

Date: January 22, 2024

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

Dear Sir/Madam,

Subject: Investor Presentation- December 2023

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby provide the Investor Presentation for the quarter ended December 31, 2023.

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

Kindly take the same on record.

Thanking You,

With Regards,

Yours faithfully,

For SRG Housing Finance Limited

Divya Kothari
Company Secretary
M No:- A57307

Encl:- as above.

SRG HOUSING FINANCE LIMITED

Investor Presentation – Q3 & 9M'FY24

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.

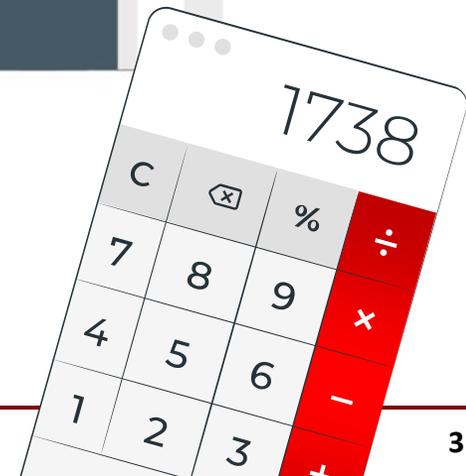
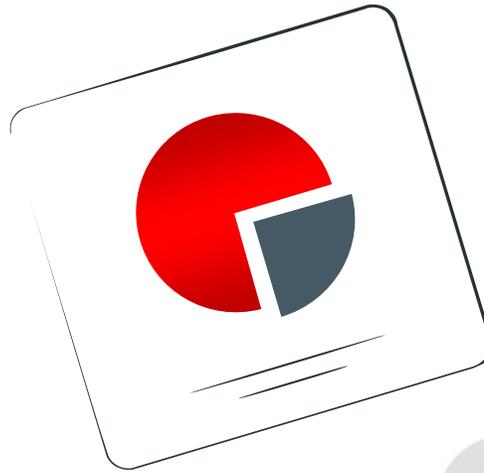
This presentation may contain certain statements of future expectations and other forward-looking statements, including those relating to our general business plans and strategy, our future financial condition and growth prospects and future developments in our sector and our competitive and regulatory 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.

01

ABOUT US





About Us



A strong retail affordable housing finance company with rich expertise and experience. Primarily cater to the underserved rural and semi urban populace in central and western India. Engaged in providing Individual Housing Loans and Loan Against Property and are the first company in Rajasthan to get registered with National Housing Bank (NHB).

1999

Year of Establishment

Central & Western

Presence in India

5 States

Our Network

66

Branches



14000+

Households Served

600+

Team Strength

Rs. 548.4 Crore

AUM as on 31 Dec, 2023

11.45%

Best in class NIMS
As on 31 December 2023



OUR NETWORK

Rajasthan (32 branches)

Banswara, Sagwara, Salumber, Jodhpur, Chittorgarh, Sumerpur, Bijainagar, Udaipur, Jaipur, Sirohi, Rajsamand, Pali, Kishangarh, Kota, Bhilwara, Beawar, Shahpura (Bhilwara), Shahpura (Jaipur), Begun, Jaitaran, Kekri, Gangapur (Bhilwara), Partapur, Sojat, Dhairyawad, Fatehnagar, Nimbhaera, Sabla, Dungarapur, Deoli, Asind, Mandalgarah

Gujarat (16 branches)

Ahmedabad, Surat, Mehsana, Palanpur, Nadiad, Vadodara, Valsad, Bharuch, Himmatnagar, Bhavnagar, Anand, Rajkot, Jamnagar, Navsari, Junagarh, Kapadvanj

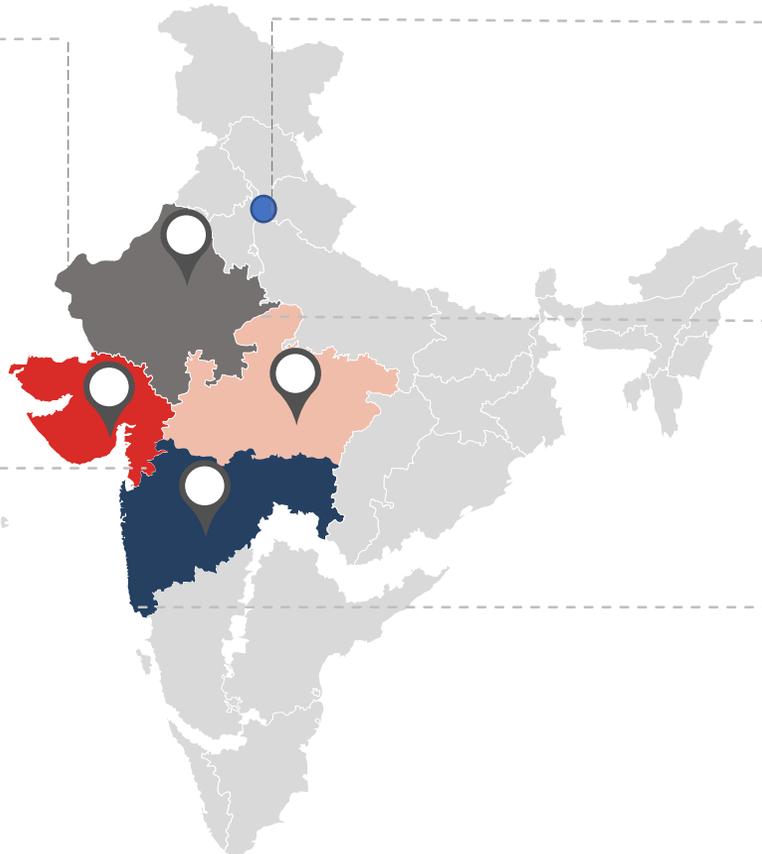
New Delhi (1 office)

