

Date: May 23, 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**

Respected Sir/Madam,

Subject: Investor Presentation- Q4FY24

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby provide the Investor Presentation (Performance Highlights) for the quarter and year ended March 31, 2024.

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 – Q4 & 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.

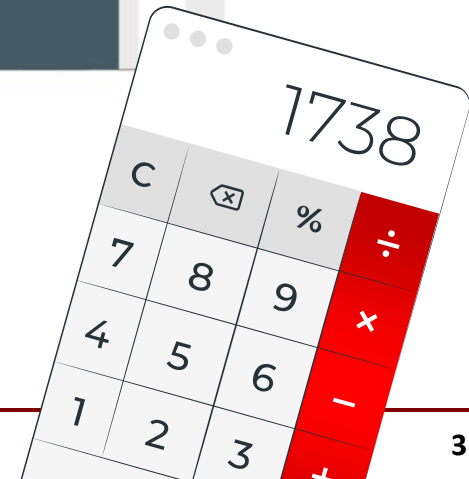
This presentation may contain certain statements of future expectations and other forward-looking statements, including those relating to our general business plans and strategy, our future financial condition and growth prospects and future developments in our sector and our competitive and regulatory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

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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 under the National Housing Bank Act.

1999

Year of Establishment

Central & Western

Presence in India

5 States

Our Network

67

Branches



14000+

Households Served

600+

Team Strength

Rs. 601.59 Crore

AUM as on 31 Mar, 2024

11.29%

Best in class NIMS
As on 31 March 2024



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 (17 branches)

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

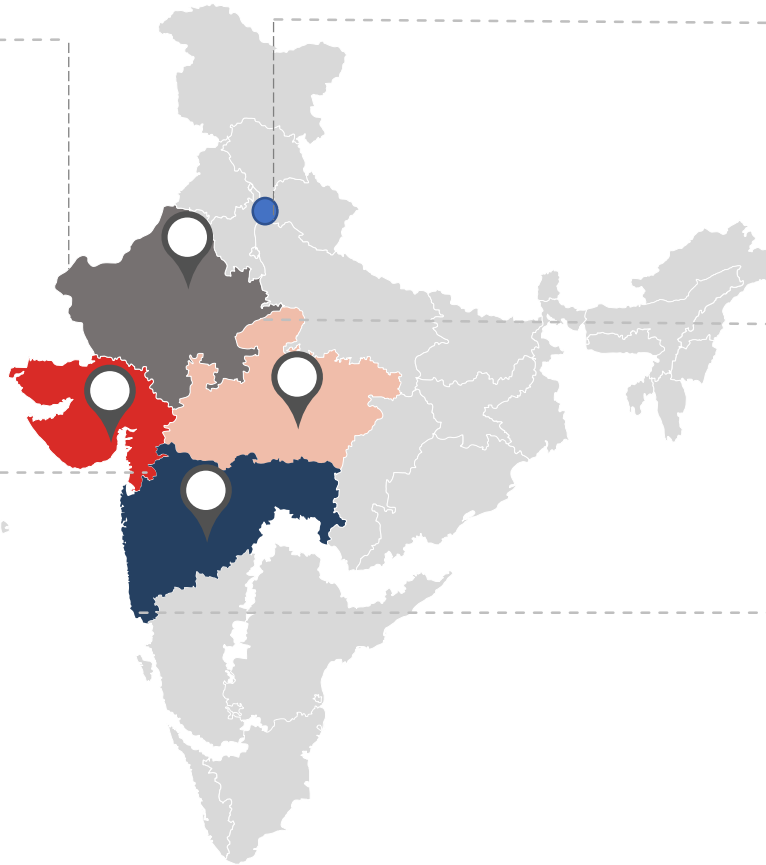
New Delhi (1 office)

Madhya Pradesh (16 branches)

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

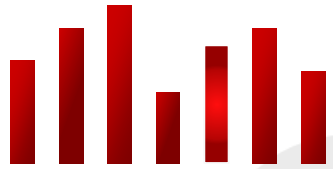
Maharashtra (corporate office)

Mumbai



67

Branches across 5 States/UT



02

Quarterly Highlights





From The MD's desk



Vinod Kumar Jain
Managing Director

“We have aggressively grown in our disbursements supported by timely branch expansion over the last 12-18 months. While this may have led to an increase in our cost to income ratio, we expect the same to rationalise as our AUM grows, NIM and Profitability outpaces our branch expansion and related expenditure. In terms of disbursement,

what we used to do in a year until FY22, we have now started doing in a quarter in FY24 (Q4) and what we used to do in a quarter until FY22 we have started doing in a month from the second half of FY24.

This augurs well for our near term target of Rs 750 crore AUM and medium term target of Rs.1000 crore AUM through growth from existing and new branches, network and states.”



