

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

Date: 05-08-2021

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

Dear Sir,

Subject: Investor Presentation- June 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 ended June 30, 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

Enclosed – a/a

SRG HOUSING FINANCE LIMITED

Q1 FY22 PERFORMANCE HIGHLIGHTS

For Quarter ended June 2021

अपना घर, अपनी सुरक्षा



Disclaimer



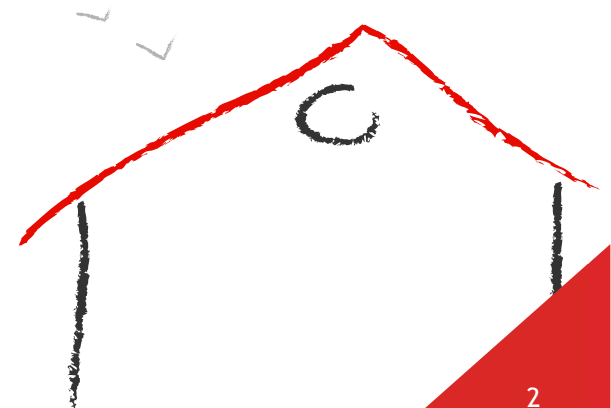
The information contained in this presentation is only current as of its date. Please note that the past performance of the company is not and should not be considered as, indicative of future results.

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.



Leadership Team



Mr. Vinod K. Jain
Managing Director (Promoter)

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.



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 Officer

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.



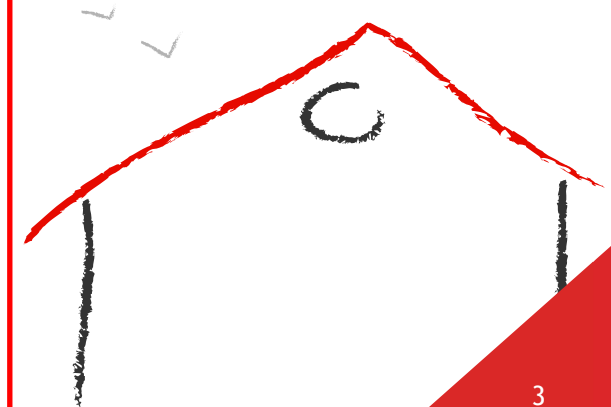
Ms. Sunaina Nagar
CS and Chief Investor Relations Officer

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.



Mr. Archis Jain
Vice President- 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.



Management Team



Mr. Arun Kumar Mishra
Chief Management Advisor

Mr. Arun Mishra is Management Professional with over 28 years of rich experience in segment of Housing Finance with an expertise in all major functional areas of mortgage business including business development, underwriting, operations, risk analysis, recovery & collections. He has an extensive field experience of all major business potential geographies over PAN India.



Mr. Saurabh Rajawat
Chief Credit & Risk Officer

Mr. Saurabh Rajawat has vast experience of 11 years in NBFC & Fintech Space. He was Regional Credit Manager at Bajaj Finance Ltd. having experience in all fields such as collection, credit, risk compliance, Development & enhancement of automated lending platform - Loan Origination to Loan Disbursements & collection follow ups, Development of Credit Rule engine (Decision Support Systems).



Mr. Nitin Shrivastava
Vice President – HR

Mr. Nitin Shrivastava is HR professional with around 11 years of experience in Human Resource functions including Policy Designing, Talent Acquisition, Payroll Management, Employee Engagement, Employee Relationship, and other gamut of HR. Having geographical exposure of Gujarat, Haryana, Rajasthan, Madhya Pradesh, Chhattisgarh, Delhi-NCR & Uttar Pradesh states.



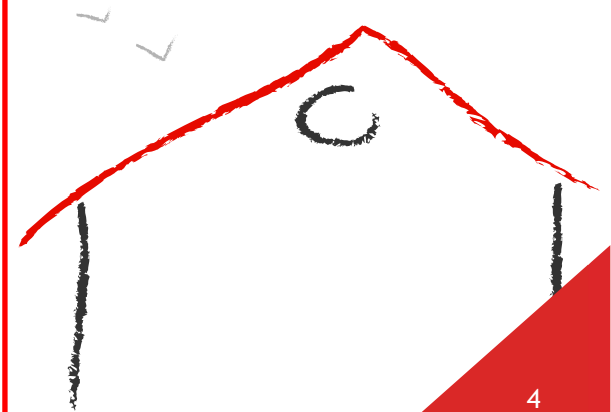
Ms. Liji Sivaraman
General Manager – Information Technology

Ms. Liji Sivaraman is an IT Professional with 14 plus years of combined experience in IT and Education Sector. Out of which she has extensively worked in Dubai for close to 10 years in corporate strategy & technology with eminent Brands. She demonstrates exceptionally strong skills in balancing stakeholder expectations with those of the projects and also working collaboratively with other team members to establish efficient communication channel for delivering projects on time.



Mr. Kartik Singh Mehta
Head – Business Strategy & Planning

Mr. Kartik Singh Mehta is a Chartered Accountant by Profession, joined SRG Housing Finance in 2017. With his diverse experience gained through range of assignments handled during his stint with the company has grown along and currently holds position of Head of Strategic Planning in the company. He has played vital role Strategy Formulation for Various functions internally and externally.



