





info@srghousing.com 

www.srghousing.com 

Date: Jan 31, 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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Dear Sir,

Subject: Investor Presentation- Q3FY25

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, 2024.

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

This is for your information and records.

For SRG Housing Finance Limited

Divya Kothari
Company Secretary
M.No:- A57307

Encl: - a/a

SRG HOUSING FINANCE LIMITED

INVESTOR PRESENTATION

Q3 & 9M 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 2.53%** in Q3FY25

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.

84 Branches	7 States	18000+ Customers	800+ Employees
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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

- 1999** Incorporated as Vitalise Finlease Pvt Ltd & subsequently changed the name to SRG Housing Finance Pvt Ltd.
- 2002** 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
- 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
- 2016** Sanctioned and refinanced from National Housing Bank twice in the same year. ISO 9001:2008 certified company for Quality Management System of Loan Process
- 2017** 1st private placement listing in March 2017
1st private placement of NCD in August 2017
- 2018** Rating BBB in March 2018 by Brickwork
- 2019** Launched business process reengineering project, "SRG SRAJAN", and implementation commenced.
- 2022** Reached Rs 340 cr AUM by 31 Mar'22 & crossed net worth of Rs. 100 Cr
- 2023** Rs. 438 cr AUM as on 31 Mar'23 & Expanded to 62 branches from 37 branches
- 2024** Listed on NSE (was already on BSE)
Rs 601 cr AUM as on 31 Mar 2024

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



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. 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 Ltd.
15 Years + Experience



Mr. Suresh Mate
zonal Business Head
B. Sc, Physics, MBA – MIT, Pune.
Prior associated with Muthoot Group, IDBI
18 Years + Experience

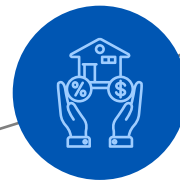


Mr. Praphull Dwivedi
Head Programme & Technology- Vice
president 2
Prior associated with Secure Meter.
28 Years + Experience

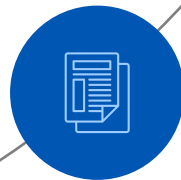


Mr. Ashish Kothari
Assistant Vice President -
Operation
PGDM from IIM Kozikhode
Earlier associated with Many HFCs.
18 Years + Experience

