

Date: May 12, 2026

To, National Stock Exchange of India Ltd Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Mumbai-400051 Scrip Symbol- SRGHFL	To, BSE Limited 1st Floor, P.J. Towers, Dalal Street, Mumbai-400001 Scrip Code- 534680
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Subject: Investor Presentation – Q4FY26

Dear Sir,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 please find enclosed herewith a copy of Investor Presentation of the Company on the Audited Financial Results for the Quarter and Financial Year ended March 31, 2026. For ease of presentation and global comparability, financial figures in this presentation have been presented in Million INR unless otherwise specified.

The investor presentation is also made available on Company's website www.srghousing.com

This is for your information and records.

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



INR 10,422 Mn
AUM



INR 4,435 Mn
Disbursement



25,000+
No. of Customers



7
States/UT



96
Branches



980+
No. of Employees



Long term Rating:
"A-(Stable)" by
ACUITE

A

36
No of Lenders



10.91%
NIM



10.95%
Borrowing Cost



1.77%
GNPA



0.65%
NNPA



38.62%
Capital Adequacy
Ratio



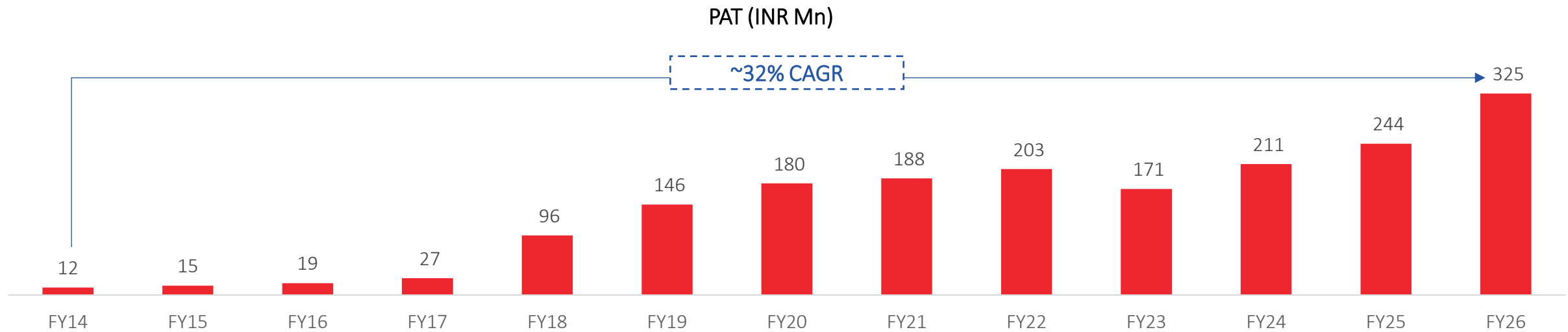
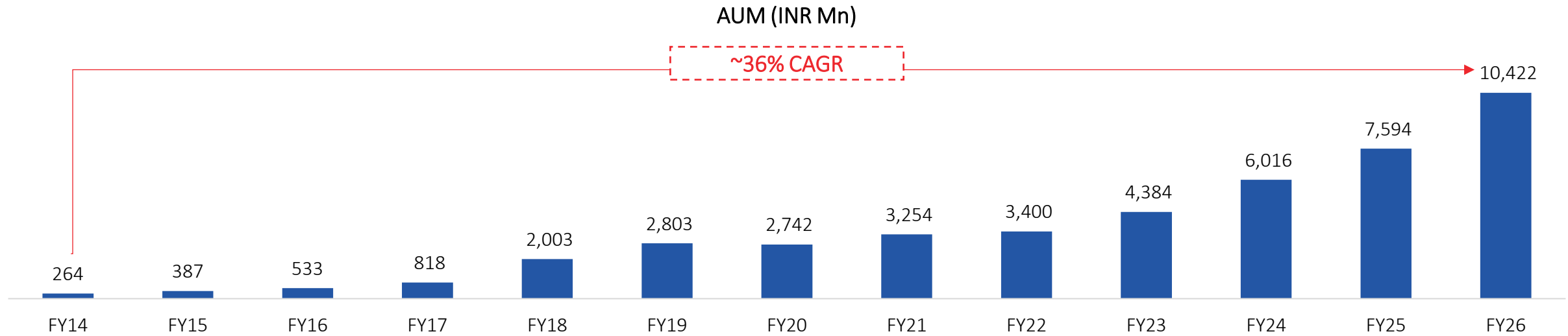
3.18%
ROAA



11.59%
ROAE



Strong Growth Trajectory

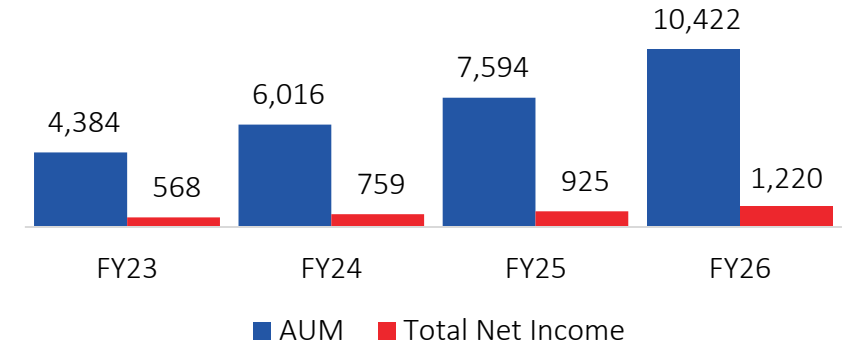




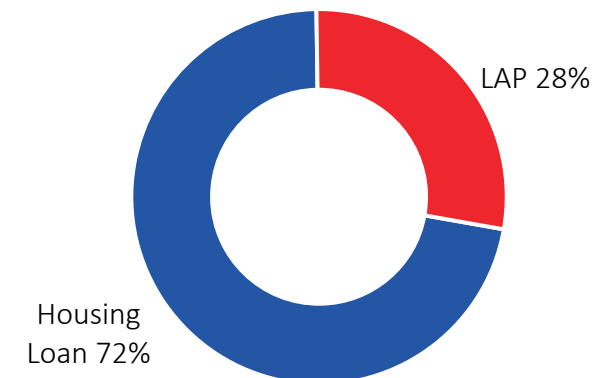
COMPANY OVERVIEW

- Established in 1999, SRG Housing Finance Limited (SRG) is among the early NHB-registered HFCs in Rajasthan focused on underserved rural and semi-urban borrowers.
- SRG offers diversified affordable housing products including home purchase, self-construction, renovation, extension and LAP loans.
- The company operates through 96 branches across 6 states and 1 UT.
- SRG serves 25,000+ customers through a 950+ employee base and a predominantly in-house sourcing model.
- Supported by 36 lenders including SBI, HDFC Bank and LIC Housing Finance with improving institutional relationships.
- Nearly 97% collections are routed through automated banking channels, enhancing operational efficiency and collection quality.
- Around 88% sourcing is done through field-based relationship managers, enabling deeper rural penetration and underwriting strength.