Highlights Q1FY22

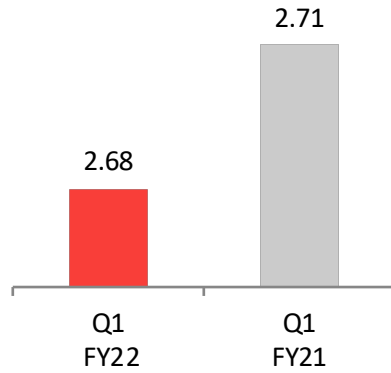


- Loan Book Rs. 322.30 Cr.
 - NNPA is 0.41% & GNPA is 2.46%.
 - Loan Disburse of Rs. 6.84 Cr.
 - Total Income is higher by 8.75% to Rs. 17.58 Crore compare to Q1FY21.
 - Average Lending rate 23.16% against borrowing cost of 10.53%.
 - Loan Spread: The Company continues to earn a strong spread on its loans of ~12 %.
- Net Interest Margin (NIM) is 2.89%.
 - Profit After Tax rose to Rs. 4.08 Crore .
 - Total Net Worth as on June 30, 2021 is Rs. 97.69 Crore with 24.64% growth as compare to Q1FY21.
 - EPS Rs. 3.14 higher by 15% as compare to Q1FY21.
 - CRAR- Rs. 40.65%.
 - Gearing Ratio 2.85 times.
 - Credit Rating - BBB (Stable).

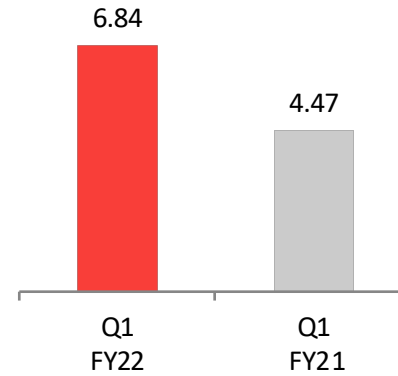
Key Performance Indicators



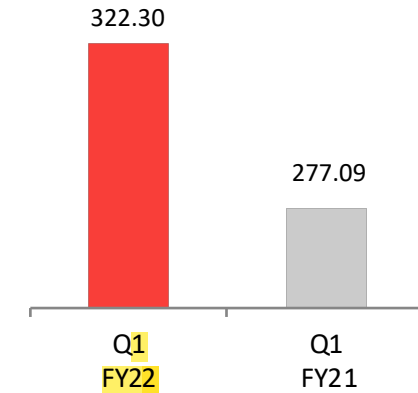
New Approvals (Rs. Cores)



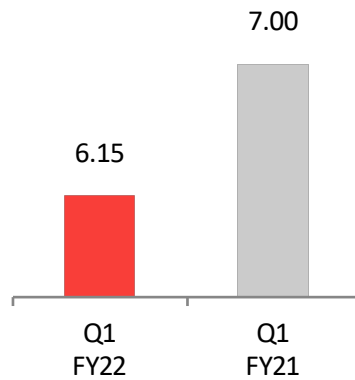
Disbursements (Rs. Crores)



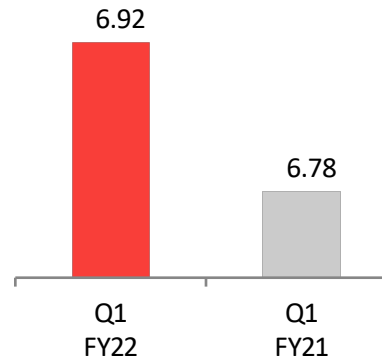
Gross AUM (Rs. Crores)



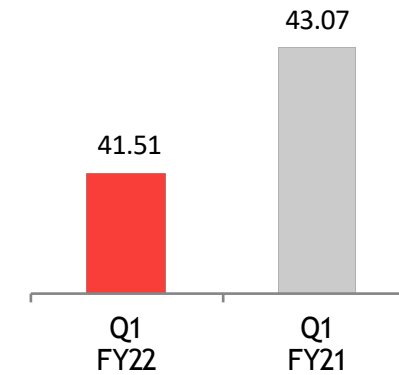
Average Ticket Size (Rs. In Lakhs)



Average Tenure (Years)



Average LTV (%)



Performance Highlights – Q1FY22



Rs. in Crore

Sr. No.	Particulars	JUN'21 (3m)	JUN'20 (3m)	MAR'21 (3m)	MAR'21 (12m)
1	Interest Income	16.70	15.01	17.37	67.03
2	Fees & Other Income	0.88	1.15	1.57	9.64
3	Total Income	17.58	16.16	18.94	76.67
4	Interest Expenditure	7.35	7.06	8.04	30.86
5	Other Expenditure	4.84	3.73	6.32	20.38
6	Total Expenditure	12.19	10.79	14.36	51.24
7	Profit Before Tax & Provision	5.39	5.37	4.58	25.43
8	Net Interest Income	9.35	7.95	9.33	36.17
9	Cost To Interest Income	0.73	0.72	0.83	0.76
10	Provision For SA & NPA	0.35	0.91	(0.04)	1.66