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

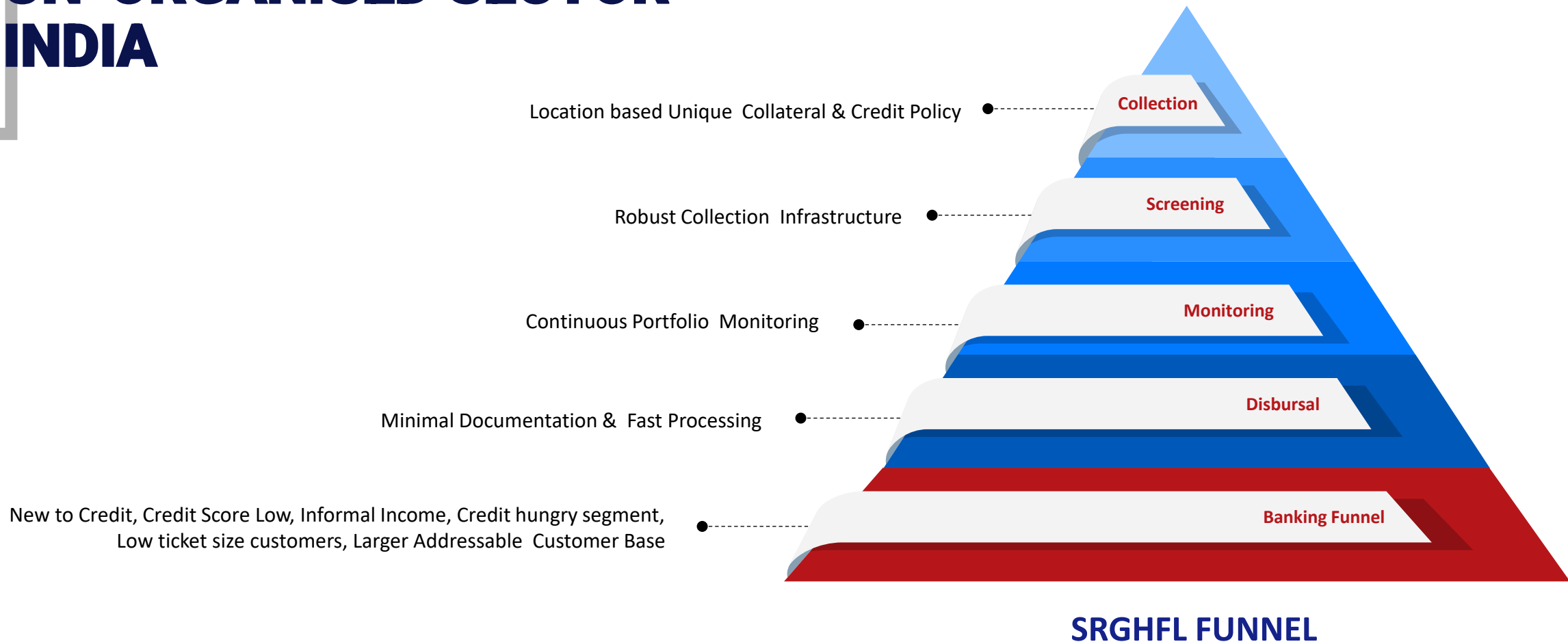
Age group of
21 – 45 years

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

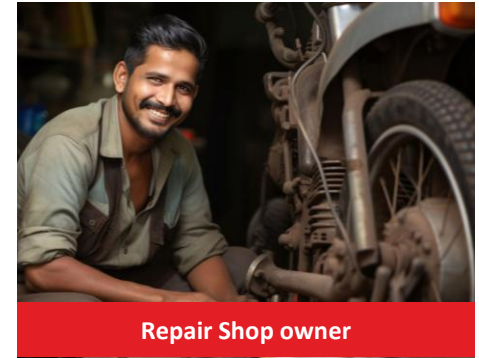
Targeting the untapped and underserved population in home loan segment