AUM and Total Net Income (INR Mn)



FY26 AUM Mix



From Underserved to Empowered: Impact of SRG

Vision: To be the trusted partner in empowering homeownership in rural and semi-urban areas; creating a better future through accessible housing finance.

Mission: To be a catalyst for homeownership by delivering innovative and customer-focused financial services tailored to the unique needs of our customer segment.

Impact Created



25,000+ Customers Served

Focused on underserved & new-to-credit borrowers



94% Rural Loan Book

Deep penetration in Tier 3/4 & semi-urban markets



79% Self-Employed Customers

Strong expertise in informal income assessment



96 Branches

Expanding presence with localized execution



97% EMI Collections through Banking Channels

Improves collection efficiency by reducing manual collection dependency



95%+ Women Co-borrowers

Supporting financial inclusion & household ownership

Key Differentiators



Deep Rural Penetration

Hub-and-spoke branch model with localized underwriting approach



Low Risk Business Model

Small-ticket secured loans with low LTV (<50%)



Fast Turnaround Time

Quick sanctions and disbursements with simplified documentation



Technology-Led Operations

Technology initiatives under SRG SRAJAN program



Strong Collection Infrastructure

Automated collections, field tracking & continuous portfolio monitoring



Diversified Funding Relationships

36 lender relationships including PSU banks, private banks & NHB



Experienced Management Team

Leadership with deep expertise across housing finance

Building a sustainable and scalable housing finance franchise through deep underwriting, localized execution and disciplined risk management

HOUSING LOANS

LOAN AGAINST PROPERTY (LAP)

	AUM	INR 7,502 Mn	INR 2,920 Mn
	Target Customers	Rural self-employed — New to credit, underserved and unorganized borrowers.	Rural self-employed borrowers who own residential or commercial property and need credit for business expansion, working capital, or personal requirements
	Average Lending Rate	19.53%	20.97%
	Average Ticket Size	Up to INR 16.99 Lakhs	Up to INR 10.39 Lakhs
	Average LTV	53.51%	47.40%
	Asset Quality	GNPA: 1.64%	GNPA: 2.10%
	Market Focus	Rural & semi-urban India across 7 states	Rural & semi-urban India across 7 states



96
No. of Branches

6 + 1
States + UT

GUJARAT (25)

- Ahmedabad
- Anand
- Bayad
- Bharuch
- Bhavnagar
- Bhuj
- Botad
- Gandhidham
- Gandhinagar
- Himmatnagar
- Jamnagar
- Junagarh
- Kapadvanj
- Mehsana
- Morbi
- Nadiad
- Navsari
- Palanpur
- Rajkot
- Surat
- Surendranagar
- Vadodara
- Valsad
- Vapi
- Vyara

MAHARASHTRA (13)

- Ahmednagar
- Amravati
- Aurangabad
- Jalgaon
- Kalyan
- Kolhapur
- Mumbai
- Nashik
- PCMC Pune Branch
- Pune Cluster Office
- Satara
- Solapur
- Virar

KARNATAKA (6)

- Bangalore
- Chitradurga
- Devengere
- Kolar
- Mysore
- Tumkur

ANDHRA PRADESH (3)

- Kurnool
- Nellore
- Vijayawada

DELHI (1)

- Delhi

MADHYA PRADESH (13)

- Alot
- Ashta
- Badnawar
- Dewas
- Indore
- Khandwa
- Mandsaur
- Nagda
- Neemuch
- Ratlam
- Sehore
- Shamgarh
- Ujjain

RAJASTHAN (35)

- Asind
- Banswara
- Beawar
- Begun
- Bhilwara
- Bijainagar
- Chittorgarh
- Chomu
- Deoli
- Dhariyawad
- Dungarapur
- Fatehnagar
- Gangapur (Bhilwara)
- Jaipur
- Jaitaran
- Jobner
- Jodhpur
- Kekri
- Kishangarh
- Kota
- Mandalgarah
- Nimbhaer
- Pali
- Partapur
- Rajsamand
- Reengus
- Sabla
- Sagwara
- Salumber
- Shahpura (Bhilwara)
- Shahpura (Jaipur)
- Sirohi
- Sojat
- Sumerpur
- Udaipur

Diversified Borrowing Profile

Public Sector Banks



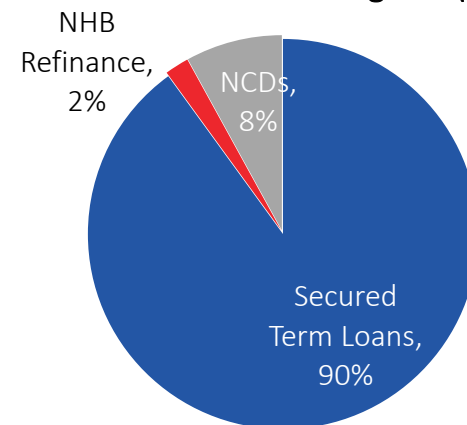
Private Sector Banks



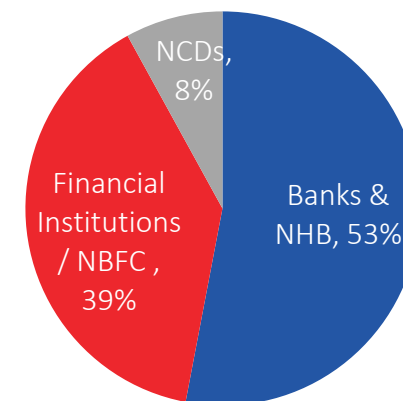
NBFC & Financial Institutions



Product wise Borrowing Mix (%)



Lender wise Borrowing Mix (%)



Supported by a diversified lender network comprising 5 PSBs, 11 private banks and 19 financial institutions.

All Figures as of Q4-FY26

Healthy Asset-Liability Management Profile

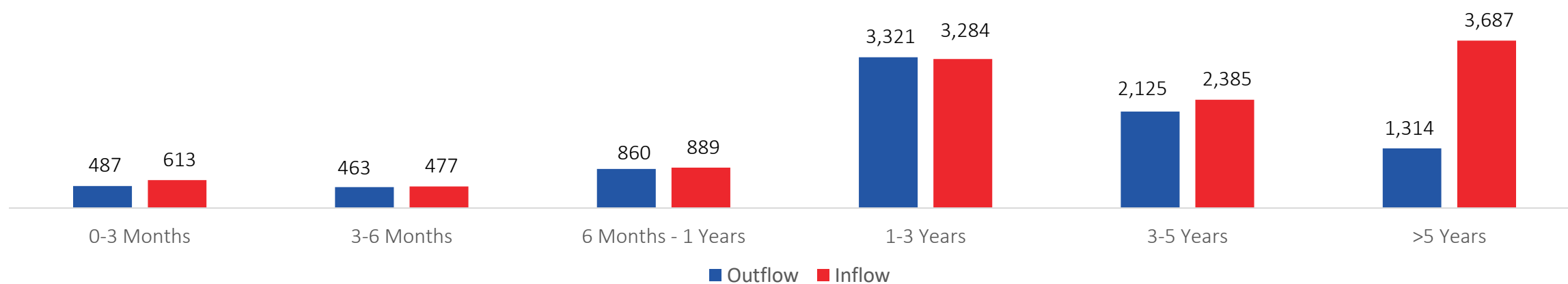
Extract of Liquidity as on 31st March, 2026

Particulars	Amount (INR Mn)
Cash and Bank Balance*	68
Investment in Bonds, Mutual Fund, Shares and FD	729
Unutilized CC and OD Limit	35
Undrawn Sanctions	615
TOTAL	1,447



* Cash and Bank Balance does not include FDR amounting to INR 114 Mn pledged with lenders.

Cumulative ALM Profile, Mar'26 (INR Mn)





Q4-FY26/FY26

PERFORMANCE

Q4-FY26 Key Performance Indicators

Particulars	Q4-FY26	Q4-FY25	Y-o-Y	Q3-FY26	Q-o-Q
AUM (INR Mn)	10,422	7,594	37.2%	9,439	10.4%
Disbursement (INR Mn)	1,396	1,065	31.1%	1,073	30.1%
New Approvals (INR Mn)	1,713	1,152	48.7%	1,306	31.2%
NII (INR Mn)	280	210	33.3%	250	12.0%
PAT (INR Mn)	93	62	50.0%	82	13.4%
Gross Yield* (%)	20.40%	20.52%	(12) Bps	19.92%	48 Bps
Cost of Borrowing* (%)	10.88%	11.07%	(19) Bps	11.01%	(13) Bps
NIM* (%)	11.28%	11.44%	(16) Bps	11.04%	24 Bps
Opex Ratio* (%)	7.68%	8.76%	(108) Bps	7.64%	4 Bps
Cost to Income Ratio (%)	63.14%	67.49%	(435) Bps	64.10%	(96) Bps
ROAA* (%)	3.24%	3.00%	24 Bps	3.16%	8 Bps
ROAE* (%)	12.64%	10.48%	216 Bps	11.60%	104 Bps
GNPA (%)	1.77%	1.84%	(7) Bps	1.83%	(6) Bps
NNPA (%)	0.65%	0.61%	4 Bps	0.68%	(3) Bps
Leverage Ratio (x)	2.89x	2.21x	-	2.78x	-

* Figures are annualized

Quarterly Income Statement

Particulars (INR Mn)	Q4-FY26	Q4-FY25	Y-o-Y	Q3-FY26	Q-o-Q
Interest Income	507	376	34.8%	451	12.4%
Less: Finance Cost	227	166	36.7%	201	12.9%
Net Interest Income	280	210	33.3%	250	12.0%
Fee & Other Income	66	59	11.9%	61	8.2%
Total Net Income	346	269	28.6%	311	11.3%
Operating Expenses	230	192	19.8%	207	11.1%
Profit Before Tax	116	77	50.6%	104	11.5%
Less: Tax	23	15	60.0%	22	9.1%
Profit for the Period	93	62	50.0%	82	12.2%
Diluted EPS (INR)	5.89	4.16	41.6%	5.26	12.0%

FY26 Key Performance Indicators

Particulars	FY26	FY25	Y-o-Y
AUM (INR Mn)	10,422	7,594	37.2%
Disbursement (INR Mn)	4,435	3,050	45.4%
New Approvals (INR Mn)	5,166	3,385	52.6%
NII (INR Mn)	983	751	30.9%
PAT (INR Mn)	325	244	33.2%
Gross Yield (%)	19.53%	20.15%	(62) Bps
Cost of Borrowing (%)	10.95%	11.14%	(19) Bps
NIM (%)	10.91%	11.03%	(12) Bps
Opex Ratio (%)	7.71%	7.90%	(19) Bps
Cost to Income Ratio (%)	64.56%	65.77%	(121) Bps
ROAA (%)	3.18%	3.17%	1 Bps
ROAE (%)	11.59%	11.52%	7 Bps
GNPA (%)	1.77%	1.84%	(7) Bps
NNPA (%)	0.65%	0.61%	4 Bps
Leverage Ratio (x)	2.89x	2.21x	-

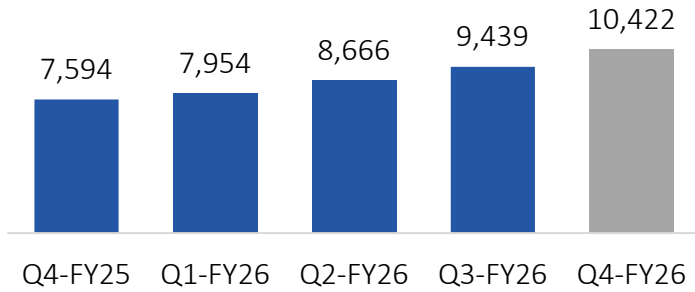
Annual Income Statement

Particulars (INR Mn)	FY26	FY25	Y-o-Y
Interest Income	1,759	1,371	28.3%
Less: Finance Cost	776	620	25.3%
Net Interest Income	983	751	30.9%
Fee & Other Income	238	174	36.8%
Total Net Income	1,220	925	31.9%
Operating Expenses	819	624	31.3%
Profit Before Tax	401	301	33.2%
Less: Tax	76	57	33.3%
Profit for the Period	325	244	33.2%
Diluted EPS (INR)	20.69	17.44	18.6%

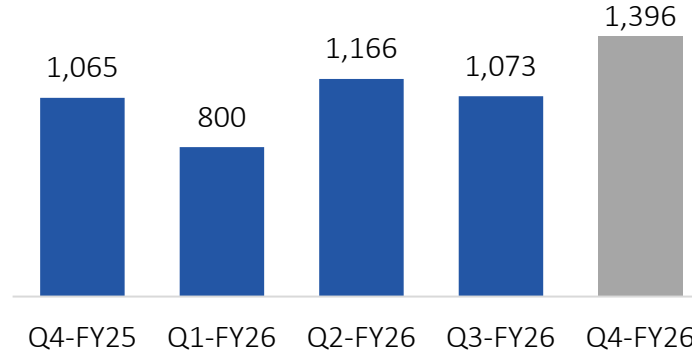
- Achieved a key milestone with Assets Under Management (AUM) crossing INR 10,000 Mn, reaching INR 10,422 Mn in Q4-FY26 with YoY growth of 37.2%, reflecting strong business momentum and healthy portfolio expansion.
- Disbursements for Q4-FY26 grew by 31.1% YoY to INR 13,961 Mn, driving sustained growth in AUM, Net Interest Income and profitability.
- Average ticket size for the quarter increased by 41.1% YoY to INR 15.44 Lakhs, driven by expansion into newer markets and higher construction costs.
- Continued focus on operational efficiency led to improvement in Cost-to-Income ratio, which declined to 63.14% in Q4-FY26 from 67.49% in Q4-FY25.
- Asset quality continued to improve with GNPA declining to 1.77% in Q4-FY26 from 1.84% in Q4-FY25, while NNPA stood at 0.65%, reflecting the Company's prudent underwriting standards and strong collection efficiency.
- Acuite Ratings & Research Limited upgraded the company's long-term rating to ACUITE A- (Stable) from ACUITE BBB+ (Positive), reflecting improved business scale, stable asset quality and strong capitalization profile.

Key Performance Metrics

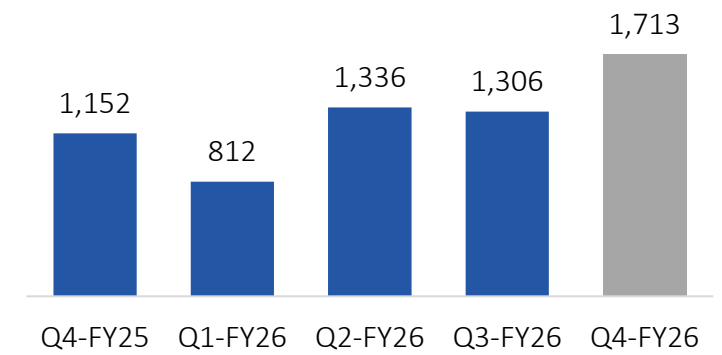
AUM (INR Mn)



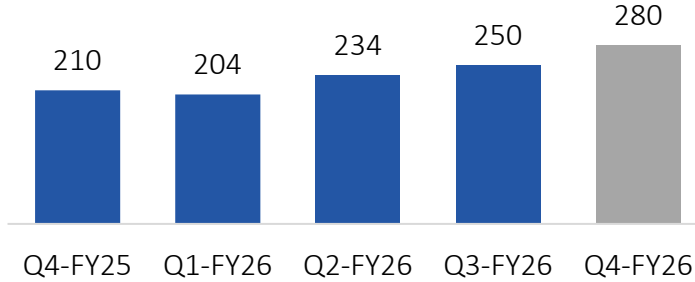
Disbursement (INR Mn)



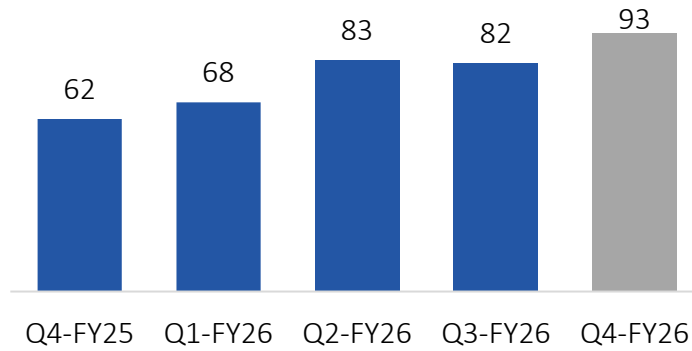
New Approvals (INR Mn)



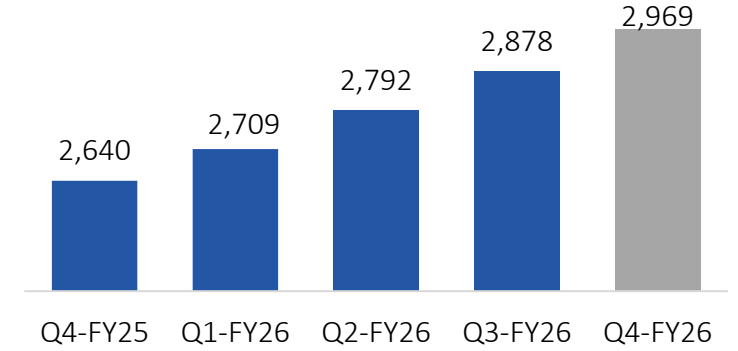
NII (INR Mn)



PAT (INR Mn)

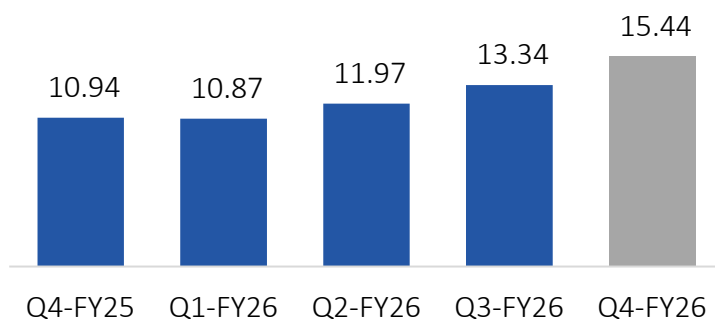


Net worth (INR Mn)

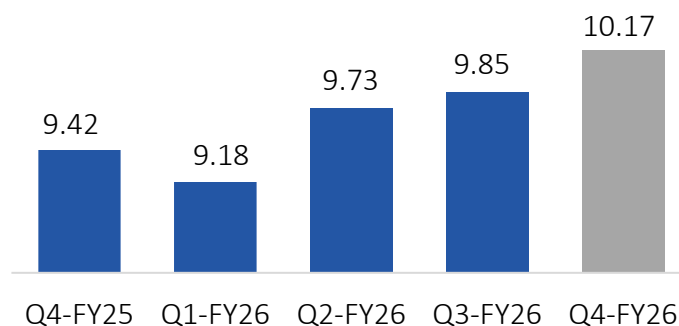


Key Operational Metrics

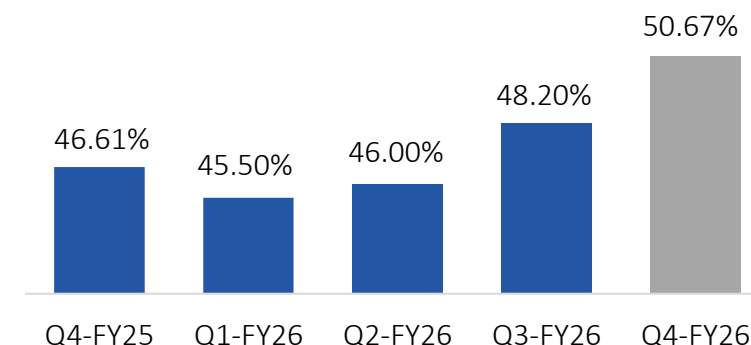
Average Ticket Size (INR Lakhs)



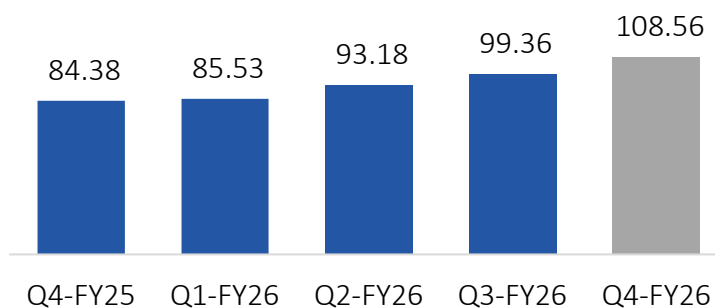
Average Tenure (Years)



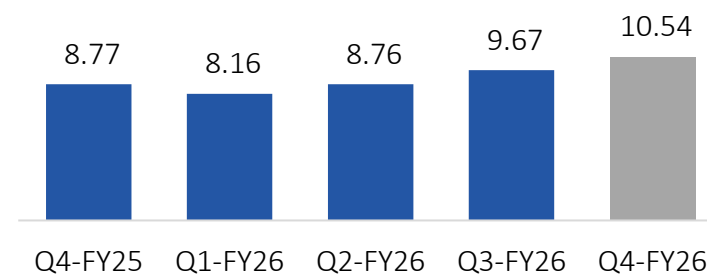
Average LTV



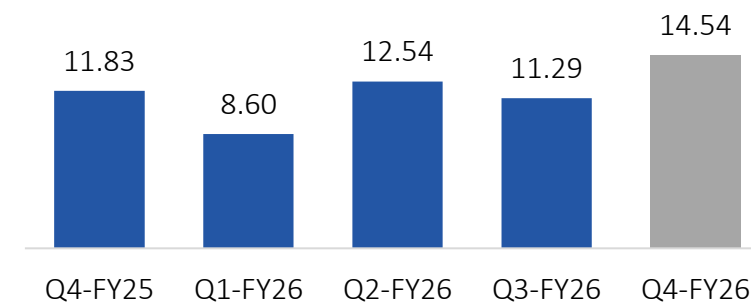
AUM / Branch (INR Mn)



AUM / Employee (INR Mn)

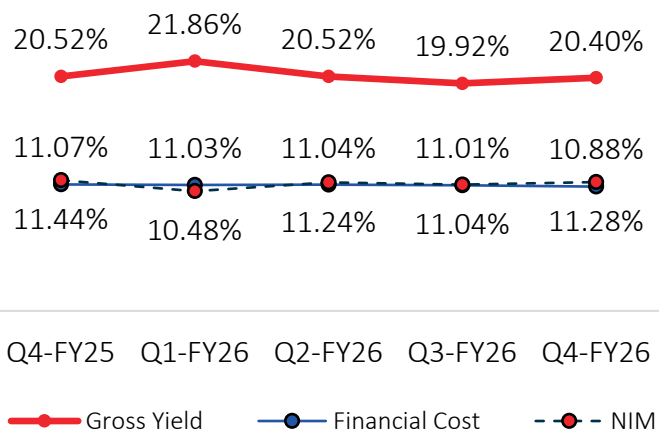


Disbursement/Branch (INR Mn)

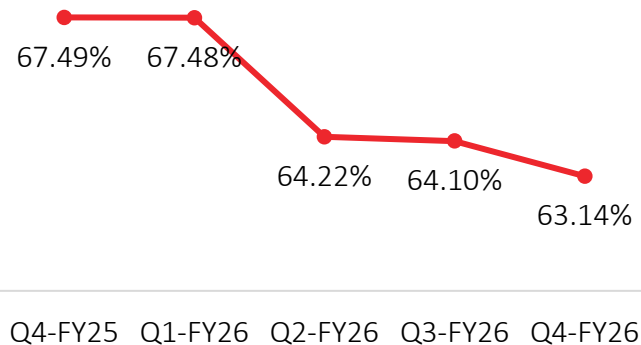


Key Profitability and Asset Quality Metrics

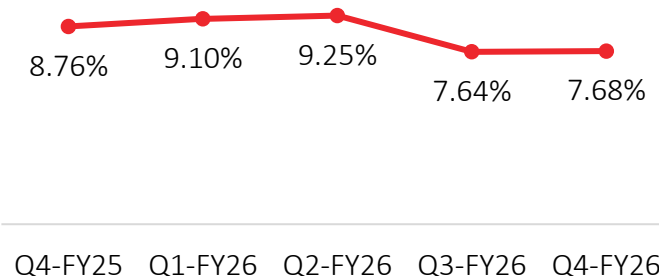
Margin Analysis* (%)