Performance Highlights – Q1FY22



Rs. in Crore

Sr. No.	Particulars	JUN'21 (3m)	JUN'20 (3m)	MAR'21 (3m)	MAR'21 (12m)
11	Profit Before Tax	5.04	4.46	4.62	23.77
12	Provision For Taxation & DTL	0.96	0.92	0.99	4.94
13	Profit After Tax	4.08	3.54	3.63	18.83
14	Other Comprehensive Income(Net Of Tax)	0.00	(0.01)	(0.05)	(0.08)
15	Total Comprehensive Income	4.08	3.53	3.58	18.75
16	Earning Per Share	3.14	2.73	2.79	14.49
17	Gross NPA	7.93	6.65	7.62	7.62
18	Gross NPA Ratio(%)	2.46	2.40	2.34	2.34
19	Net NPA	1.30	1.32	1.35	1.35
20	Net NPA Ratio(%)	0.41	0.49	0.42	0.42

Key Financial Ratios



Sr. No.	Particulars	Q1FY22	Q1FY21
1	Return on Average Assets (%)	1.04	1.03
2	Return on Average Equity (%)	4.27	4.62
3	Earning Per Share (Rs.)	3.14	2.72
4	Net Interest Margin (%)	2.89	2.88
5	Borrowing Cost (%)	10.53	11.05
6	Spread(%)	12.63	12.21
7	Capital Adequacy Ratio (%)	40.65	39.70
	Tier-I	40.01	38.83
	Tier-II	0.64	0.87
8	Average Lending Rate (%)	23.16	23.26
9	Cost Income Ratio (%)	47.31	30.99
10	GNPA (%)	2.46	2.40
11	NNPA (%)	0.41	0.49

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 as a pandemic in March 2020.

On Operation- The company was fully operational with necessary precaution for safety of employees and customers. 95% of our employees had taken at least one dose of vaccine.

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

On Liquidity & Debt Servicing- Company's liquidity position is good to meet all obligations and business growth. During Q1FY22 Company has raised funds amounting to Rs. 20 crores.