Madhya Pradesh (16 branches)

Mandsaur, Neemuch, Ratlam, Shamgarh, Indore, Ashta, Ujjain, Dewas, Burhanpur, Badnawar, Alot, Khargone, Khandwa, Sehore, Nagda, Sanawad

Maharashtra (corporate office)

Mumbai



66

Branches across 5 States/UT



02

Quarterly Highlights





Key Highlights – Q3 FY24

01 **INR 60.23 Cr.**

Highest ever disbursement in Third quarter

02 **INR 548.37 Cr.**

AUM as on 31 December 2023

03 **INR 260.57 Cr.**

Loans Disbursed on a TTM basis

04 **11.18 %**

Spread earned in Q3

05 **INR 114.56**

Book Value per share as on 31st December 2023

06 **INR 148.93 Cr.**

Shareholder Funds as on 31 December 2023





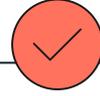
Performance Highlights for Q3FY24



Rs. 548.37 Cr
Gross Loan Book
+40.8% YoY



Rs. 60.23 Cr
Loan Disbursal
+67.5% YoY



Rs. 15.27 Cr
Net Interest
Income (NII)



32.82%
CRAR
As on 31st Dec, 2023



2.37%, 0.62%
GNPA, NNPA



22.31%
Lending Rate
11.13%
Borrowing Cost



11.18%
Loan Spread



Rs. 148.93 Cr
Shareholders
Fund
+15.4% YoY



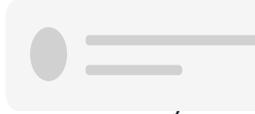
3.64%
Return on Avg
Equity (ROAE)
(Not Annualised)



3.07x
Gearing Ratio

Credit Rating BBB (Stable) from CARE

Having listed on BSE in 2012, **listed on NSE exchange as well on 21 Aug 2023.**
Company is now on the main board of both exchanges in India





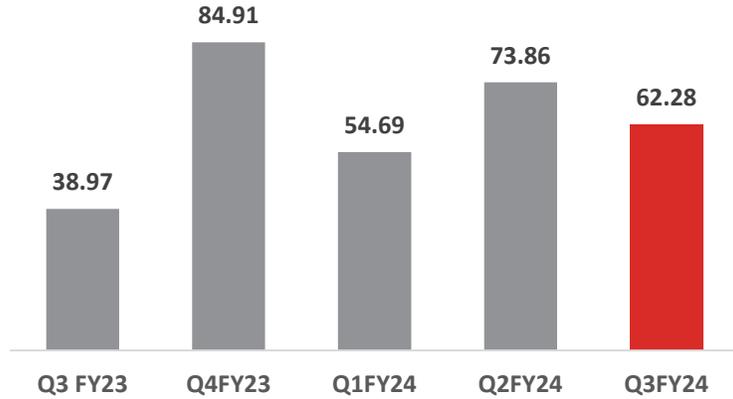
Quarterly Income Statement

Sr .No.	Particulars (Rs. Crore)	Q3FY24 (3M)	Q3FY23 (3M)	9MFY24	9MFY23
1	New Approvals	62.28	38.97	190.83	117.03
2	Disbursements	60.23	35.97	181.43	111.59
3	Outstanding Loan Book	548.37	389.56	548.37	389.56
4	Interest Income	28.33	20.22	79.50	59.09
5	Fees & Other Income	3.88	3.49	10.76	8.44
6	Total Income	32.21	23.71	90.26	67.53
7	Interest Expenditure	13.07	10.06	37.11	26.98
8	Other Expenditure	12.18	8.77	33.50	23.65
9	Total Expenditure	25.25	18.83	70.61	50.63
10	Profit Before Tax & Provision	6.96	4.88	19.65	16.90
11	Net Interest Income	15.26	10.16	42.39	32.11
12	Provision For SA & NPA	0.26	0.62	1.16	1.23
13	Profit Before Tax	6.70	4.26	18.49	15.67
14	Provision For Taxation & DTL	1.38	0.67	3.52	2.79
15	Profit After Tax	5.32	3.59	14.97	12.88
16	Other Comprehensive Income(Net Of Tax)	0.02	0.02	0.16	(0.01)
17	Total Comprehensive Income	5.34	3.61	15.13	12.87
18	Earning Per Share	4.09	2.76	11.52	9.91
19	Gross NPA	13.00	9.97	13.00	9.97
20	Gross NPA Ratio(%)	2.37	2.56	2.37	2.56
21	Net NPA	3.33	1.96	3.33	1.96
22	Net NPA (%)	0.62	0.51	0.62	0.51