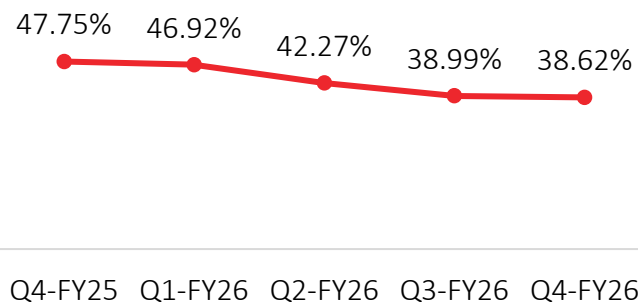
Cost to Income Ratio (%)



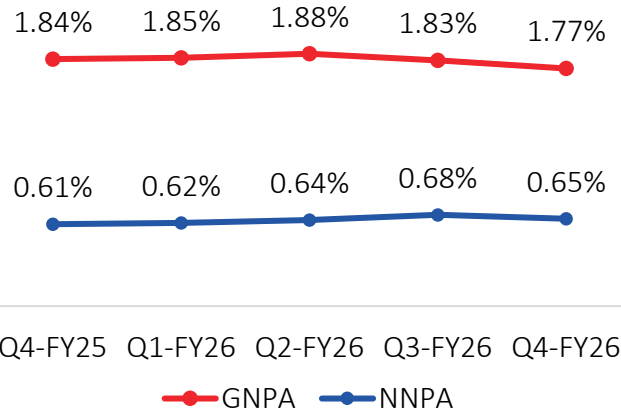
OPEX Ratio* (%)



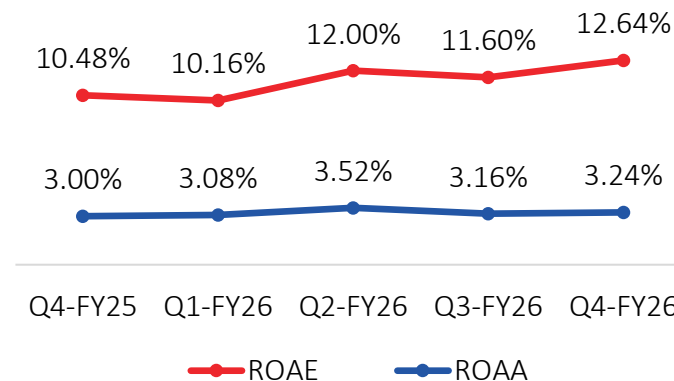
Capital Adequacy Ratio (%)



GNPA (%) & NNPA (%)



ROAE* (%) & ROAA* (%)



* Figures are annualized

Stage-wise Assets & Provisions Overview

Particulars (INR Mn)	Mar-26 (INR Mn)	Dec-25 (INR Mn)	Mar-25 (INR Mn)	Mar-26 % to GA	Dec-25 % to GA	Mar-25 % to GA
Gross Assets	10,422	9,439	7,594	100.00%	100.00%	100.00%
Stage 1	9,697	8,812	7,045	93.05%	93.36%	92.78%
Stage 2	540	454	409	5.18%	4.81%	5.38%
Stage 3	185	173	140	1.77%	1.83%	1.84%
Provisions	151	139	124	1.45%	1.47%	1.63%
Stage 1	31	27	28	0.30%	0.29%	0.37%
Stage 2	2	2	2	0.02%	0.02%	0.02%
Stage 3	118	110	94	1.13%	1.16%	1.24%
Net Assets	10,271	9,300	7,470	98.55%	98.53%	98.37%
Stage 1	9,666	8,785	7,017	92.75%	93.07%	92.41%
Stage 2	538	452	407	5.16%	4.79%	5.36%
Stage 3	67	63	46	0.65%	0.68%	0.61%

Diversified Portfolio Driving Healthy Asset Quality

State Wise

Particulars	AUM (INR Mn)	% of AUM	GNPA
Gujarat	4,162	39.93%	1.50%
Rajasthan	3,845	36.90%	2.74%
Maharashtra	1,097	10.53%	0.19%
Madhya Pradesh	639	6.13%	2.33%
Andhra Pradesh	352	3.38%	0.00%
Karnataka	327	3.13%	0.00%
Total	10,422	100.00%	-

Occupation Wise

Particulars	AUM (INR Mn)	% of AUM	GNPA
Self Employed	7,763	74.49%	1.49%
Salaried	2,658	25.51%	1.87%
Total	10,422	100.00%	-



FINANCIAL OVERVIEW

Historical Income Statement

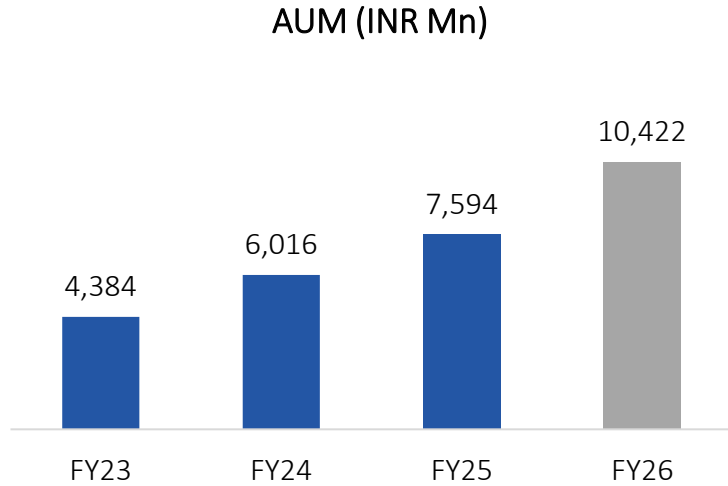
Particulars (INR Mn)	FY23	FY24	FY25	FY26
Interest Income	813	1,095	1,371	1,759
Less: Finance Cost	371	508	620	777
Net Interest Income	442	587	751	982
Fee & Other Income	126	172	174	238
Total Net Income	568	759	925	1,220
Operating Expenses	358	498	624	819
Profit Before Tax	210	261	301	401
Less: Tax	39	50	57	76
Profit for the Period	171	211	244	325
Diluted EPS (INR)	12.95	15.60	17.44	20.69