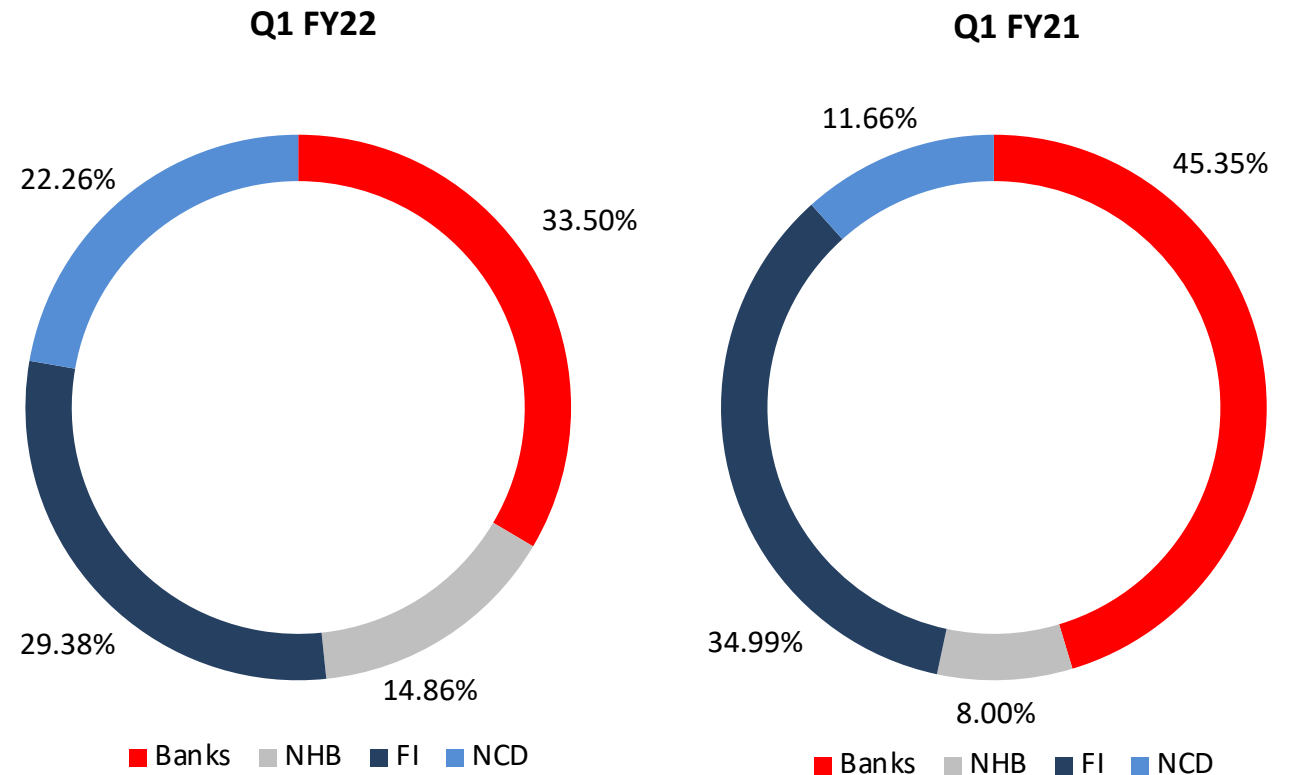
Liquidity and Funding Position



Extract of Liquidity Position as on 30-06-2021

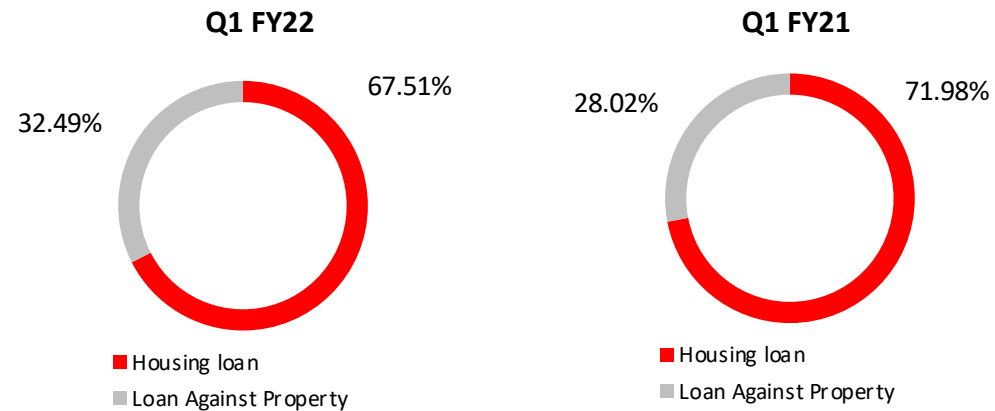
Particulars	Amount in Cr
Cash and Bank balance	15.49
Investment in Bonds, Mutual Fund and shares	20.41
Unutilized CC limit	3.50
Undrawn sanction	40.00
Total	79.40

Funding Mix (in %)

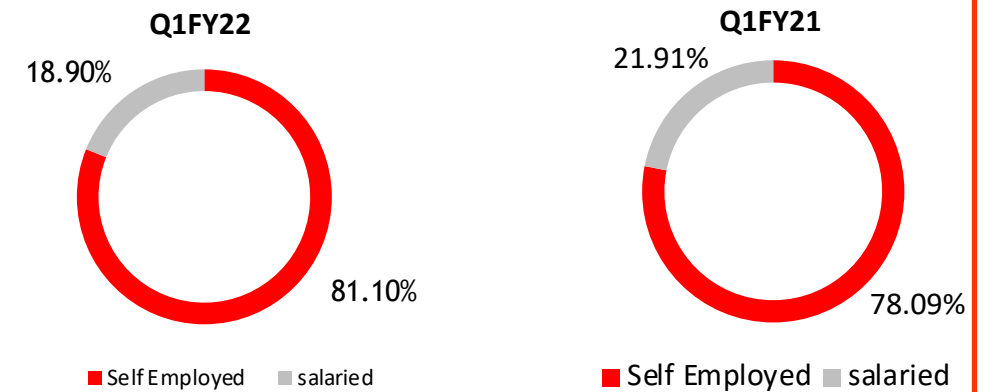


Portfolio Break-Up

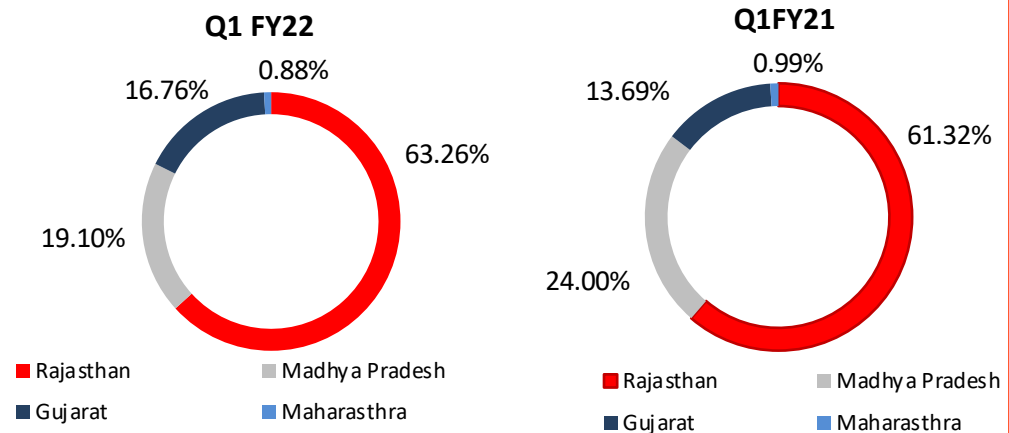
Loan Book Break-Up - Product Category (in %)



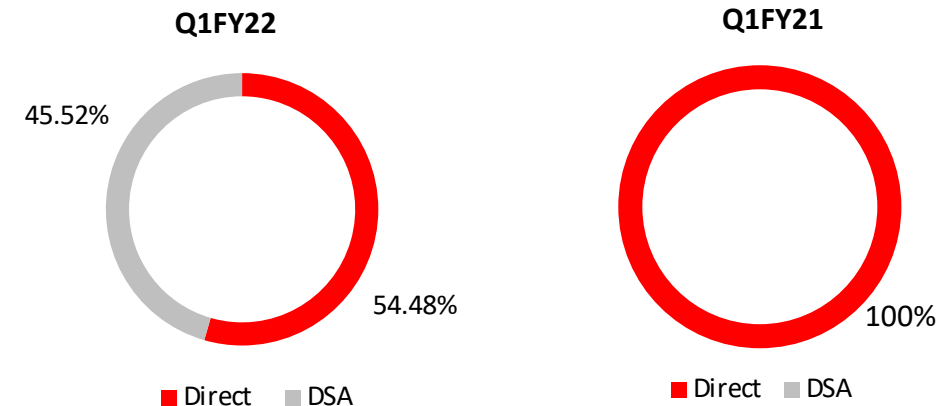
Loan Book Break-Up - Customer profile (in %)