Key Highlights – Q4 FY24

01 **INR 102.19 Cr.**

Highest ever disbursement in Fourth quarter

02 **INR 601.59 Cr.**

AUM as on 31 March 2024

03 **INR 283.62 Cr.**

Loans Disbursed on a TTM basis

04 **10.52 %**

Spread earned in Q4

05 **INR 120.05**

Book Value per share as on 31st March 2024

06 **INR 159.67 Cr.**

Shareholder Funds as on 31 March 2024

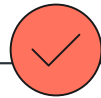




Performance Highlights for Q4FY24



Rs. 601.59 Cr
Gross Loan Book
+37.24% YoY



Rs. 102.19 Cr
Loan Disbursal
+29.13% YoY



Rs. 16.30 Cr
Net Interest
Income (NII)



35.67%
CRAR
As on 31st March'24



2.29%, 0.69%
GNPA, NNPA



21.74%
Lending Rate
11.22%
Borrowing Cost



10.52%
Loan Spread



Rs. 159.67 Cr
Shareholders Fund
+19.82% YoY



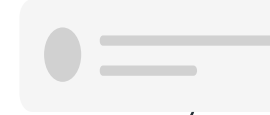
3.95%
Return on Avg
Equity (ROAE)
(Not Annualised)



3.08x
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





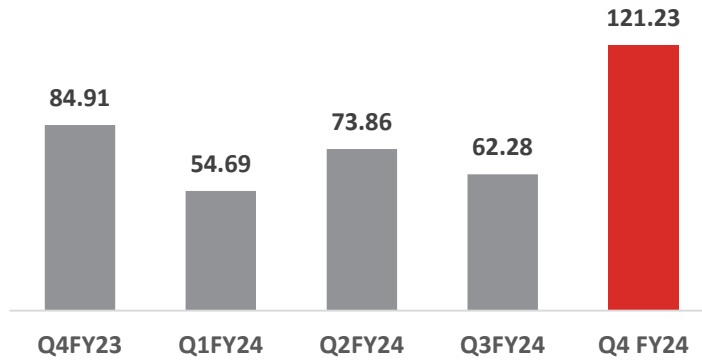
Quarterly Income Statement

Sr .No.	Particulars (Rs. Crore)	Q4FY24 (3M)	Q4FY23 (3M)	FY24 (12M)	FY23 (12M)
1	New Approvals	121.23	84.91	312.07	201.94
2	Disbursements	102.19	79.14	283.62	190.73
3	Outstanding Loan Book	601.59	438.36	601.59	438.36
4	Interest Income	30.00	22.17	109.50	81.26
5	Fees & Other Income	6.40	4.28	17.16	12.57
6	Total Income	36.40	26.45	126.66	93.83
7	Interest Expenditure	13.70	10.17	50.81	37.15
8	Other Expenditure	14.85	9.97	48.36	33.47
9	Total Expenditure	28.55	20.14	99.17	70.62
10	Profit Before Tax & Provision	7.85	6.31	27.49	23.21
11	Net Interest Income	16.30	12.00	58.69	44.11
12	Provision For SA & NPA	0.24	0.94	1.39	2.17
13	Profit Before Tax	7.61	5.37	26.10	21.04
14	Provision For Taxation & DTL	1.52	1.19	5.04	3.98
15	Profit After Tax	6.09	4.18	21.06	17.06
16	Other Comprehensive Income(Net Of Tax)	-0.12	-0.03	0.04	(0.03)
17	Total Comprehensive Income	5.97	4.15	21.10	17.03
18	Earning Per Share	4.58	3.21	15.87	13.12
19	Gross NPA	13.76	10.97	13.76	10.97
20	Gross NPA Ratio(%)	2.29%	2.50%	2.29%	2.50%
21	Net NPA	4.11	2.18	4.11	2.18
22	Net NPA Ratio(%)	0.69%	0.51%	0.69%	0.51%

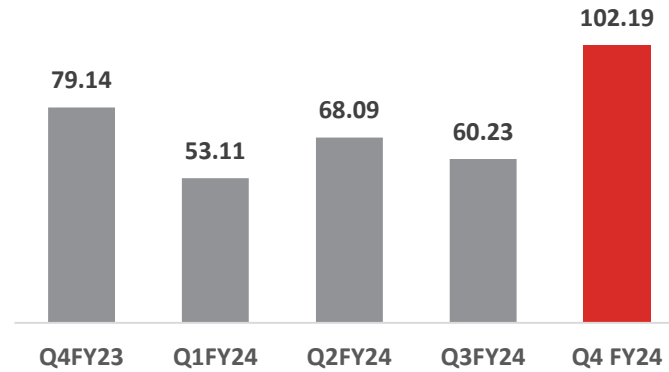


Key Performance Indicators (1/3)