Location Based

Collateral and Credit Policy

CUSTOMER PROFILE



PRODUCT OFFERINGS

Products

- Home Loans
- Loan Against Property

Ticket Size

- Minimum INR 1 Lacs
- Maximum INR 15 Cr

Interest Rate

- 15%
- 26%

Benefits

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

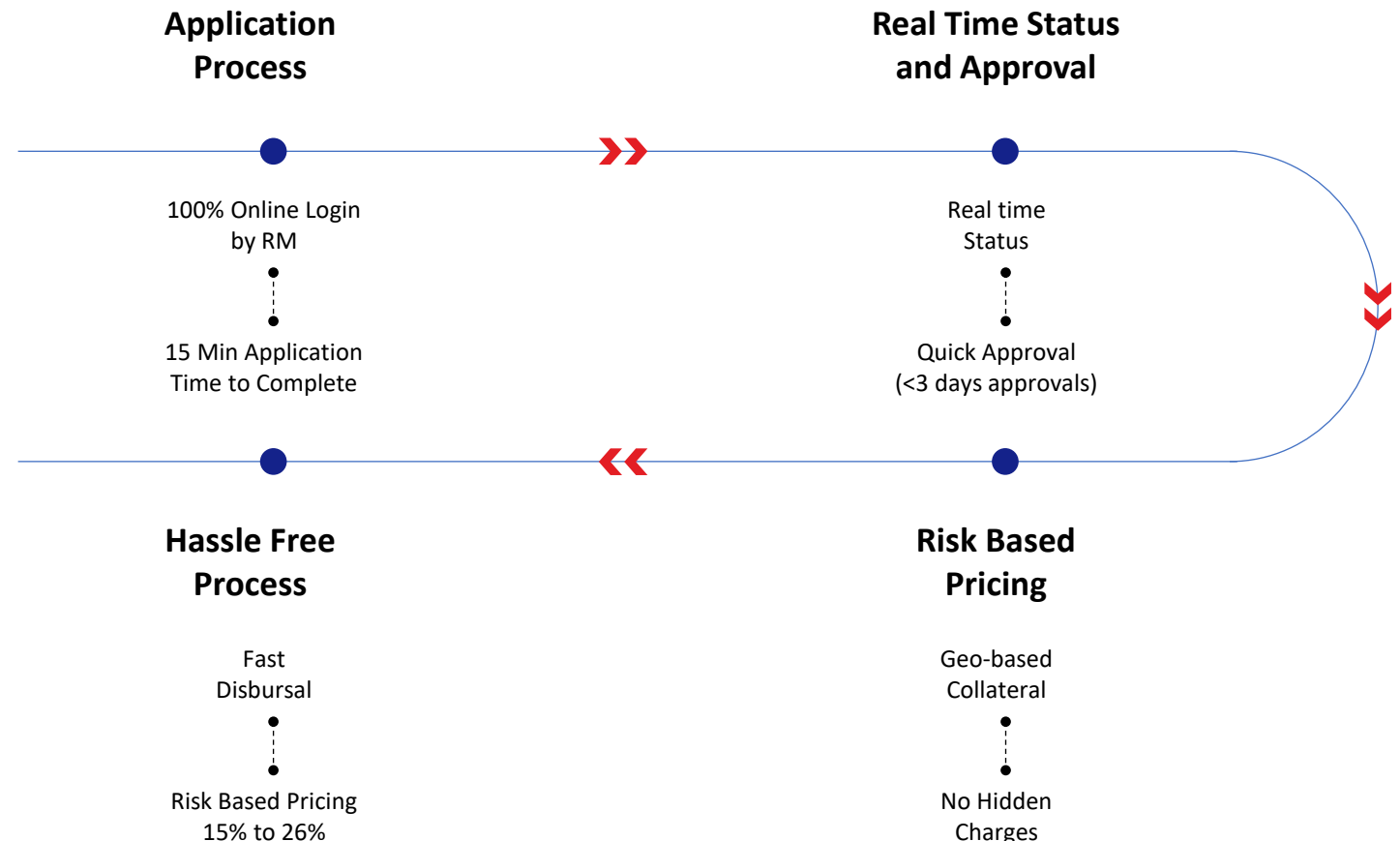
Type of Loan

- Secured

Tenure

- Minimum 1 Year
- Maximum 15 Years

KEY FEATURES





KEY HIGHLIGHTS FOR Q3FY25

₹ **707** cr.

AUM as on
31st December 2024

9.48%

Spread earned in
Q3FY25

₹ **91** cr.

Disbursement during the
quarter

₹ **150.51**

Book Value per share as on
31st December 2024

₹ **111** cr.

New Approvals during the
quarter

₹ **208** cr.

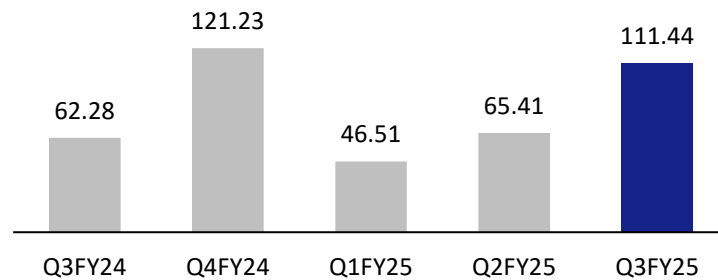
Shareholders Funds as on
31st December 2024

QUARTERLY INCOME STATEMENT

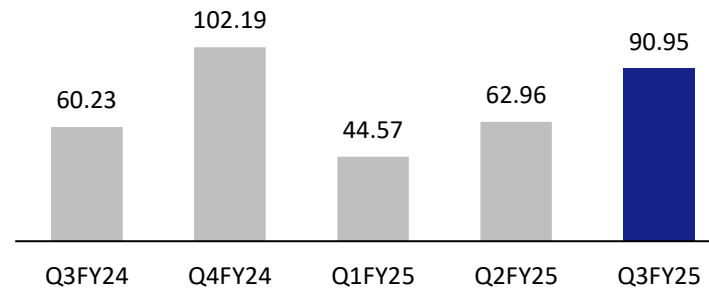
Sr .No.	Particulars (Rs. Crore)	Q3FY25	Q3FY24	9MFY25	9MFY24
1	New Approvals	111.44	62.28	223.36	190.83
2	Disbursements	90.95	60.23	198.48	181.43
3	Outstanding Loan Book	707.47	548.37	707.47	548.37
4	Interest Income	33.71	28.33	97.41	79.50
5	Fees & Other Income	6.54	3.88	13.66	10.76
6	Total Income	40.25	32.21	111.07	90.26
7	Interest Expenditure	16.51	13.07	45.45	37.11
8	Other Expenditure	15.53	12.18	42.70	33.50
9	Total Expenditure	32.04	25.25	88.15	70.61
10	Profit Before Tax & Provision	8.21	6.96	22.92	19.65
11	Net Interest Income	17.20	15.26	51.96	42.39
12	Provision For SA & NPA	1.04	0.26	0.54	1.16
13	Profit Before Tax	7.17	6.7	22.38	18.49
14	Provision For Taxation & DTL	1.43	1.38	4.18	3.52
15	Profit After Tax	5.74	5.32	18.2	14.97
16	Other Comprehensive Income (Net Of Tax)	(0.37)	0.02	0.06	0.16
17	Total Comprehensive Income	5.37	5.34	18.26	15.13
18	Earning Per Share (Rs.)	4.16	4.09	13.18	11.52
19	Gross NPA	13.99	13	13.99	13
20	Gross NPA Ratio(%)	1.98%	2.37%	1.98%	2.37%
21	Net NPA	4.26	3.33	4.26	3.33
22	Net NPA Ratio(%)	0.61%	0.62%	0.61%	0.62%