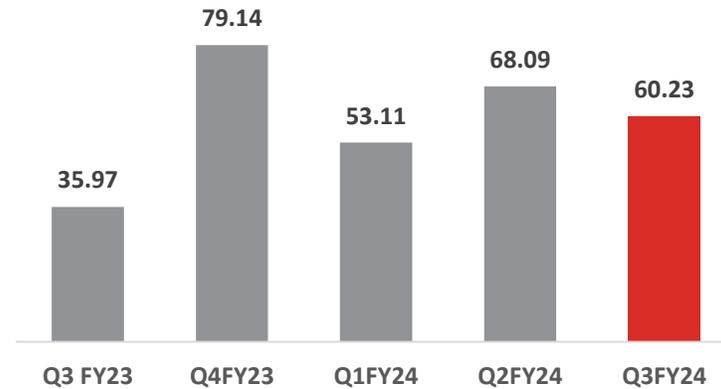


Key Performance Indicators (1/3)

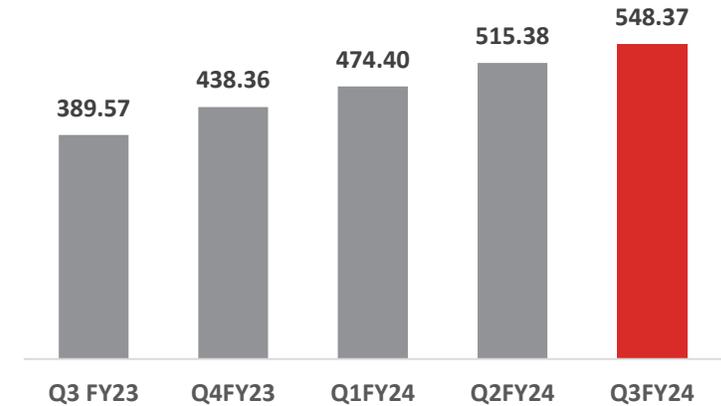
New Approvals (Rs. Crore)



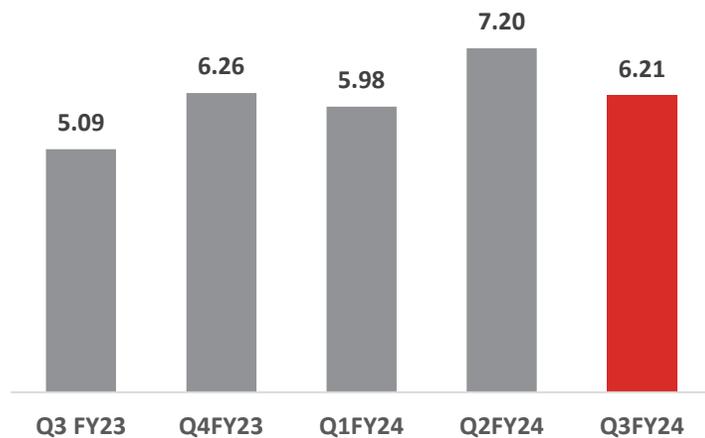
Disbursements (Rs. Crore)



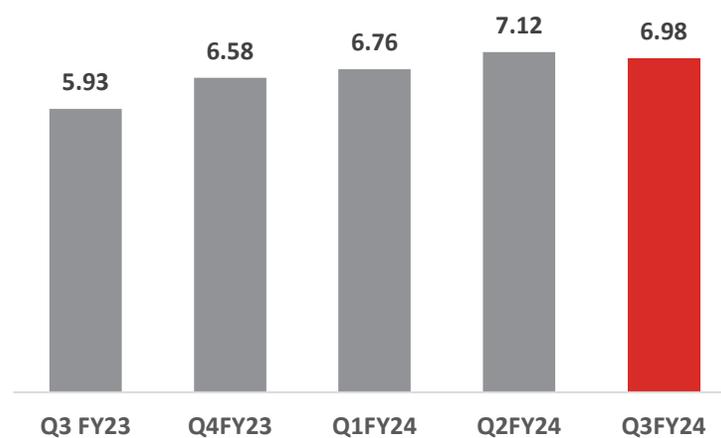
AUM (Rs. Crore)



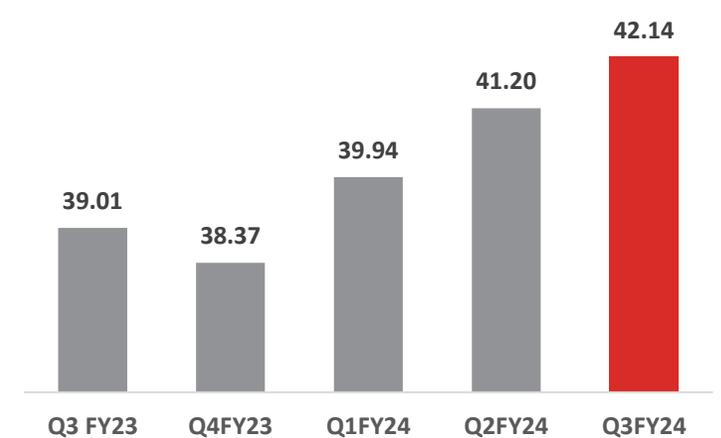
Average Ticket Size (Rs. Lakhs)



Average Tenure (Years)



