SRG HOUSING FINANCE LIMITED™

info@srghousing.com

www.srghousing.com

Date: August 05, 2026

To,

National Stock Exchange of India Ltd
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Mumbai-400051
Scrip Symbol- SRGHFL

BSE Limited
1st Floor, P.J. Towers,
Dalal Street,
Mumbai-400001
Scrip Code – 534680

Sub: Outcome of Board Meeting and Integrated Filing (Financials) for the Quarter ended June 30, 2026

Respected Sir/Madam,

Pursuant to Regulations 30, 51, 52 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations"), read with the relevant circulars issued thereunder, We wish to inform that the Board of Directors of the Company at their meeting held today i.e., **Wednesday August 05, 2026** has inter alia considered, approved and taken on record the Un-Audited Financial Results of the Company for the quarter ended June 30, 2026, along with Limited Review Report of Statutory Auditors thereon.

Pursuant to SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024, read with BSE Circular No. 20250102-4 and NSE Circular No. NSE/CML/2025/02 dated January 2, 2025, we enclose herewith the Integrated Filing (Financials) for the Quarter ended June 30, 2026.

Sr. No.	Particulars	Remarks
1	Financial Results	Enclosed
2	Disclosure pursuant to Regulation 52(4) of SEBI LODR Regulations, 2015	**Annexure-A**
3	Disclosure of Security Cover under Regulation 54(2) and (3) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.	**Annexure-1**
4	Statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc.	Not Applicable
5	Disclosure of Outstanding Default on Loans and Debt Securities	Not Applicable, since the Company has not defaulted in payment of interest / instalment obligations on loans and the company does not have any debt securities

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6	Disclosure of Related Party Transactions (applicable only for half yearly filings i.e., 2nd and 4th quarter)	Not Applicable

The meeting was commenced at 12:15 PM and concluded at 1:35 PM.
We request you to kindly take the same on record.

For SRG Housing Finance Limited

Vinod Kumar Jain
Digitally signed by Vinod Kumar Jain
Date: 2026.08.05 13:40:54 +05'30'

Vinod K. Jain
Managing Director
DIN: 00248843

Enclosed – a/a

R.O.: 321 S.M. Lodha Complex, Near Shastri Circle, Udaipur - 313001, Rajasthan, India. | 0294-2412609
H.O.: Plot No. 12, Opposite Paras JK Hospital, Shobhagpura, Udaipur - 313001, Rajasthan, India. | 0294-2561882
C.O.: 307, 3rd Floor, Hubtown Solaris, N.S. Phadke Marg, Near East West Flyover, Andheri (E), Mumbai - 400069, Maharashtra. | 022-62215307

