

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

Date: -31-05-2021

To,
BSE Ltd.
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001

Respected Sir,

Subject:- Investor Presentation – March 2021

Ref: Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

With reference to the above mentioned subject and pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements), Regulation, 2015, please find enclosed herewith a copy of Investor Presentation (Performance Highlights) of the Company for the Quarter and Financial Year ended March 31, 2021.

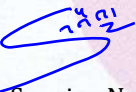
This Investor Presentation may also be accessed on the website of the Company at www.srghousing.com.

This is for your information and record.

Thanking you

Yours faithfully

For SRG Housing Finance Limited


Sunaina Nagar
Company Secretary
M.No:- A40754



SRG HOUSING FINANCE LTD

Always with you

SRG HOUSING FINANCE LIMITED

Q4 FY21 PERFORMANCE HIGHLIGHTS

For Quarter & Year ended March 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.



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.



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.



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.



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.

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.



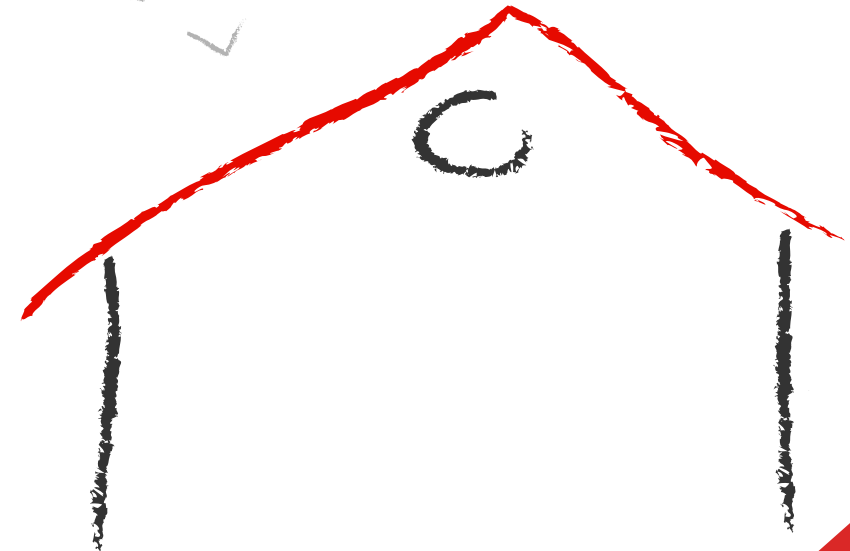
Mr. Archis Jain
Head- Business and Operations

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.



Highlights (FY20-21)

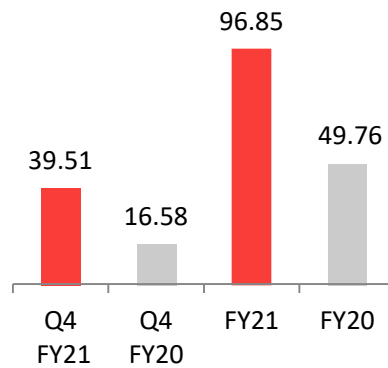


- Gross Loan Book reached Rs. 325.40 Cr (+18.66%)
- Loan Sanctions of Rs. 96.85 Cr , recorded growth of 94.63%.
- Total Income is higher by 5.59 % to Rs. 76.67 Cr.
- EPS Rs. 14.49
- Net Interest Margin (NIM) is 12.06%.
- Profit After Tax rose to Rs. 18.83 Cr.
- CRAR- 38.06%
- Credit Rating BBB (Stable)
- Average Lending rate 23.17% against borrowing cost of 10.76%.
- Loan Spread: The Company continues to earn a strong spread on its loans of ~12%.
- Total Net Worth as on March 31, 2021 is Rs. 93.61 Crore.
- Return on Average Equity (ROAE) as on March 31, 2021 is at 22.35%.
- Cost to income ratio in FY21 is 44.48%.
- Debt Equity Ratio / Gearing Ratio is 3.05 times.
- NNPA is reduced to 0.42% and GNPA is 2.34%.

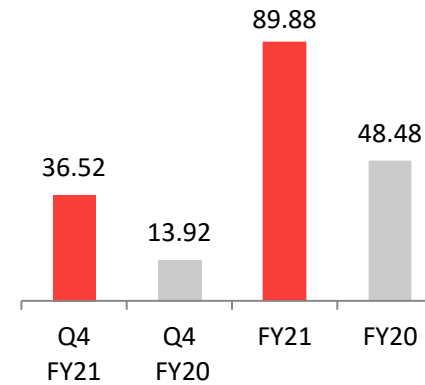
Key Performance Indicators



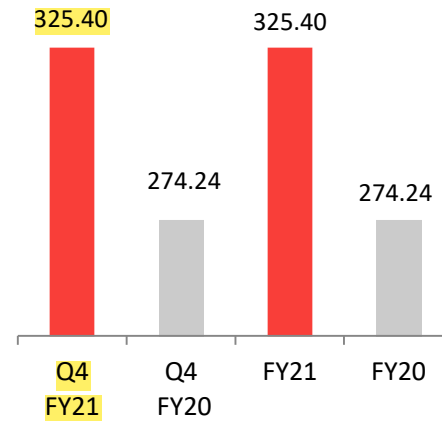
New Approvals (Rs. Crores)