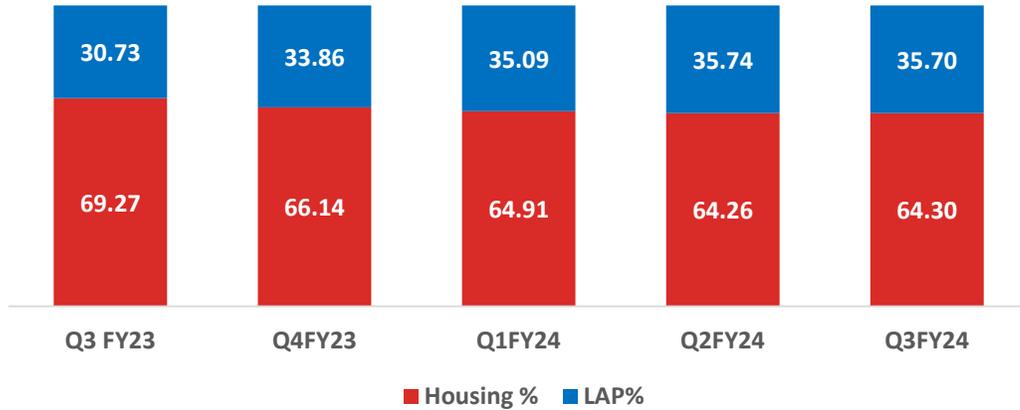
Average LTV (%)



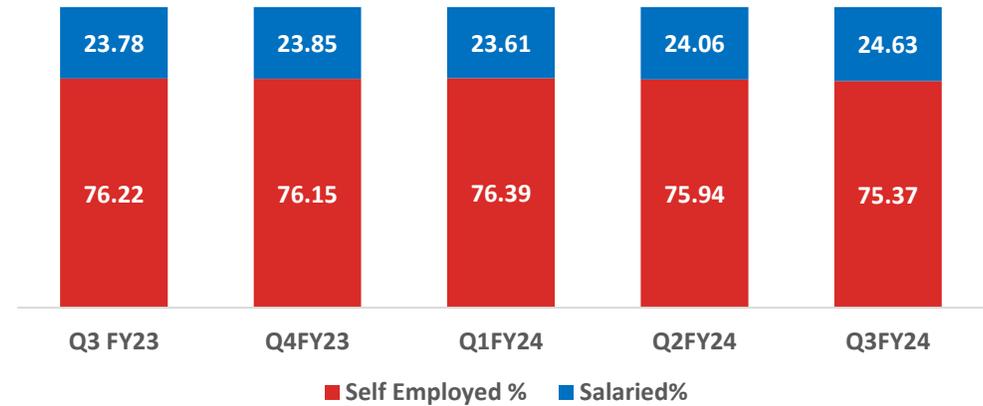


Key Performance Indicators (2/3)

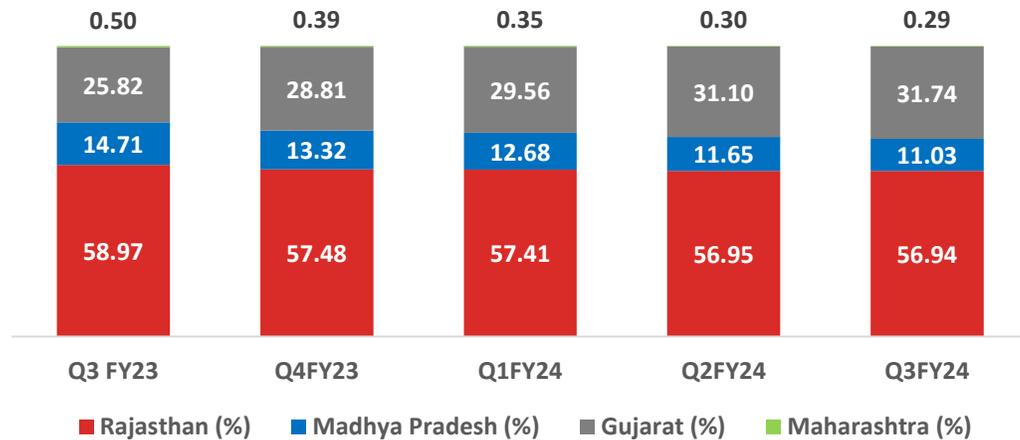
Loan book break up - Product Category (%)



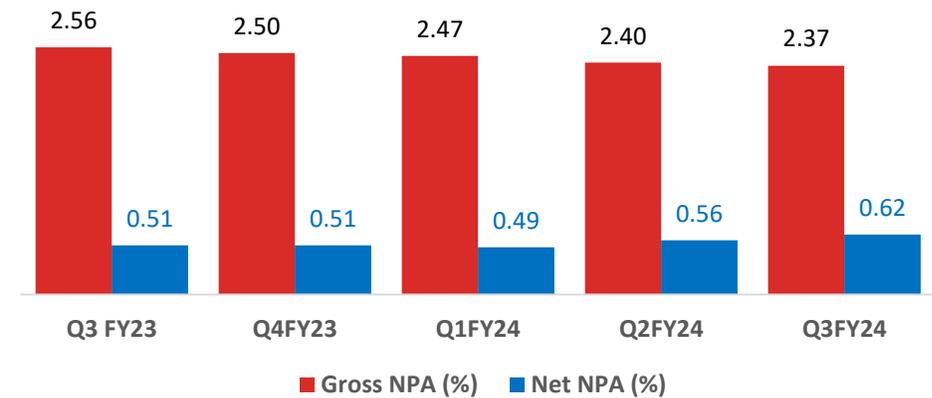
Loan book break up - Customer Profile (%)



State Wise Loan Book (%)