State Wise Loan Book (in %)



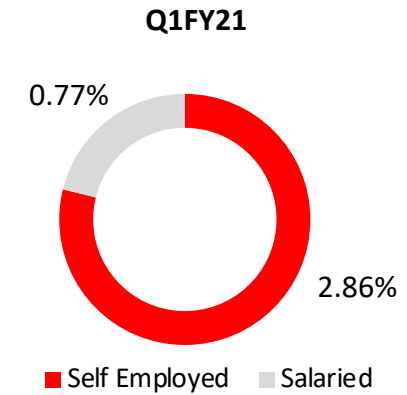
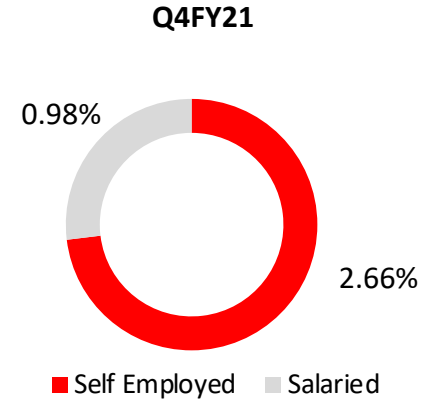
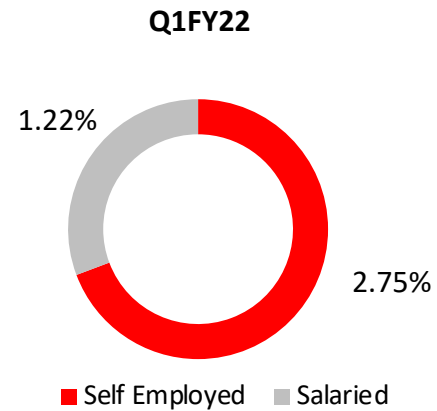
Business Origination (in %)



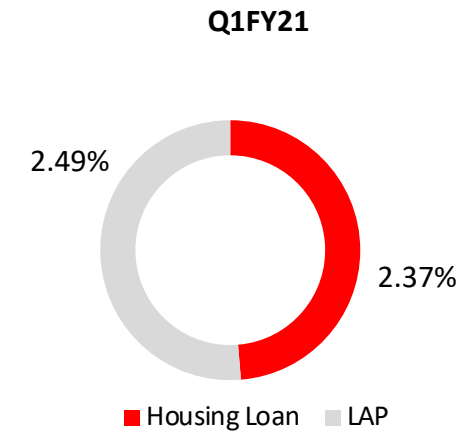
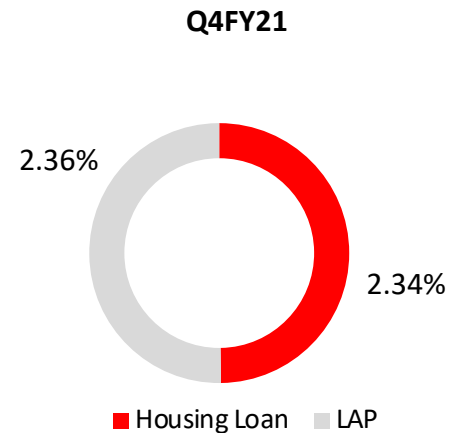
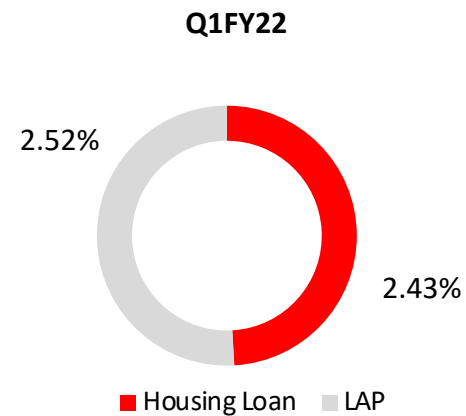
Product and Segment wise NPA



