

Date: July 07, 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

Dear Sir,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the **Investor Presentation of the company.**

The financial information included in the presentation is based on the audited financial results for the financial year ended **31 March 2026**, which have already been disseminated to the Stock Exchanges.

The Investor Presentation is being shared as part of the Company's ongoing investor communication initiatives and does not contain any unpublished price sensitive information.

The aforesaid Investor Presentation is also being made available on the 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 1,042 Cr
AUM



INR 444 Cr
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



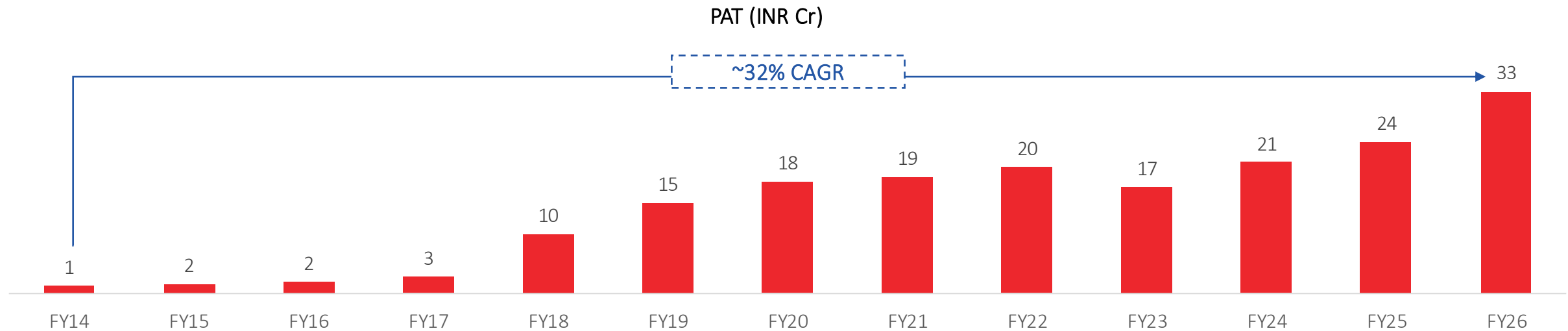
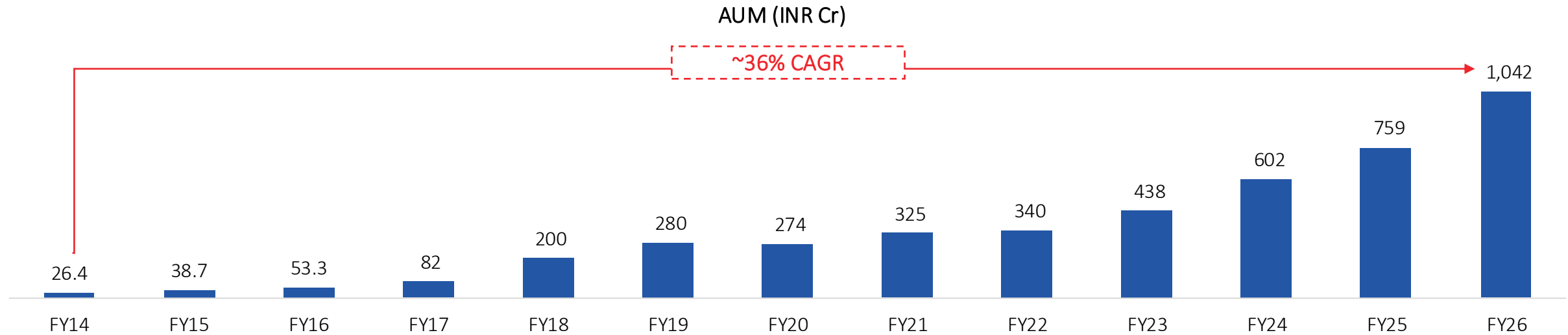
3.18%
ROAA



11.59%
ROAE



Strong Growth Trajectory



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.

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

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

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

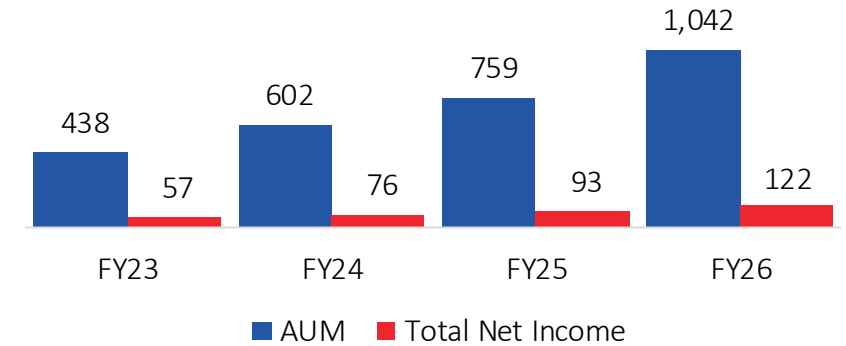
Building a sustainable and scalable housing finance franchise through deep underwriting, localized execution and disciplined risk management



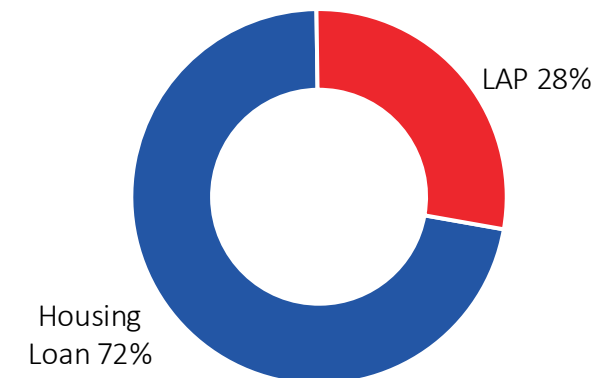
Company Overview

- 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 980+ 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 Cr)



FY26 AUM Mix



Journey over the years

1999

Incorporated as Vitalise Finlease Pvt Ltd & subsequently changed the name to SRG Housing Finance Pvt Ltd.

2012

1st company in Rajasthan to be listed on the BSE SME Platform

2017

1st private placement of Equity Shares in March 2017 and 1st private placement of NCD in August 2017

2023

Listed on NSE (was already on BSE).