Historical Balance Sheet

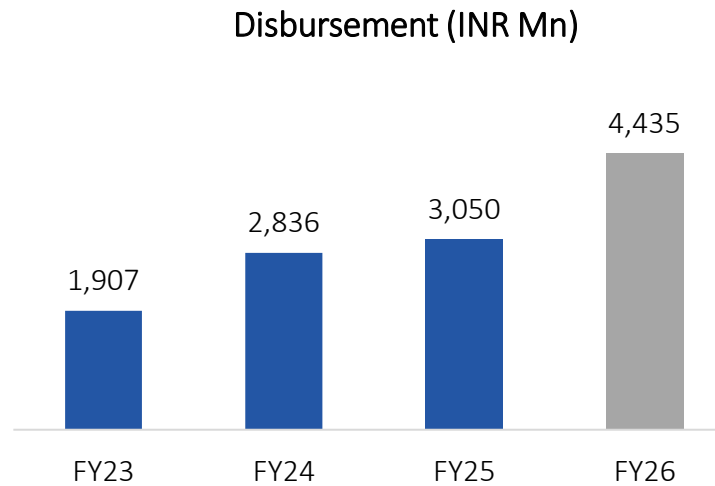
Particulars (INR Mn)	FY23	FY24	FY25	FY26
Financial Assets				
Cash and Cash Equivalents	39	24	155	68
Bank Balance other than cash and cash equivalents	195	188	160	114
Loans	4,281	5,899	7,470	10,271
Investments	119	88	362	732
Other Financial Assets	88	120	152	178
Total Financial Assets	4,722	6,319	8,299	11,363
Non Financial Assets	354	385	393	384
Total Assets	5,076	6,704	8,692	11,747
Financial Liabilities				
Trade Payables	27	39	61	51
Debt Securities	411	-	-	687
Borrowings (other than Debt Securities)	3,161	4,913	5,843	7,882
Other Financial Liabilities	140	138	126	113
Total Financial Liabilities	3,739	5,090	6,030	8,733
Non Financial Liabilities	4	17	22	45
Total Liabilities	3,743	5,107	6,052	8,778
Equity				
Equity Share Capital	130	133	157	157
Other Equity	1,203	1,464	2,483	2,812
Total Equity	1,333	1,597	2,640	2,969
Total Liabilities and Equity Capital	5,076	6,704	8,692	11,747

Historical Performance Metrics

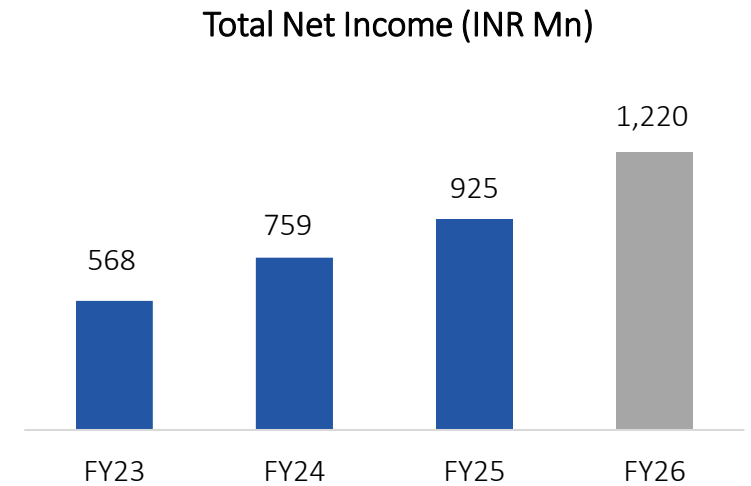
AUM (INR Mn)



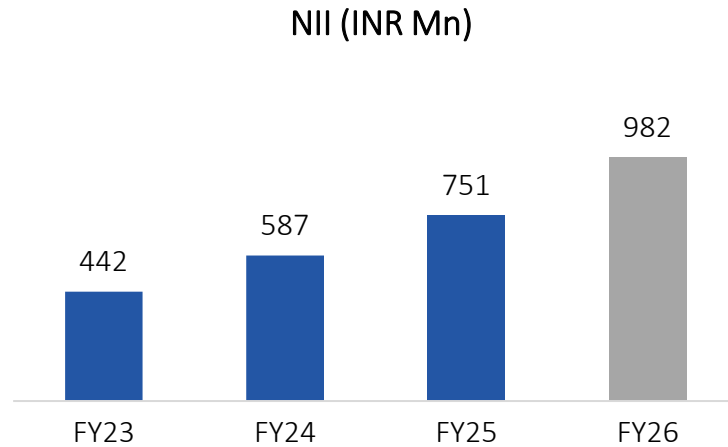
Disbursement (INR Mn)



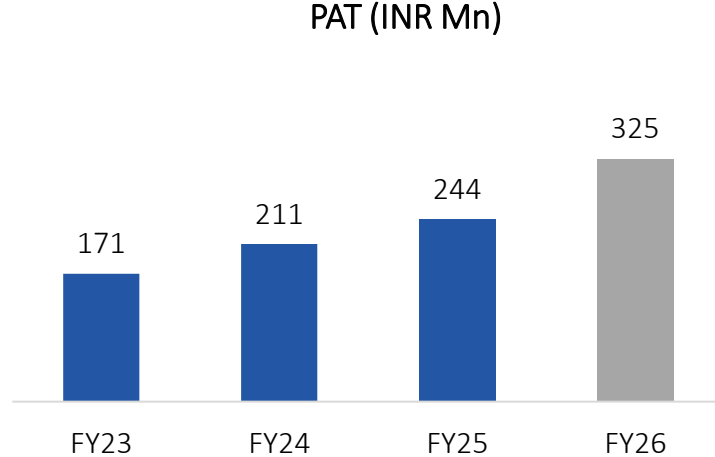
Total Net Income (INR Mn)



