

Date: May 02 2025

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: Updated Investor Presentation – Q4FY25

Dear Sir,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby provide the Revised Investor Presentation for the quarter and Year ended March 31, 2025.

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

Vinod K. Jain
Managing Director
DIN: 00248843

SRG HOUSING FINANCE LIMITED

INVESTOR PRESENTATION

Q4 & FY25



हम
दिल में घर
बनाते हैं

WHO WE ARE



Expert in Rural Housing Finance, Solving the problem of Housing Loans for New-to-Credit, Underserved & Unorganized population while simplifying access to finance for all

Best in class **NIMs 2.78%** in Q4FY25

Focused on **small ticket loans** (ATL: less than Rs 10 lacs) and low LTV (less than 50%)

Around 97% of our borrowers pay their EMIs through banking channels like NACH

Around 95% of book is rural and **75% loan** to non-Salaried segment.

90
Branches

7
States

19000+
Customers

850+
Employees

BBB+ Stable Acuité
BBB Stable CARE

75%
Non-Salaried

32
Lenders

62% of Our customer are between 35-53 years of age

We are Catering to mature prospects with sound businesses and sufficient cash flows

Reflects consumers ability to save money to buy a plot and construct on it

51% of Our customer have studied till class XII

Basic level of education reinforces Borrowers' intent to repay the loan

Strongly reflects in our sound GNPA and NNPA numbers

More than 95% of cases have women co-borrowers

Women are begin considered for home-ownership in rural India

Reduces risk and fosters women empowerment

Average income of a target household is nearly **Rs 30000**

Indicates more than sufficient income considering lifestyle expenses

Improves business prospect and facilitates sustainable growth

OUR JOURNEY



EXPERIENCED BOARD



Mr. Vinod Kumar Jain
Managing Director (Promoter)
25 Years + Experience



Mrs. Seema Jain
Non-Executive,
Non-Independent Director
21 Years + Experience



Mr. Mohit Singhvi
Non-Executive,
Independent Director
34 Years + Experience



Mr. Dilip Kumar Singhvi
Non-Executive,
Independent Director
35 Years + Experience



Mr. Suresh K Porwal
Non-Executive,
Independent Director
35 Years + Experience



Mr. Nishant Badala
Non-Executive,
Independent Director
9 Years + Experience



Mrs. Garima Soni
Non-Executive,
Independent Director
9 Years + Experience

STRONG MANAGEMENT (1/2)



Mr. Archis Jain

Chief Executive Officer
Young Achiever of the Year at the ABP
News BFSI and Most Admired BFSI
Professional in 2022.

6 Years + Experience



Mr. Ashok Modi

Chief Financial Officer
Prior doing practicing as CA

27 Years + Experience



Mr. Shubham Katta

Head HR- Vice President
EPSHRM from IIM calcutta
Prior associated with AU small finance bank

10 Years + Experience



Mrs. Divya Kothari

Company Secretary
Started Career with SRGHL only.

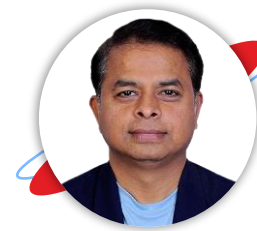
6 Years + Experience



Mr. Vipin Saxena

Chief Compliance Officer
Prior associated with SBI as GM

37 Years + Experience



Mr. Suresh Mate

Zonal Business Head
B. Sc, Physics, MBA – MIT, Pune.
Prior associated with Muthoot Group, IDBI

18 Years + Experience

STRONG MANAGEMENT (2/2)



Mr. Sanjay Vaishy

National Recovery Head
Advance Management Programme,
Banking and Finance (IIBF)

22 years + Experience



Mr. Georgie Alexander

National credit manager-
Vice president
Prior associated with Muthoot Fincorp

15 Years + Experience



Mr. Praphull Dwivedi

Head Programme & Technology-
Vice president

Prior associated with Secure Meter

28 Years + Experience



Mr. Ashish Kothari

DVP- Operations and Product
PGDM from IIM Kozikhode
Earlier associated with Many HFCs.

18 Years + Experience



Mr. Abhishek Surana

DVP - Product and
Communication

Prior associated with leading banks & HFC.

10 Years + Experience



Mr. Ashwin Bhardwaj

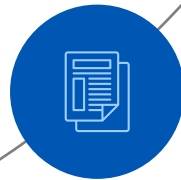
Lead - Risk Control Unit
Prior associated with Aavas, Bajaj Auto,
ICICI, Kotak Mahindra.

17 Years + Experience

WHY BORROWER PREFER SRG



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



Simple documentation process



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



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



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



ADDRESSABLE TARGET MARKET

The Problem Definition & Need Gap

Unorganized sector, New to Credit,
Underserved Population, Low Banking Habits

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



The Target Segment

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

EWS, LIG & MIG
Class of Groups

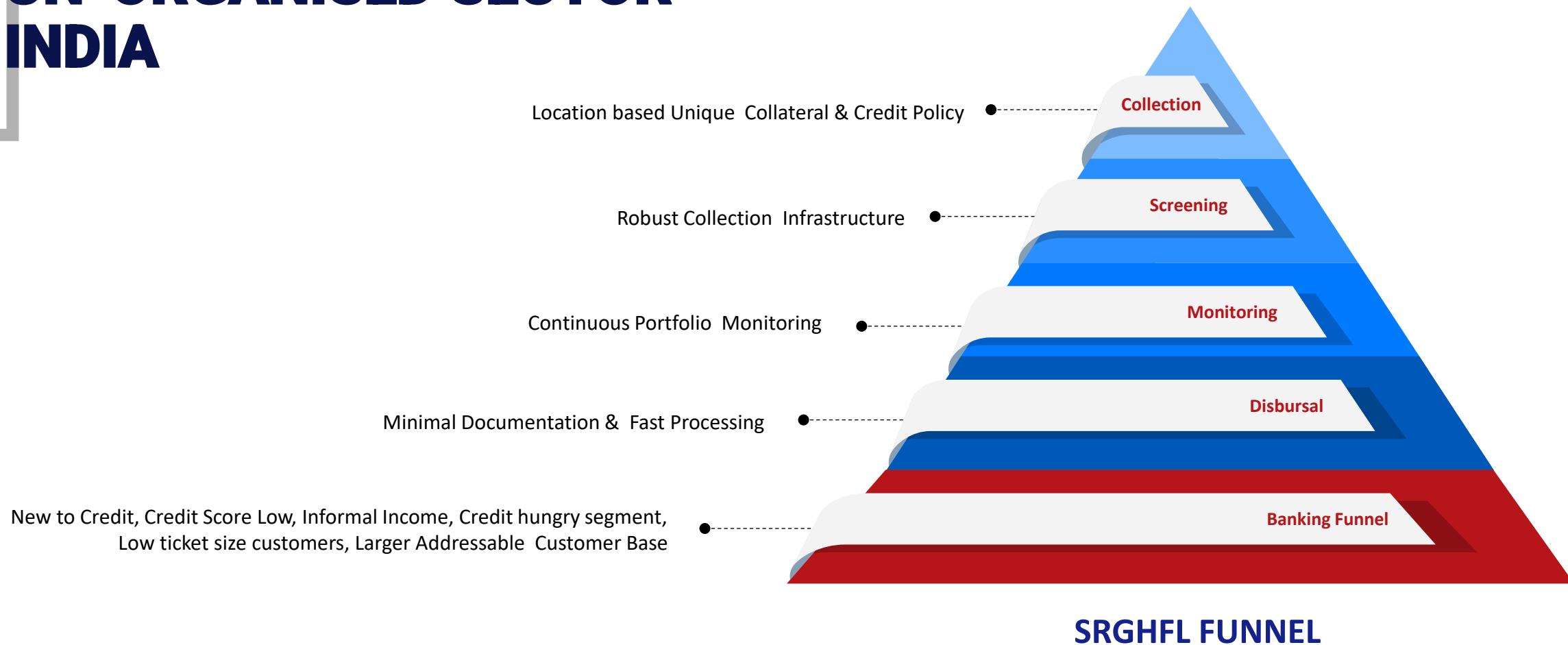
Age group of
21 – 45 years

New to Credit/
Justified Credit
Bureau Calls

Lack of Income
Documentation



DEEPER CREDIT ADOPTION IN UN-ORGANISED SECTOR IN INDIA



SRG UNIQUE POSITIONING IN MARKET



Deeper Penetration

In Rural Village Areas through wider Geo Limits of 50 Km from Hub and 35 Km from Spoke Branches



New to Credit

Justified Credit Bureau Calls based on Merits of Profile



Unique risk management

Based on Population, Segmentation, Product Mix



Consumer

Targeting the untapped and underserved population in home loan segment



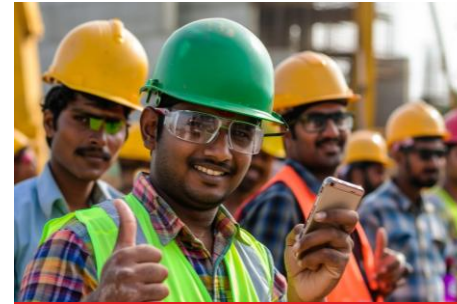
Location Based

Collateral and Credit Policy

CUSTOMER PROFILE



Milkman



Labourer



Repair Shop owner



Trader/Whole seller



Saree Shop owner



Tea Stall owner



Teacher



Entrepreneur



Shopkeeper



Vegetable vendor



Barber

PRODUCT OFFERINGS

Products

- Home Loans
- Loan Against Property

Ticket Size

- Minimum INR 1 Lacs
- Maximum INR 15 Cr

Interest Rate

- Minimum 15%
- Maximum 26%

Benefits

- Mini documentation
- Quick and easy Digital Application Actual Income Based Assessment

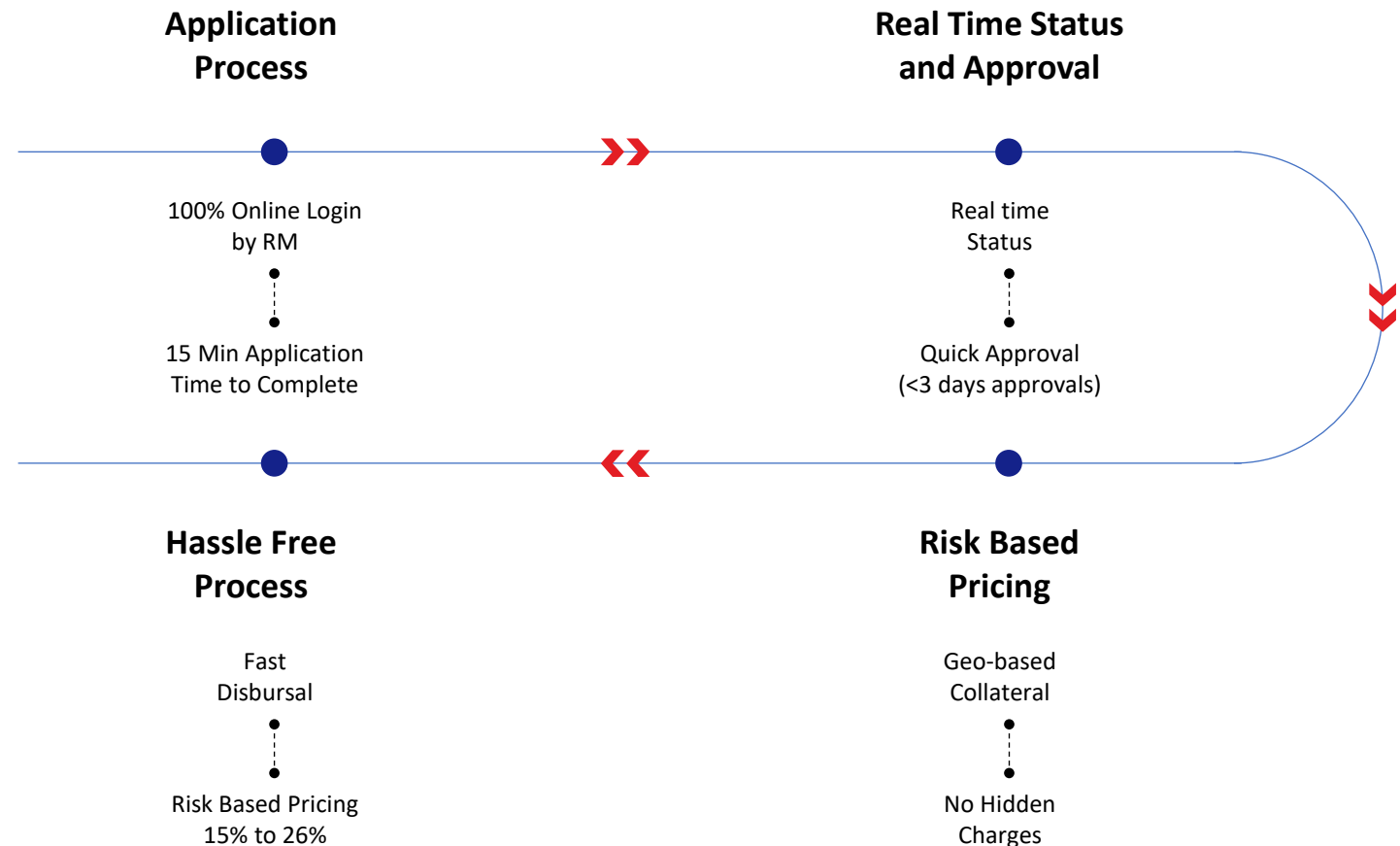
Type of Loan

- Secured

Tenure

- Minimum 1 Year
- Maximum 15 Years

KEY FEATURES



KEY HIGHLIGHTS FOR Q4FY25

₹**759**cr.

AUM as on
31st March 2025

9.88%

Spread earned in
Q4FY25

₹**106**cr.

Disbursement during the
quarter

₹**188.54**

Book Value per share as on
31st March 2025

₹**115**cr.

New Approvals during the
quarter

₹**264**cr.

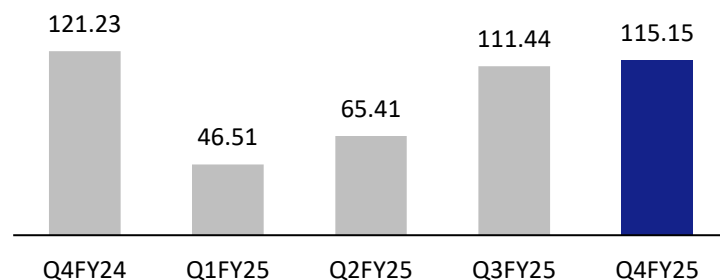
Shareholders Funds as on
31st March 2025

QUARTERLY INCOME STATEMENT

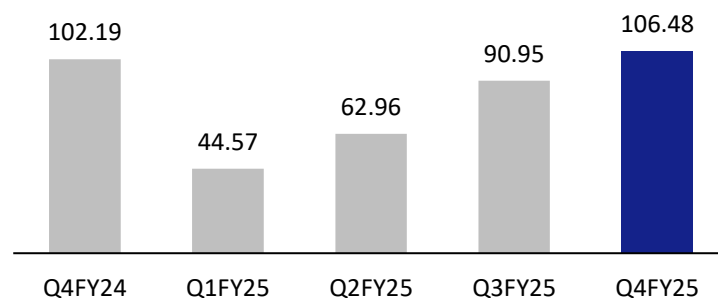
Sr .No.	Particulars (Rs. Crore)	Q4FY25	Q4FY24	FY25	FY24
1	New Approvals	115.15	121.23	338.51	312.07
2	Disbursements	106.48	102.19	304.96	283.62
3	Outstanding Loan Book	759.36	601.59	759.36	601.59
4	Interest Income	36.96	30.00	134.37	109.50
5	Fees & Other Income	6.51	6.40	20.17	17.16
6	Total Income	43.47	36.40	154.54	126.66
7	Interest Expenditure	16.60	13.70	62.04	50.81
8	Other Expenditure	18.13	14.85	60.84	48.36
9	Total Expenditure	34.73	28.55	122.88	99.17
10	Profit Before Tax & Provision	8.74	7.85	31.66	27.49
11	Net Interest Income	20.36	16.30	72.33	58.69
12	Provision For SA & NPA	1.07	0.24	1.61	1.39
13	Profit Before Tax	7.67	7.61	30.05	26.10
14	Provision For Taxation & DTL	1.48	1.52	5.66	5.04
15	Profit After Tax	6.19	6.09	24.39	21.06
16	Other Comprehensive Income (Net Of Tax)	(0.06)	(0.12)	(0.01)	0.04
17	Total Comprehensive Income	6.13	5.97	24.38	21.10
18	Earning Per Share (Rs.)	4.43	4.68	17.45	16.18
19	Gross NPA	13.98	13.76	13.98	13.76
20	Gross NPA Ratio(%)	1.84%	2.29%	1.84%	2.29%
21	Net NPA	4.58	4.11	4.58	4.11
22	Net NPA Ratio(%)	0.61%	0.69%	0.61%	0.69%

KEY PERFORMANCE INDICATOR (1/3)