2026

INR 1,042 cr AUM as on 31 Mar'26 & Expanded to 96 branches. Received rating upgrade from ACUITE of A-Stable

2002

1st company in Rajasthan to receive NHB license and subsequently converted into Public company

2015

India's first company to migrate to the BSE Main Board. Notified by Ministry of Finance to be treated as "Financial Institution" under SARFAESI Act 2002

2019

Launched business process reengineering project, "SRG SRAJAN", and implementation commenced.

2025

INR 759 cr AUM as on 31 Mar'25 & Expanded Geographic reach across 2 new states with 90 branches.



Mr. Vinod Kumar Jain

Managing Director (Promoter)

25 Years + Experience

His deep financial acumen, excellent team management capabilities have enabled him to fuel continued growth and innovation, solidifying the Company's position as one of the leading Housing Finance player in India.



Mr. Suresh K Porwal

Non-Executive, Independent Director

35 Years + Experience

He is a Chartered Accountant. Earlier, he was associated with the State Bank of India (SBI) and retired as Chief Manager in May 2020. Currently, he serves as a Partner in SCJ Associates and possesses deep risk management expertise.



Mrs. Seema Jain

**Non-Executive,
Non-Independent Director**

21 Years + Experience

She brings vast financial knowledge and possesses excellent leadership, management, and organizational skills.



Mrs. Krati Jain

Non-Executive, Independent Director

10 Years + Experience

She holds a Doctorate in Management with a specialization in Capital Markets. Dr. Jain is also a certified Company Secretary, having completed her professional qualification from the Institute of Company Secretaries of India (ICSI).



Mr. Dilip Kumar Singhvi

Non-Executive, Independent Director

35 Years + Experience

His qualifications include B.SC, M.COM, MBA, CAIIB and he has also qualified various courses on Mutual Funds organized by NISM. He has a wide experience in the areas of credit, risk management, collection monitoring resolving customer grievances etc.



Mrs. Garima Soni

**Non-Executive,
Non-Independent Director**

10 Years + Experience

She is a practicing Company Secretary with a Master's degree in Legislative Law. She has experience of over 10 years in compliance and finance, policy-making and corporate governance.



Mr. Archis Jain

Chief Executive Officer

Mr. Archis Jain holds a Master's in Family Business Programme from SP Jain School of Global Management. He oversees business operations and implementation. His work encompasses monitoring business targets, analyzing opportunities, developing action plans and ensuring constructive business workflow by adopting modern technology. He is also an image consultant and a soft-skill trainer. He was awarded the Young Achiever of the Year at the ABP News BFSI and Most Admired BFSI Professional in 2022.

8 Years + Experience



Mr. Ramratthinam

Chief Business Officer

A seasoned financial services leader with 34+ years of experience across banks, NBFCs, and housing finance, known for building scalable lending platforms, strengthening risk frameworks, and driving sustainable profitability. He excels in aligning business strategy with compliance, digitization, and risk management, while leading growth, portfolio quality, and stakeholder engagement. A forward-thinking professional, he promotes innovation and early adoption, with deep expertise in the housing finance ecosystem and a track record of shaping resilient, future-ready strategies.

34 Years + Experience



Mr. Praphull
Dwivedi

Head Programme & Technology- Vice president

Holding a Master of Science in Operational and Quality Management from BITS Pilani,

Mr. Dwivedi is skilled in managing cross-functional teams and fostering innovation to enhance operational efficiency. His leadership has been key in delivering technology solutions that support growth and improve organizational performance. He has previously worked with Secure Meters Limited, Cadence, and Zera GmbH.

28 Years + Experience



Mr. Ashok Modi

Chief Financial Officer

Mr. Ashok Modi has been with the Company since 2012. He has deep knowledge of the financial system and its various derivatives. He brings over 26 years of experience in audit and strategic planning, specializing in the financial empowerment of individuals and organizations.

27 Years + Experience



Ms. Sunaina Nagar

Treasury

Ms. Sunaina Nagar leads the Treasury, Corporate Investment, and Fund Raising operations at SRG Housing Finance, managing both equity and debt financing strategies. She has more than a decade of specialized experience in the housing finance and BFSI sectors. Her deep industry insights and compliance background have driven innovative resource mobilization strategies for the company. She was also recognized among the 101 Most Influential BFSI Leaders by ET Now.

10 Years + Experience



Mr. Ashish Kothari

VP- Operations

Mr. Ashish is a finance professional with 20+ years of experience in credit, risk, and operations, skilled in optimizing assets and liabilities. He emphasizes continuous effort and early adoption, with deep understanding of the housing finance sector, regulatory landscape, and adaptable business strategy.

20 Years + Experience



- Excellence in Financial Services by Star Awards 22 Dec 2023
- NSE Award ,21-August-2023
- Best Cloud Initiative 03rd March, 2023
- Best initiative in Rural Branch Expansion 14th Feb 2023
- Quick Loan Approval- 22th November 2022
- Award for Skoch order of Merit by Skoch Group Award 2022.
- Award for excellence in Home loan by BFSI on 21st March 2022.
- Best Housing Finance Company- 25th October 2021

- Best Cloud Initiative - 20th August 2021
- Business Leader - April 2021
- Excellence in Rural - April 2021
- Business Leader (BSFI) - 17th February 2021
- Excellence in Home Loan - February 2020
- Leading Housing Finance Company - 22nd November 2019
- Best Housing Finance Company - 14th February 2019
- Finance Company of the Year

- Excellence Award - 25th May 2018
- Top 100 - SMEs in India - 10th March 2018
- Fastest Growing Finance Company - 14th February 2018
- 100 Top Most Influential BFSI Leader
- Top-100 SMEs In India - 17th - 18th March 2017
- Top Three Performers - 2012-13



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
- Jaipur
- Jaitaran
- Jobner
- Jodhpur
- Kekri
- Kishangarh
- Kota
- Mandalgarah
- Nimbhaer
- Pali
- Partapur
- Rajsamand
- Reengus
- Sabla
- Sagwara
- Salumber
- Shahpura (Bhilwara)
- Shahpura (Jaipur)
- Sirohi
- Sojat
- Sumerpur
- Udaipur