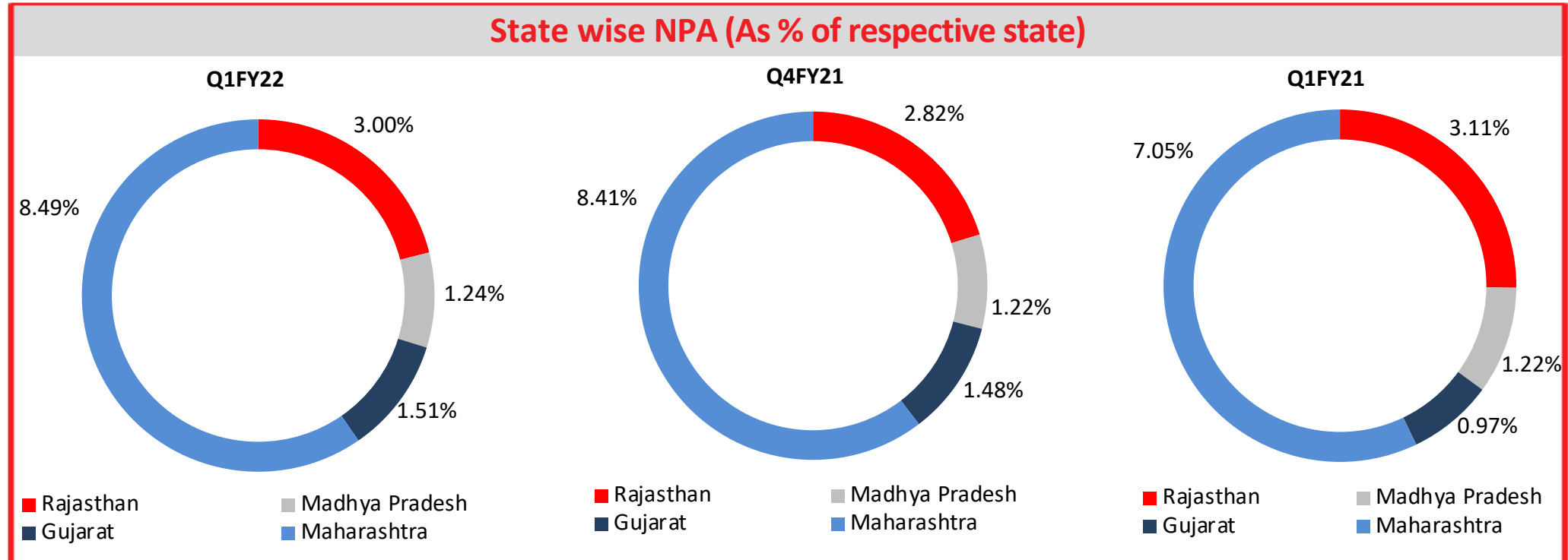
Segment wise NPA (As % of respective segment)



Product Wise NPA (As % of respective Product category)

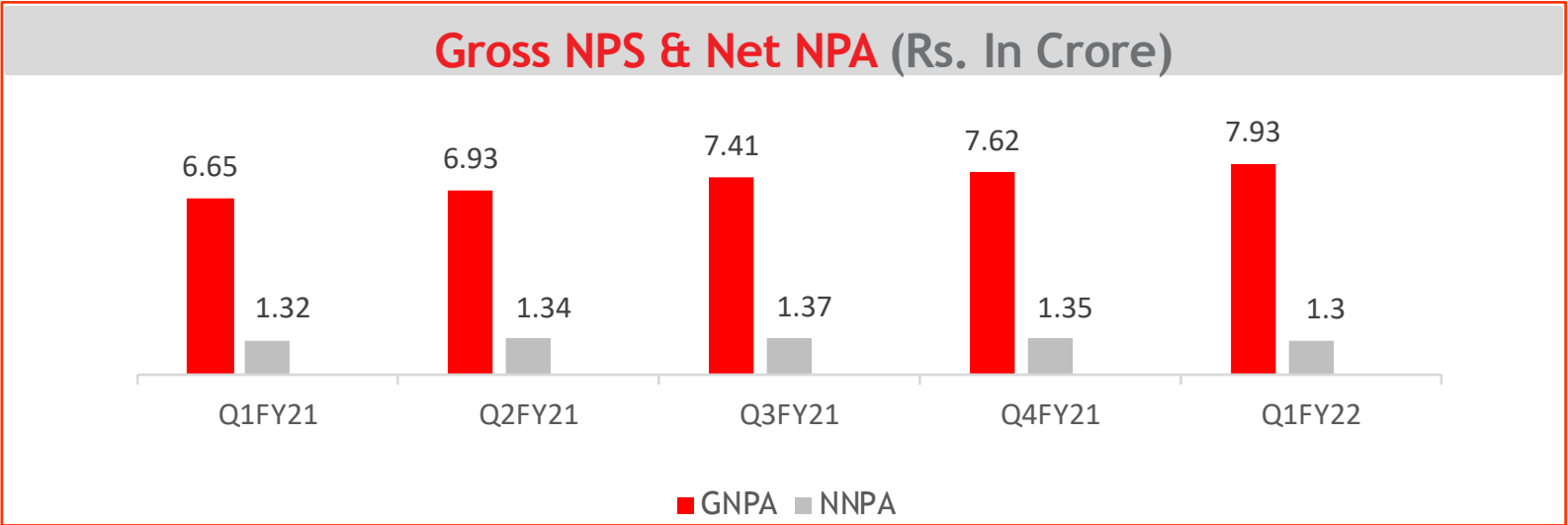
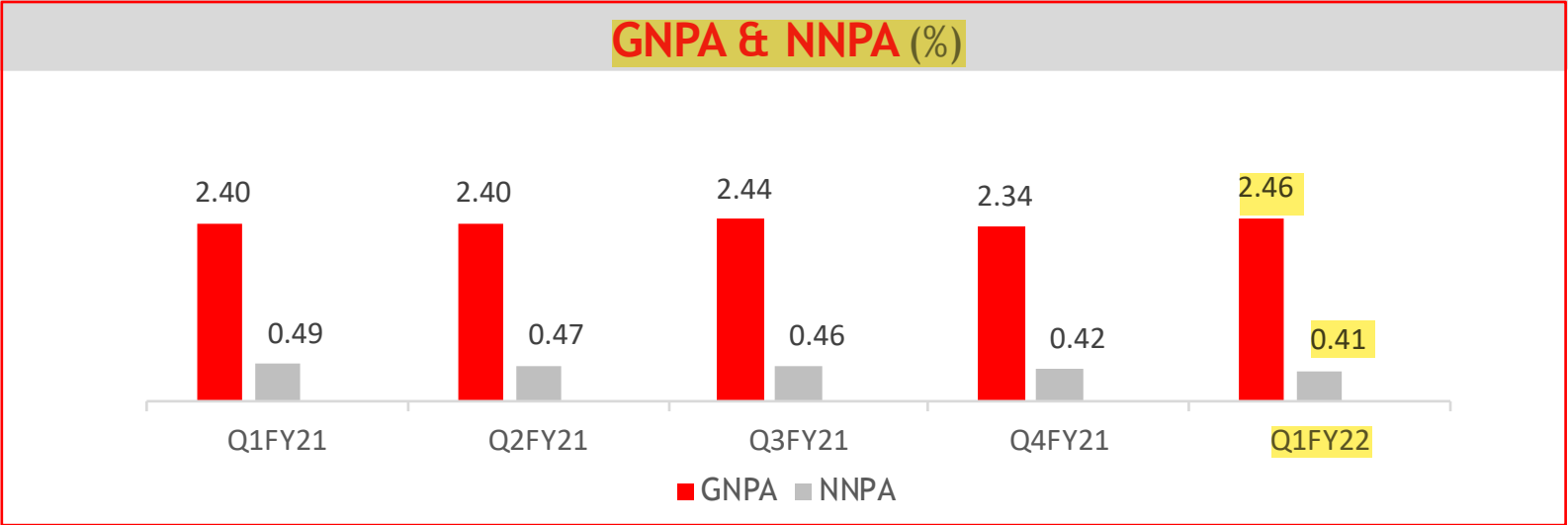