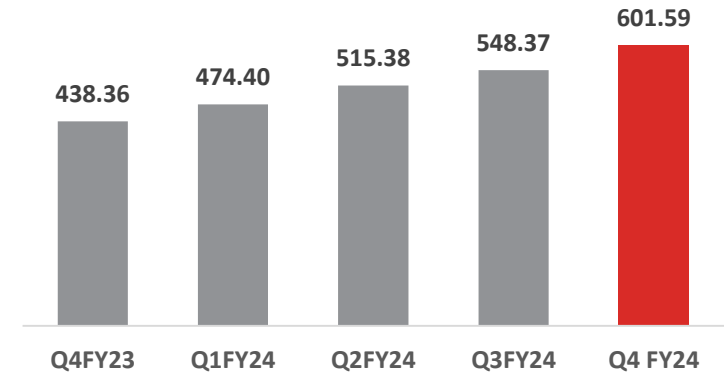
New Approvals (Rs. Crore)



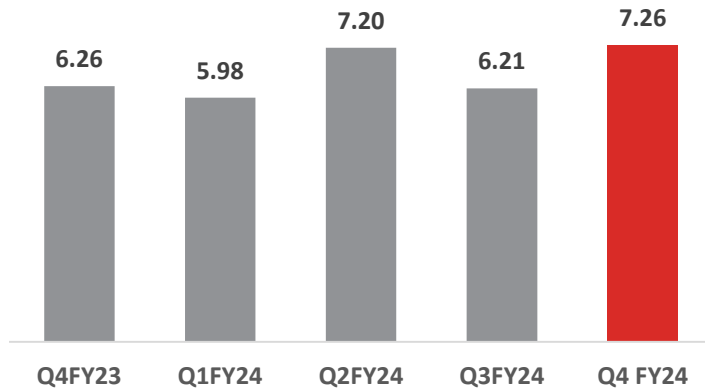
Disbursements (Rs. Crore)



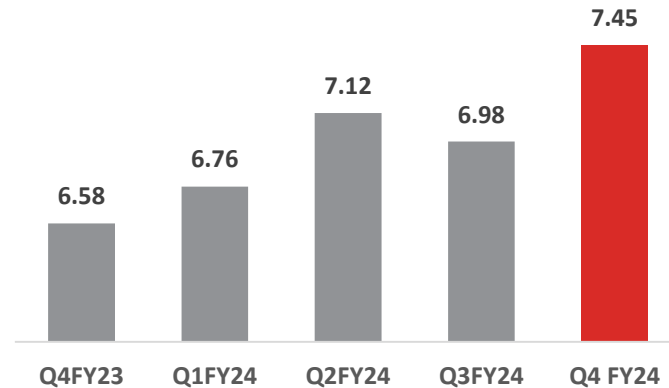
AUM (Rs. Crore)



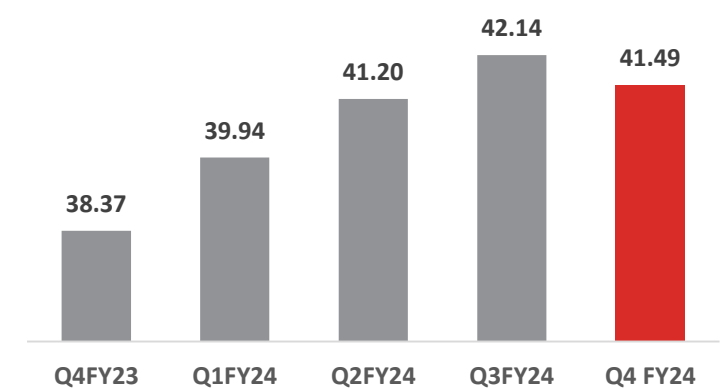
Average Ticket Size (Rs. Lakhs)



Average Tenure (Years)



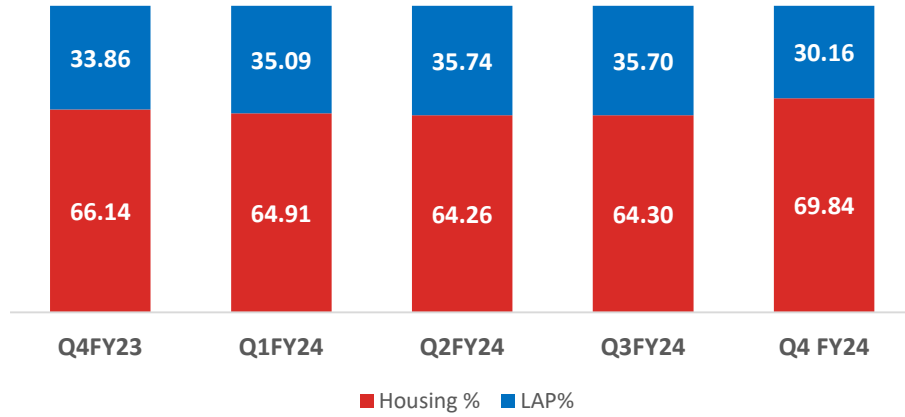
Average LTV (%)