CIN No.: L65922RJ1999PLC015440

Statement of Un-Audited Financial Results for the quarter and half year ended 30th June 2026					
					(Rs. In Lakhs)
Sr.No.	**Particulars**	**Quarter Ended**			**Year ended**
		30.06.2026	**31.03.2026**	**30.06.2025**	**31.03.2026**
		Un-Audited	**Audited**	**Un-Audited**	**Audited**
I	**Revenue from operations**				
(i)	Interest Income	5,092.82	5,069.16	3,713.05	17,592.19
(ii)	Fees and Commission Income	97.41	430.09	189.96	1,254.24
(iii)	Net gain on derecognition of financial instruments under amortised cost category	16.27	21.02	12.30	51.09
(iv)	Other Operating Income	172.22	203.32	254.38	1,036.73
(v)	Net Gain on fair value changes	16.28	-	92.95	-
II	**Total Revenue from Operations**	**5,395.00**	**5,723.59**	**4,262.64**	**19,934.25**
	Other Income	7.56	9.53	7.02	32.12
III	**Total Income**	**5,402.56**	**5,733.12**	**4,269.66**	**19,966.37**
	Expenses				
(i)	Finance costs	2,389.38	2,269.05	1,675.14	7,766.02
(ii)	Net Loss on fair value changes	-	10.82	-	5.34
(iii)	Impairment of Financial Instruments (Expected Credit Loss)	9.33	117.25	58.66	309.72
(iv)	Employee benefits expenses	1,406.36	1,350.69	1,159.33	5,055.39
(v)	Depreciation and amortisation expenses	123.17	143.12	143.61	590.53
(vi)	Other expenses	473.21	682.85	448.02	2,224.80
IV	**Total Expenses**	**4,401.45**	**4,573.78**	**3,484.76**	**15,951.80**
V	**Profit before tax (III-IV)**	**1,001.11**	**1,159.34**	**784.90**	**4,014.57**
VI	**Tax expenses**				
	Current Tax	178.67	290.17	145.33	939.88
	Deferred Tax	(24.75)	(55.75)	(38.56)	(174.38)
VII	**Net Profit for the period (V-VI)**	**847.19**	**924.92**	**678.13**	**3,249.07**
	Other Comprehensive Income				
A	Items that will not be reclassified to profit or loss				
(i)	Remeasurement Gain / (Loss) on defined benefit plan	2.80	15.88	(1.56)	11.21
(ii)	Net Gain on equity instrument designated at FVOCI for the year	-	(8.55)	3.15	(9.90)
(iii)	Income tax relating to items that will not be reclassified to profit or loss	(0.71)	(1.84)	(0.40)	(0.33)
B	Items that will be reclassified to profit or loss	-	-	-	-
VIII	**Total other comprehensive income (A+B)**	**2.09**	**5.49**	**1.19**	**0.98**
IX	**Total Comprehensive Income (VII+VIII)**	**849.28**	**930.41**	**679.32**	**3,250.05**
X	Earning Per Share (EPS) (of Rs. 10/- each)*				
(a)	Basic	5.39	5.89	4.33	20.71
(b)	Diluted	5.39	5.89	4.32	20.69
XI	Paid-up Equity Share Capital (Face value 10/- per share)	1,570.62	1,570.18	1,568.04	1,570.18
XII	Reserves exluding Revaluation Reserves as per balance sheet of previous accounting year	28,121.18	28,121.18	24,827.36	28,121.18

*Not Annualized

For SRG Housing Finance Limited

Vinod Kumar Jain
Digitally signed by Vinod Kumar Jain
Date: 2026.08.05 13:41:21 +05'30'

Vinod K. Jain
Managing Director
DIN: 00248843

Date - 05.08.2026
Place - Udaipur

SRG HOUSING FINANCE LIMITED
(CIN: L65922RJ1999PLC015440)

Notes

1. The financial results have been prepared in accordance with applicable accounting standards prescribed under section 133 of Companies Act. 2013 read with (Indian Accounting Standard) Rules, 2015 (Ind AS), as amended from time to time, and other accounting principles generally accepted in India.

2. The above results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on Wednesday August 05, 2026 and subjected to limited review by the statutory auditors of the Company.

3. The Statutory Auditor of the Company have carried out a "Limited Review" of the unaudited financial results for the quarter ended June 30, 2026. In compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

4. The main business of the Company is to provide loans for purchase / construction/ repairs and renovation of residential houses / Flats/ Colonies and all other activities of the Company revolve around the main business of Financing against properties. As such there are no separate reportable segments as specified in Accounting Standard (AS-17) on Segment Reporting as specified under Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014.

5. Figures of the previous periods are re-classified/re-grouped or re-arranged, where ever necessary to make them comparable.

6. Disclosure as per Regulation 54(2) of SEBI LODR Regulations, 2015, the company has maintained security cover of 110% to cover the principal and interest, as specified in the offer document or Debenture Trust Deed.

7. During the Quarter ended June 30, 2026 company has allotted 4400 equity shares to the employees of the Company pursuant to exercise of ESOPs at a price of Rs. 200 per share.

8. The Company does not have any Subsidiary/Associate/Joint venture Company. Accordingly consolidated financial results are not applicable on the Company.

Vinod Kumar Jain

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Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Annexure -A

Sr.No.	Particulars	For the quarter ended June 30 2026
1	debt-equity ratio;	2.92
2	debt service coverage ratio;	NA
3	interest service coverage ratio	1.42
4	outstanding redeemable preference shares (quantity)	0
5	outstanding redeemable preference shares (value) (Rs. in crores)	0
6	capital redemption reserve/Debenture redemption reserve (Rs. in crores)	0
7	net worth (Rs. in crores)	305.54
8	net profit after tax (Rs. in crores)	8.47
9	earnings per share Basic (Rs.) Diluted (Rs.)	5.39 5.39
10	current ratio	NA
11	long term debt to working capital	NA
12	bad debts to Account receivable ratio	NA
13	current liability ratio	NA
14	total debts to total assets	73.18%
15	debtors turnover	NA
16	inventory turnover	NA
17	operating margin Percent	18.59%
18	net profit margin Percent	15.68%
19	Paid up Debt Capital/ Outstanding Debt (in crores)	892.89