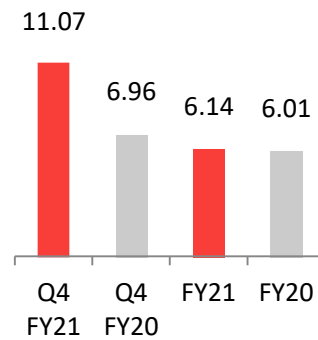
Disbursements (Rs. Crores)



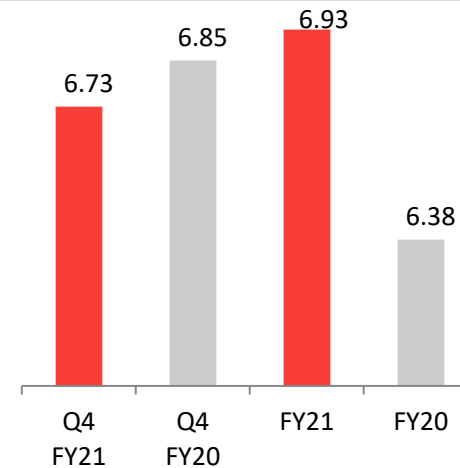
Gross AUM (Rs. Crores)



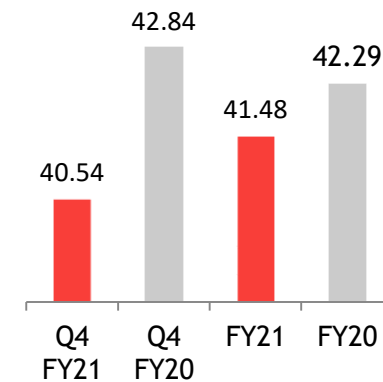
Average Ticket Size (Rs. In Lakhs)



Average Tenure (Years)



Average LTV (%)



Performance Highlights – Q4FY21



Rs. in Crore

Sr. No.	Particulars	Q4 FY21	Q4 FY20	FY21	FY20
1	Net Interest Income	9.33	7.50	36.17	33.99
2	Interest Income	17.37	14.90	67.03	65.47
3	Fees & Other Income	1.57	2.14	9.64	7.13
4	Total Income	18.94	17.04	76.67	72.60
5	Interest Expenditure	8.04	7.40	30.86	30.38
6	Other Expenditure	6.32	5.28	20.38	18.77
7	Total Expenditure	14.36	12.68	51.24	49.15
8	Profit Before Tax & Provision	4.58	4.36	25.43	23.45
9	Provision For SA & NPA	-0.04	1.30	1.66	0.96
10	Profit Before Tax	4.62	3.06	23.77	22.49

Performance Highlights – Q4FY21



Rs. in Crore

Sr. No.	Particulars	Q4FY21	Q4FY20	FY21	FY20
11	Provision For Taxation & DTL	0.99	0.52	4.94	4.52
12	Profit After Tax	3.63	2.54	18.33	17.97
13	Other Comprehensive Income (Net Of Tax)	-0.05	-0.04	-0.08	-0.03
14	Total Comprehensive Income	3.58	2.51	18.75	17.94
15	Earning Per Share	2.79	1.96	14.49	13.82
16	Gross NPA	7.62	6.05	7.62	6.05
17	Gross NPA Ratio (%)	2.34	2.21	2.34	2.21
18	Net NPA	1.35	1.37	1.35	1.37
19	Net NPA Ratio (%)	0.42	0.51	0.42	0.51

Balance Sheet



Rs. in Crore

Particulars	FY21	FY20	YoY
Sources of Funds			
Share Capital	13.00	13.00	0.00%
Reserves & Surplus	80.61	61.86	30.31%
Borrowings	285.78	245.58	16.37%
Deferred Tax Liability (Net)	0.00	0.00	0.00%
Other Liabilities & Provisions	13.94	10.21	36.53%
Total	393.33	330.65	18.96%
Application of Funds			
Net Loan Assets	317.66	268.15	18.46%
Investments	25.72	9.33	175.67%
Fixed Assets	4.76	4.32	10.19%
Liquid Assets	27.01	32.89	-17.88%
Other Assets	15.48	13.80	12.17%
Deferred Tax Asset (Net)	2.70	2.16	25.00%
Total	393.33	330.65	18.96%

Profit & Loss Statement



Rs. in Crore

Particulars	FY21	FY20	YoY
Interest Income	67.03	65.47	2.38%
Net gain on derecognition of financial instruments under amortized cost category	0.08	0.03	166.67%
Non-Interest Income	9.56	7.10	34.65%
Interest Expense (incl. Finance Charges)	30.86	30.38	1.58%
Net Interest Income	36.17	35.09	3.08%
Operating Expenses	20.37	18.77	8.52%
ECL	1.66	0.96	72.92%
Profit Before Tax	23.77	22.49	5.69%
Provision for Taxation	4.94	4.52	9.29%
Profit After Tax	18.83	17.97	4.79%
Total Comprehensive Income	18.75	17.94	4.49%
EPS (Diluted)	14.49	13.82	4.85%