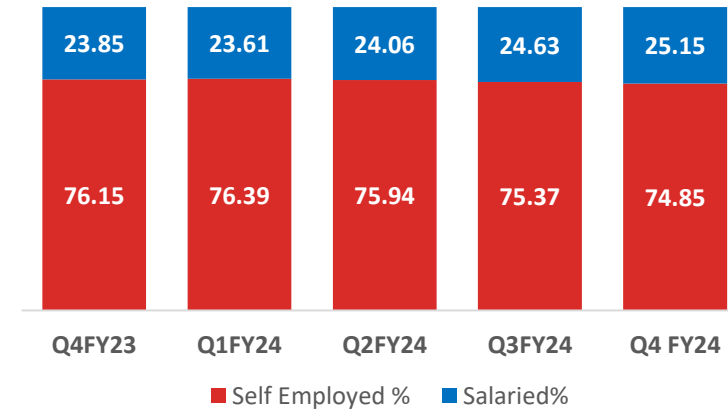


Key Performance Indicators (2/3)

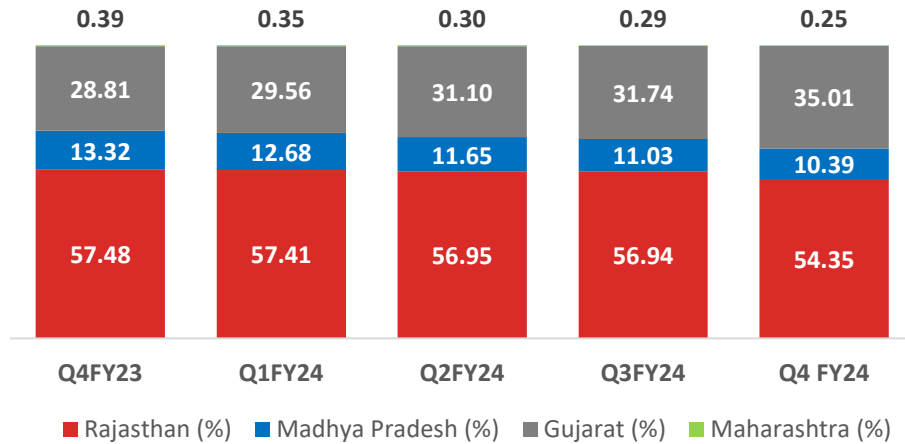
Loan book break up - Product Category (%)



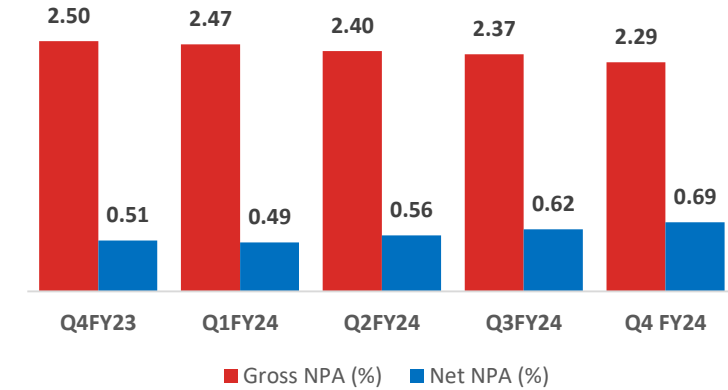
Loan book break up – Cust. Profile (%)



State Wise Loan Book (%)



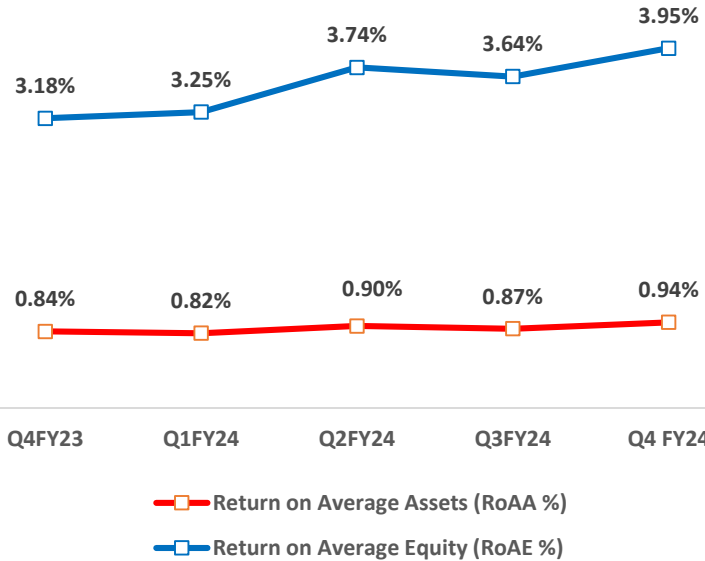
Gross NPA / Net NPA (%)