Public Sector Banks



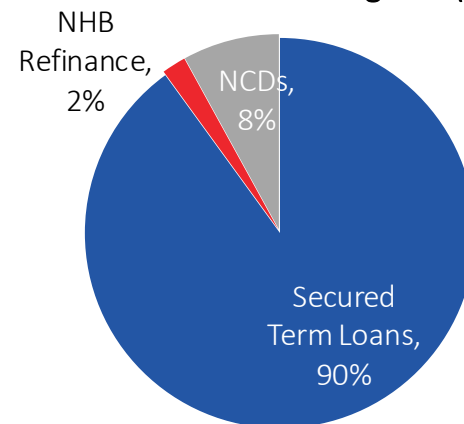
Private Sector & Other Banks



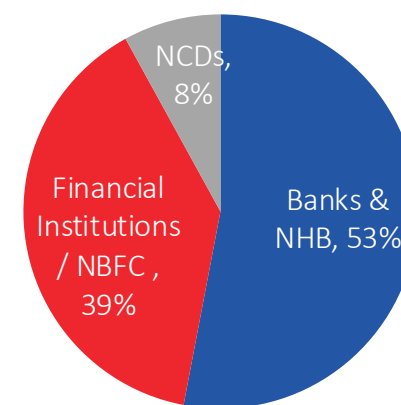
NBFC & Financial Institutions



Product wise Borrowing Mix (%)



Lender wise Borrowing Mix (%)



Supported by a diversified lender network comprising 5 PSBs, 13 private & other banks and 15 financial institutions.

Healthy Asset-Liability Management Profile

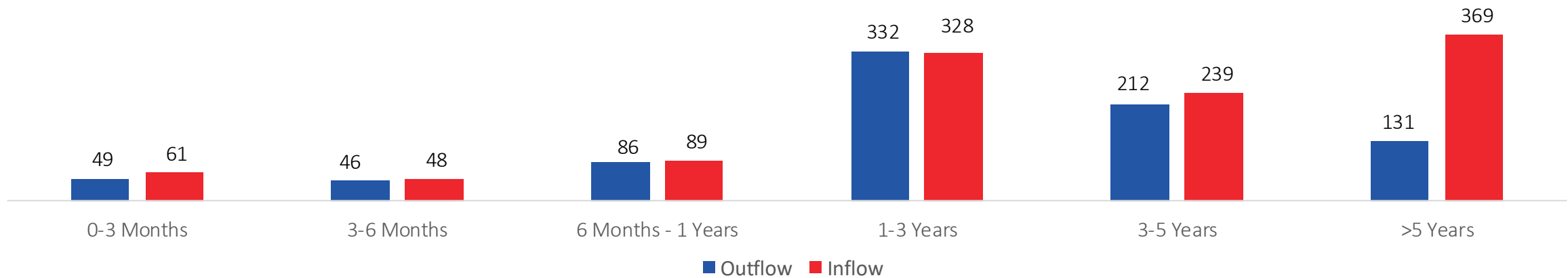
Extract of Liquidity as on 31st March, 2026

Particulars	Amount (INR Cr)
Cash and Bank Balance*	6.8
Investment in Bonds, Mutual Fund, Shares and FD	72.9
Unutilized CC and OD Limit	3.5
Undrawn Sanctions	61.5
TOTAL	144.7



* Cash and Bank Balance does not include FDR amounting to INR 11.4 Cr pledged with lenders.

ALM Profile, Mar'26 (INR Cr)





Business Overview

Housing Loans

Serving the Underserved 'Missing Middle'

SRG Housing provides long-term home loans to rural and semi-urban borrowers overlooked by large commercial banks. Target customers are self-employed informal workers small traders, artisans, and business owners — who lack formal income documentation but demonstrate strong repayment capacity. AUM grew 79% over 2 years: INR 420 Cr (FY24) to INR 750 Cr (FY26), reflecting deep unmet demand in this credit gap.

Core Housing Portfolio with Self-Employed Focus

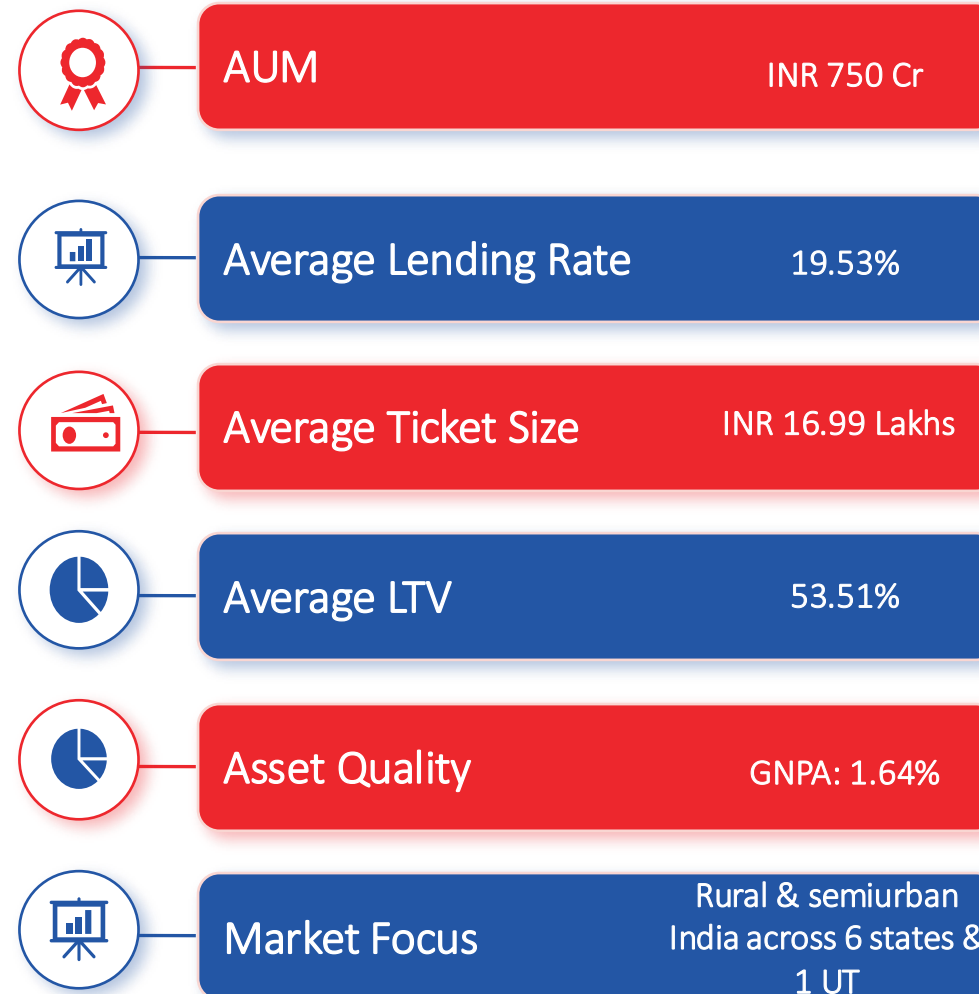
72% of AUM is dedicated to home construction, purchase, and extension loans. Over 74% of borrowers are self-employed. Avg. ticket size (HL): INR 16.99L keeping the portfolio granular and limiting single-borrower concentration risk. Yield on average (HL): 19.53%, generating industry-leading NIM of 10.65%, a direct function of operating in high-spread informal markets inaccessible to large banks.