Expected Credit Loss (ECL) Provisions



		Rs. in Crore	
Particulars	31-Mar-21	31-Mar-20	
Gross Stage 3 (represents GNPA)	7.62	6.05	
% portfolio in Stage 3 (GNPA%)	2.34%	2.21%	
ECL Provision Stage 3	6.27	4.68	
Net Stage 3	1.35	1.37	
Coverage Ratio % Stage 3	82.28%	77.41%	
Gross Stage 1 & 2	317.78	268.19	
% portfolio in stage 1 & 2	97.66%	97.79%	
ECL Provision Stage 1 & 2	1.48	1.40	
Net Stage 1 & 2	316.30	266.79	
ECL Provision % Stage 1 & 2	0.47%	0.52%	
Gross Stage 1, 2 & 3	325.40	274.24	
ECL Provision Stage 1, 2 & 3	7.75	6.09	
Total ECL Provision %	2.38%	2.22%	
Total Provision	7.75	6.09	
Total Provision / Total Assets (%)	1.97	1.84	
Provision Coverage Ratio (%)	101.71	100.66	

Key Financial Ratios



Sr. No.	Particulars	Q4FY21	Q4FY20	FY21	FY20
1	Return on Average Assets (%)	1.01	0.76	5.02	5.51
2	Return on Average Equity (%)	4.82	3.45	22.35	27.32
3	Earning Per Share (Rs.)	2.78	1.96	14.49	13.82
4	Net Interest Margin (%)	3.08	2.70	12.06	12.66
5	Borrowing Cost (%)	10.66	11.42	10.76	11.44
6	Capital Adequacy Ratio (%)	38.06	40.04	38.06	40.04
	Tier-I	37.43	39.32	37.43	39.32
	Tier-II	0.63	0.72	0.63	0.72
7	Average Lending Rate (%)	22.76	23.26	23.17	22.83
8	Cost Income Ratio (%)	58.07	54.77	44.48	44.46
9	GNPA (%)	2.34	2.21	2.34	2.21
10	NNPA (%)	0.42	0.51	0.42	0.51
11	Debt Equity Ratio	3.05	3.28	3.05	3.28

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 from 1st June, 2020 with necessary precaution for safety of employees and customers.

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 FY21 Company has raised funds amounting to Rs. 150 crores, includes Rs. 40 crores undrawn.

Government Measures– In accordance with RBI circular dated April 07, 2021, the Company shall refund / adjust 'interest on interest' to all borrowers including those who had availed of working capital facilities during the moratorium period, irrespective of whether moratorium had been fully or partially availed, or not availed. The methodology for calculation of the amount of such 'interest on interest' has been circulated by the Indian Banks Association (IBA) . The Company is in the process of suitably implementing this methodology and has created a liability of Rs. 3.73 lakhs towards estimated interest relief and reduced the same from the interest income for the year ended March 31, 2021.

CSR Activity – The Company has contributed more than Rs. 45 Lakhs to support India's fight against COVID-19.