KEY PERFORMANCE INDICATOR (1/3)

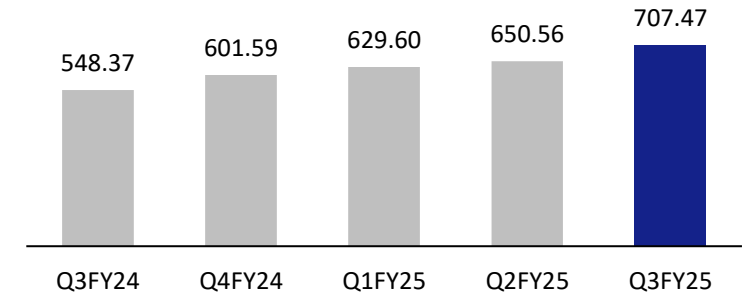
New Approvals (Rs. Crore)



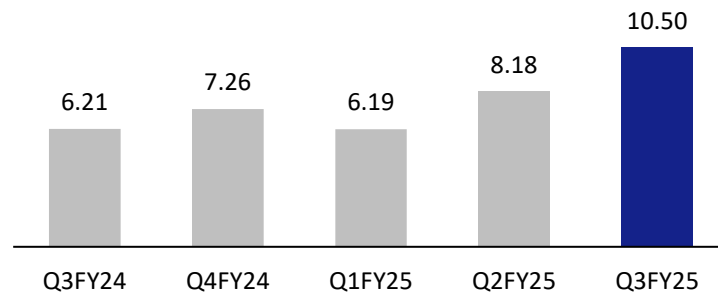
Disbursements (Rs. Crore)



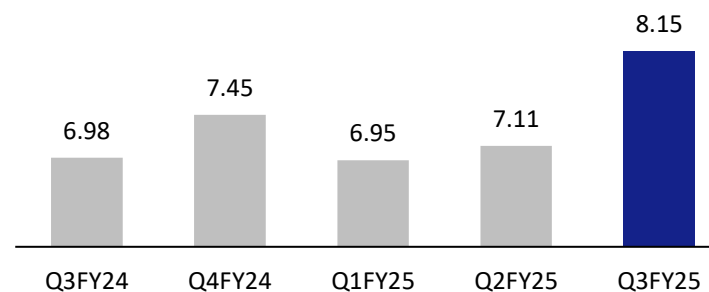
AUM (Rs. Crore)



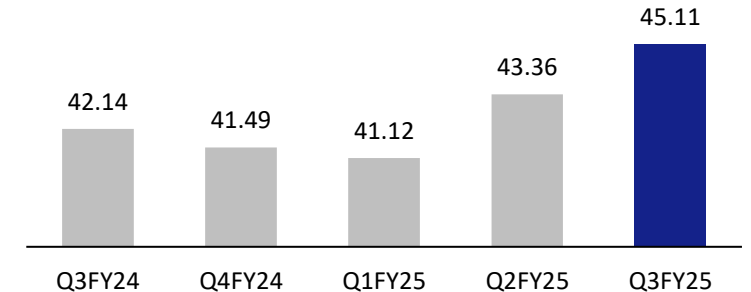
Average Ticket Size (Rs. Lakhs)



Average Tenure (Years)

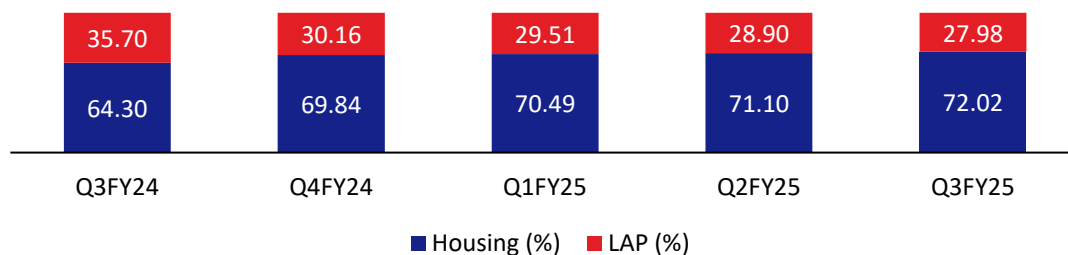


Average LTV (%)