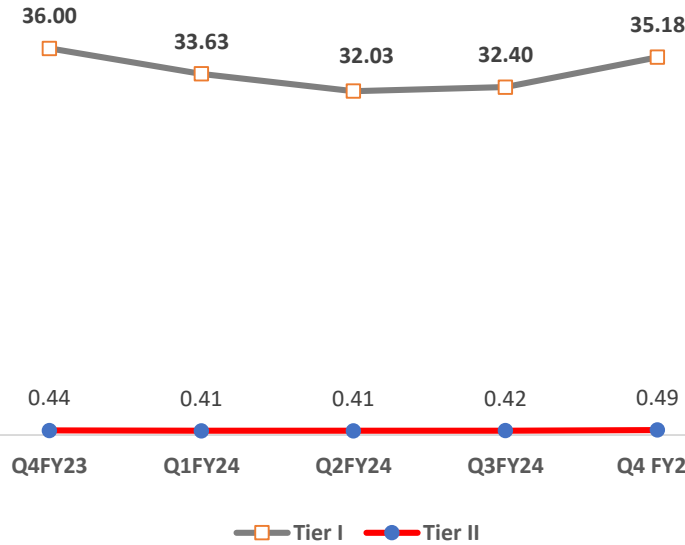


Key Performance Indicators (3/3)

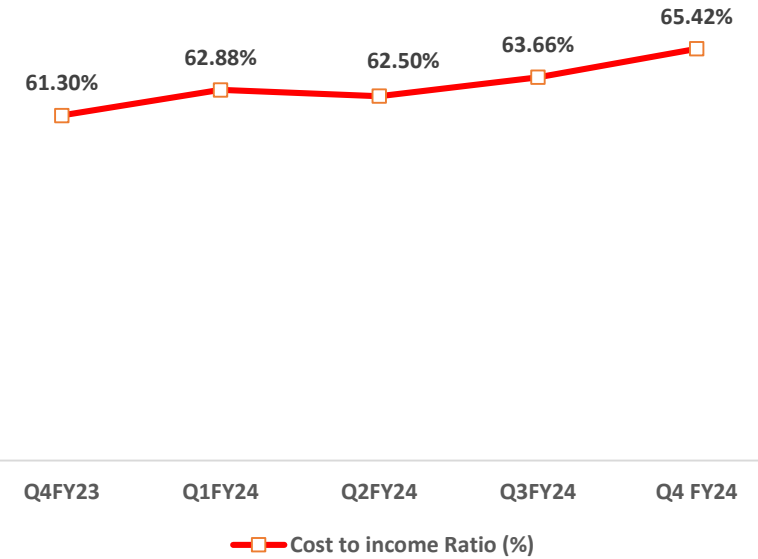
Return Ratios (%)



Capital Adequacy



Cost to Income Ratio (%)