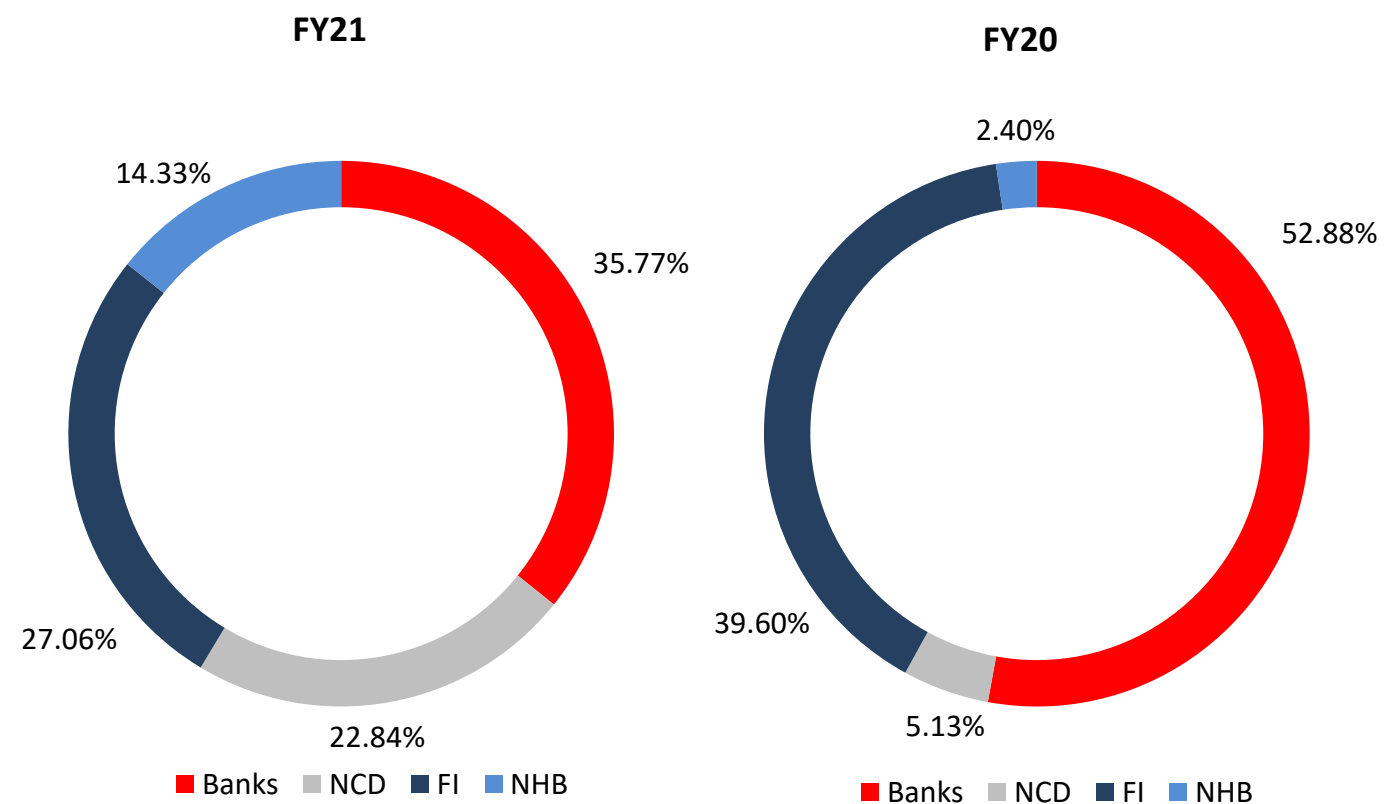
Liquidity and Funding Position



Extract of Liquidity Position as on 31-03-2021

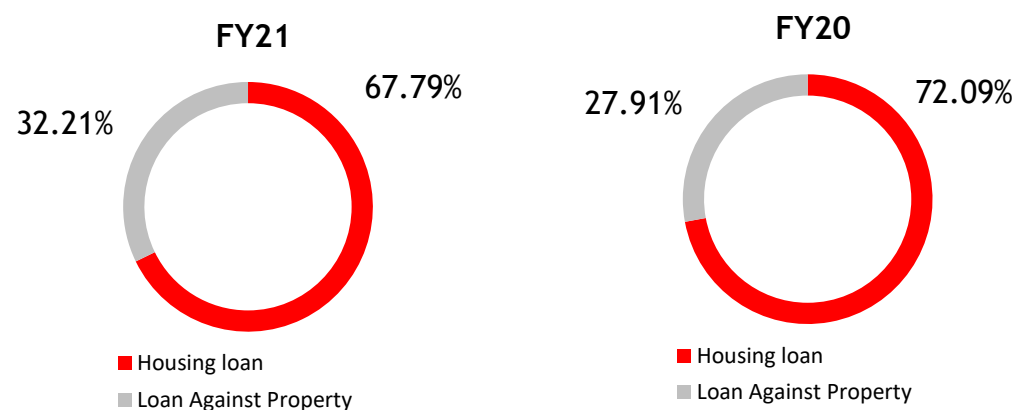
Particulars	Amount in Cr
Cash and Bank balance	10.35
Investment in Bonds, Mutual Fund and shares	25.19
Unutilized CC limit	3.50
Undrawn sanction	40.00
Total	79.04

Funding Mix (in %)

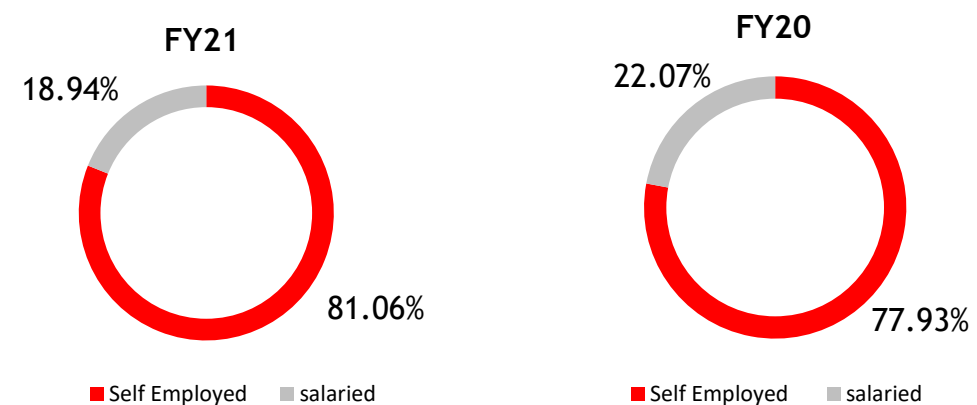


Portfolio Break-Up

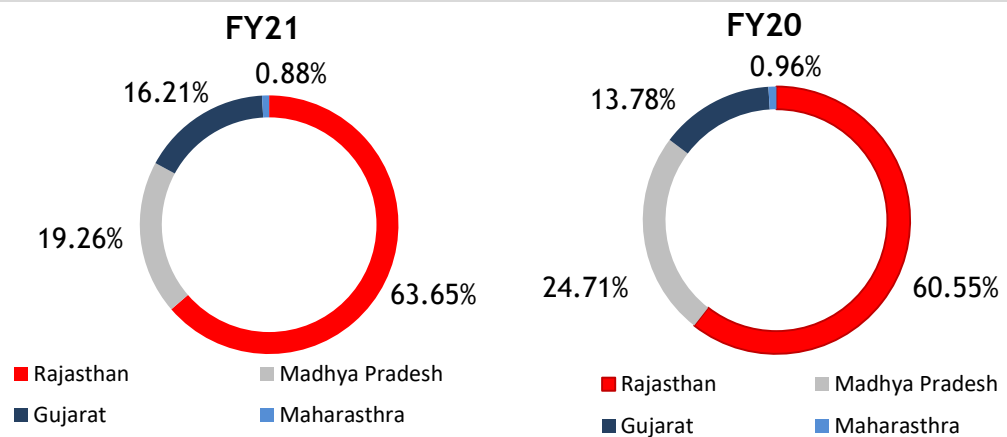
Loan Book Break-Up - Product Category (in %)



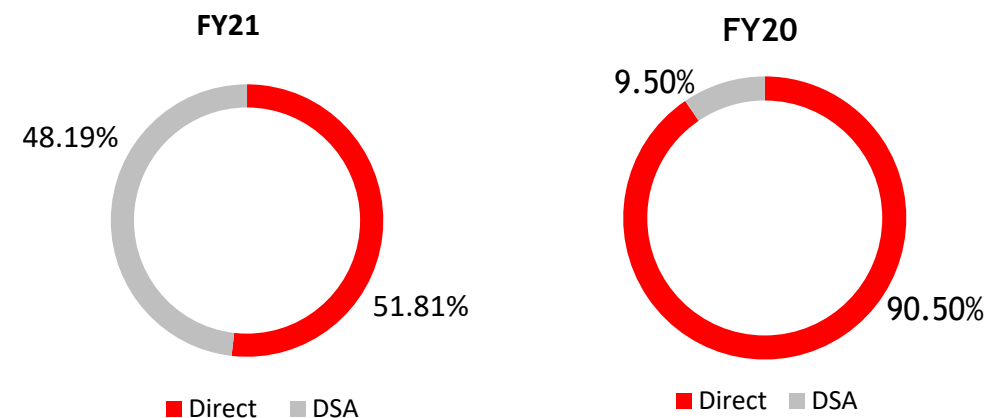
Loan Book Break-Up - Customer profile (in %)



State Wise Loan Book (in %)

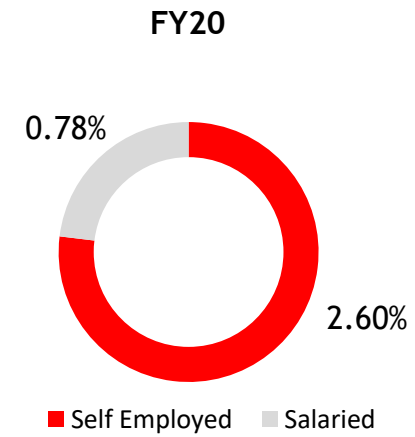
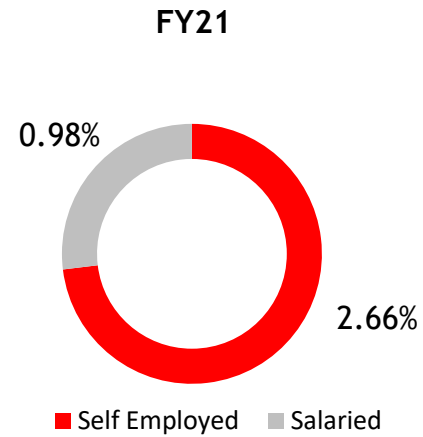


Business Origination (in %)

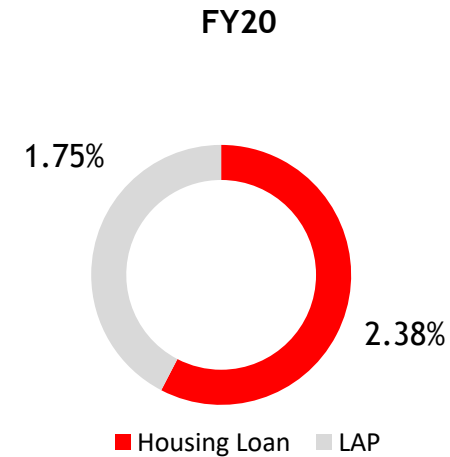
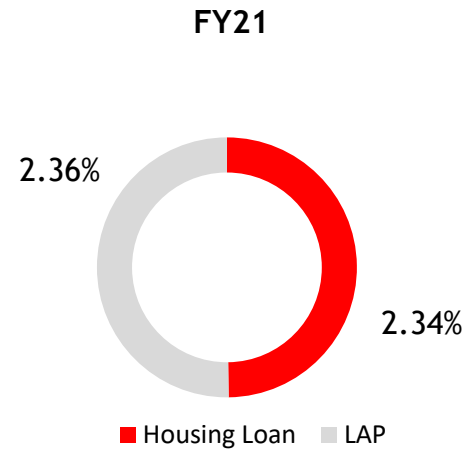