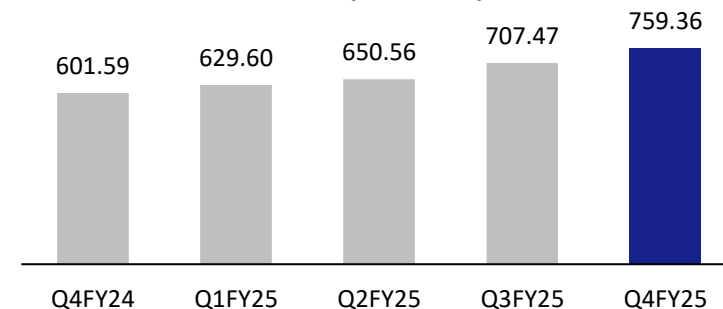
New Approvals (Rs. Crore)



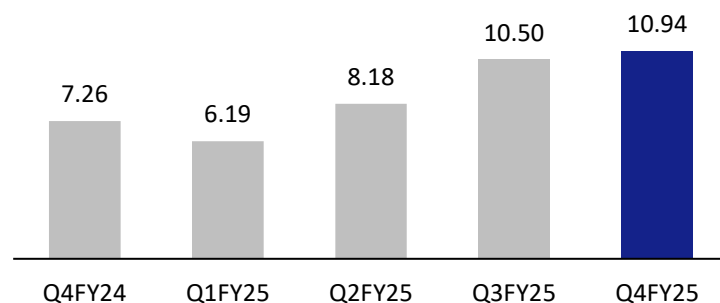
Disbursements (Rs. Crore)



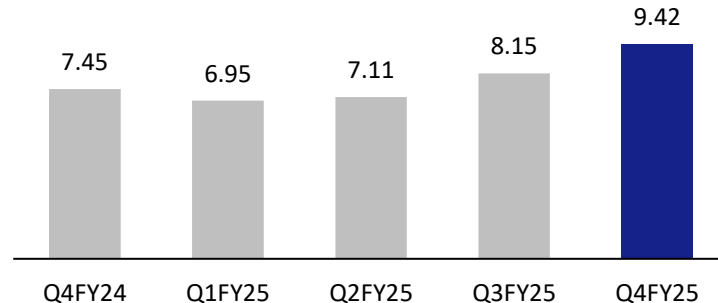
AUM (Rs. Crore)



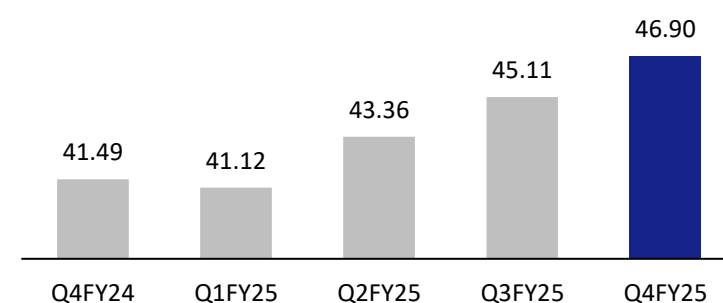
Average Ticket Size (Rs. Lakhs)



Average Tenure (Years)

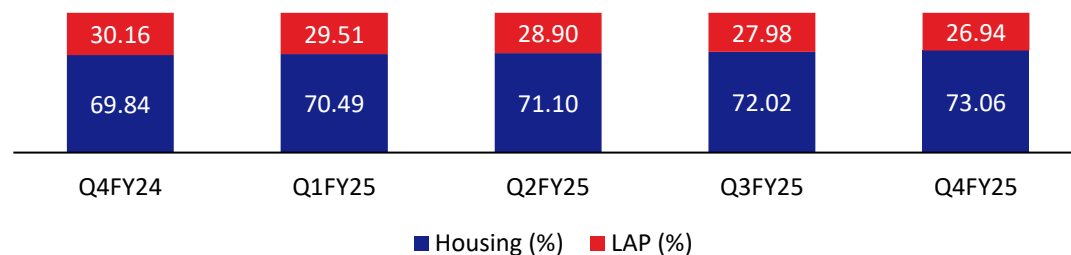


Average LTV (%)

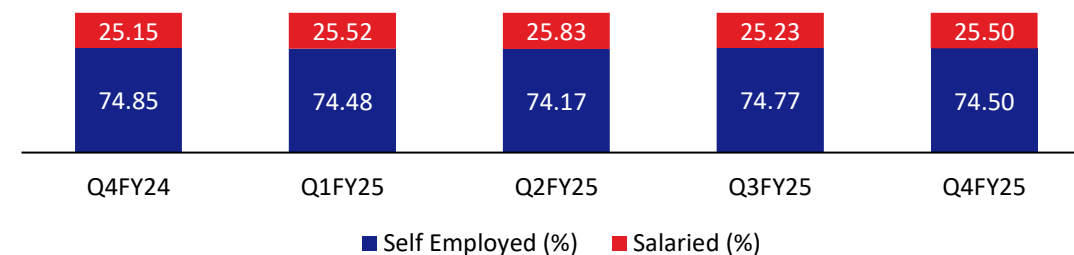


KEY PERFORMANCE INDICATOR (2/3)

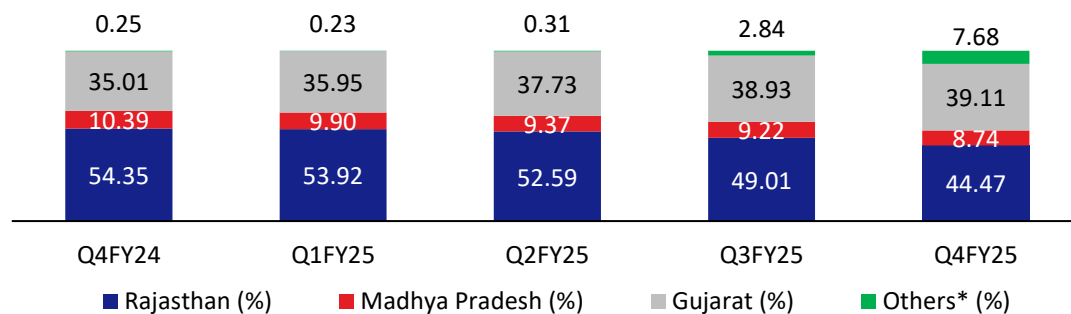
Loan Book Break Up – Product Category (%)



