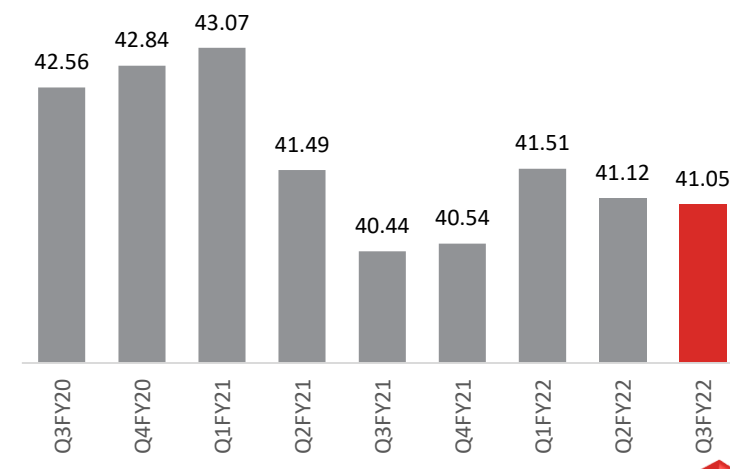
Average Ticket Size (Rs. Lakhs)



Average Tenure (Years)

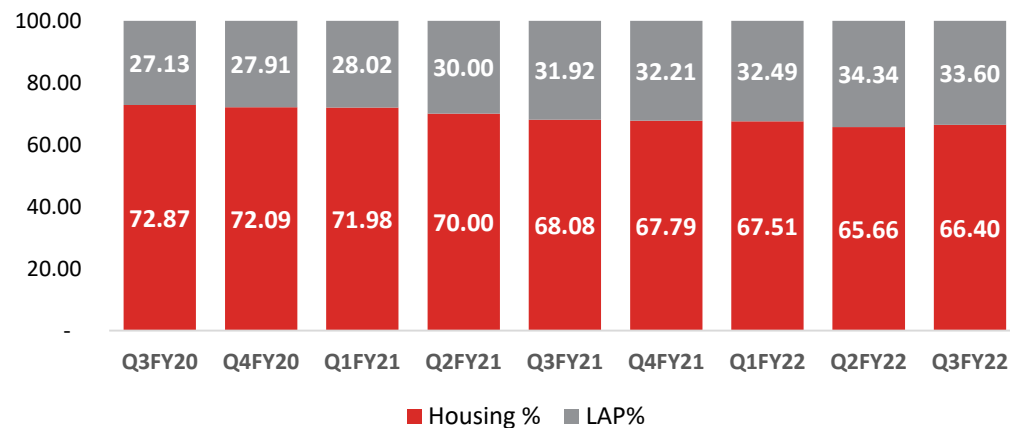


Average LTV (%)

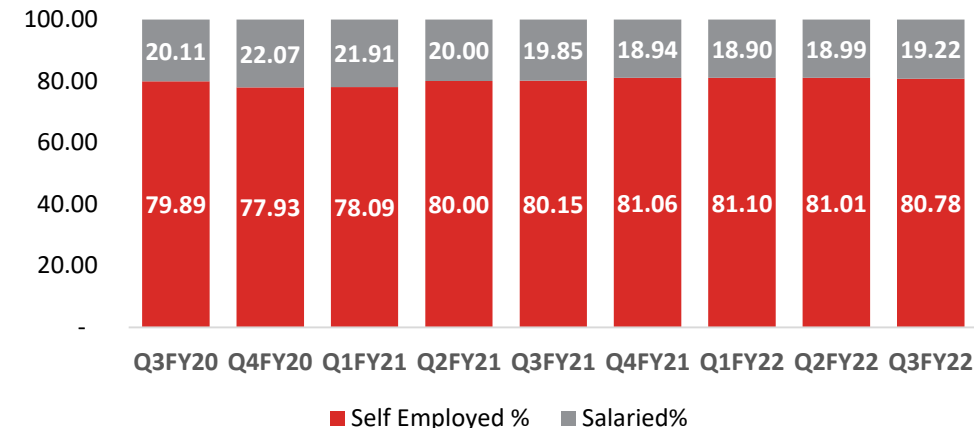


KEY PERFORMANCE INDICATORS (2/3)