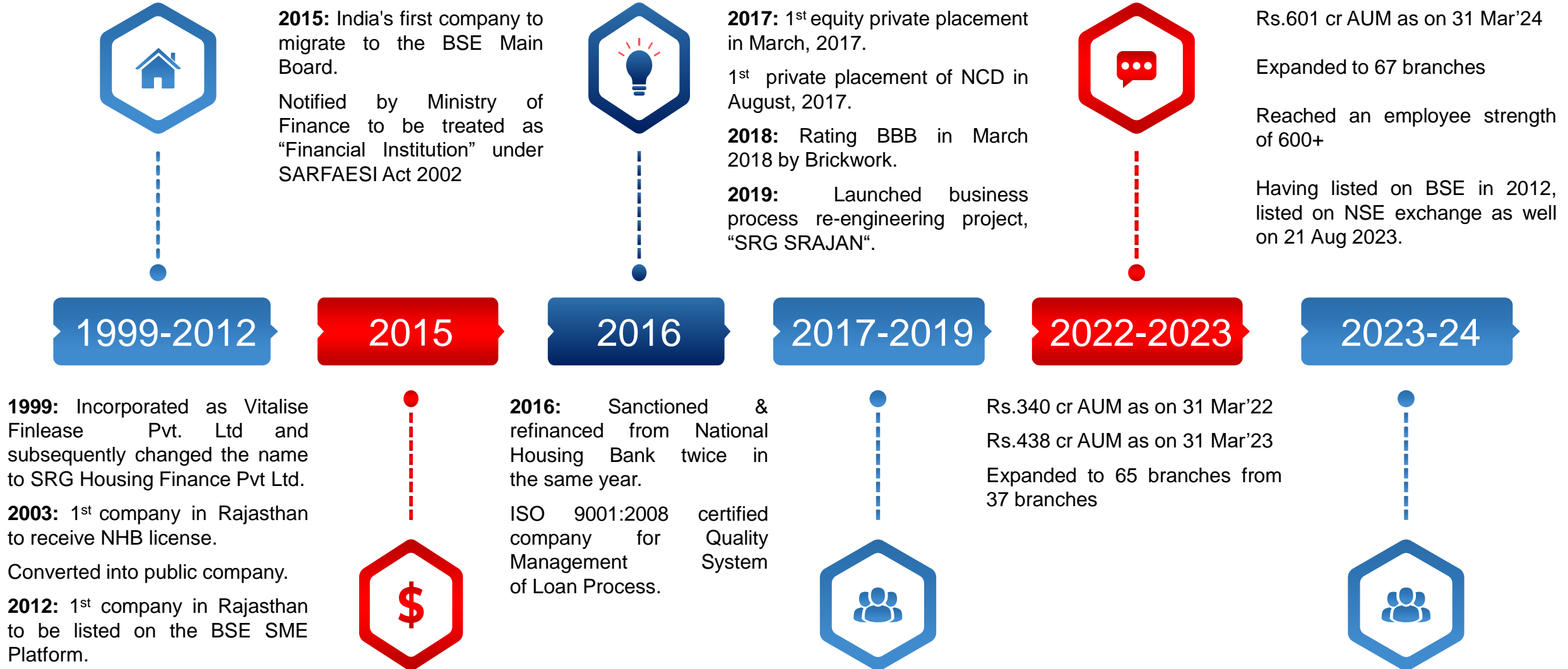




03

Business Overview

Our Journey





Experienced Board

Mr. Vinod Kumar Jain
Managing Director (Promoter)



25
Years

Mrs. Seema Jain
Non-Executive, Non-Independent Director



21
Years

Mr. Ashok Kabra
Non-Executive, Independent Director



20
Years

Mr. Vikas Gupta
Non-Executive, Independent Director



21
Years

Mr. Nishant Badala
Non-Executive, Independent Director



9
Years

Mrs. Garima Soni
Non-Executive, Non-Independent Director



9
Years

Mr. Suresh K Porwal
Non-Executive, Independent Director



35
Years



Team & Advisors (1/2)



Mr. Ashok Modi

Chief Financial Officer

- 27+ years of Experience
- Service in SRG- 13 years



Mr. Harshil Mehta

Business Strategy Advisor

- 28+ years of Experience
- Advisory Role in SRG- 2 years



Mr. Archis Jain

Chief Executive Officer

- 7+ years of Experience
- Service in SRG- 7 years



Mr. Vipin Saxena

Chief Compliance Officer

- 37+ years of Experience
- Service in SRG- 2 years



Mr. Hitesh Saraswat

Business Head

- 20+ years of Experience
- Service in SRG- 1 years



Mr. Arpit Malviya

Senior Vice President - Finance

- 19+ years of Experience
- He has recently joined the Company



Team & Advisors (2/2)