Field-Based Underwriting

88% of loans sourced directly by own employees — low DSA dependency eliminates mis-selling risk and preserves underwriting integrity. Field officers physically visit borrower businesses to map daily cash flows via surrogate income analysis. This proprietary credit assessment methodology is the primary competitive moat, creating a structural barrier that cannot be replicated by algorithm-driven lenders.

Prudent Risk Management with Low LTV

Conservative LTV of ~53% ensures strong borrower equity contribution, substantially reducing default risk during volatile economic cycles. GNPA (HL) stable at 1.64%, NNPA (HL) at 0.60%. Capital Adequacy Ratio: 38.62% — nearly 2.6x the regulatory minimum — providing an expansive runway for leveraged growth.



Loan Against Property

Working Capital for Micro-Entrepreneurs

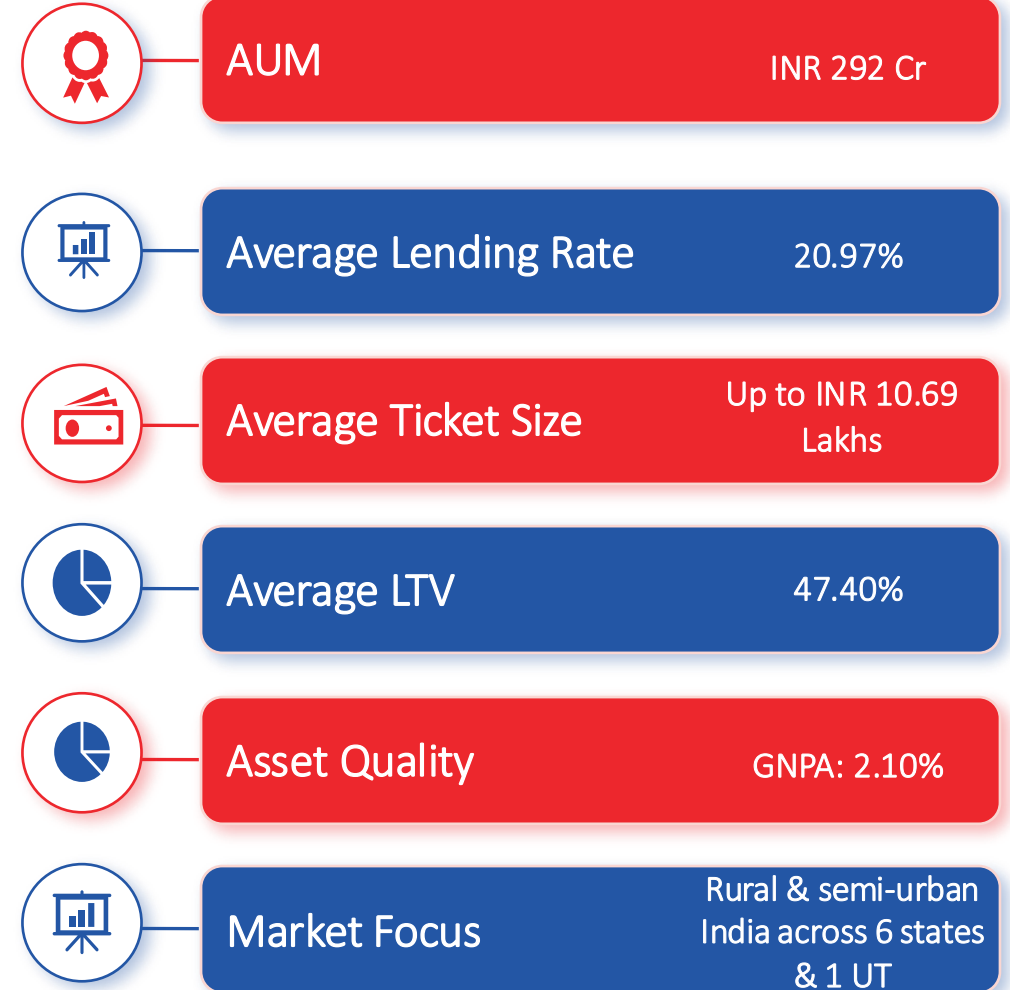
SRG's LAP segment which is 29% of AUM, INR 292 Cr serves micro-entrepreneurs in rural markets who require working capital or emergency liquidity. This segment commands a 20.97% lending rate, with average LTV of 47.40%.

Ultra-Conservative Collateral Margins

A strict LTV of 47.4% means every LAP loan is backed by more than double the property value in collateral — effectively creating a 2x+ safety buffer. GNPA on the LAP book stands at 2.10%, only marginally above the HL segment (GNPA: 1.64%), validating the collateral-first underwriting discipline. Even in distress scenarios, the collateral cushion absorbs significant value erosion before principal is impaired.

Micro-Ticket Granularity & Dual-Check Underwriting

Average ticket size of ~INR 10.7 Lakhs, repayment capacity is assessed through an 'Asset-Income' dual-check — validating both property value and the stability of the borrower's local business cash flows.



