

**Date: Jan 31, 2025**

<b>To,</b> <b>National Stock Exchange of India Ltd</b> <b>Exchange Plaza, C-1, Block G,</b> <b>Bandra Kurla Complex,</b> <b>Mumbai-400051</b> <b>Scrip Symbol- SRGHFL</b>	<b>To,</b> <b>BSE Limited</b> <b>1<sup>st</sup> Floor, P.J. Towers,</b> <b>Dalal Street,</b> <b>Mumbai-400001</b> <b>Scrip Code- 534680</b>
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**Subject: Outcome of Board Meeting and Integrated Filing (Financials) for the Quarter and Nine Months ended December 31, 2024**

We wish to inform that the Board of Directors of the Company at their meeting held today i.e., on **Friday January 31, 2025** has inter alia considered, approved and taken on record the Un-Audited Financial Results of the Company for the quarter and nine months ended December 31, 2024, 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 and Nine Months ended December 31, 2024.

<b>Sr. No.</b>	<b>Particulars</b>	<b>Remarks</b>
1	Financial Results	Enclosed
2	Statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc.	Not Applicable
3	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
4	Disclosure of Related Party Transactions (applicable only for half yearly filings i.e., 2nd and 4th quarter)	Not Applicable
5	Statement on Impact of Audit Qualifications (for Audit Report with Modified Opinion) submitted along with Annual Audited Financial Results (Standalone and Consolidated separately) (applicable only for Annual Filing i.e., 4th quarter)	Not Applicable

The meeting was commenced at 12:15 PM and concluded at 12:50 PM.

We request you to kindly take the same on record.

**For SRG Housing Finance Limited**

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



**VALAWAT & ASSOCIATES**  
CHARTERED ACCOUNTANTS

432-433 S.M. Lodha Complex  
Shastri Circle , UDAIPUR - 313001  
Phone: 0294-2414213/2413482  
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### 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 December 31, 2024 ("the Statement"), being submitted by the Company pursuant to Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations, 2015") with stock exchange. 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.

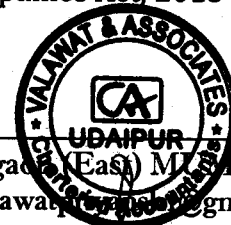
We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to 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

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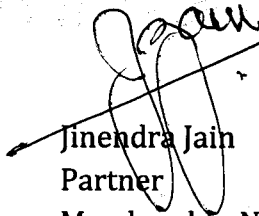
**VALAWAT & ASSOCIATES**  
CHARTERED ACCOUNTANTS

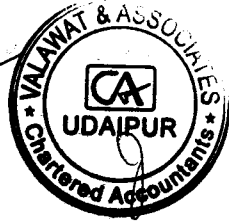
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the Companies (Accounts) Rules, 2014 and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure 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, provisioning and other related matters.

For : Valawat & Associates  
Chartered Accountants  
FRN : 003623C

  
Jinendra Jain  
Partner



Membership No. 072995  
Place: Udaipur  
Date: 31-01-2025  
UDIN :- 25072995BMNATL7076

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**SRG HOUSING FINANCE LIMITED**

(CIN: L65922RJ1999PLC015440)