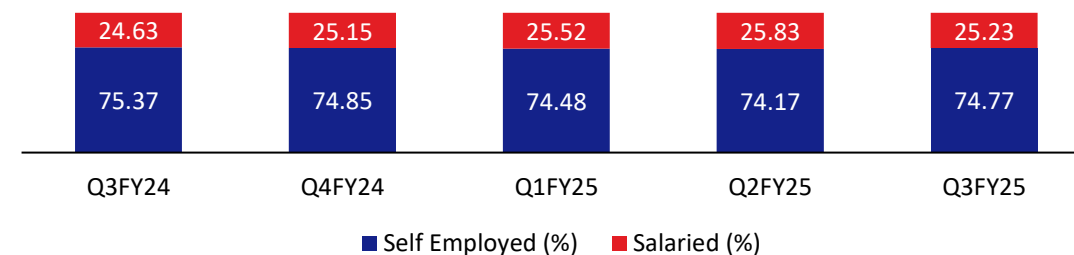


KEY PERFORMANCE INDICATOR (2/3)

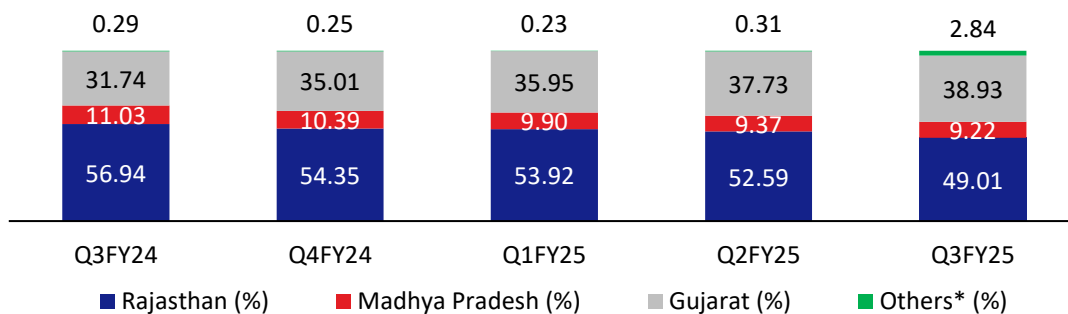
Loan Book Break Up – Product Category (%)



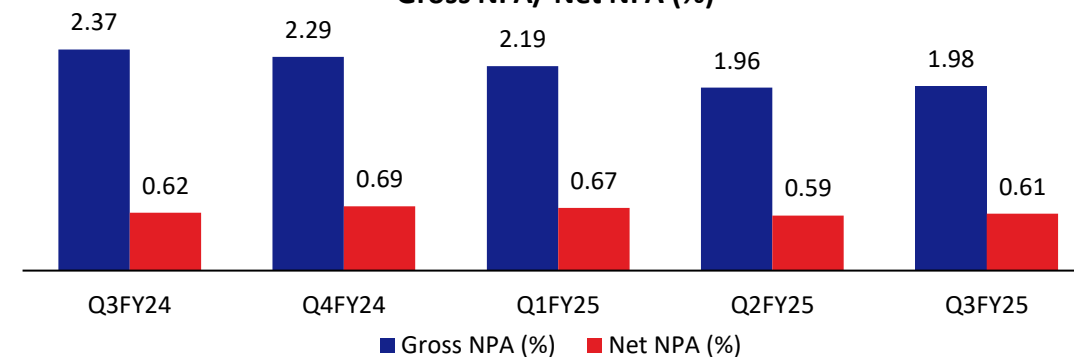
Loan Book Break Up – Customer Profile (%)



State Wise Loan Book (%)



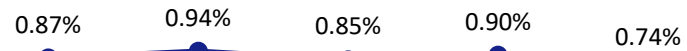
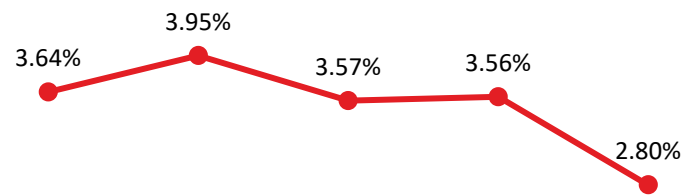
Gross NPA/ Net NPA (%)



* Others include Maharashtra, Karnataka and Andhra Pradesh.