Target Customer Segment



Milkman



Labourer



Repair Shop Owner



Saree Shop Owner



Tea Stall Owner



Teacher



Trader/Whole Seller



Vegetable Vendor



Barber



LOS (Loan Origination System)

- Lead Generation & Management
- Customer Application Form
- KYC & Documents Validation
- PD through Web
- Credit Decisioning through Web
- Loan Disbursement
- Automated Credit Report for Decision Making
- Real-Time Customer Loan Processing Updates
- Auto-Generated Compliance Reports

LMS (Loan Management)

- EMI Collection through auto-debit
- Repayment Monitoring
- Penal charges calculations
- Part-payment/Foreclosure
- Bank reconciliation
- Client servicing
- Digital loan agreement execution

Collection (Loan Collection)

- DPD Bucketing
- Pool Allocation
- Field Visits Tracking
- Geo Location Tracking
- Bluetooth Printer for Receipts
- Foreclosure Request
- Robotic Calls for ECS Payments
- Digital Process for Foreclosure Requests
- Instant Digital Payment Receipts

Add-on Features

Data-Driven
Early Warning
Signals

Robust
Cybersecurity
Compliance

Seamless
Customer
Online Payments

User-Friendly
Customer Portal

Application Process

100% Online Login by RM
15 Min Application Time to Complete

Real Time Status and Approval

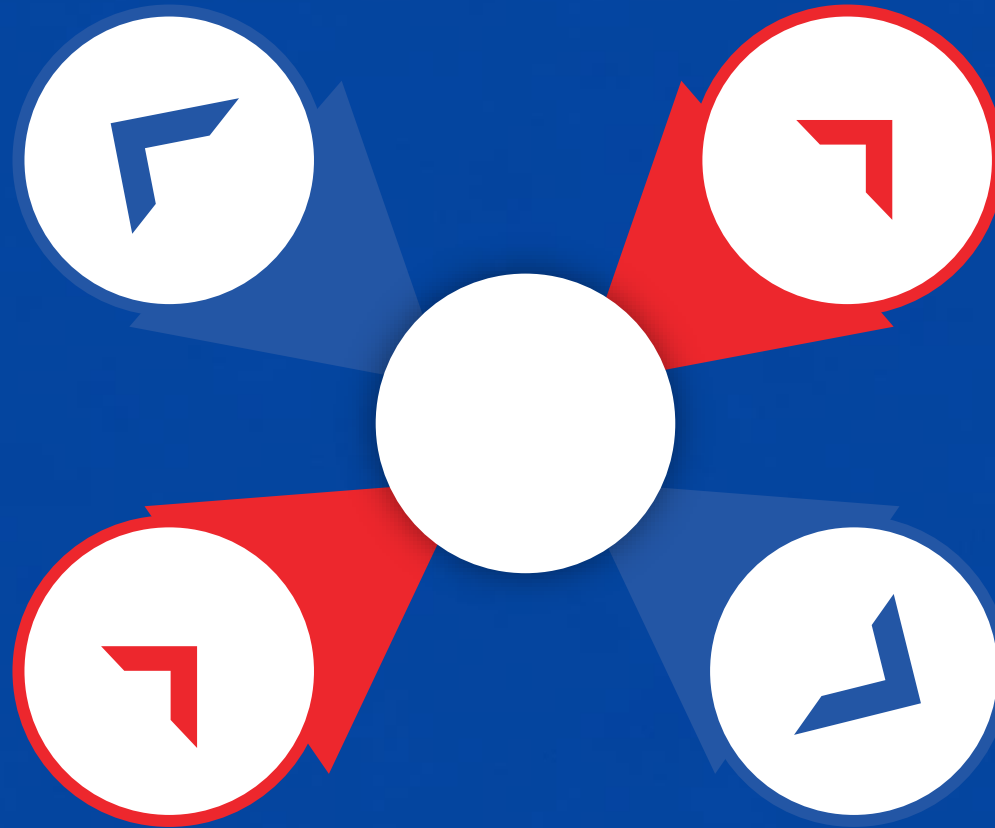
Real Time Status
Quick Approval (<3 days approvals)

Risk Based Pricing

No Hidden Charges
Based on Field Assessment

Hassle Free Process

Fast Disbursal
Geo-Based Collateral



1st Day

DPD Day 1

- Overdue cases reported by Accounts Team

1–30 Days

DPD 1 to 30

- Soft calling by CRM to follow up for overdue payments

31–90 Days

DPD 31 to 90

- On-field follow-up by Collection Executive & Collection Manager
- Visit PNPA cases; Legal Counselling for PNPA cases
- Normal Notice / Warning Notice issued by legal team (if required)

90+ Days

DPD 90+

- SARFAESI Proceedings initiation
- NI Act Notice u/s 138 for cheque bounce
- Suite filed in the court of law



Portfolio Overview

Diversified Portfolio Driving Healthy Asset Quality

State Wise			
Particulars	AUM (INR Cr)	% of AUM	GNPA
Gujarat	416	39.93%	1.50%
Rajasthan	385	36.90%	2.74%
Maharashtra	110	10.53%	0.19%
Madhya Pradesh	64	6.13%	2.33%
Andhra Pradesh	35	3.38%	0.00%
Karnataka	33	3.13%	0.00%
Total	1,042	100.00%	-

Occupation Wise			
Particulars	AUM (INR Cr)	% of AUM	GNPA
Self Employed	776	74.49%	1.49%
Salaried	266	25.51%	1.87%
Total	1,042	100.00%	-

Stage-wise Assets & Provisions Overview

Particulars (INR Mn)	Mar-26 (INR Cr)	Dec-25 (INR Cr)	Mar-25 (INR Cr)	Mar-26 % to GA	Dec-25 % to GA	Mar-25 % to GA
Gross Assets	1,042	944	759	100.00%	100.00%	100.00%
Stage 1	969	881	705	93.05%	93.36%	92.78%
Stage 2	54	45	41	5.18%	4.81%	5.38%
Stage 3	19	17	14	1.77%	1.83%	1.84%
Provisions	15	14	12	1.45%	1.47%	1.63%
Stage 1	3	3	3	0.30%	0.29%	0.37%
Stage 2	0.2	0.2	0.2	0.02%	0.02%	0.02%
Stage 3	12	11	9	1.13%	1.16%	1.24%
Net Assets	1,027	930	747	98.55%	98.53%	98.37%
Stage 1	967	879	708	92.75%	93.07%	92.41%
Stage 2	54	45	41	5.16%	4.79%	5.36%
Stage 3	7	6	5	0.65%	0.68%	0.61%