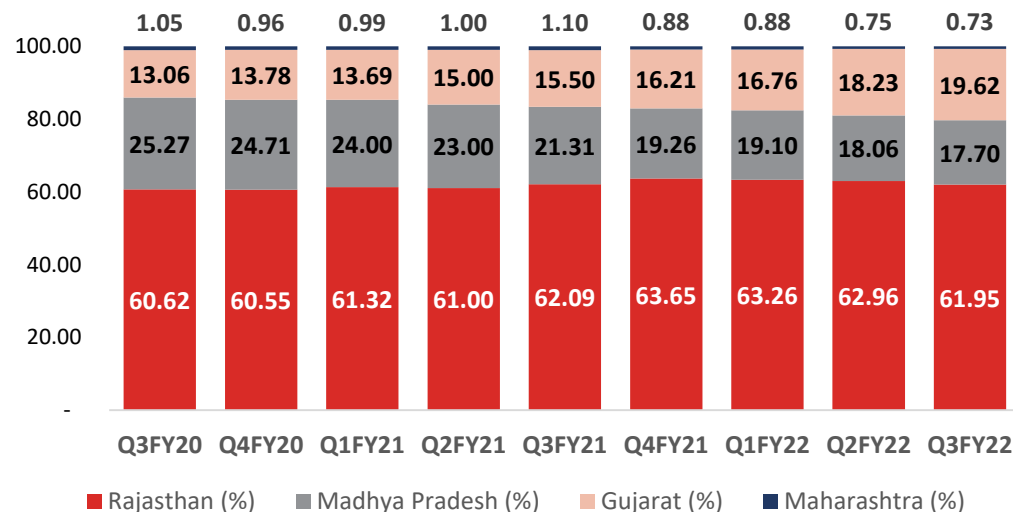
Loan book break up - Product Category (%)



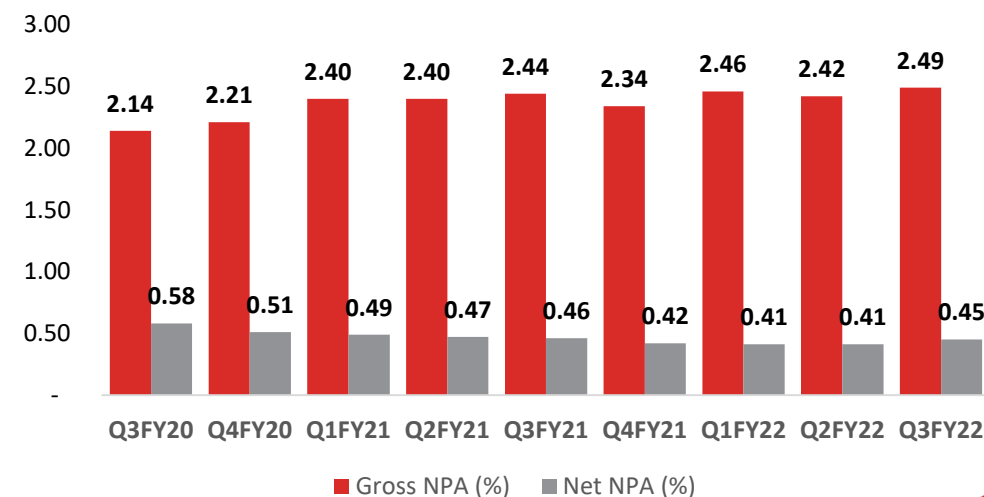
Loan book break up - Customer Profile (%)



State Wise Loan Book (%)

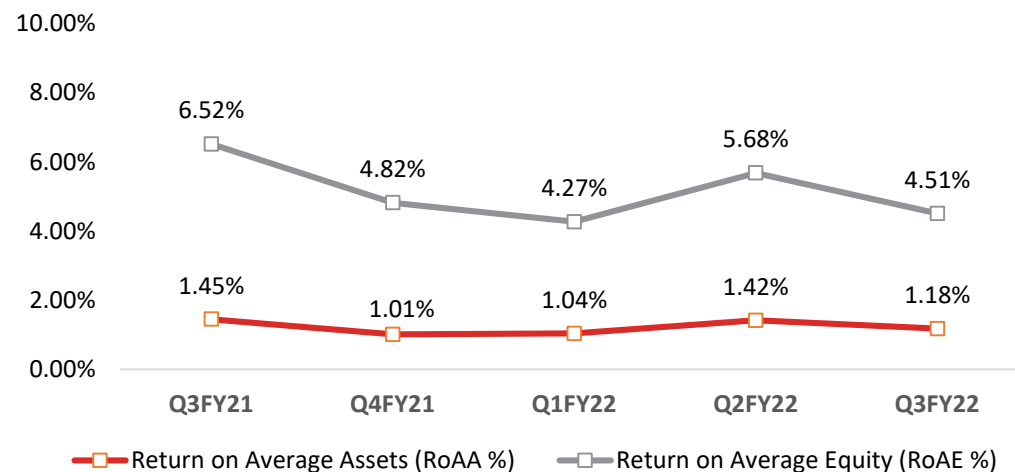


Gross NPA / Net NPA (%)