Vinod Kumar Jain

Digitally signed by Vinod Kumar Jain
Date: 2026.08.05 13:42:09 +05'30'

VALAWAT & ASSOCIATES
CHARTERED ACCOUNTANTS

432-433 S.M. Lodha Complex
Shastri Circle , UDAIPUR - 313001
Phone: 0294-2414213/2413482
(M) 9414161934/ 9829044214
Mail: jj24163@gmail.com/valawat@yahoo.co.in

LIMITED REVIEW REPORT

To
The Board of Directors
SRG Housing Finance Limited
321, S.M. Lodha Complex,
Shastri Circle,
Udaipur-313001

We have reviewed the accompanying Statement of Un-Audited Financial Results of **SRG Housing Finance Limited** ("The Company") for the quarter ended June 30, 2026 ("the Statement"), being submitted by the Company pursuant to Regulation 33 and 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations, 2015") with stock exchanges. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on this Statement based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. This review is limited primarily to enquiries from company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

This statement which is the responsibility of the company's management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS 34) "Interim Financial Reporting" prescribed under section 133 of the Companies Act 2013 as amended read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the statement based on our review.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement, prepared in accordance with Indian Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Accounts) Rules , 2014 and other recognized accounting practices and

VALAWAT & ASSOCIATES
CHARTERED ACCOUNTANTS

432-433 S.M. Lodha Complex
Shastri Circle , UDAIPUR - 313001
Phone: 0294-2414213/2413482
(M) 9414161934/ 9829044214
Mail: jj24163@gmail.com/valawat@yahoo.co.in

policies, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification and provisioning and other related matters.

For Valawat & Associates,
Chartered Accountants,
(FRN: 003623C)

Narendra Kumar Valawat
Digitally signed by Narendra Kumar Valawat
Date: 2026.08.05 12:11:11 +05'30'

Narendra Kumar Valawat
Partner
M. No. 72637

UDIN: 26072637ZSUWMU3893
Date: 05-08-2026
Place: Udaipur

VALAWAT & ASSOCIATES
CHARTERED ACCOUNTANTS

432-433 S.M. Lodha Complex
Shastri Circle , UDAIPUR - 313001
Phone: 0294-2414213/2413482
(M) 9414161934/ 9829044214
Mail: jj24163@gmail.com/valawat@yahoo.co.in

To

The Board of Directors
SRG Housing Finance Limited
321, S.M. Lodha Complex,
Shastri Circle,
Udaipur-313001

Independent Auditors' Certificate on the Statement of Security Cover and Compliance of Covenants for Listed Non-Convertible Debt Securities as June 30, 2026 for submission to Debenture Trustee

1. This Certificate is issued in accordance with the terms of our Engagement letter.

We have reviewed the unaudited books of account as at **June 30, 2026** and other relevant records and documents maintained by SRG Housing Finance Limited (the "Company") for the purpose of certifying the accompanying "Statement of Security Cover and Compliance of Covenants for Listed Non-Convertible Debt Securities as at **June 30, 2026**" (hereinafter referred to as the "Statement") which has been prepared as per the requirement of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended for onward submission to **Catalyst Trusteeship Limited and** and **IDBI Trusteeship Services Limited ("Debenture trustee").**

Management's Responsibility

2. The preparation of the Statement is the responsibility of the Management of the Company including the preparation and the maintenance of proper books of account and such other records as prescribed. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

3. The management is also responsible for ensuring the Company complies with all the terms and conditions of the terms of offer documents /Disclosure documents/ Debenture Trust Deed of each of the debentures issued, rules and regulations applicable for the Non-convertible debentures under the applicable laws.