Environmental
Social
Governance

E | Environmental

- Integrating climate risk considerations into lending frameworks
- Monitoring indirect environmental exposure from agricultural and informal business borrowers

S | Social

- Enabling homeownership for thousands of families across Rajasthan, Gujarat, Madhya Pradesh, and beyond for over **25 years**
- **95%+ loans with women as co-borrowers**, promoting financial inclusion and women's empowerment
- Serving customers with average monthly household income of approximately **INR 30,000**
- Facilitating transition from renting to owned homes, creating intergenerational assets

G | Governance

- Responsible lending practices focused on underserved customer segments
- Robust credit assessment and risk management framework
- Long-term commitment to sustainable and inclusive growth



Strategic Overview



Geographic Expansion

- Deepening presence across Rajasthan and Gujarat while scaling operations in Karnataka and Andhra Pradesh
- Entered four new southern markets to capture underserved rural housing finance opportunities



Product Discipline

- Focused on self-employed, rural, and new-to-credit borrowers where it has established underwriting expertise
- Average ticket size of INR 12.8 lakh and a 94.07% rural portfolio reflect a deliberate and differentiated market positioning
- Sustaining growth while preserving portfolio quality and underwriting discipline remains a key priority



Fund Diversification

- Recent Acuité rating upgrade enhances access to A-rated bond issuances, potentially reducing borrowing costs
- Lower funding costs could support NIM expansion and enhance earnings growth over time



Technology Maturation

- Investing in advanced analytics, early-warning systems, and digital sourcing capabilities
- Developing a scalable credit model powered by demographic segmentation and location-based risk intelligence
- Leveraging technology to enhance underwriting efficiency and sustain portfolio quality



Sustainable Growth

- Industry estimates of 20-21% indicate continued strong growth for the affordable housing finance sector through FY27
- Supported by strong execution and historical growth momentum, management expects AUM to reach ~INR 1,300-1,500 crore by FY27
- Growth is expected to be supported by targeted disbursements of approximately INR 600 crore and continued market penetration



Industry Overview

INR 13 Tn

Current affordable housing loan market portfolio (FY24)

INR 67 Tn

Projected market size by 2030 (CII-Knight Frank)

31.2 Mn

Cumulative housing demand units by 2030

19.8%

CAGR of Affordable Housing Finance (2025–33)

HOME LOAN MARKET SHARE (2024)



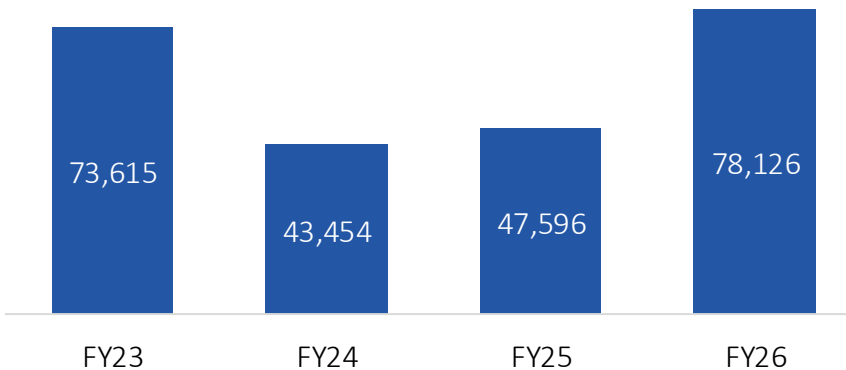
HFCs growing at 13.78% CAGR — outpacing banks in affordable segment

Source: Mordor Intelligence, 2025

HOUSING SHORTAGE SNAPSHOT

- ▶ 10.1 Mn unit shortage exists today
- ▶ 95.2% of demand is in affordable segment
- ▶ 45.8% demand from EWS households
- ▶ 58% are first-time home loan buyers
- ▶ Mortgage-to-GDP ratio: only 12.3% vs China's 28%

PMAY Budget Allocation (In Cr)



Source: Union Budget, IBEF, Angel One Research (2025-26), Times Of India

KEY GROWTH DRIVERS



Rapid Urbanisation

Urban population set to cross 40% by 2030, fuelling demand in Tier-2/3 cities & peri-urban belts.



Policy Tailwinds

PMAY-G extended to FY29 with INR 3.06 Lakh Cr outlay; PMAY-U 2.0 targets 1 Cr new urban homes.



Untapped Penetration

India's mortgage-to-GDP at 12.3% vs 28% for China — vast room for formal credit expansion.



Self-Employed Opportunity

Informal & self-employed borrowers remain largely underserved by traditional banks — HFCs' sweet spot.

INR 3.2 Tn+

Est. addressable renovation loan market (FY25)

20–25%

CAGR: Small-ticket LAP (ICRA, next 5 years)

~15–20%

Share of HFC disbursements for repair/renovation/extension

INR 1L–10L

Average ticket for affordable-segment HFCs

KEY DEMAND DRIVERS — RENOVATION FINANCING

- India’s home improvement market was valued at ~USD 55.6 billion in 2024 and is projected to reach ~USD 85.9 billion by 2033, driven by urbanization and rising renovation demand.
- Growing housing launches and aging homes are accelerating the shift toward organized and tech-enabled home improvement players.
- PMAY-G incentives of INR 1.2–1.3 lakh are supporting housing upgrades and financing demand, especially in Tier II/III cities.
- Aging housing stock is driving demand for repairs, waterproofing, plumbing, repainting, and structural upgrades.
- Digital lending adoption among NBFCs reached 54% in 2024, improving access to renovation financing.

NBFC/HFC RENOVATION LOAN PRODUCTS AT A GLANCE

Product Type	Lender	Rate
Home Revision Loan (Repair/Renovation)	SRG Housing Finance (NBFC-HFC)	15%+ p.a.
Small-Ticket LAP (Renovation purpose)	Affordable HFCs (NBFC-HFCs)	14–18% p.a.
Home Improvement Loan (Top-up / Standalone)	HFCs / NBFCs (General)	10–14% p.a.
Personal Loan (Home improvement)	Banks / NBFCs	12–22% p.a.

Home renovation loans offer higher yields despite lower collateral risk, supported by existing asset ownership and no builder or title-transfer risk.