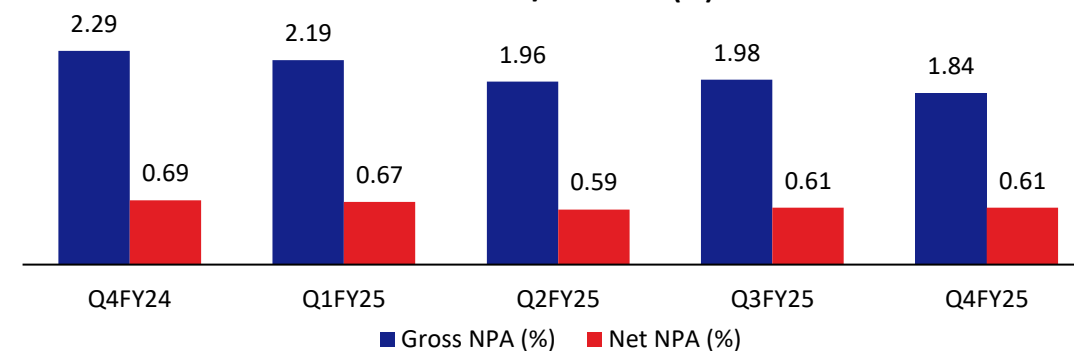
Loan Book Break Up – Customer Profile (%)



State Wise Loan Book (%)



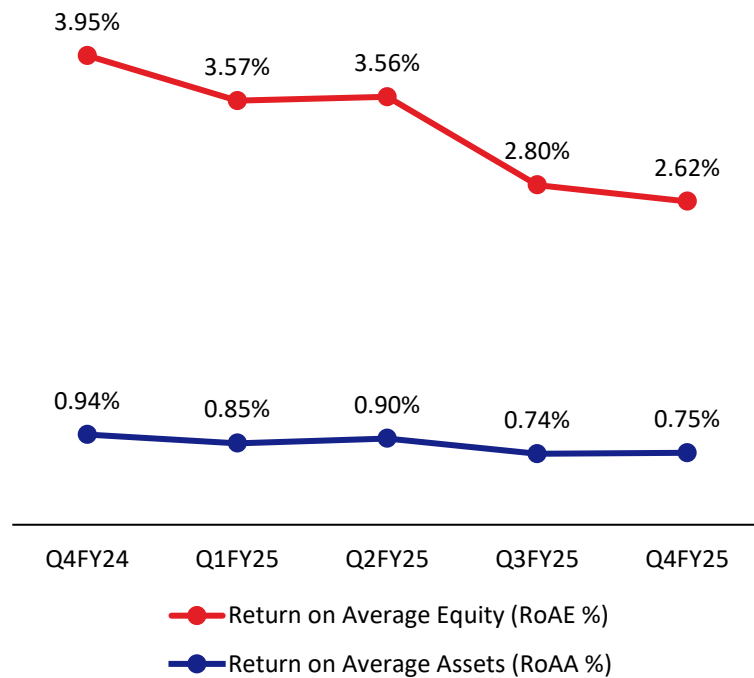
Gross NPA/ Net NPA (%)



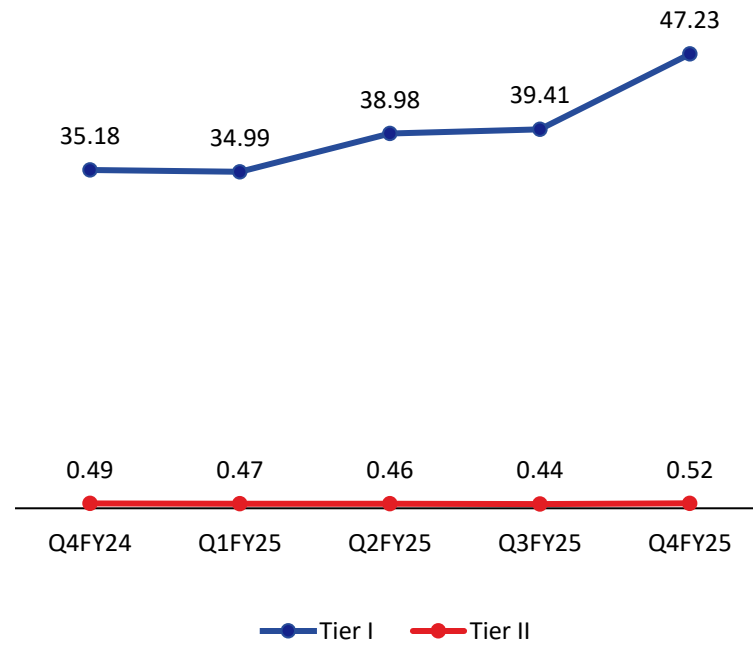
* Others include Maharashtra, Karnataka and Andhra Pradesh.