State Wise NPA

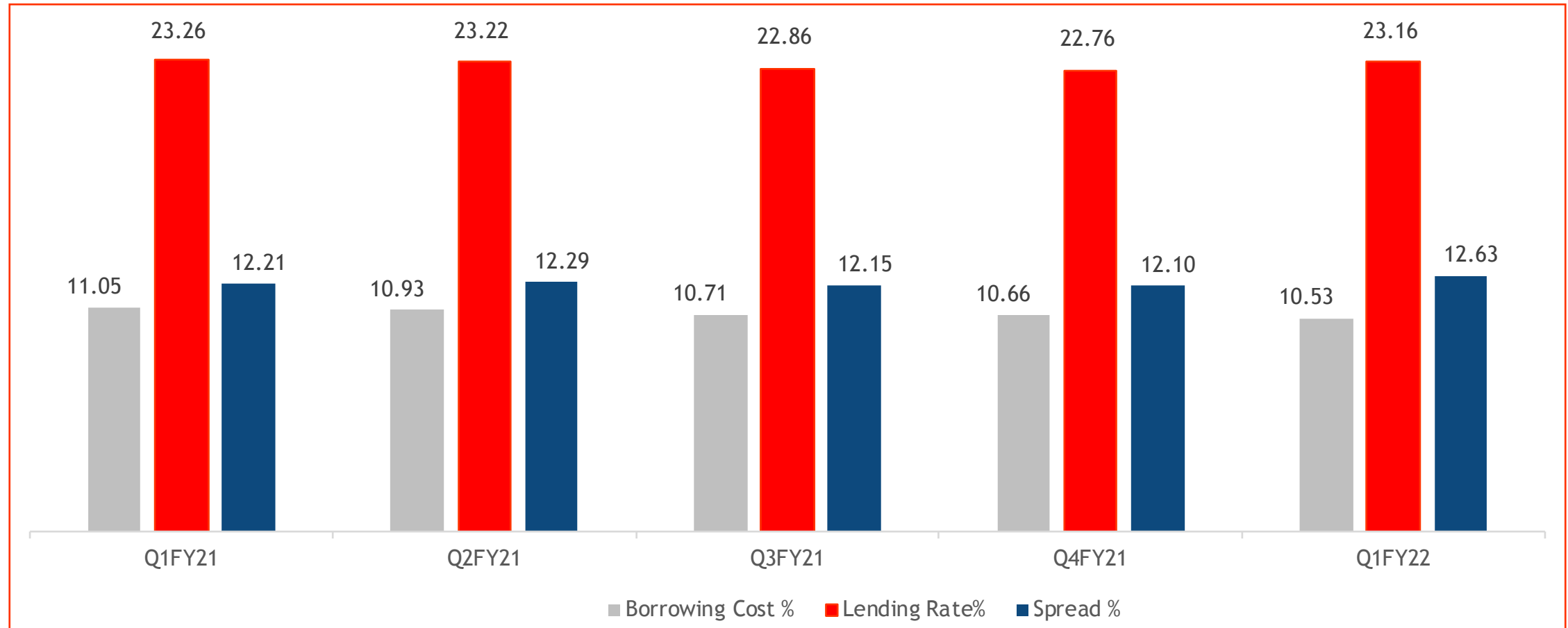


Notes : Gross NPA as on 30.06.2021 stood at Rs. 7.93 crores. We have made Provisions of Rs. 8.09 crores as against regulatory required provisions of Rs. 3.24 crores. By way of prudence and abundant caution, Company has provided additional provision over and above the Regulatory guidelines.