**Statement of Un-Audited Financial Results for the Quarter and Nine-Months ended December 31, 2024**

		Rs. in Lakhs					
Sr.No.	Particulars	Quarter Ended			Nine months Ended		Year ended
		31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
		Unaudited					Audited
<b>I</b>	<b>Revenue from operations</b>						
(i)	Interest income	3,371.01	3,265.36	2,833.40	9,741.20	7,950.02	10,949.67
(ii)	Fees and Commission Income	326.44	136.32	107.97	547.37	305.43	560.32
(iii)	Net gain on derecognition of financial instruments under amortised cost category	6.35	20.26	1.80	31.09	27.99	34.05
(iv)	Other Operating Income	190.35	175.35	217.34	548.76	580.34	934.59
(v)	Gain on fair value changes	-	9.07	13.49	8.44	16.14	0.85
	<b>Total revenue from operations</b>	<b>3,894.15</b>	<b>3,606.36</b>	<b>3,174.00</b>	<b>10,876.86</b>	<b>8,879.92</b>	<b>12,479.48</b>
<b>II</b>	<b>Other income</b>	130.45	78.36	46.88	230.18	145.76	186.51
<b>III</b>	<b>Total Income (I+II)</b>	<b>4,024.60</b>	<b>3,684.72</b>	<b>3,220.88</b>	<b>11,107.04</b>	<b>9,025.68</b>	<b>12,665.99</b>
	<b>Expenses</b>						
(i)	Finance costs	1,650.56	1,491.62	1,306.57	4,544.84	3,711.34	5,080.78
(ii)	Net loss on fair value changes	0.63	-	-	-	-	-
(iii)	Impairment of Financial Instruments (Expected Credit Loss)	103.72	(61.18)	26.11	53.63	116.11	139.56
(iv)	Employee benefits expenses	967.61	866.53	702.22	2,643.38	1,966.05	2,730.18
(v)	Depreciation and amortisation expenses	171.31	162.45	158.37	485.37	406.89	577.70
(vi)	Other expenses	413.59	392.12	358.08	1,141.55	976.29	1,527.94
<b>IV</b>	<b>Total Expenses</b>	<b>3,307.42</b>	<b>2,851.54</b>	<b>2,551.35</b>	<b>8,868.77</b>	<b>7,176.68</b>	<b>10,056.16</b>
<b>V</b>	<b>Profit before tax (IV-III)</b>	<b>717.18</b>	<b>833.18</b>	<b>669.53</b>	<b>2,238.27</b>	<b>1,849.00</b>	<b>2,609.83</b>
<b>VI</b>	<b>-Tax expenses</b>						
	Current Tax	179.38	186.49	161.29	485.66	423.52	621.87
	Deferred Tax	(36.50)	(13.56)	(23.41)	(67.68)	(71.88)	(117.92)
<b>VII</b>	<b>Net Profit for the period (V-VI)</b>	<b>574.30</b>	<b>660.25</b>	<b>531.65</b>	<b>1,820.29</b>	<b>1,497.36</b>	<b>2,105.88</b>
	Other Comprehensive Income						
<b>A</b>	Items that will not be reclassified to profit or loss						
(i)	Remeasurement Gain / (Loss) on defined benefit plan	(2.77)	(2.76)	(0.21)	(8.30)	(0.31)	(11.06)
(ii)	Net Gain on equity instrument designated at FVOCI for the year	(47.37)	58.70	3.61	15.83	22.05	16.95
(iii)	Income tax relating to items that will not be reclassified to profit or loss	12.62	(14.07)	(0.86)	(1.89)	(5.47)	(1.48)
<b>B</b>	Items that will be reclassified to profit or loss	-	-	-	-	-	-
<b>VIII</b>	<b>Total other comprehensive income (A+B)</b>	<b>(37.52)</b>	<b>41.87</b>	<b>2.54</b>	<b>5.64</b>	<b>16.27</b>	<b>4.41</b>
<b>IX</b>	<b>Total Comprehensive Income</b>	<b>536.78</b>	<b>702.12</b>	<b>534.19</b>	<b>1,825.93</b>	<b>1,513.63</b>	<b>2,110.29</b>
<b>X</b>	<b>Earning Per Share (EPS) (of Rs. 10/- each)*</b>						
(a)	Basic	4.16	4.87	4.09	13.18	11.52	16.18
(b)	Diluted	4.16	4.62	3.94	13.18	11.09	15.60
<b>XI</b>	<b>Paid-up Equity Share Capital (Face value 10/- per share)</b>	<b>1,430.78</b>	<b>1,427.63</b>	<b>1,300.00</b>	<b>1,430.78</b>	<b>1,300.00</b>	<b>1,330.00</b>
<b>XII</b>	<b>Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year</b>	<b>14,636.83</b>	<b>14,636.83</b>	<b>12,026.21</b>	<b>14,636.83</b>	<b>12,026.21</b>	<b>14,636.83</b>

\*Not Annualized

**For SRG Housing Finance Limited**

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

**Date:-31-01-2025**  
**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 accented 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 Friday January 31, 2025 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 December 31, 2024. In compliance with Regulation 33 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. Hence, there are no separate reportable segments, as per IND AS 108 dealing with Operating Segments as specified under Sec.133 of the Companies Act, 2013.
- 5 Figures of the previous periods are re-classified/re-grouped or re-arranged, where ever necessary to make them comparable.
- 6 During the Quarter ended December 31, 2024 company has allotted 15,500 and 16,075 equity shares to the employees of the Company pursuant to exercise of ESOPs at a price of Rs. 200 per share.