KEY PERFORMANCE INDICATOR (3/3)

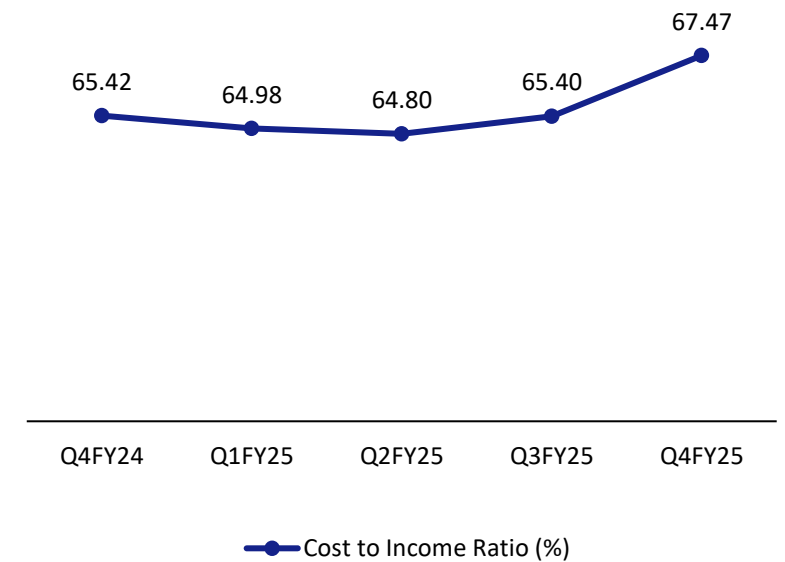
Return Ratios (%)



Capital Adequacy

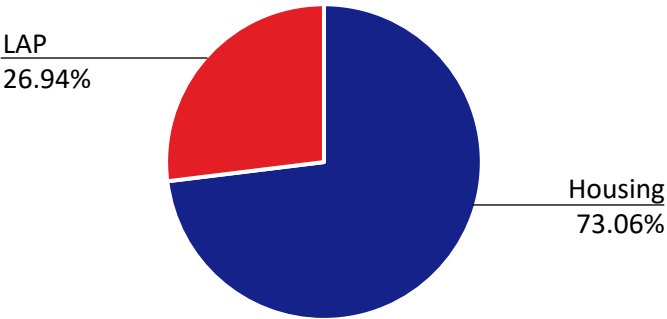


Cost to Income Ratio (%)

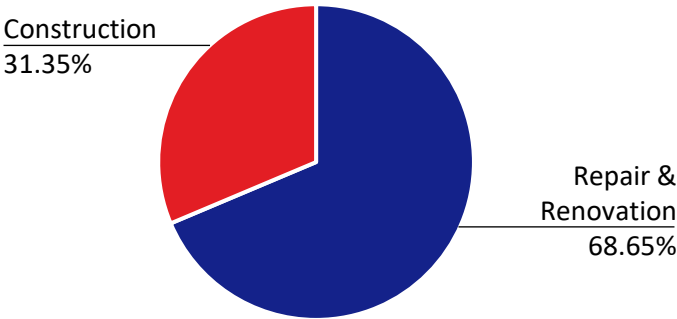


CUSTOMER PROFILE (Q4FY25)