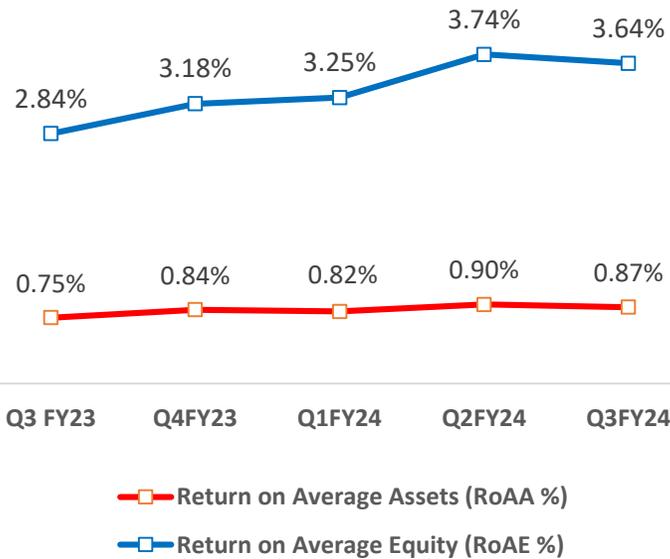
Gross NPA / Net NPA (%)



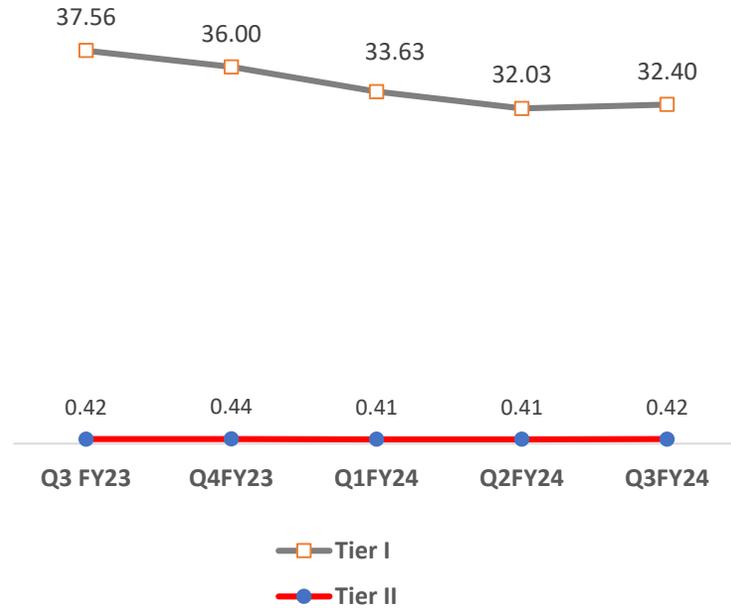


Key Performance Indicators (3/3)

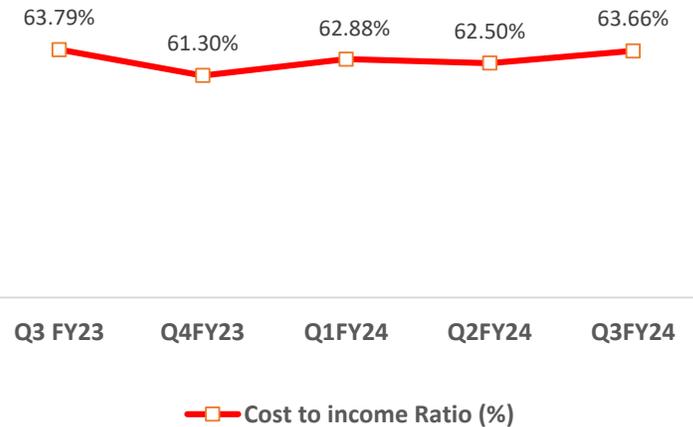
Return Ratios (%)



Capital Adequacy



Cost to Income Ratio (%)





03

Business Overview

Our Journey



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

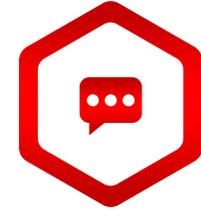


2017: 1st equity private placement in March, 2017.

1st private placement of NCD in August, 2017.

2018: Rating BBB in March 2018 by Brickwork.

2019: Launched business process re-engineering project, "SRG SRAJAN".



Rs 340 Cr AUM by 31 Mar'22
 Rs 500+ cr AUM by 30 Sep'23
 Expanded to 65 branches from 37 branches
 Having listed on BSE in 2012, listed on NSE exchange as well on 21 Aug 2023.

1999-2012

2015

2016

2017-2019

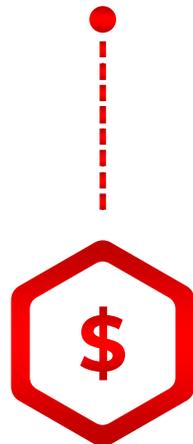
2022-2023

1999: Incorporated as Vitalise Finlease Pvt. Ltd and subsequently changed the name to SRG Housing Finance Pvt Ltd.

2003: 1st company in Rajasthan to receive NHB license.

Converted into public company.

2012: 1st company in Rajasthan to be listed on the BSE SME Platform.



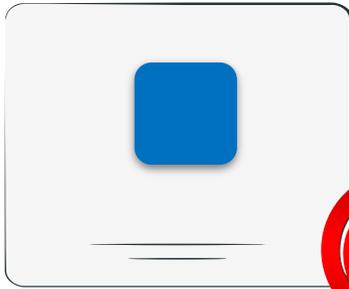
2016: Sanctioned & refinanced from National Housing Bank twice in the same year.