KEY PERFORMANCE INDICATOR (3/3)

Return Ratios (%)



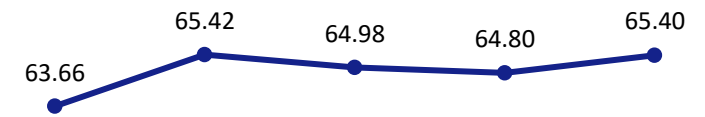
● Return on Average Equity (RoAE %)
 ● Return on Average Assets (RoAA %)

Capital Adequacy



● Tier I ● Tier II

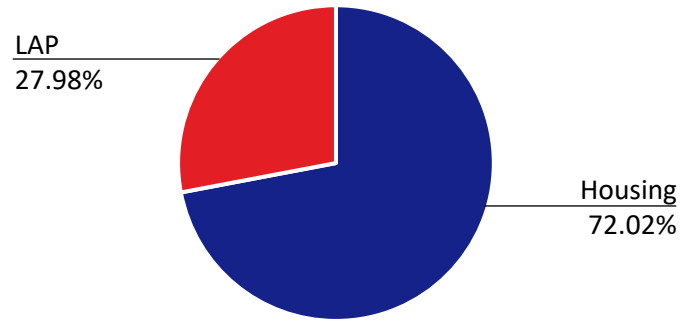
Cost to Income Ratio (%)



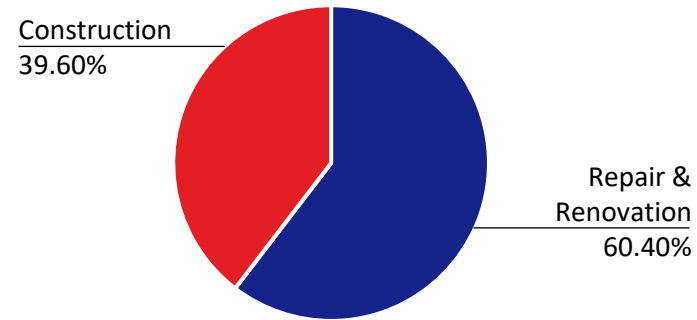
● Cost to Income Ratio (%)

CUSTOMER PROFILE (Q3FY25)