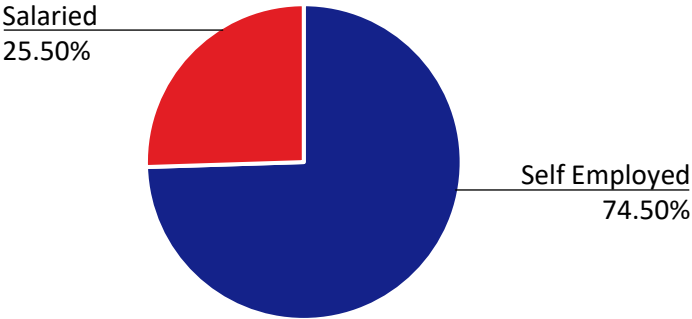
Product



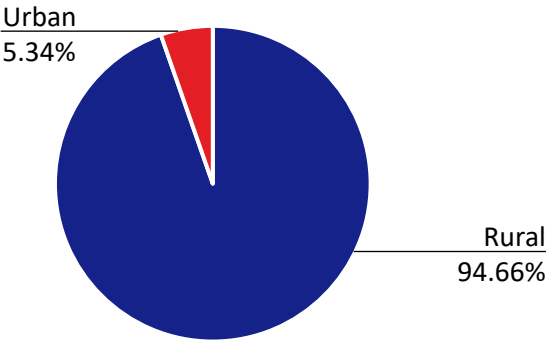
Housing Loan



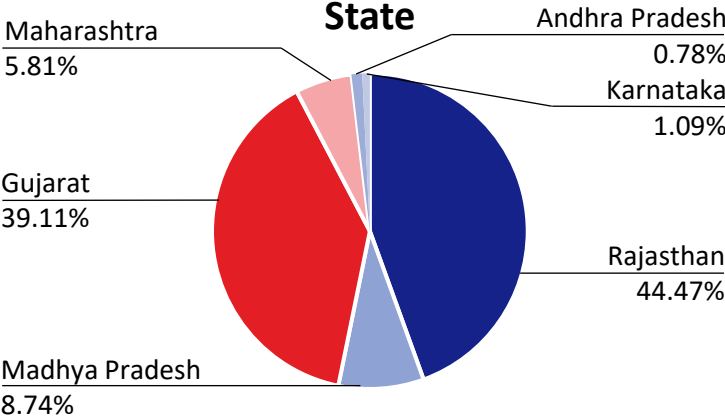
Occupation



Demography

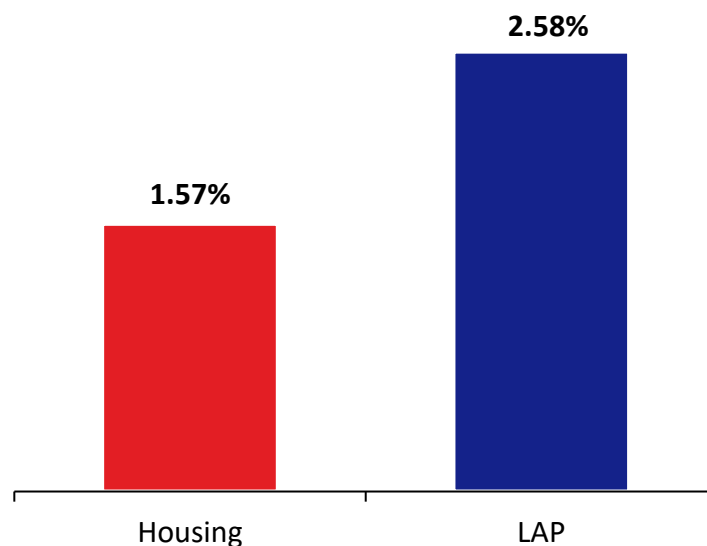


State

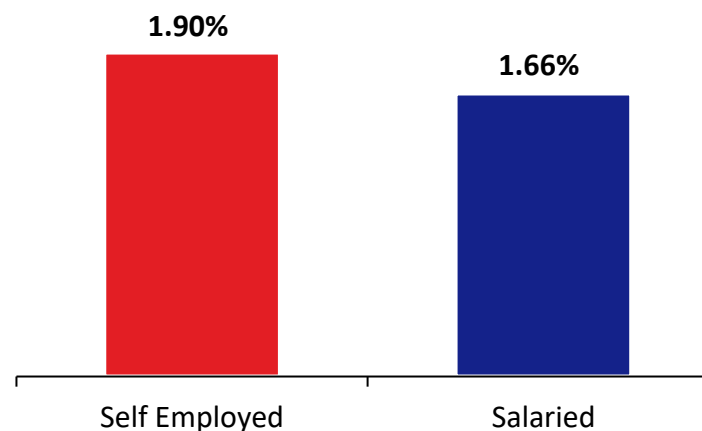


GROSS NPA DETAILS (Q4FY25)

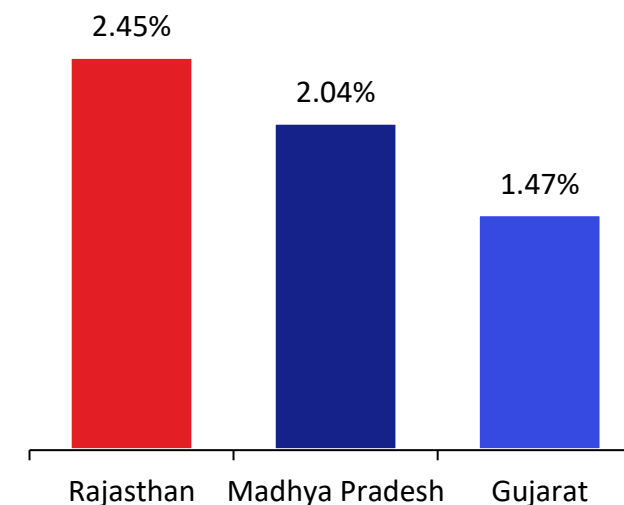
Product Wise



Segment Wise



State Wise*



* As of March 31, 2025, the GNPA in Maharashtra, Karnataka and Andhra Pradesh is Nil.

LIQUIDITY POSITION & FUND-RAISING OVERVIEW

Extract of Liquidity as on 31st March, 2025

Particulars	Amount (Rs. Crore)
Cash and Bank Balance*	15.49
Investment in Bonds, Mutual Fund and Shares	35.73
Unutilized CC and OD Limit	3.50
Undrawn Sanction	0.00
TOTAL	54.72

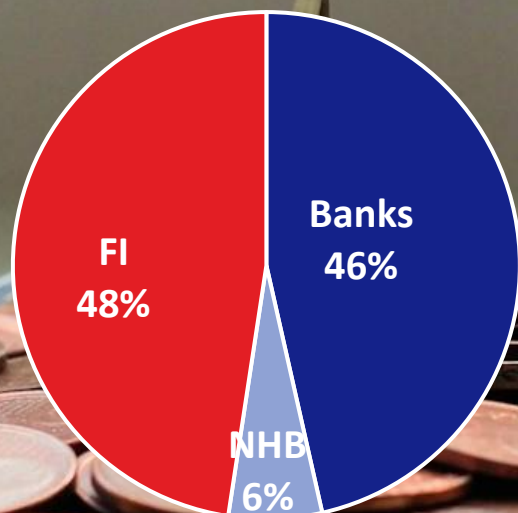
* Cash and Bank Balance does not include FDR amounting to Rs. 15.98 crore pledged with lenders.

Funds Raised in FY25

Particulars	Amount (Rs. Crore)
From Lenders	194.00
From Equity (including the conversion of earlier warrants)	80.00
TOTAL	274.00

BORROWINGS

Borrowing Mix (%)



National Housing Bank

Public Sector Banks

SBI, Union Bank of India, UCO Bank, Punjab National Bank, Indian Overseas Bank

Banking Relationships

Private Sector Banks

DCB Bank, South Indian Bank, IDFC First Bank, Federal Bank, ESAF small finance bank, Utkarsh Small Finance Bank, HDFC Bank, Bandhan Bank, Axis Bank

NBFC

Bajaj Finance Ltd, Hinduja Housing Finance, Hinduja Leyland Finance, LIC Housing, Manappuram Finance, MAS Housing Finance, MAS Rural Housing , Nabkisan , Nabsamruddhi, TATA Capital, Cholamandalam investment, HERO Housing, Sundaram Home Finance, Shriram Housing Finance, STCI Finance, Poonawalla Fincorp, Kotak Mahindra

SRG IN PAST YEARS

Despite facing 5 major external challenges such as liquidity crises, demonetization, GST, multiple waves of covid etc in the last 8 years – SRG has come out stronger, leaner and more resilient – a testament to its business model and operations.