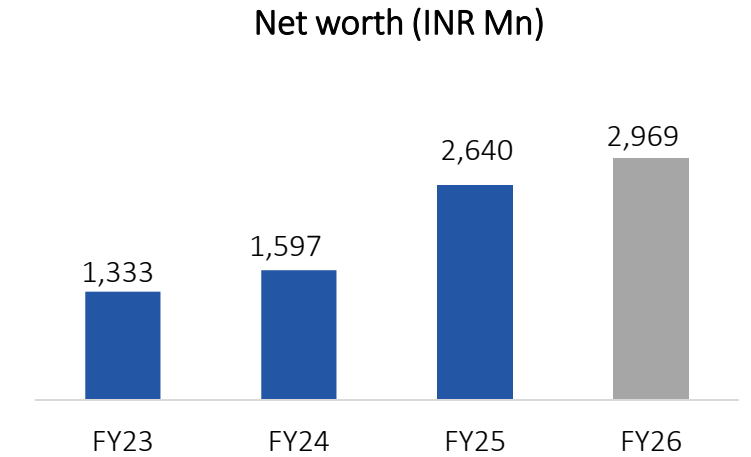
NII (INR Mn)



PAT (INR Mn)

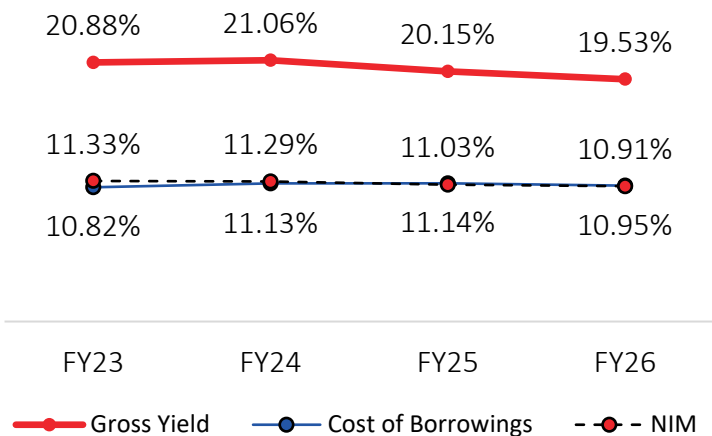


Net worth (INR Mn)

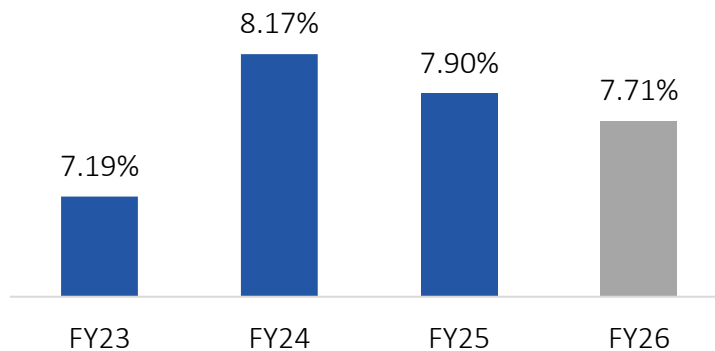


Historical Profitability and Asset Quality Metrics

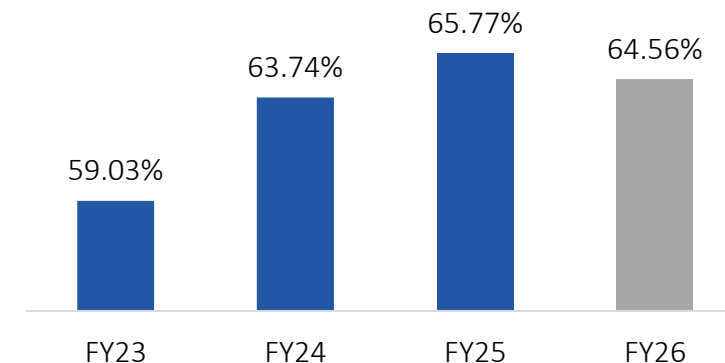
Margin Analysis (%)



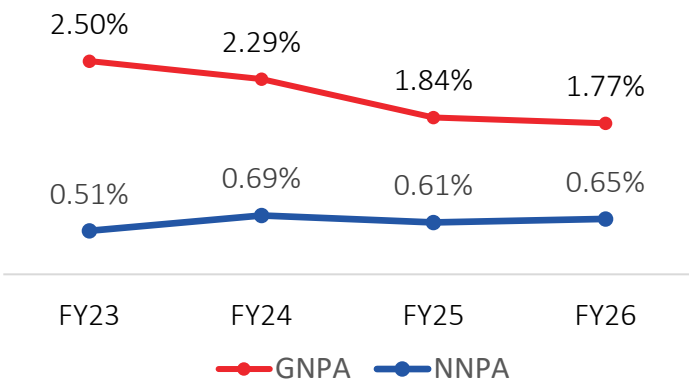
OPEX Ratio (%)



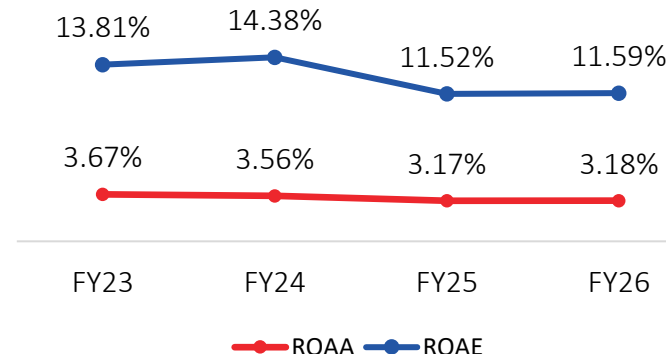
Cost to Income Ratio (%)



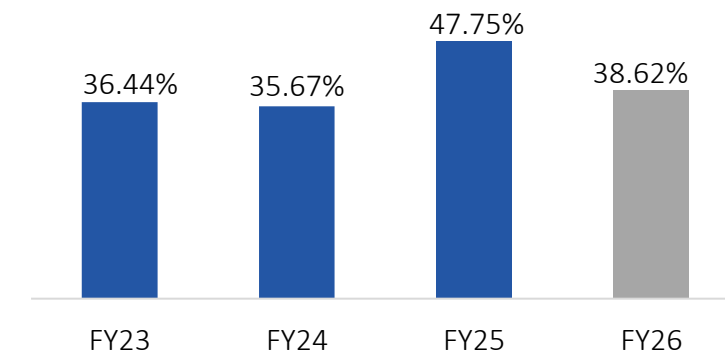
GNPA (%) & NNPA (%)



ROAE (%) & ROAA (%)



Capital Adequacy Ratio (%)



SRG Housing Finance Limited:

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Thank You