Auditors' Responsibility

4. Our responsibility is to provide a limited assurance as to whether the particulars contained in the aforesaid Statement are in agreement with the Results and other relevant records and documents maintained by the Company as at **June 30, 2026.**

5. The Results referred to in paragraph 4 above, have been reviewed by us on which we issued an unmodified conclusion vide our report dated **August 05, 2026.**

VALAWAT & ASSOCIATES
CHARTERED ACCOUNTANTS

432-433 S.M. Lodha Complex
Shastri Circle , UDAIPUR - 313001
Phone: 0294-2414213/2413482
(M) 9414161934/ 9829044214
Mail: jj24163@gmail.com/valawat@yahoo.co.in

6. For the purpose of this certificate, we have planned and performed the following procedures to determine whether anything has come to our attention that causes us to believe that the Company has not maintained the required Security cover as per requirements of DTDs in relation to outstanding NCDs as at **June 30, 2026**/ for the quarter ended **June 30, 2026**

   A) Traced all the amounts relating to assets and liabilities (as mentioned in the Statement) to the unaudited Financial Statements, financial information, books of accounts and other records of the Company as at **June 30, 2026** and verified the arithmetical accuracy of the numbers in the statement; and

   B) Verified the computation of Security cover as at **June 30, 2026** prepared by the management.

Conclusion

7. On the basis of our review of the Results and other relevant records and documents and according to the information and explanations provided to us by the management of the Company, nothing has come to our attention that causes us to believe that the particulars furnished by the Company in the said Statement, are not in agreement with the Results and other relevant records and documents maintained by the Company as at **June 30, 2026**

Restriction on Use

8. This report is addressed to and provided to the Board of Directors of the Company solely for the purpose of onward submission to the Debenture Trustee as per the Notification and should not be used for any other purpose without our prior written consent. Accordingly, we do not accept or assume any liability or any duty of care to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

For Valawat & Associates,
Chartered Accountants,
(FRN: 003623C)

Narendra Kumar Valawat
Digitally signed by Narendra Kumar Valawat
Date: 2026.08.05 12:16:26 +05'30'

Narendra Kumar Valawat
Partner
M. No. 72637
UDIN: 26072637MNIOPY5802
Date: 05-08-2026
Place: Udaipur

Annexure - 1
SRG HOUSING FINANCE LIMITED
(CIN: L65922RJ1999PLC015440)

Security Cover Certificate as per Regulation 54(3) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Amt In Lakhs

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H		Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge		Pari- Passu Charge			Debt not backed by any assets offered as security	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets onwhich there is pari-Passu charge (excluding items Covered In Column F)			debt amount considered more than once(due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive chargeassets where marketvalue is not Ascertainable or applicable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets Viii	Carrying value/book value for pari passu charge assets where market value is not ascertainable eor applicable (For Eg. Bank Balance, DSRAmarket value is not applicable)	Total Value (=K+L+M + N)
													Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment								856.18		856.18					
Capital Work-in-Progress								0.00		0.00					
Right of Use Assets								1,054.74		1,054.74					
Goodwill								0.00		0.00					
Intangible Assets								9.44		9.44					

Intangible Assets under Development								0.00		0.00					
Investments								8,272.83		8,272.83					
Loans		7,180	89,722.77					10,741.41		1,07,644.18					
Less :- Impairment loss allowance as per Ind AS										-1,512.11					
Inventories										0.00					
Trade Receivables										0.00					
Cash and Cash Equivalents								660.64		660.64					
Bank Balances other than Cash and Cash Equivalents								1,136.54		1,136.54					
Others* (includes investment property, other financial assets and other non-financial assets)										3,891.94					
Total										**1,22,014.38**					
LIABILITIES															
Debt securitiesto which this certificate pertains		6,527.27								6,527.27					

Other debt sharing pari-passu charge with above debt		Not to be Filled													
Other Debt															
Subordinated debt															
Borrowings (FI and NHB)			49,666.09							49,666.09					
Bank			33095.51							33095.51					
Debt Securities															
Others (includes total equity								30,554.34		30,554.34					
Trade Payables and other payables								635.51		635.51					
Lase Liabilities								989.38		989.38					
Provisions								332.65		332.65					
Other								213.63		213.63					
Total										**122014.38**					
Cover on Book Value		1.10*													
Cover on Market Value															
		Exclusive Security Cover Ratio			Pari Passu Security Cover Ratio										

The enclosed figures are based on IND AS Results

**The Security Cover ratio pertains to listed secured NCDs only.*

Notes: 1. We confirm that the Company has complied with the covenants mentioned in the disclosure documents of the secured redeemable non-convertible debentures for the quarter ended June 30, 2026.
2. Market value of assets charged on exclusive basis not ascertained as security provided is in the form of book debt receivables.

Narendra Kumar Valawat

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Date: 2026.08.05 13:01:38 +05'30'