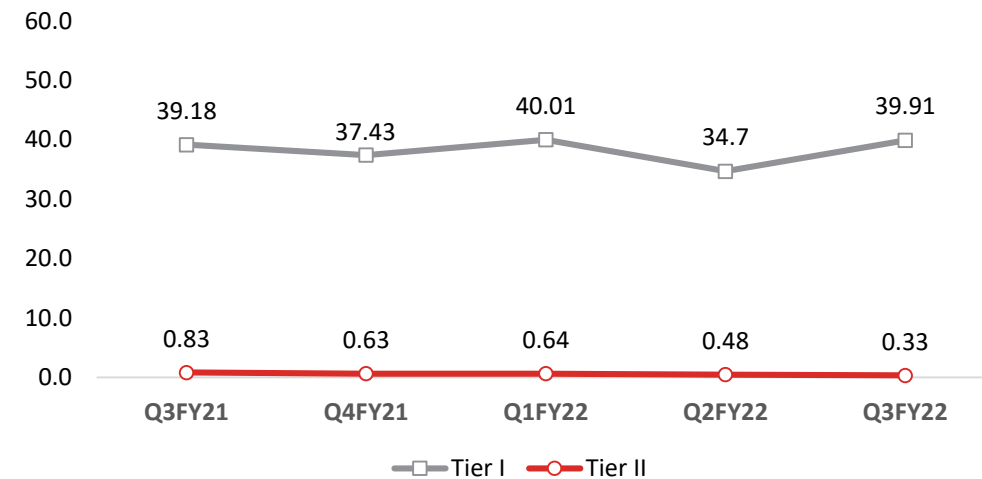


KEY PERFORMANCE INDICATORS (3/3)

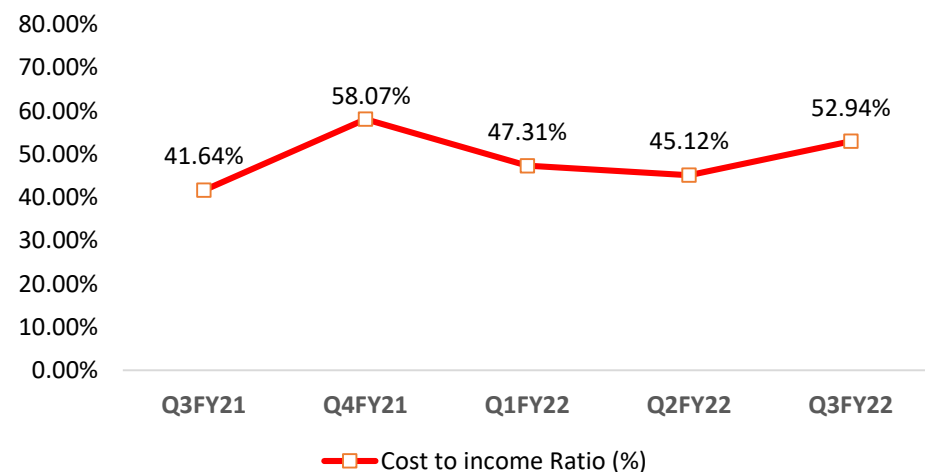
Return Ratios (%)



Capital Adequacy (%)



Cost to Income Ratio (%)