Product and Segment wise NPA

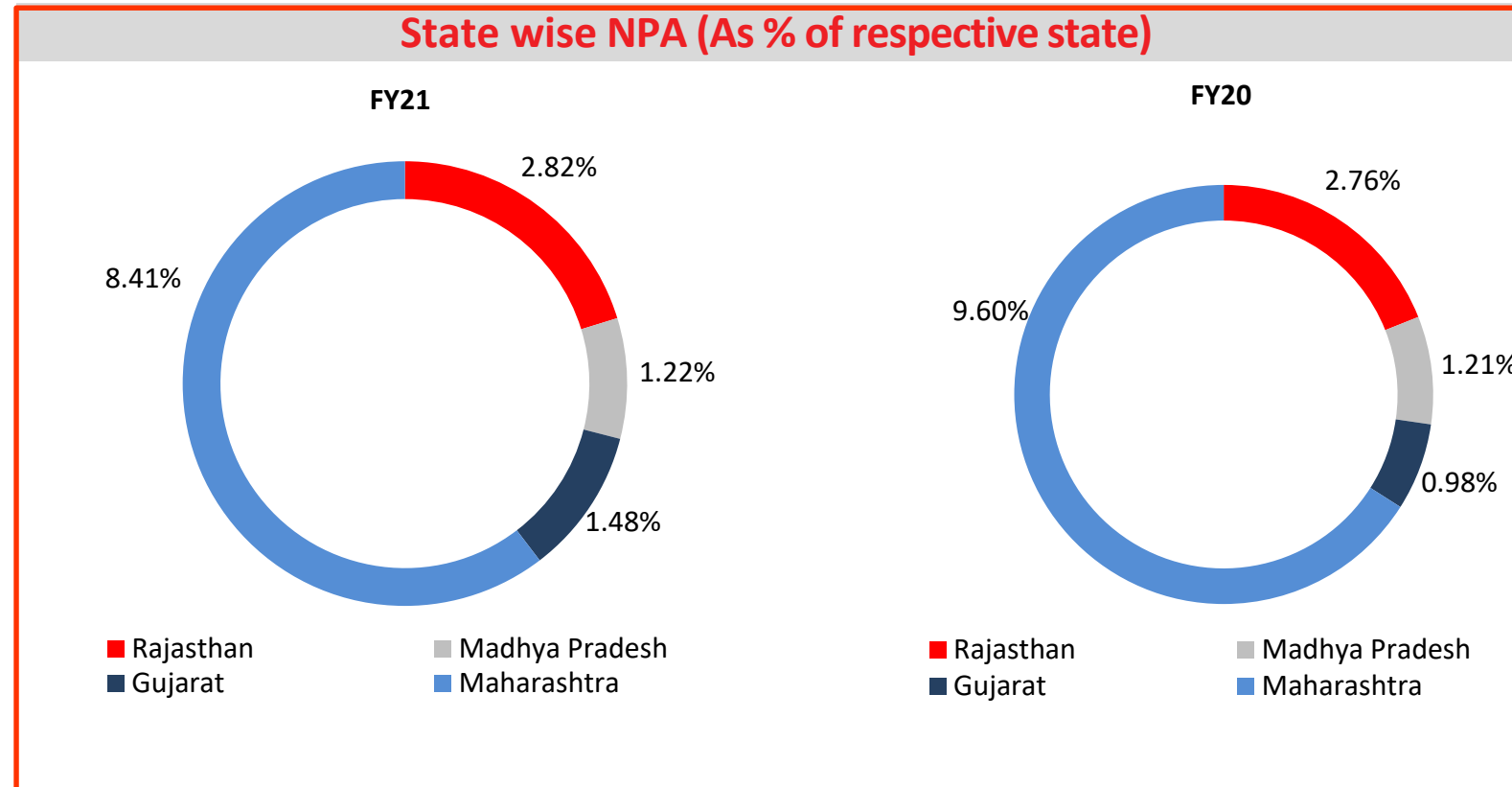
Segment wise NPA (As % of respective segment)



Product Wise NPA (As % of respective Product category)



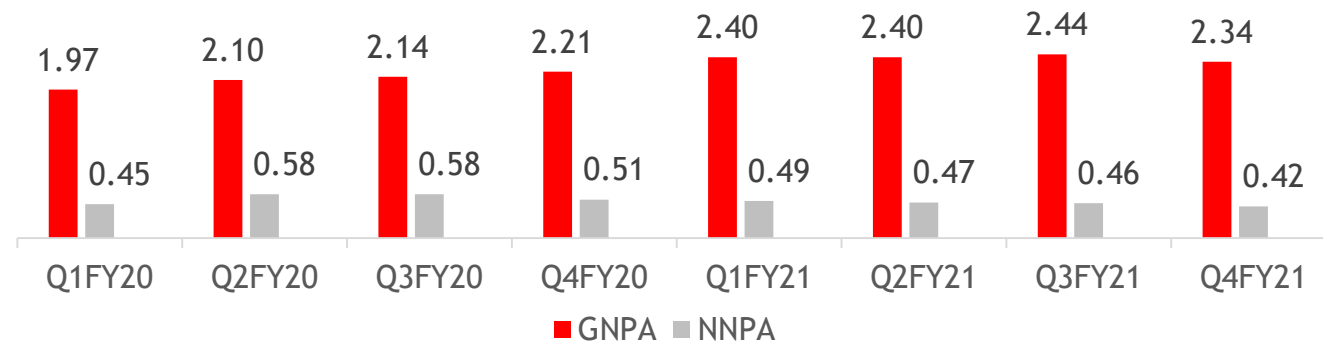
State Wise NPA



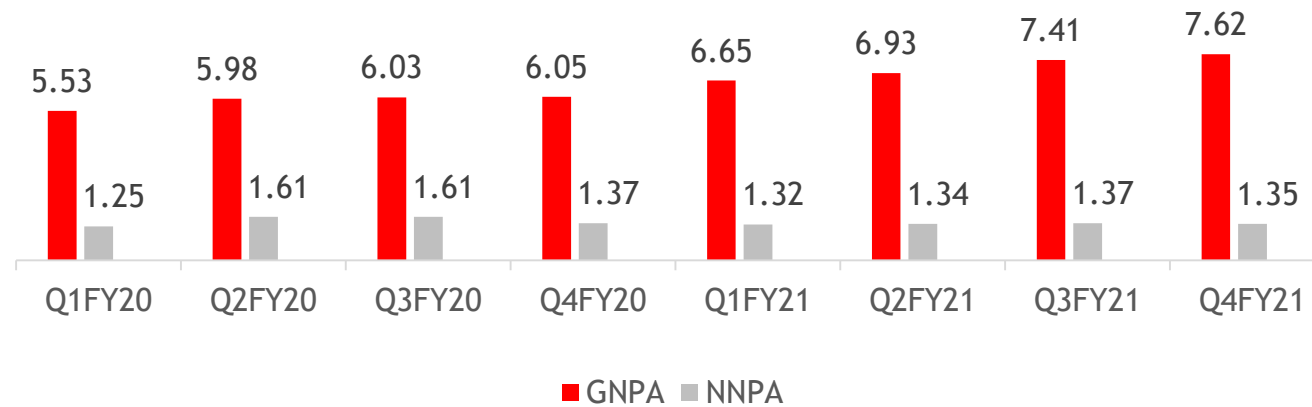
Notes : Gross NPA as on 31.03.2021 stood at Rs. 7.62 crores. We have made Provisions of Rs. 7.75 crores as against regulatory required provisions of Rs. 4.10 crores. By way of prudence and abundant caution, Company has provided additional provision over and above the Regulatory guidelines.

Asset Performance

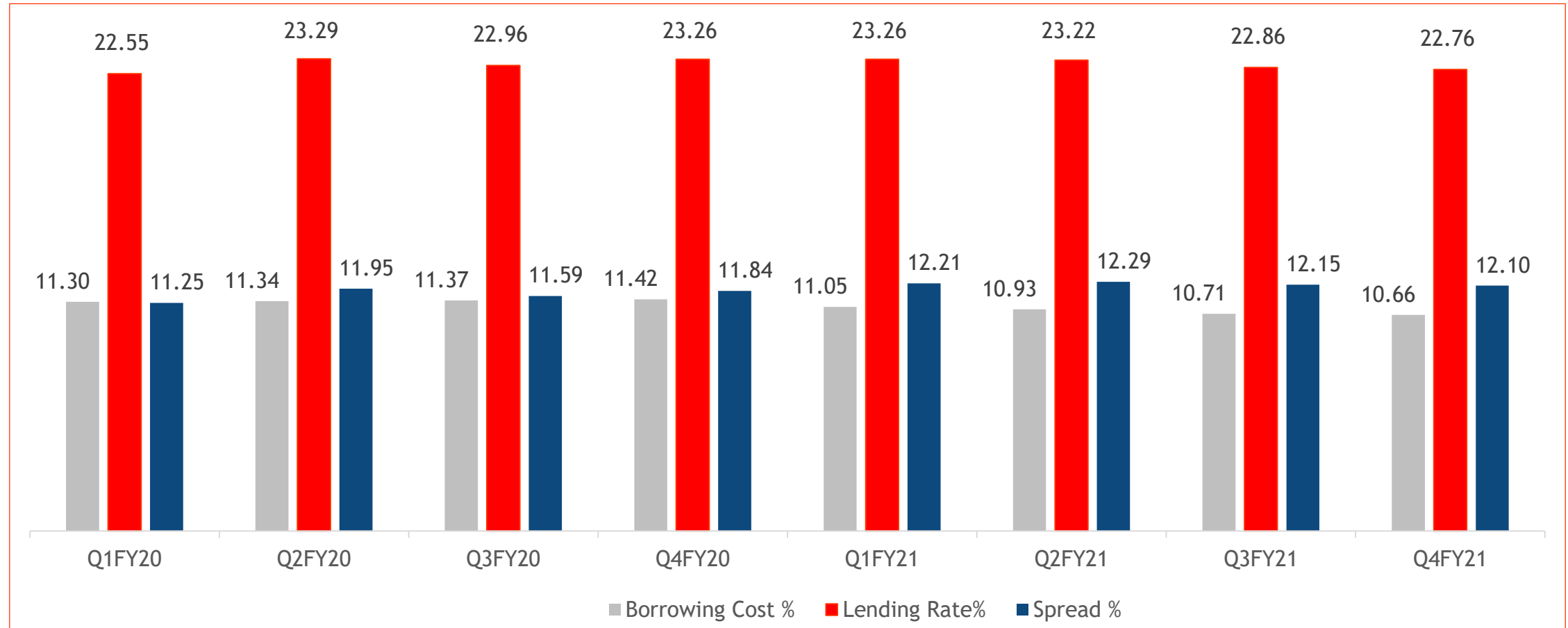
GNPA & NNPA (%)



Gross NPS & Net NPA (Rs. In Crore)