ISO 9001:2008 certified company for Quality Management System of Loan Process.





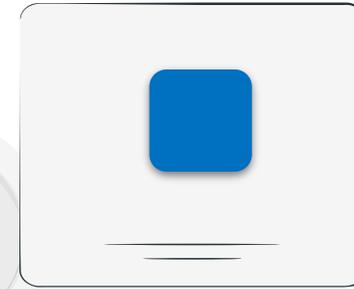
Product Suite



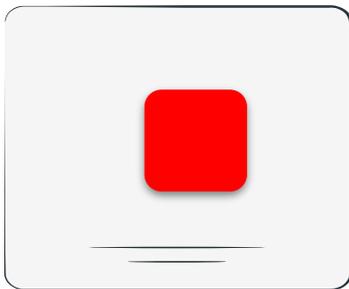
SRG Dream Home Loan



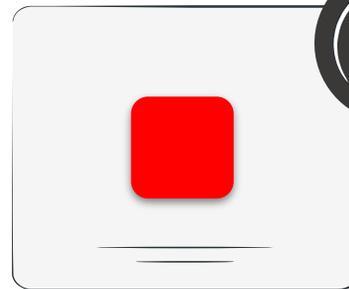
SRG Loan against Property



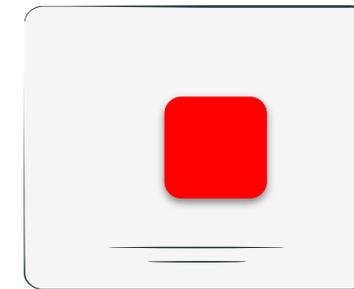
SRG Home Revision Loan



SRG Construction Loan



SRG Plot Plan



SRG Builder Loan





Why Borrowers Prefer SRG



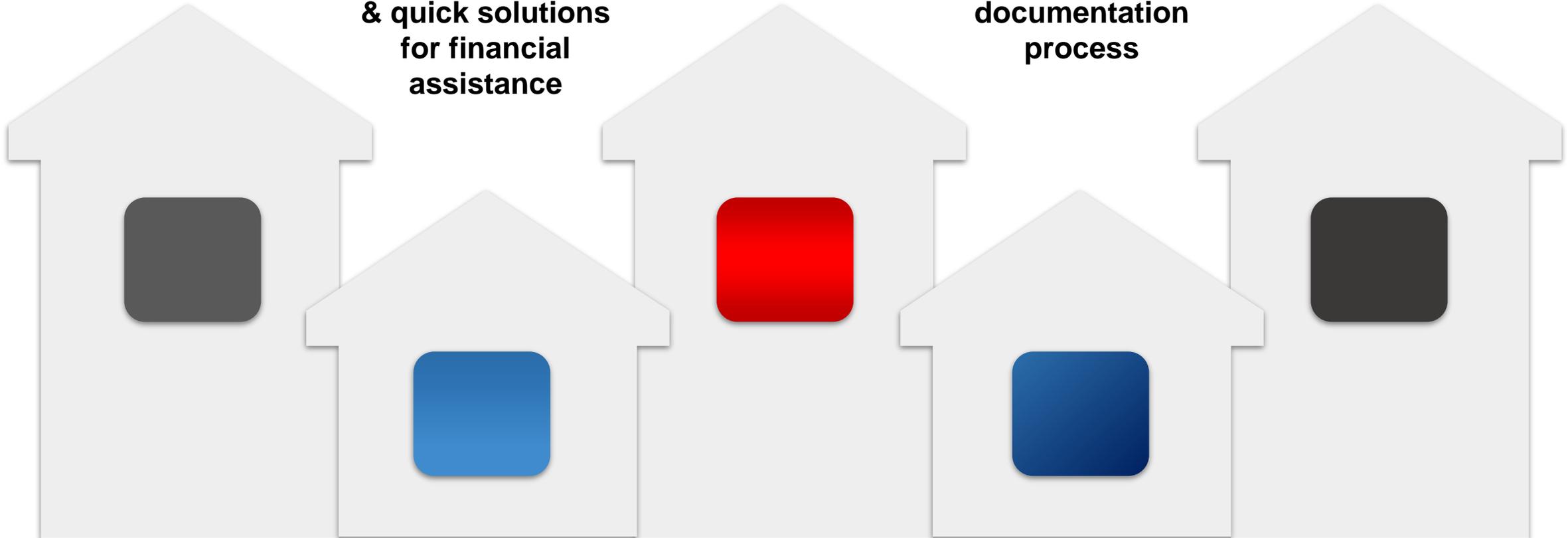
**Quick sanction
and disbursement
process
(TAT of 15 days)**

**Prompt response
& quick solutions
for financial
assistance**

**In-depth rural
penetration &
localized
approach**

**Simple
documentation
process**

**Preferred partner
to help fulfil
dream in
affordable
housing**





Addressable Target Market

The Problem Definition & Need Gap

Unorganized sector
New to credit
Low banking habits
Underserved population

The Solution – SRG Housing Finance

Tailor made products to serve different profiles, deeper market penetration, leveraging technology for quick processing, Assessed Income evaluation , geographically difference credit and collection policy,

142.86 Cr

Total Population

91.43 Cr

Rural Population (64%)

5,97,608

Total Number of Villages

2,58,925

Total Number of Villages with population > 1000

INR 1.29 Lac Cr

Credit Hungry Affordable Housing Sector

The Target Segment

Population in Rural India who are credit hungry with the following characteristics:

- EWS, LIG & MIG Class of Groups
- Age group of 21 – 45 years
- Monthly Net Income of Rs 15,000+
- New to Credit / Justified Credit Bureau Calls
- Lack of Income Documentation



Go To Market Strategy

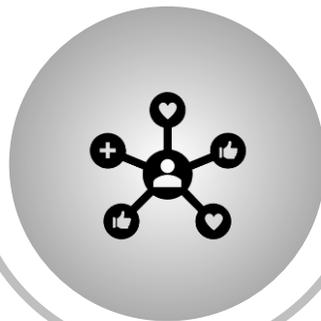


Feet on Street

- Through Own Sales Team
- Customer Referrals
- Connectors Loan Mela Wall Paintings Pamphlet Dist. Canopy

Channel Partners

- Individual DSA onboarding
- DSA Agencies
- Chartered Accountants
- Tele Marketing
- Dealer Boards



Data Analysis

- Decision making through data analysis
- Cutting edge analytics tools for analysis of behavioural patterns
- Artificial Intelligence
- Scoring modal for credit assessment



Leveraging Technologies

- Mitra Application for providing Leads of Customer
- Sales Application for smooth disbursement process
- Digital Execution of Agreements



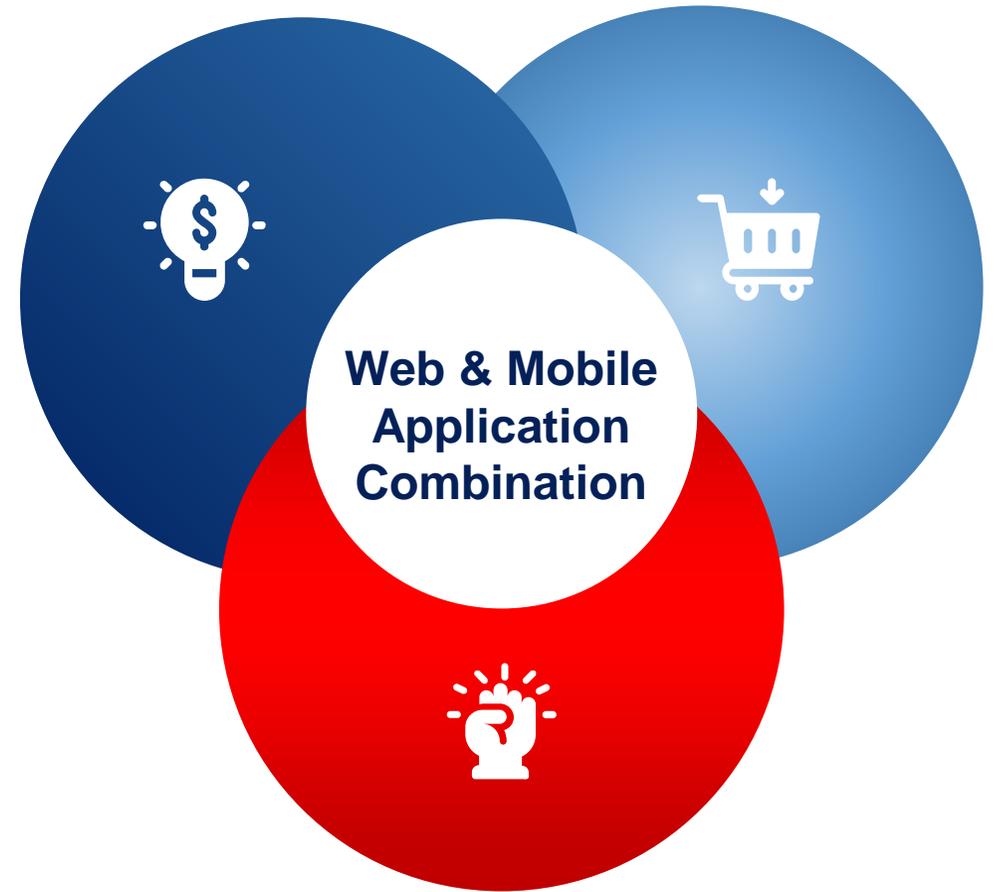
Digital Marketing

- Search Engine Optimization
- Social Media Marketing
- Web Analytics
- Pay Per Click
- Compelling Ads