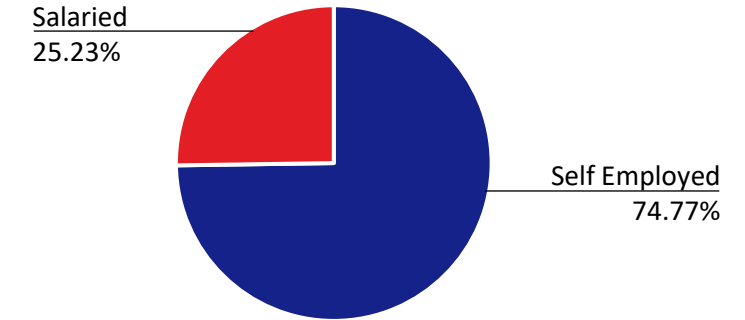
Product



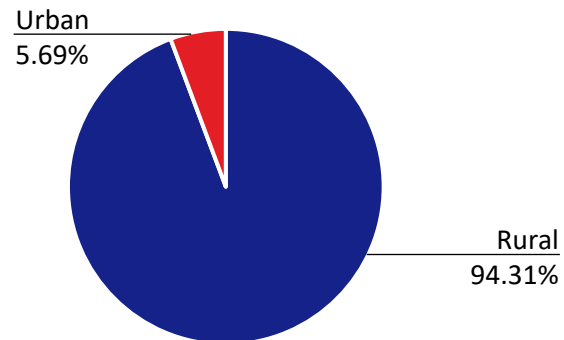
Housing Loan



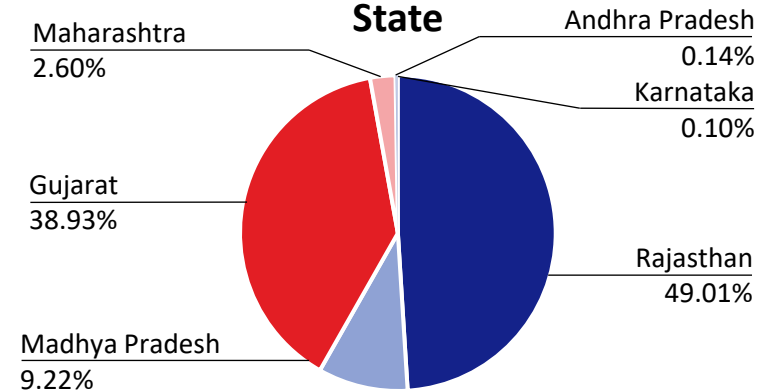
Occupation



Demography

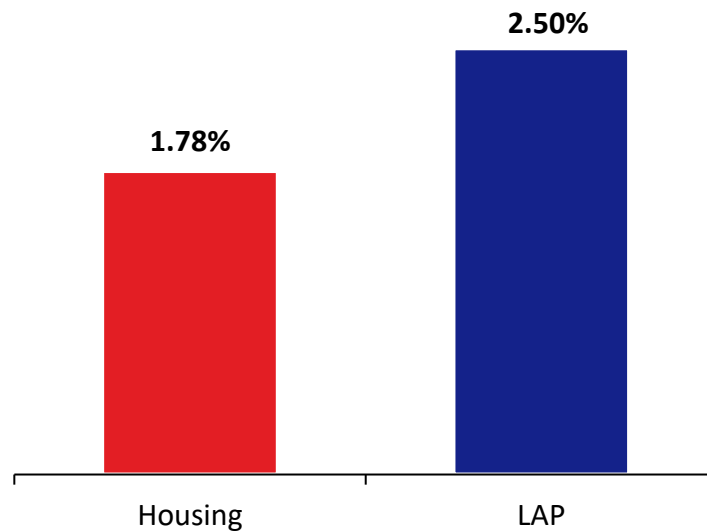


State

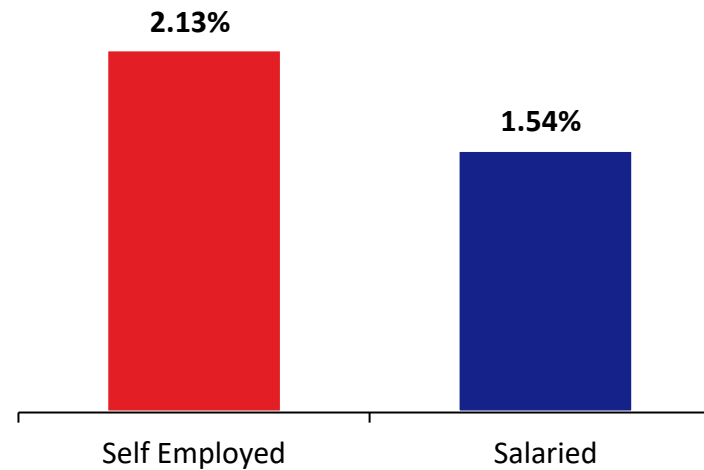


GROSS NPA DETAILS (Q3FY25)

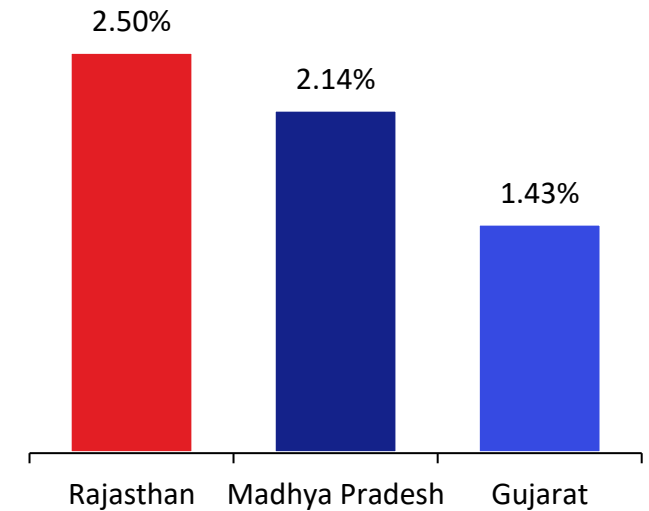
Product Wise



Segment Wise



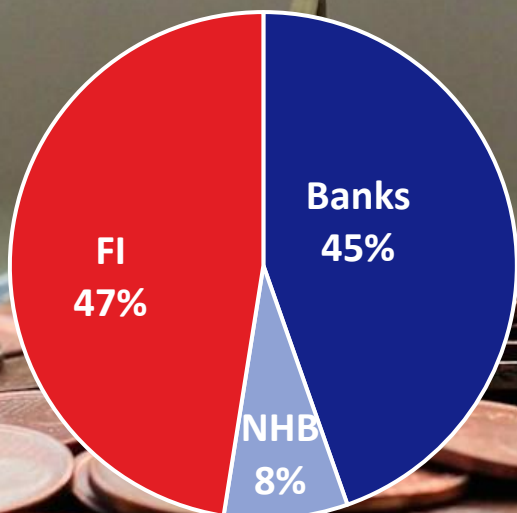
State Wise*



* As of December 31, 2024, the GNPA in Maharashtra, Karnataka and Andhra Pradesh is Nil.