Financial Overview

Yearly Income Statement

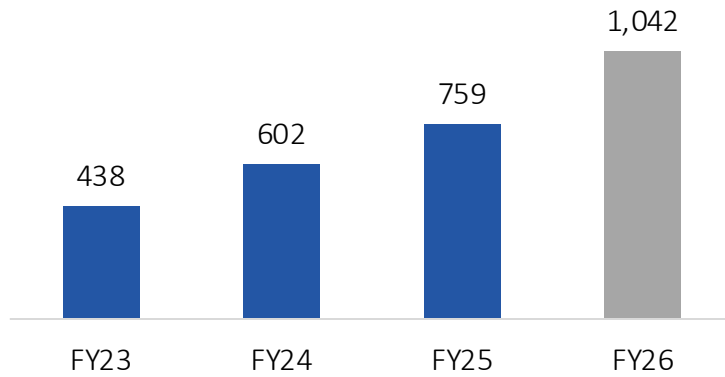
Particulars (INR Cr)	FY23	FY24	FY25	FY26
Interest Income	81	110	137	176
Less: Finance Cost	37	51	62	78
Net Interest Income	44	59	75	98
Fee & Other Income	13	17	17	24
Total Net Income	57	76	93	122
Operating Expenses	36	50	62	82
Profit Before Tax	21	26	30	40
Less: Tax	4	5	6	8
Profit for the Period	17	21	24	33
Diluted EPS (INR)	12.95	15.60	17.44	20.69

Yearly Balance Sheet

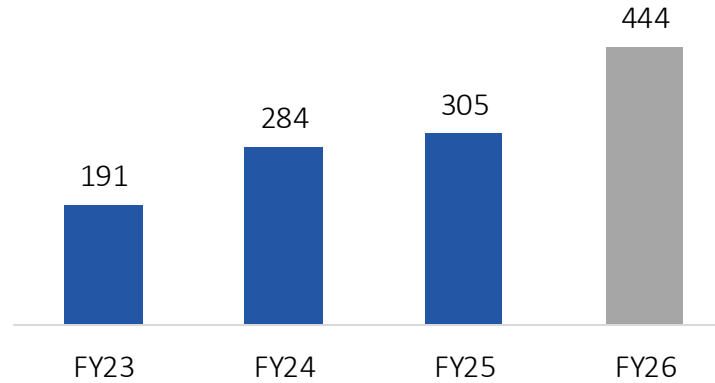
Particulars (INR Cr)	FY23	FY24	FY25	FY26
Financial Assets				
Cash and Cash Equivalents	4	2	16	7
Bank Balance other than cash and cash equivalents	20	19	16	11
Loans	428	590	747	1027
Investments	12	9	36	73
Other Financial Assets	9	12	15	18
Total Financial Assets	472	632	830	1,136
Non Financial Assets	35	38	39	38
Total Assets	508	670	869	1,175
Financial Liabilities				
Trade Payables	3	4	6	5
Debt Securities	41	-	-	69
Borrowings (other than Debt Securities)	316	491	584	788
Other Financial Liabilities	14	14	13	11
Total Financial Liabilities	374	509	603	873
Non Financial Liabilities	0.4	2	2	5
Total Liabilities	374	511	605	878
Equity				
Equity Share Capital	13	13	16	16
Other Equity	120	146	248	281
Total Equity	133	160	264	297
Total Liabilities and Equity Capital	508	670	869	1,175

Yearly Performance Metrics

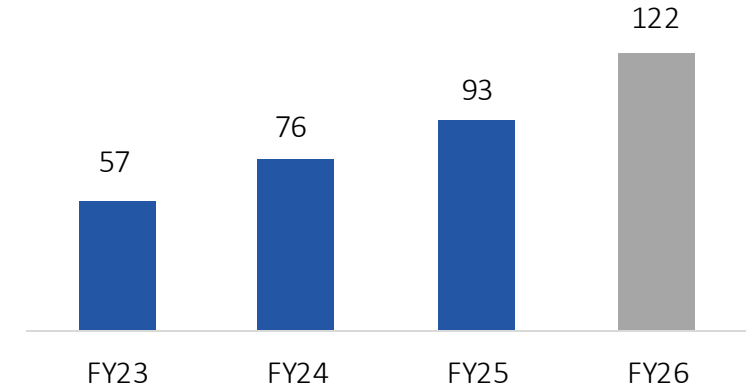
AUM (INR Cr)



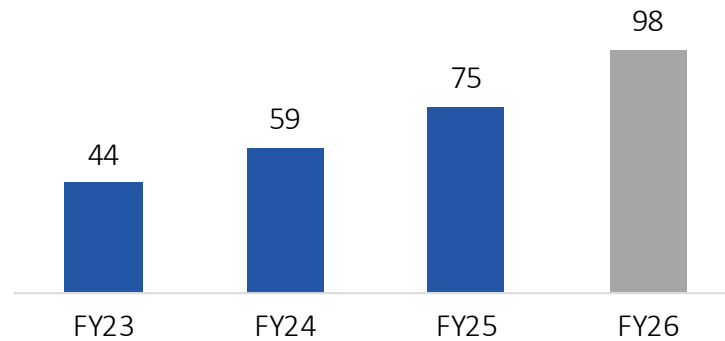
Disbursement (INR Cr)



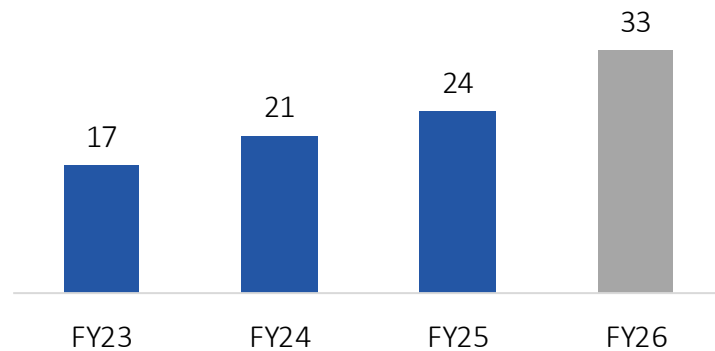
Total Net Income (INR Cr)