Mr. Abhishek Surana

Assistant Vice President- Credit

- 10+ years of Experience
- Service in SRG- 4 years



Mr. Jollee Kumar Shukla

Chief Legal Officer

- 17+ years of Experience
- Service in SRG- 1 years



Mr. Ashish Kothari

Business Function Head

- 18+ years of Experience
- Service in SRG- 2 years



Mr. Ravi Patel

VP - Human Resource

- 15+ years of Experience
- He has recently joined the Company



Mrs. Divya Kothari

Company Secretary

- 7+ years of Experience
- Service in SRG- 7 years



Why Borrowers Prefer SRG



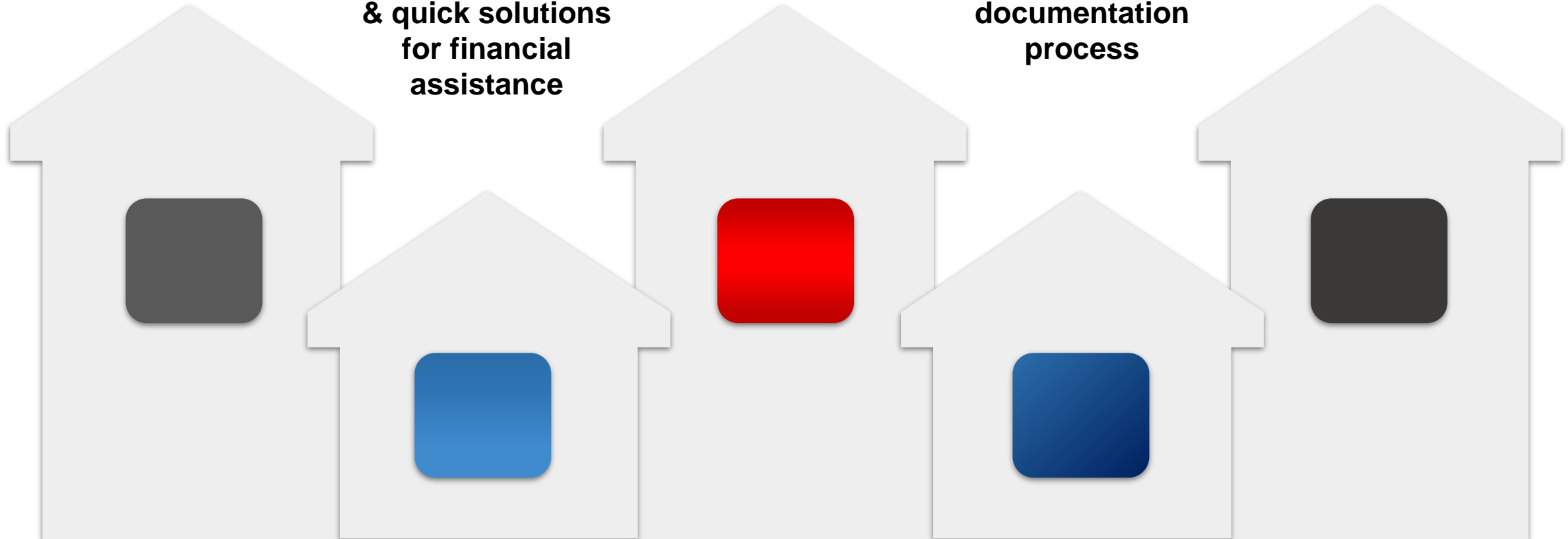
**Quick sanction
and disbursement
process
(TAT of 15 days)**