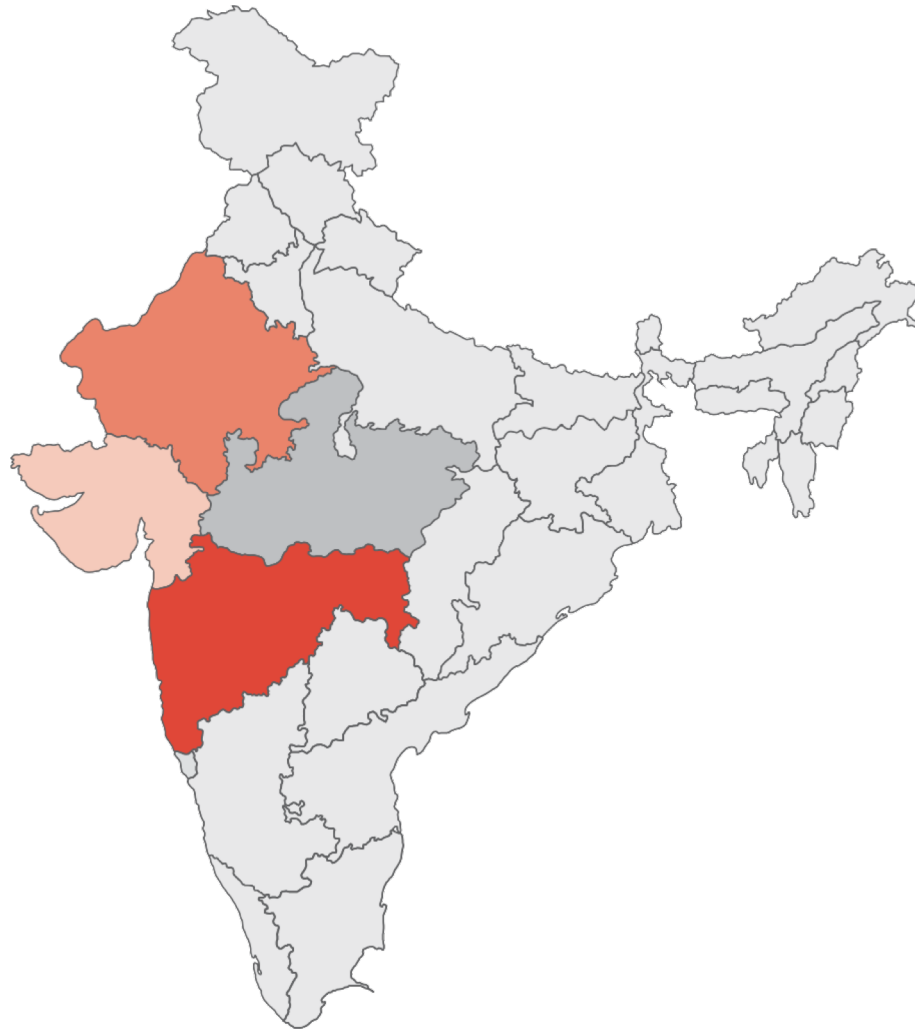
Asset Performance



Costs and Yields



Our Business Presence



Rajasthan

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



Madhya Pradesh

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



Gujarat

Ahmedabad, Surat, Vadodara, Palanpur, Mehsana, Nadiad



Maharashtra

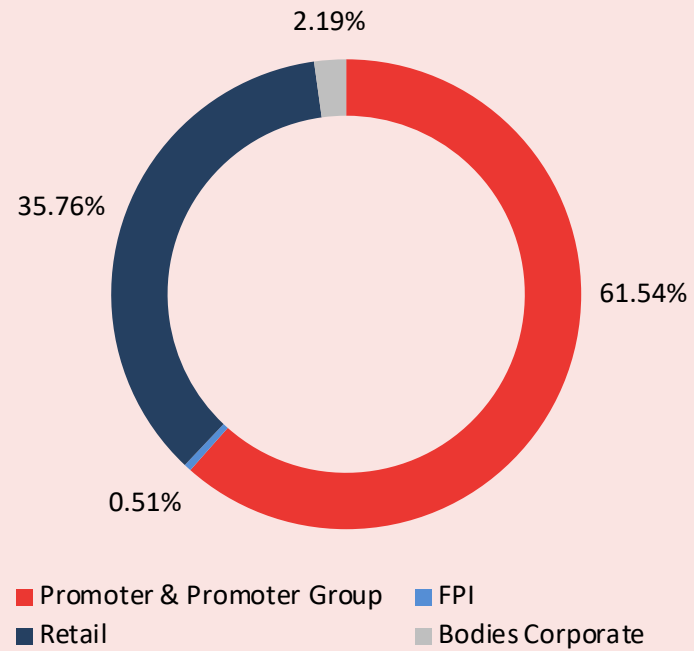
Mumbai

Map not to scale. For illustrative purposes only.

Stock Information



Shareholding Pattern as on 30th June 2021



232.37cr.

Market Cap (INR)
as on 30th June 2021

13.0 mn

Shares Outstanding

534680

BSE Code

SRHO:IN

Bloomberg code



Contact Us

Investor Relations Contact

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KAPTIFY

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Maharashtra - 400069.

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