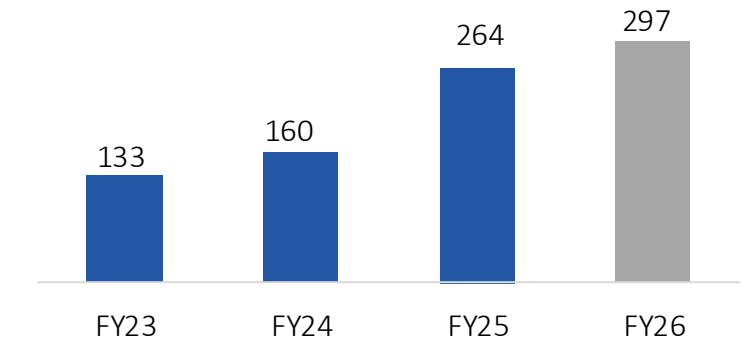
NII (INR Cr)



PAT (INR Cr)

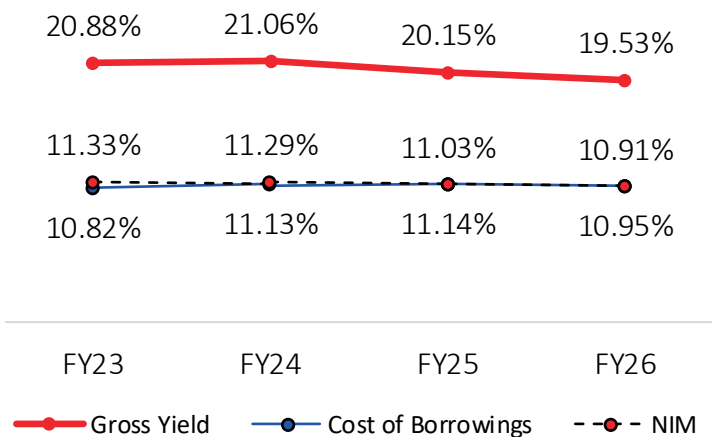


Net worth (INR Cr)

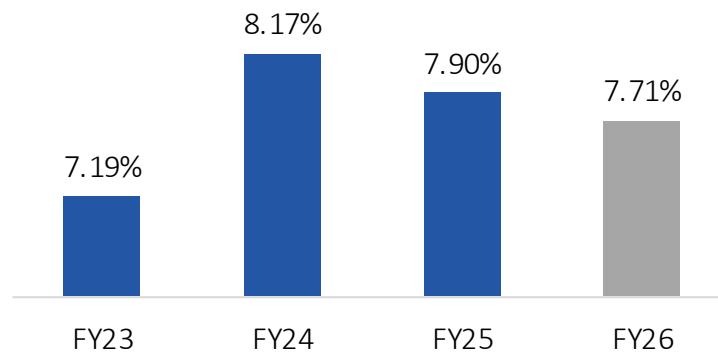


Yearly Profitability and Asset Quality Metrics

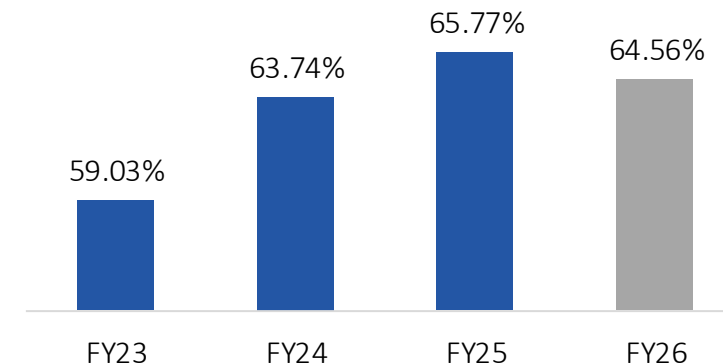
Margin Analysis (%)



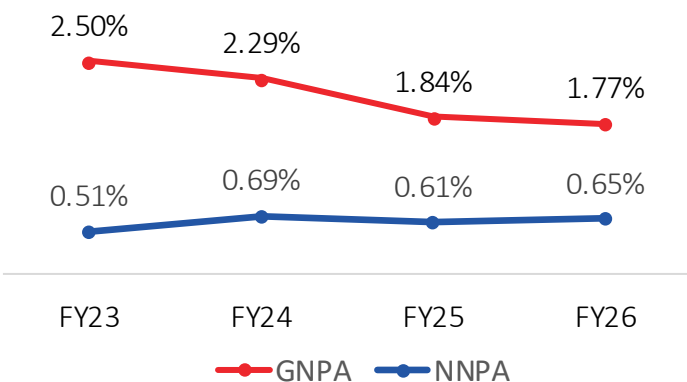
OPEX Ratio (%)



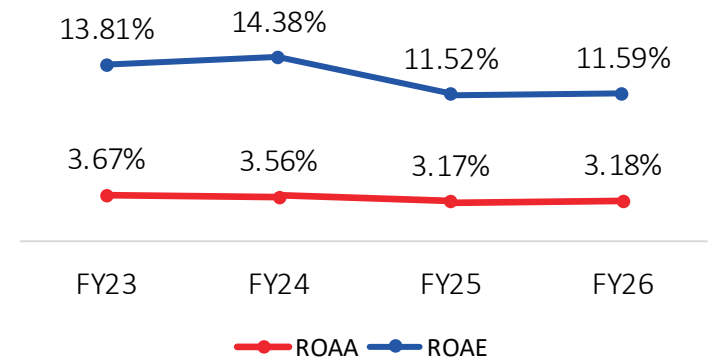
Cost to Income Ratio (%)



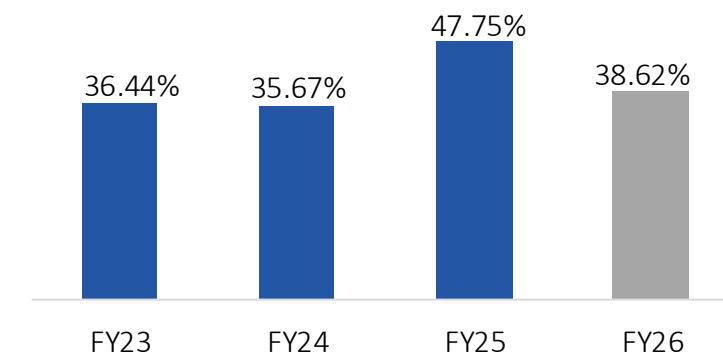
GNPA (%) & NNPA (%)



ROAE (%) & ROAA (%)



Capital Adequacy Ratio (%)



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Thank You