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 Finance, MAS Rural Housing, Nabkisan, Nabsamruddhi, TATA Capital, Cholamandalam investment, HERO Housing, Sundaram Home Finance, Shriram Housing Finance, STCI Finance, Poonawalla Fincorp, Kotak Mahindra Prime Ltd

SRG IN PAST YEARS

Despite facing 5 major external challenges such as liquidity crises, demonetization, GST, multiple waves of covid etc in the last 7 years – SRG has come out stronger, leaner and more resilient – a testament to its business model and operations.

Data in Crores (Unless Specified)	FY 2024	FY 2017
AUM	601.6	81.8
Balance Sheet Size	670.4	61.6
Net Worth	159.7	34.0
Profit Before Tax	26.1	4.0
Net Profit	21.1	2.7
Employees (No.)	636	55
Branches (No.)	67	19
Net Interest Margin (%)	11.3	10.6
Loan-To-Value (%)	41.3	50.0
Cost to Income Ratio (%)	63.7	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, Dhairyawad, 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, Kargone 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 (13)

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

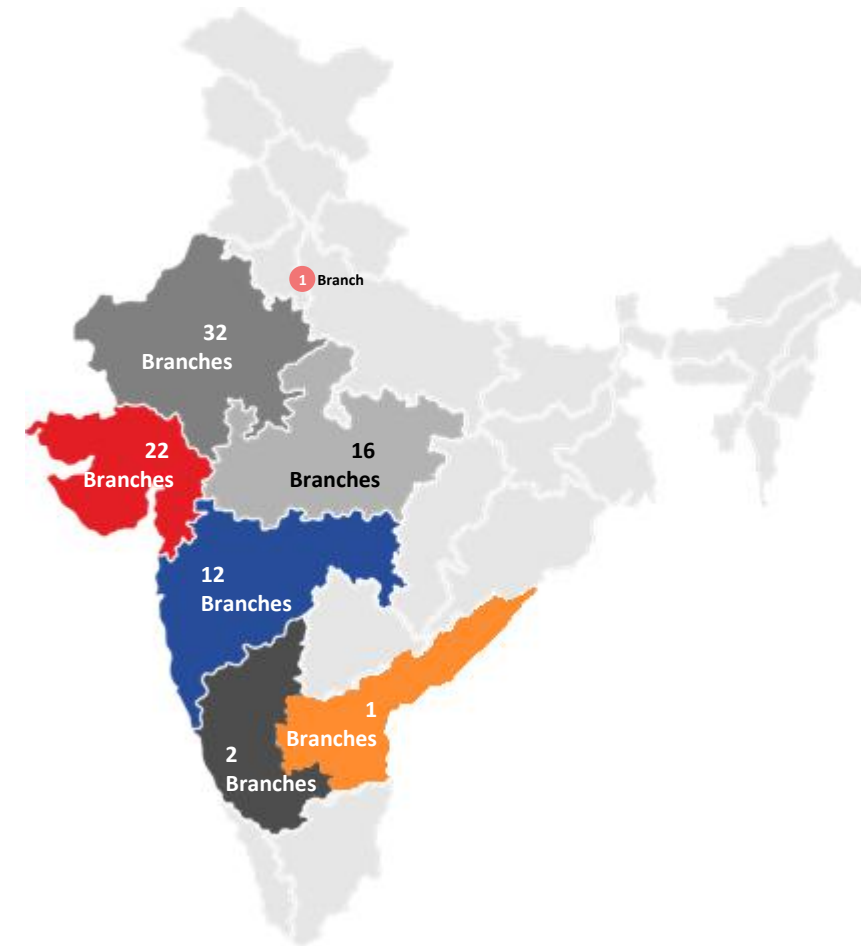
Delhi (1)

Karnataka (2)

Mysore, Devengere.

Andhra Pradesh (1)

Nellore



Share Holding Pattern (as on 31st December, 2024)

64.79%

Promoter and
Promoter Group

0.01%

FPI & AIF

4.25%

Bodies Corporate,
HUF, NRI & LLP

30.89%

Retail

0.06%

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)

Board has approved preferential issue of Equity shares amounting to **Rs. 49.93 crore** subject to shareholders approval on 22 Jan 2025.
(13.68 lakhs equity shares @ Rs.365 per share)



**THANK
YOU**

Head Office

SRG Housing Finance Ltd

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Corporate Office

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Near East West Flyover, Andheri (E),
Mumbai, Maharashtra – 400069
Tel: 022-62215307

Investor Relations Contact

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