Costs and Yields



Achievements FY21

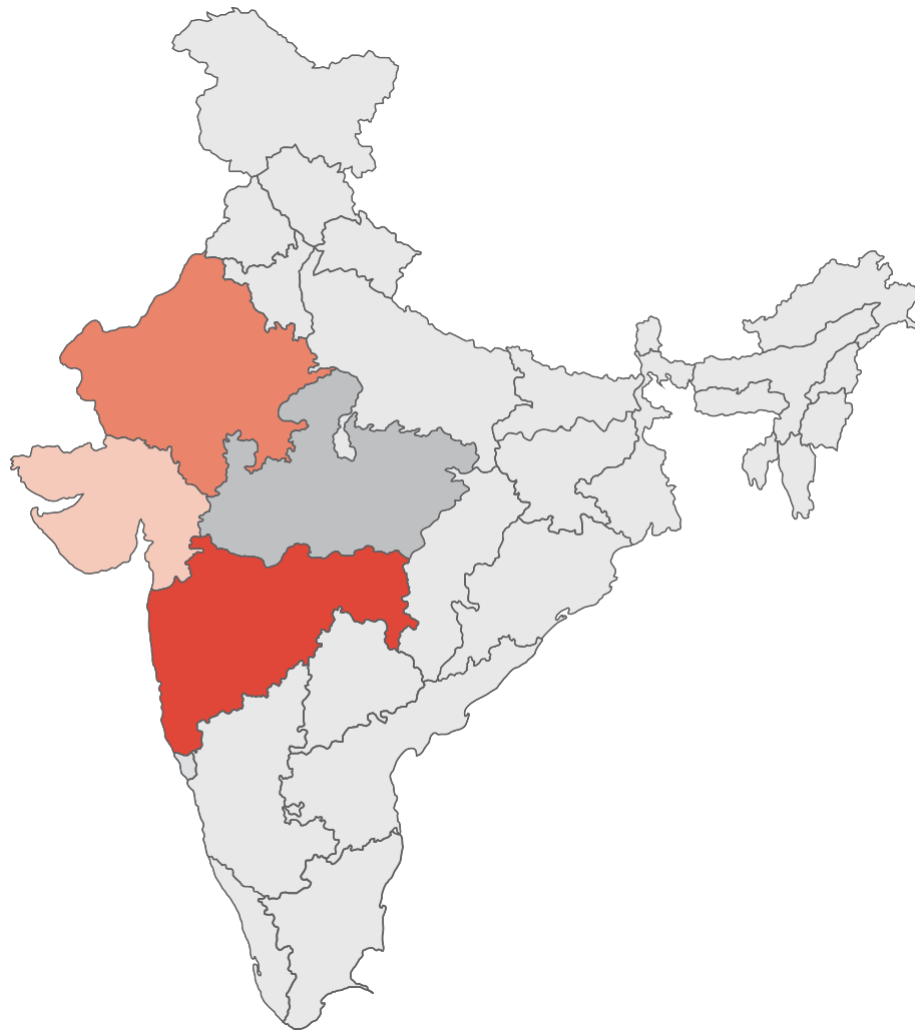


- Crossed AUM of **Rs. 325 Crores**
- Company has appointed Mr. Suresh K Porwal, (Ex SBI Officer) as an **Independent Director** of the Company
- To lead the stage of expansion, the Company has appointed Mr. Arun Kumar Mishra as the **Chief Management Advisor**. Mr. Arun Mishra is Management Professional with over 28 years of rich experience in segment of Housing Finance with an expertise in all major functional areas of mortgage business.

AWARDS AND RECOGNITION

- **Excellence in Rural Housing Finance Award** by World Leadership Congress.
- **Business Leader of the year Award** to Mr. Vinod K. Jain, Managing Director of the Company by World leadership Congress.
- Dream Company to work for at BFSI Awards.

Our Business Presence



Rajasthan

Banswara, Bhilwara, Jaipur, Sagwara, Aspur, 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

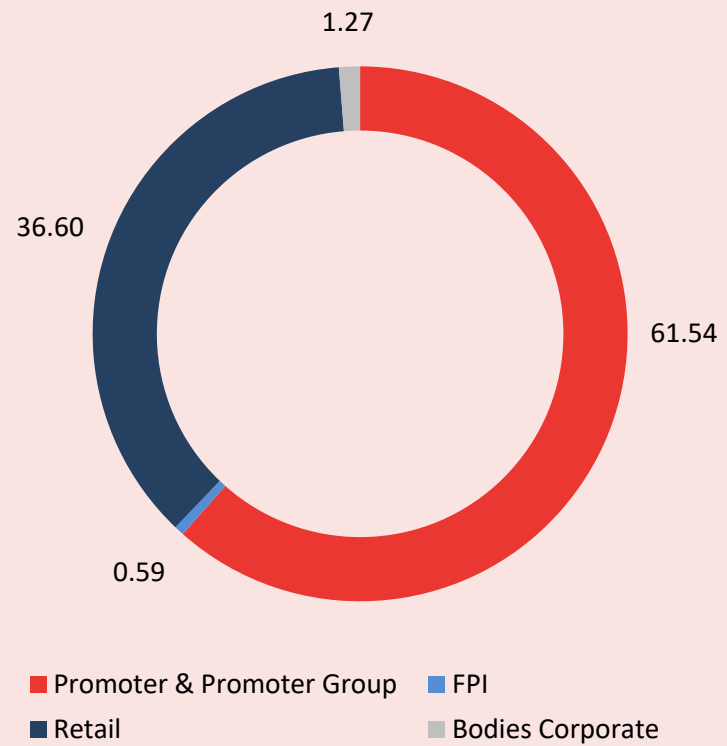
Mumbai

Map not to scale. For illustrative purposes only.

Stock Information



Shareholding Pattern as on 31st March 2021



278.20 cr.

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

13.0 mn

Shares Outstanding

534680

BSE Code

0596730D:IN

Bloomberg code



Contact Us



Investor Relations Contact

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(Chief Investor Relations Officer)
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