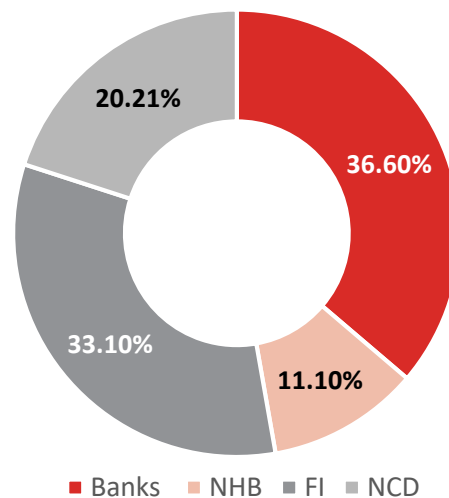


LIQUIDITY, FUNDING, COST & YIELDS

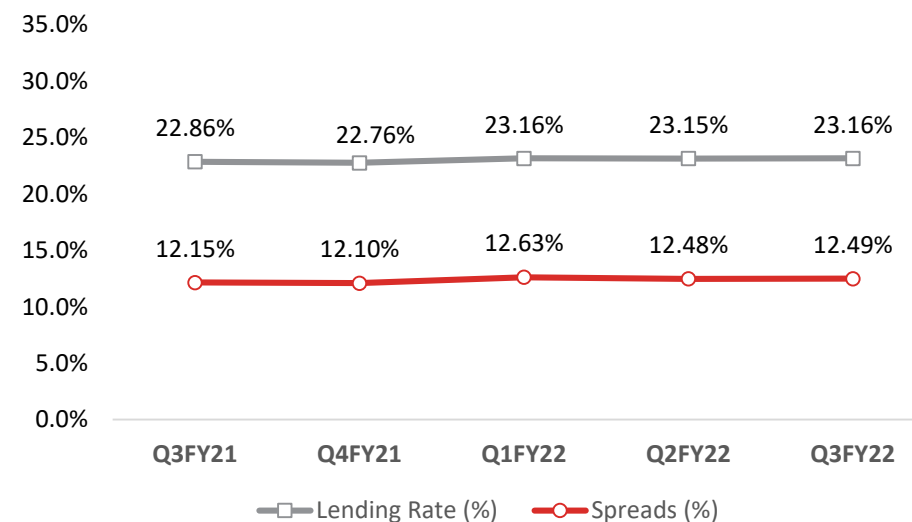
Particulars (Rs crore)	31 Dec'21
Cash and Bank balance	7.67
Investment in Bonds, Mutual Fund and shares	14.86
Unutilized CC limit	3.50
Undrawn sanction	53.00
Total	79.03

*Note: Cash and Bank Balance does not include FDR amounting to Rs. 17.75 Cr pledged with Lenders

Funding mix (%) - Q2FY22

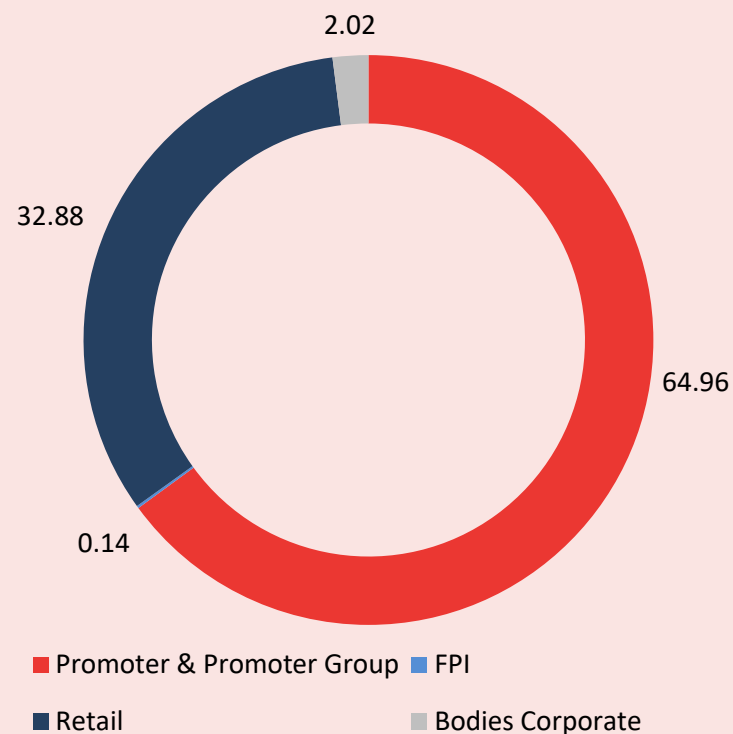


Lending Rates & Spreads (%)



SHAREHOLDING

Shareholding Pattern as on 31st December 2021



174.40 cr.

Market Cap (INR)
as on 31st December, 2021

13.0 mn

Shares Outstanding

534680

BSE Code

SRHO:IN

Bloomberg code



THANK YOU

Investor Relations Contact

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

KAPTIFY Consulting
Investors Relations Consulting
info@kaptify.in
+91-845 288 6099

Corporate Office

1046, 10th Floor, Hubtown Solaris,
N.S. Phadke Marg, Near East West
Flyover, Andheri (E), Mumbai,
Maharashtra - 400069.

Registered Office

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