Data in Crores (Unless Specified)	FY 2025	FY 2017
AUM	759.4	81.8
Balance Sheet Size	869.2	61.6
Net Worth	264.0	34.0
Profit Before Tax	30.1	4.0
Net Profit	24.4	2.7
Employees (No.)	866	55
Branches (No.)	90	19
Net Interest Margin (%)	10.6	10.6
Loan-To-Value (%)	44.3	50.0
Cost to Income Ratio (%)	65.8	55.3

POWERING THE DIGITAL ECOSYSTEM WITH SRG SRAJAN

Web and Mobile Application Combination

LOS (Loan Organization)

- Lead Generation & Management
- Customer Application Form
- Kyc & Documents Validation
- PD through Mobile App
- Credit Decisioning through Web
- Loan Disbursement

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

Add-on Features



Digital KYC verification &
cKYC reporting



Online Validation through
APIs



MIS Reporting and Real
Time Dashboards



Data Backed Early Warning
Signals

COLLECTION FRAMEWORK

**1st
Day**

DPD Day 1
Overdue cases reported by
Accounts Team

**1-30
Days**

DPD- 1 to 30
Days Soft Calling by CRM to follow
up for Overdue Payments

**31-90
Days**

DPD- 31 TO 90 Days

On field follow-up by Collection
Executive Collection Manager to
Visit PNPA cases Legal
Counselling for the PNPA cases

Normal notice/Warning Notice
issued by legal team (if
required)

**90+
Days**

DPD- 90+ Days

SARFAESI Proceedings initiation NI
Act Notice u/s

138 for cheque bounce suite filed
in the court of law

OUR NETWORK

Rajasthan (32)

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, Dhariyawad, Fatehnagar, Nimbhaera, Sabla, Dungarapur, Deoli, Asind, Mandalgarah.

Madhya Pradesh (13)

Mandsaur, Neemuch, Ratlam, Shamgarh, Indore, Ashta, Ujjain, Dewas, Badnawar, Alot, , Khandwa*, Sehore, Nagda. (*3 branches viz., Burhanpur, Sanawad, Khargone has been merged into Khandwa Branch).

Gujarat (22)

Ahmedabad, Surat, Mehsana, Palanpur, Nadiad, Vadodara, Valsad, Bharuch, Himmatnagar, Bhavnagar, Anand, Rajkot, Jamnagar, Navsari, Junagarh, Kapadvanj, Vyara, Vapi, Gandhinagar, Botad, Morbi, Surendranagar.

Maharashtra (14)

Mumbai, PCMC Pune Branch, Aurangabad, Jalgaon, Pune Cluster Office, Virar, Dhule, Kalyan, Solapur, Nasik, Amravati, Ahmednagar, Kolhapur, Satara.

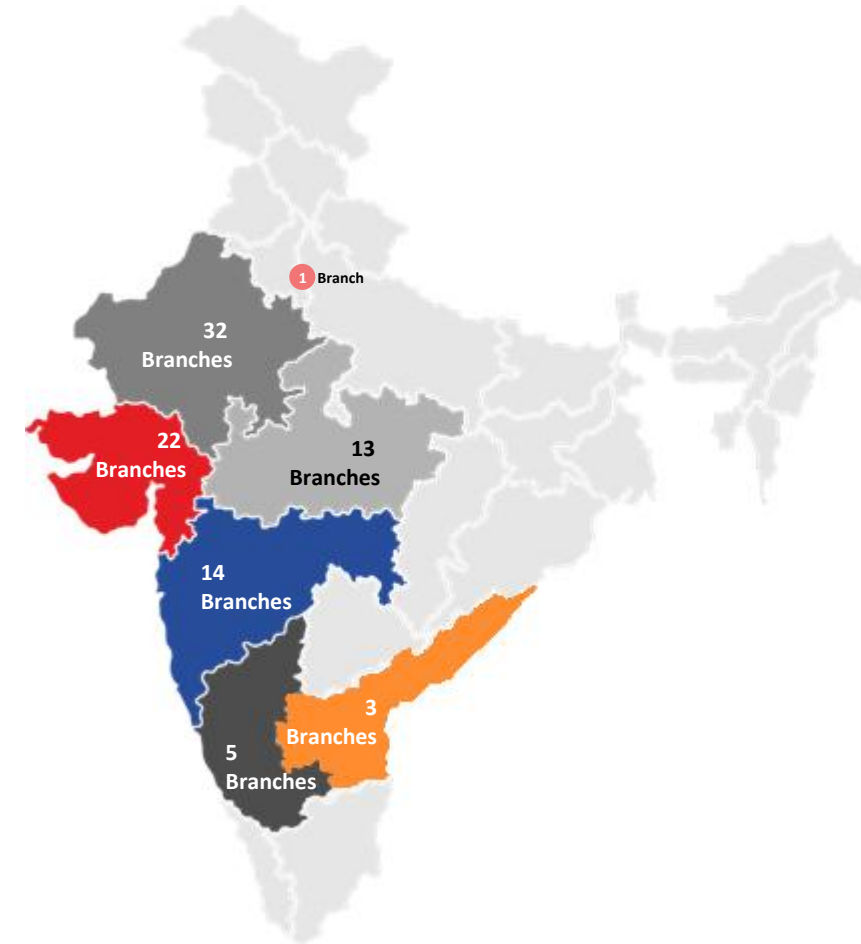
Delhi (1)

Karnataka (5)

Mysore, Devengere, Chitradurga, Bangalore, Kolar.

Andhra Pradesh (3)

Nellore, Kurnool, Vijayawada



Share Holding Pattern (as on 31st March, 2025)

59.13%

Promoter and
Promoter Group

0.01%

FPI & AIF

13.25%

Bodies Corporate,
HUF, NRI & LLP

27.56%

Retail

0.05%

IEPF

SHAREHOLDING PATTERN & RECENT FUND RAISE

Having **listed on BSE in 2012**, listed on **NSE** exchange as well on 21 Aug 2023.

Company **raised Rs. 10 Crores** on conversion of Share warrants in Mar 2024 and May 2024 .
(5 lakhs equity shares @ Rs.200 per share)

Company **raised Rs. 25.94 Crores** through Preferential issue of Equity Shares in Jul 2024
(7.76 lakhs equity shares @ Rs.333 per share)

Company **raised Rs. 49.93 Crores** through Preferential issue of Equity Shares in Mar 2025 .
(13.68 lakhs equity shares @ Rs.365 per share)



**THANK
YOU**

Head Office

SRG Housing Finance Ltd

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Investor Relations Contact

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