Digital Ecosystem – SRG SRAJAN

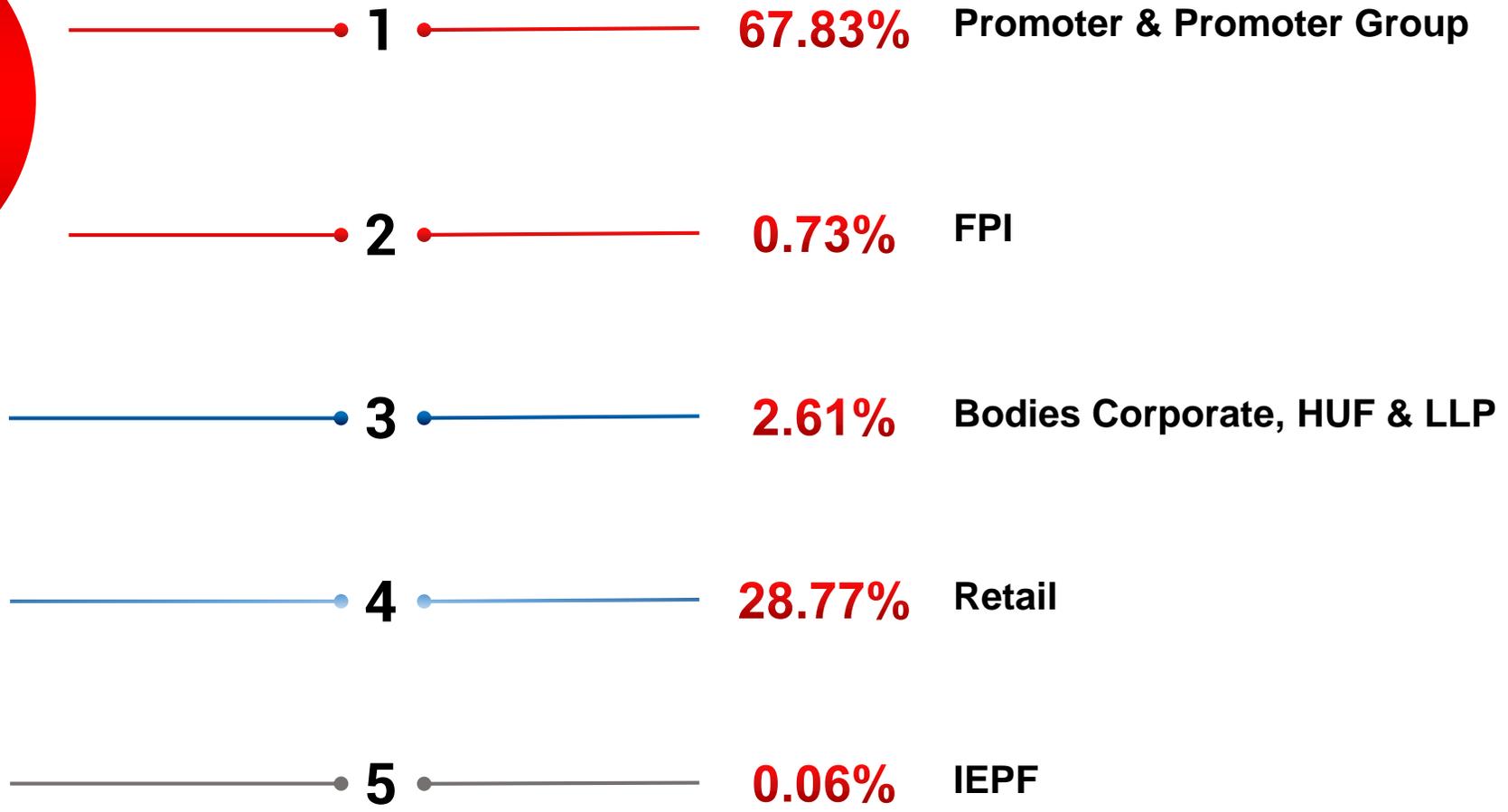
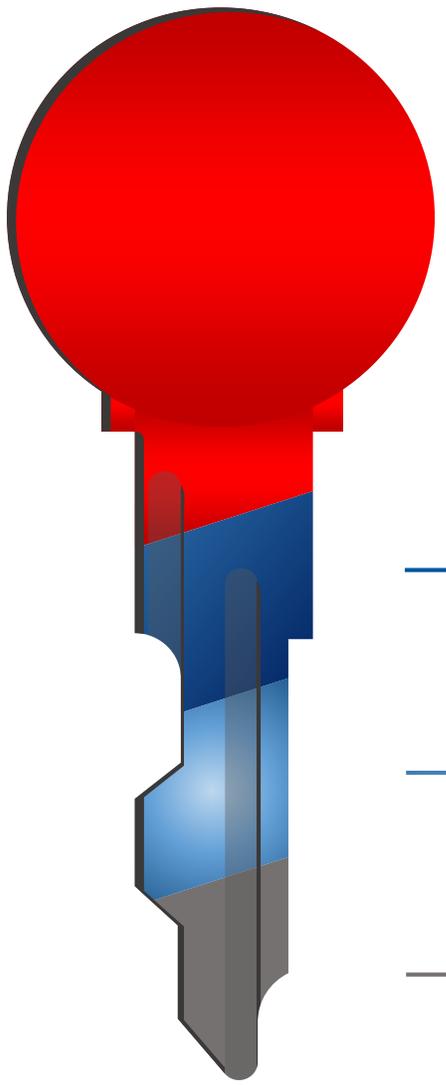
Loan Origination	Loan Management	Loan Collection
Lead Generation & Management	EMI Collection through auto-debit	DPD Bucketing
Customer Application Form	Repayment Monitoring	Pool Allocation
KYC & Documents Validation	Penal Charges Calculation	Field Visits Tracking
Credit Decisioning through Web	Part - Payment / Forclosure	Geo Location Tracking
Loan Disbursement	Bank Reconciliation	Bluetooth Printer for Receipts
	Client Servicing	Foreclosure Request



Add-on Features	Digital KYC verification & cKYC reporting	Online Validation through APIs	Collection Monitoring through Go Collect App	MIS Reporting & Real Time Dashboards	Data Backed Early Warning Signals



Shareholding Pattern





Investor Relations Contact

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Strategy & Investors Relations | Consulting

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PhadkeMarg, Near East West Flyover,
Andheri (E), Mumbai, Maharashtra -
400069.



THANK YOU