**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

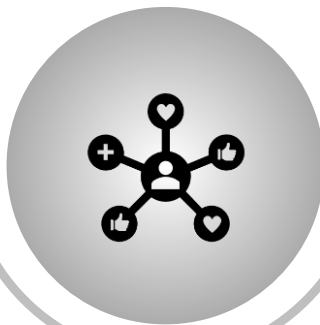


Feet on Street

- 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



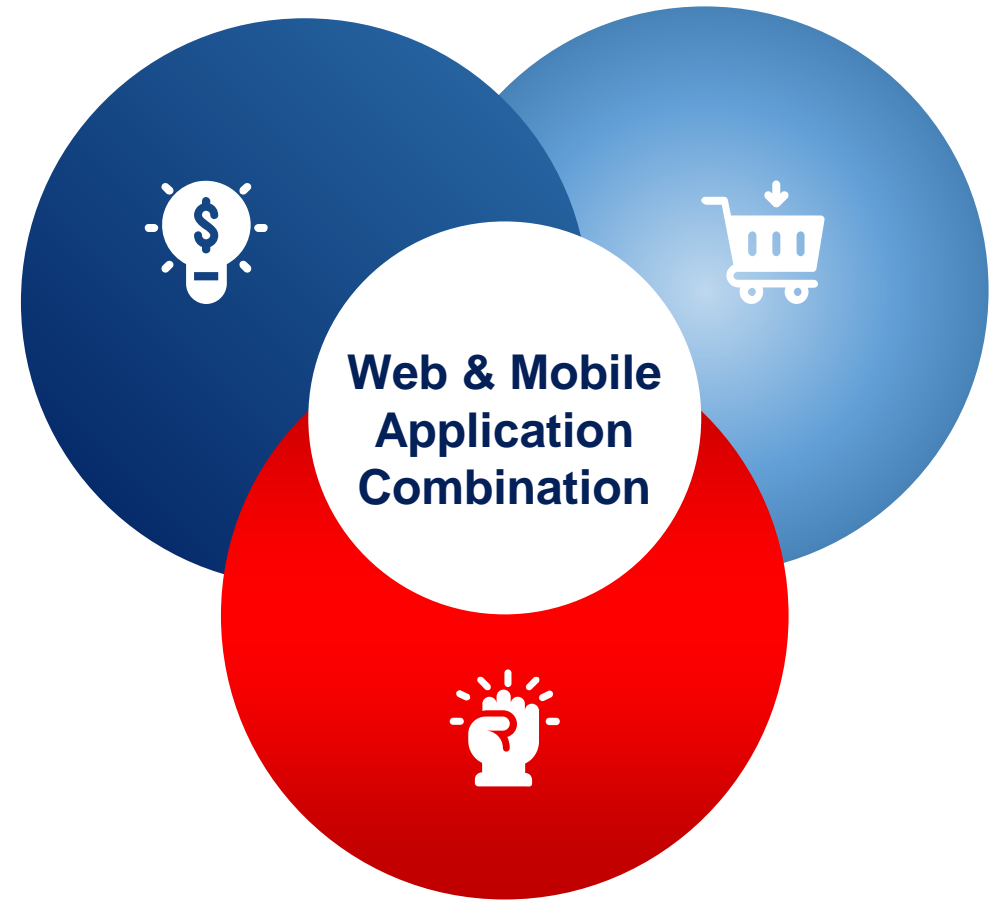
Digital Marketing

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



Digital Ecosystem – SRG SRAJAN

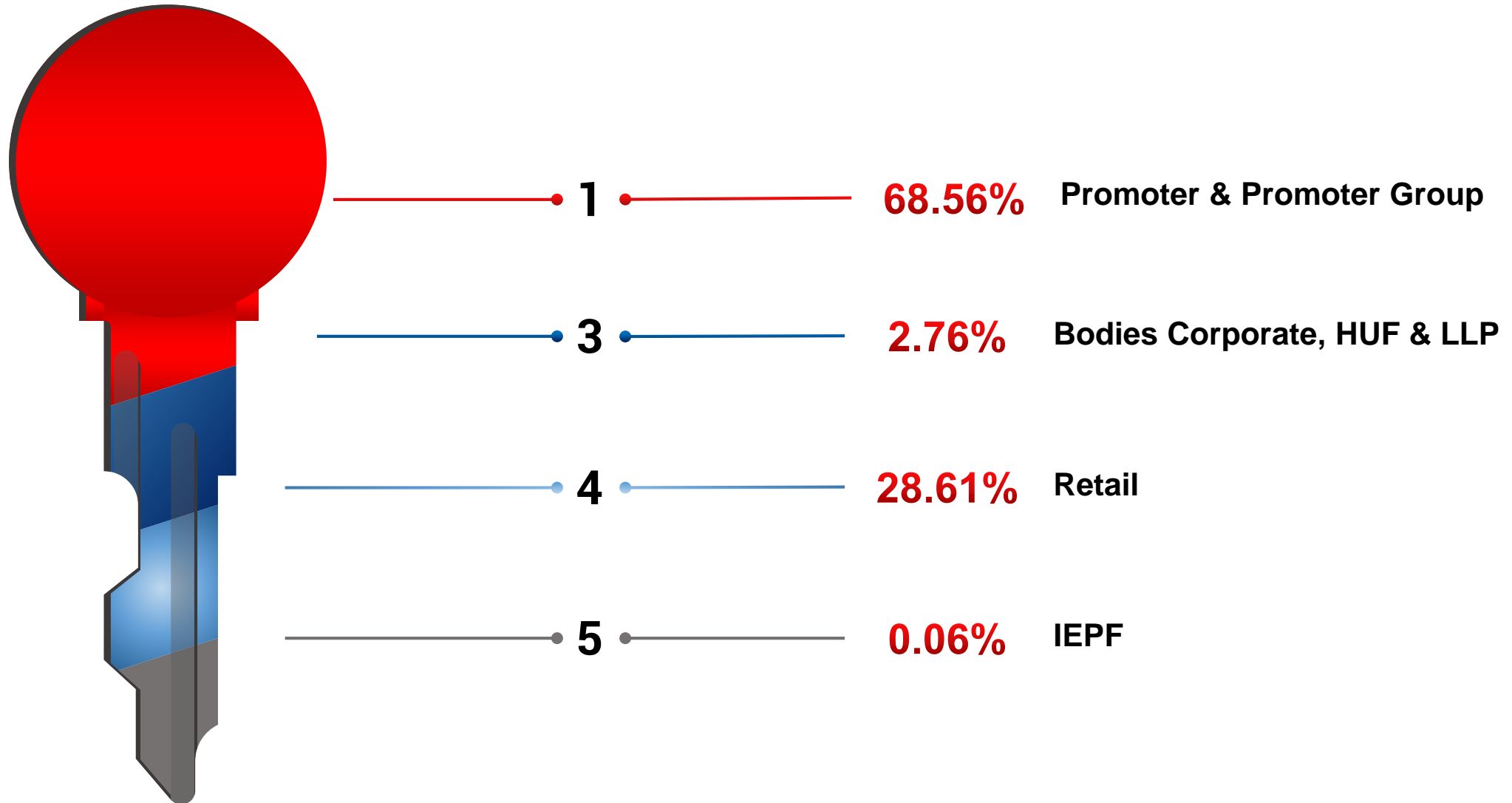
Loan Origination	Loan Management	Loan Collection
Lead Generation & Management	EMI Collection through auto-debit	DPD Bucketing
Customer Application Form	Repayment Monitoring	Pool Allocation
KYC & Documents Validation	Penal Charges Calculation	Field Visits Tracking
Credit Decisioning through Web	Part - 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
