

**Date: April 30 2025**

<b>To, National Stock Exchange of India Ltd Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Mumbai-400051 Scrip Symbol- SRGHFL</b>	<b>To, BSE Limited 1<sup>st</sup> Floor, P.J. Towers, Dalal Street, Mumbai-400001 Scrip Code- 534680</b>
--	--

**Subject: Press Release – March 2025**

Dear Sir,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached press release with respect to Audited Financial Results for the quarter and Year ended March 31, 2025.

The Press Release may also be accessed on the website of the Company at [www.srghousing.com](http://www.srghousing.com).

Please take note of the same.

Thanking You,

With Regards

**For SRG Housing Finance Limited**

**Vinod K. Jain**  
**Managing Director**  
**DIN: 00248843**

**SRG HOUSING FINANCE LTD.  
FY25 PRESS RELEASE**

The Board of Directors of SRG Housing Finance Ltd. (SRGHFL) have approved the audited Financial Results for Quarter and Financial Year ended 31<sup>st</sup> March 2025 at their meeting held on April 30, 2025.

**Performance Highlights**

Particulars	(Rs crores)					
	FY25	FY24	YoY%	Q4 FY25	Q4FY24	YOY%
Gross Loan Assets (AUM)	759.36	601.59	26.23%	759.36	601.59	26.23%
Loan Disbursement	304.96	283.62	7.52%	106.48	102.19	4.20%
Total Income	154.54	126.66	22.01%	43.47	36.40	19.42%
Net interest income (NII)	72.33	58.69	23.24%	20.36	16.30	24.91%
NIM (%) on Gross AUM	10.63	11.29	-5.85%	2.78	2.83	-1.77%
Profit Before tax (PBT)	30.05	26.10	15.13%	7.67	7.61	0.79%
Profit after tax (PAT)	24.39	21.06	15.81%	6.19	6.09	1.64%
Basic EPS(Rs)	17.45	16.18	7.85%	4.43	4.68	-5.34%
Total Equity	263.95	159.67	65.31%	263.95	159.67	65.31%
Book Value (per share)	188.54	120.05	57.05%	188.54	120.05	57.05%
Gross NPA (%)	1.84	2.29		1.84	2.29	
Net NPA (%)	0.61	0.69		0.61	0.69	

- The Cost to Income ratio in FY25 is 65.78 % vs 63.74 % in FY24 while for Q4 FY25 is 67.47% vs 65.42% in Q4 FY24.
- The Net Interest Margin to Average Earning Assets in FY25 is at 10.63% as against 11.29% of FY24 while for Q4 FY25 is at 2.78 % as against 2.83% for Q4 FY24.
- The Return on Average Equity (ROAE) for FY 25 is at 11.52% while for Q4 FY25 is 2.62%.
- Capital Adequacy Ratio as on March 31, 2025 stood at 47.75% out of which tier I capital 47.23% and tier II capital was 0.52%
- The Loan to Value Ratio (LTV) of AUM at ~44 % coupled with strong standards of credit underwriting has safeguarded the Company from unnecessary credit risk.
- Loan Spread: The Company continues to earn a strong spread on its loans of 10.42% for FY 25 & 9.88% for Q4 FY25.
- EBITDA is Rs. 98.74 crore for FY 25 compared to Rs. 82.68 crore for FY 24 while for Q4FY25 is 26.06 Cr as compared to Rs 23.01 Cr for Q4FY24.

**Commenting on the company's financial performance Mr. Vinod K. Jain, Managing Director, of the company stated that** "In line with our guidance we have achieved Rs 750+ crore AUM as on end of FY25. This has come on the back of continued growth in new approvals and disbursements led by our branch expansion taken up over the last 12 months. As on year-end we stood at 90 branches across 7 states. While this may have come with slightly elevated Cost to Income it augurs well for our growth plans towards our next target of Rs 1000 crore AUM over the next 12-15 months. Gross NPA and Net NPA continued to stay in control at 1.84% and 0.61% respectively. Spreads were steady at 9.88%. Our efforts have also been recognised by investors in the completed financial year with high-quality long-term investors backing us in and participating in our equity fund raise during the year to the tune of Rs 75.77 crore. We continue to be focused on profitable and sustainable growth while keeping our credit quality in check as we head towards our targeted AUM of Rs 1000 crore."

### **LENDING OPERATIONS**

- **Loan Mix:**

**Product wise: -**

Loan type	Housing Loan		LAP		Total
	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)
FY25	554.81	73.06%	204.55	26.94%	759.36
FY24	420.18	69.84%	181.41	30.16%	601.59

**Occupation wise: -**

	Self Employed		Salaried		Total
	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)
FY25	565.69	74.50%	193.67	25.50%	759.36
FY24	450.30	74.85%	151.29	25.15%	601.59

**Demography wise:**

	Rural		Urban		Total
	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)
FY25	718.79	94.66%	40.57	5.34%	759.36
FY24	567.68	94.36%	33.91	5.64%	601.59

**Offering Mix: FY 25**

Particulars	LTV (%)	Disbursement (Rs. Cr.)	Average Ticket Size (Rs. Lakhs)	Yield (%)
Housing loan	44.33	227.05	8.04	21.63
Loan Against Property	44.08	77.91	15.11	21.15

**FUNDING & BORROWING MIX**

Outstanding Borrowing in **FY25 was Rs. 584.33 Crore** vs **Rs. 491.26 Crore** in FY24.

Borrowing Profile (%)	FY25	FY24
Banks (%)	46.46	49.41
FI (%)	47.59	39.17
NHB (%)	5.95	11.42
NCD (%)	0.00	0.00

**BUSINESS PRESENCE**

SRG is operating through its presence in **7 states and 1 Union Territory through 90 branches** as on 31<sup>st</sup> March 2025 It has branches in Rajasthan (32), MP (13), Gujarat (22), Maharashtra (14), Karnataka (5), Andhra Pradesh (3) Delhi (1). Its Registered office and head office is in Udaipur, Rajasthan and corporate office is situated in Mumbai, Maharashtra.

**For more information contact:**

<b>Ms Divya Kothari</b> CS <a href="mailto:compliance@srghousing.com">compliance@srghousing.com</a> 02262215307	<b>KAPTIFY Consulting</b> Strategy & Investor Relations <a href="mailto:info@kaptify.in">info@kaptify.in</a> +91-845 288 6099
--	--

**DISCLAIMER:** Certain statements that are made in the Press Release may be forward-looking statements. Such forward-looking statements are subject to certain risks and uncertainties like significant changes in economic environment in India and overseas, tax laws, inflation, litigation, etc. Actual results might differ substantially from those expressed or implied. SRG Housing Finance Limited will not be in any way responsible for any action taken based on such statements and discussions; and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances