

**Date: November 13, 2025**

**To,  
National Stock Exchange of India Ltd  
Exchange Plaza, C-1, Block G,  
Bandra Kurla Complex,  
Mumbai-400051  
Scrip Symbol- SRGHFL**

**BSE Limited  
1<sup>st</sup> Floor, P.J. Towers,  
Dalal Street,  
Mumbai-400001  
Scrip Code – 534680**

**Dear Sir,**

**Subject: Investor Presentation- Q2 & HY1 FY26**

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

The investor presentation is also made available on Company's website [www.srghousing.com](http://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

Q2 & H1FY26



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 **NIM 2.81%** in Q2FY26

Focused on **small ticket loans** (ATL: less than Rs 12 lacs) and low LTV (less than 50%)

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

**Around 94% of book** is rural and **78% loan** to non-Salaried segment.

**93**  
Branches

**7**  
States/UT

**20000+**  
Customers

**950+**  
Employees

**BBB+ Positive Acuité**  
**BBB Stable CARE**

**78%**  
**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

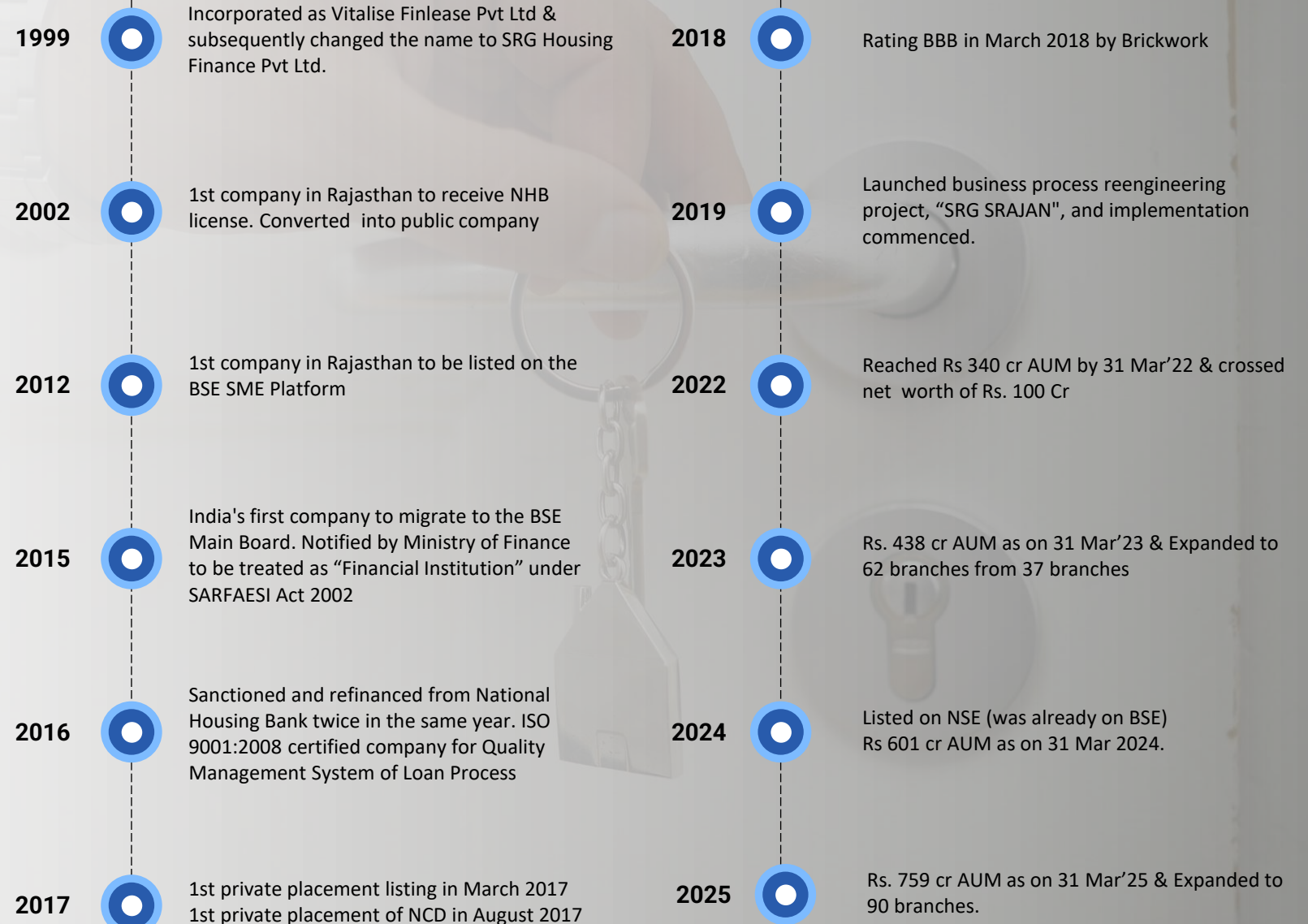
Reduces risk and fosters women empowerment

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**



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



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



**Mrs. Krati Jain**  
Non-Executive,  
Independent Director  
**10 Years + Experience**



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



**Mrs. Garima Soni**  
Non-Executive,  
Non-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

Business Head - Maharashtra & South  
B. Sc, Physics, MBA – MIT, Pune.  
Prior associated with Muthoot Group, IDBI

**18 Years + Experience**

# STRONG MANAGEMENT (2/2)



**Mr. Sanjay Vaishy**

National Collection Manager  
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**

VP- Operations  
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**



**Ms. Sunaina Nagar**

Treasury  
Fund Raising and Investment

**10 Years + Experience**

# WHY BORROWER PREFER SRG



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



**Simple documentation process**



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



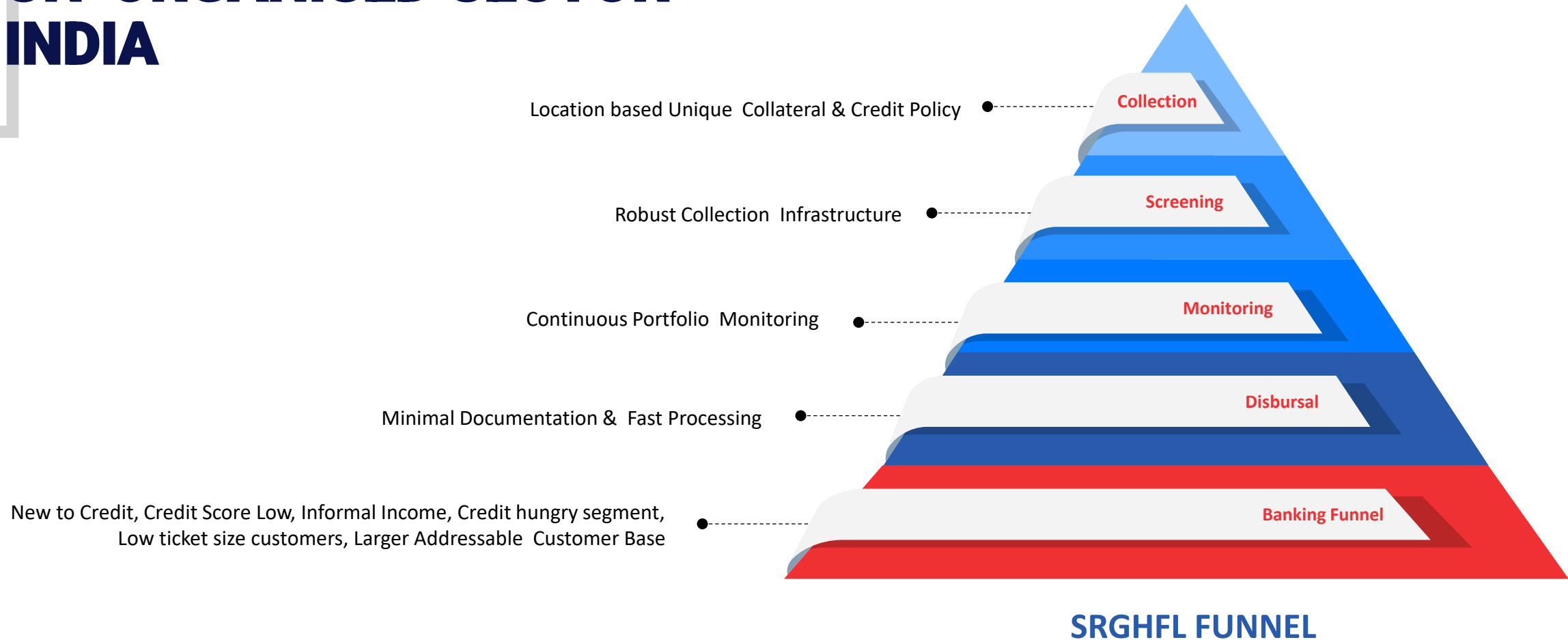
**Prompt response and quick solutions  
for financial assistance**



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



# 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



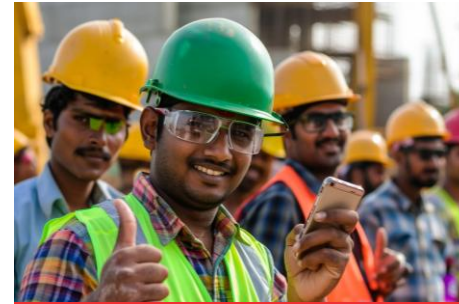
## Location Based

Collateral and Credit Policy

# CUSTOMER PROFILE



Milkman



Labourer



Repair Shop owner



Trader/Whole seller



Saree Shop owner



Tea Stall owner



Teacher



Entrepreneur



Shopkeeper

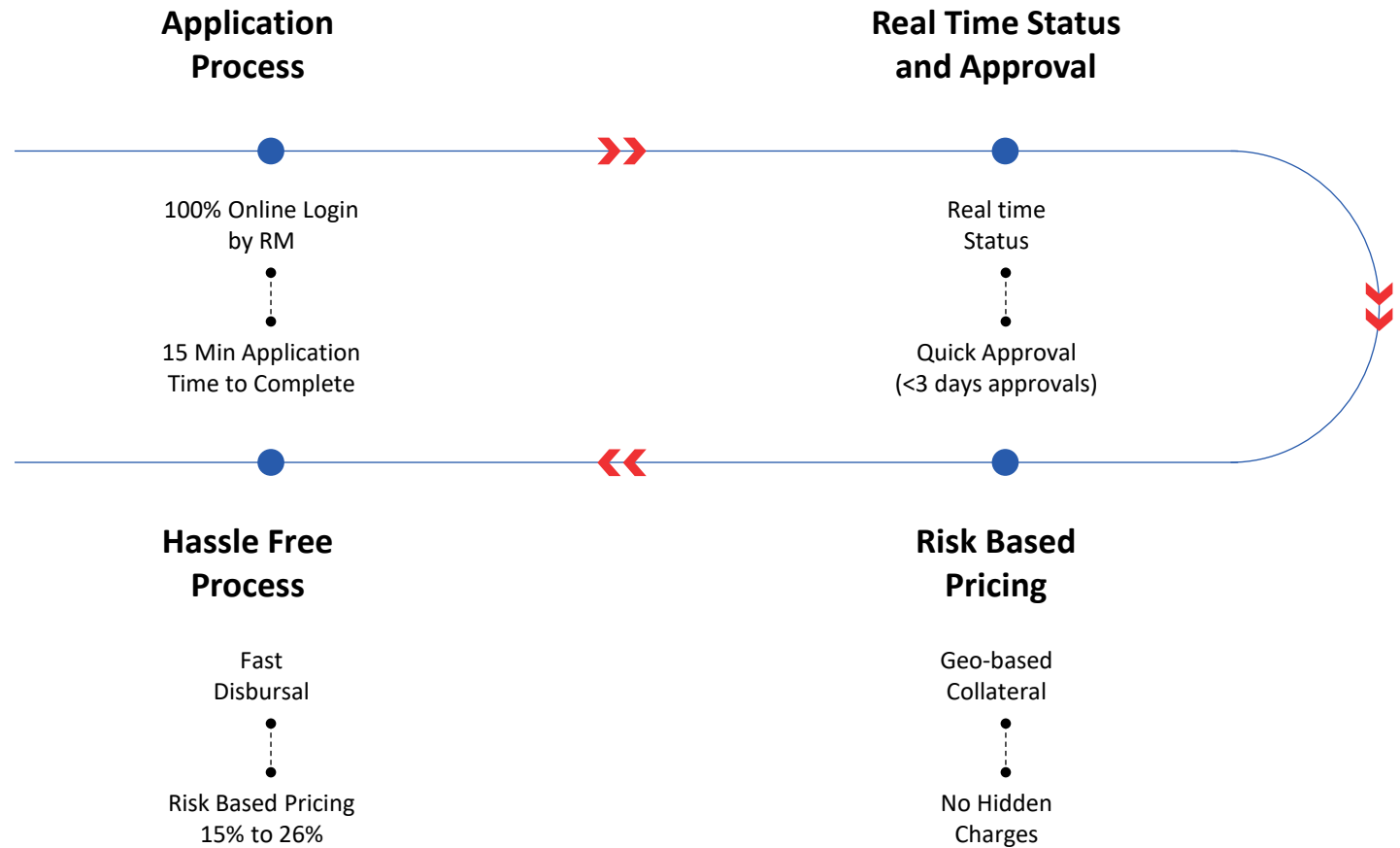


Vegetable vendor



Barber

# LOAN ORIGINATION PROCESS



# 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
- Automated Credit Report for Decision Making
- Real-Time Customer Loan Processing Updates
- Auto-Generated Compliance Reports

### 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
- Robotic Calls for ECS Payments
- Digital Process for Foreclosure Requests
- Instant Digital Payment Receipts

## Add-on Features



Data-Driven Early  
Warning Signals



Robust Cybersecurity  
Compliance



Seamless Customer  
Online Payments



User-Friendly  
Customer Portal



Minimal Paperwork  
for Efficiency

# 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 (33)

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, Chomu.

## 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 (23)

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

## Maharashtra (14)

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

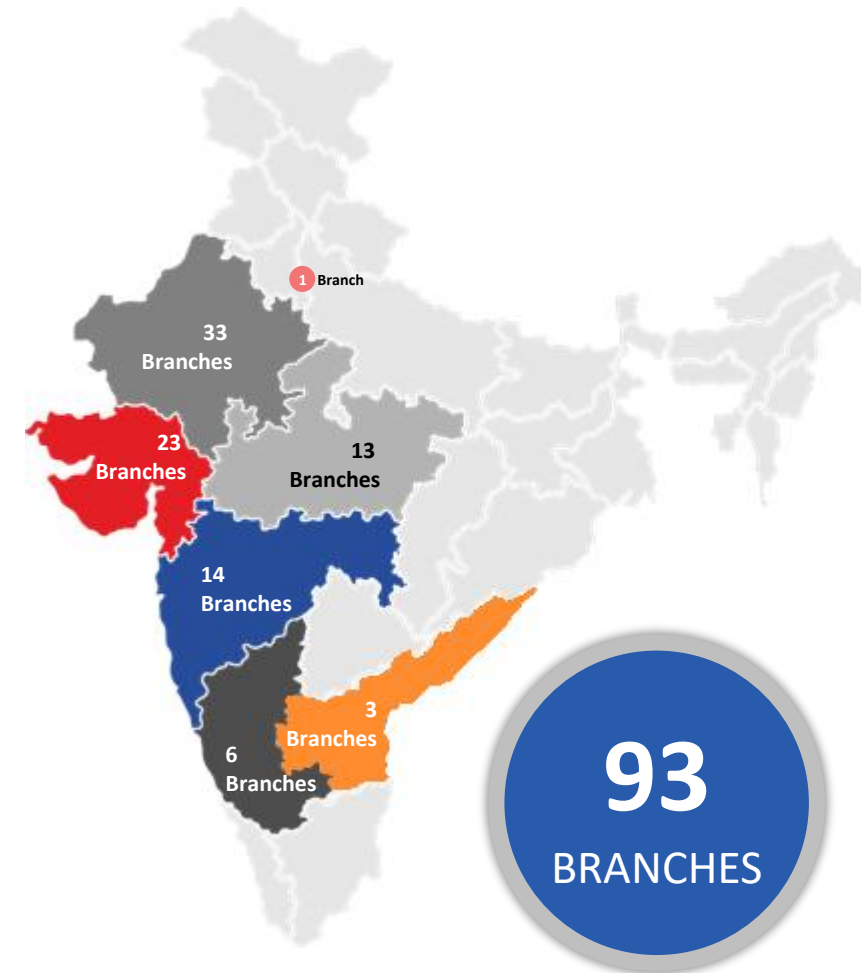
## Delhi (1)

## Karnataka (6)

Mysore, Devengere, Chitradurga, Bangalore, Kolar, Tumkur.

## Andhra Pradesh (3)

Nellore, Kurnool, Vijayawada.



## KEY HIGHLIGHTS FOR Q2FY26

₹**867** cr

AUM as on  
30th September 2025

**9.08**%

Spread earned in  
Q2FY26

₹**117** cr

Disbursement during the  
quarter

₹**177.85**

Book Value per share as on  
30th September 2025

₹**134** cr

New Approvals during the  
quarter

₹**279** cr

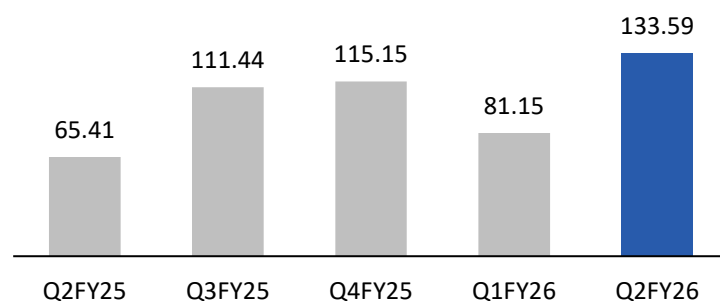
Shareholders Funds as on  
30th September 2025

# QUARTERLY INCOME STATEMENT

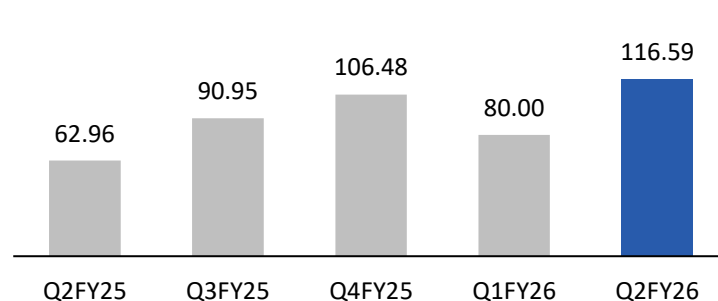
Sr.No.	Particulars (Rs. Crore)	Q2FY26	Q2FY25	H1FY26	H1FY25
1	New Approvals	133.59	65.41	214.74	111.92
2	Disbursements	116.59	62.96	196.59	107.53
3	Outstanding Loan Book	866.64	650.56	866.64	650.56
4	Interest Income	41.5	32.65	78.63	63.7
5	Fees & Other Income	6.95	4.2	12.51	7.13
6	<b>Total Income</b>	<b>48.45</b>	<b>36.85</b>	<b>91.14</b>	<b>70.83</b>
7	Interest Expenditure	18.11	14.92	34.86	28.94
8	Other Expenditure	19.49	14.21	36.99	27.18
9	<b>Total Expenditure</b>	<b>37.6</b>	<b>29.13</b>	<b>71.85</b>	<b>56.12</b>
10	<b>Profit Before Tax &amp; Provision</b>	<b>10.85</b>	<b>7.72</b>	<b>19.29</b>	<b>14.71</b>
11	Net Interest Income	23.39	17.73	43.77	34.76
12	Provision For SA & NPA	0.53	-0.61	1.12	-0.5
13	<b>Profit Before Tax</b>	<b>10.32</b>	<b>8.33</b>	<b>18.17</b>	<b>15.21</b>
14	Provision For Taxation & DTL	2.07	1.73	3.14	2.75
15	<b>Profit After Tax</b>	<b>8.25</b>	<b>6.6</b>	<b>15.03</b>	<b>12.46</b>
16	Other Comprehensive Income (Net Of Tax)	-0.05	0.42	-0.03	0.43
17	<b>Total Comprehensive Income</b>	<b>8.2</b>	<b>7.02</b>	<b>15</b>	<b>12.89</b>
18	<b>Earning Per Share (Rs.)</b>	<b>5.26</b>	<b>4.87</b>	<b>9.59</b>	<b>9.19</b>
19	Gross NPA	16.31	12.73	16.31	12.73
20	<b>Gross NPA Ratio(%)</b>	<b>1.88%</b>	<b>1.96%</b>	<b>1.88%</b>	<b>1.96%</b>
21	Net NPA	5.51	3.79	5.51	3.79
22	<b>Net NPA Ratio(%)</b>	<b>0.64%</b>	<b>0.59%</b>	<b>0.64%</b>	<b>0.59%</b>

# KEY PERFORMANCE INDICATOR (1/3)

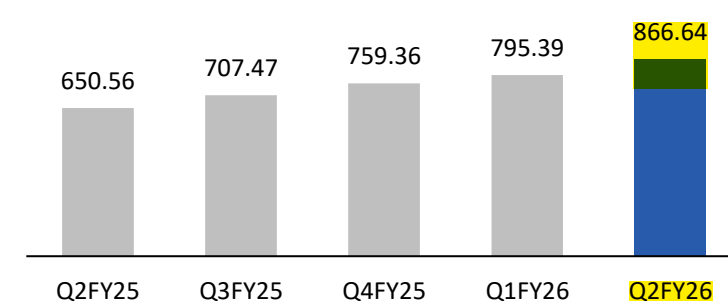
**New Approvals (Rs. Crore)**



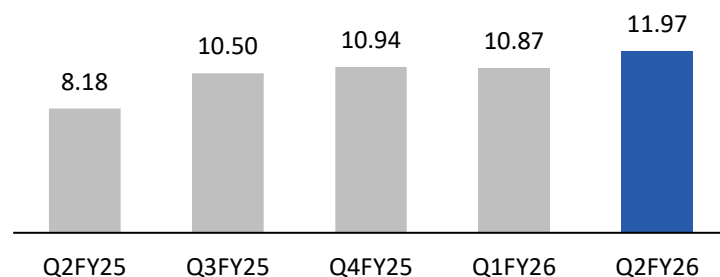
**Disbursements (Rs. Crore)**



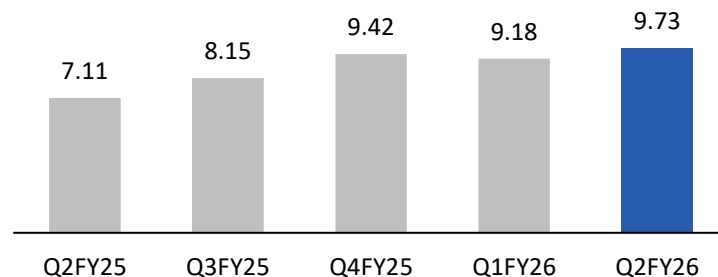
**AUM (Rs. Crore)**



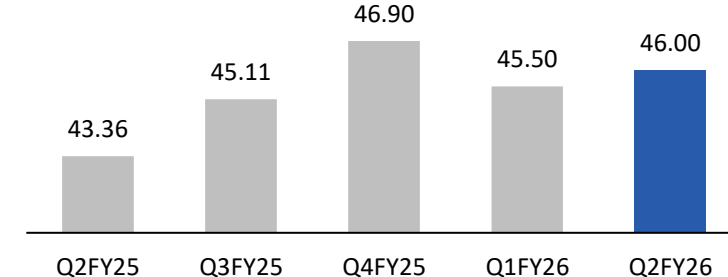
**Average Ticket Size (Rs. Lakhs)**



**Average Tenure (Years)**

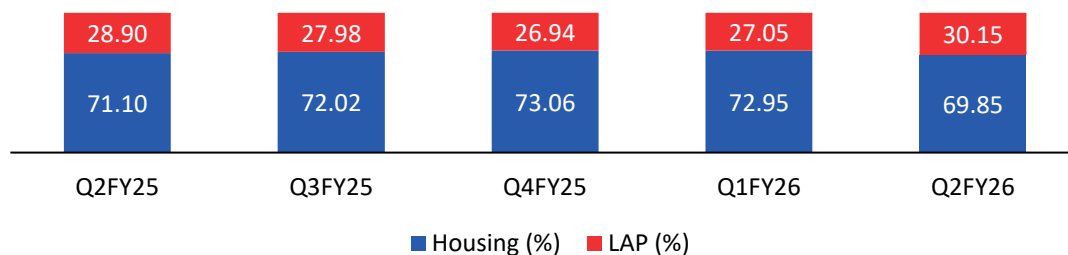


**Average LTV (%)**

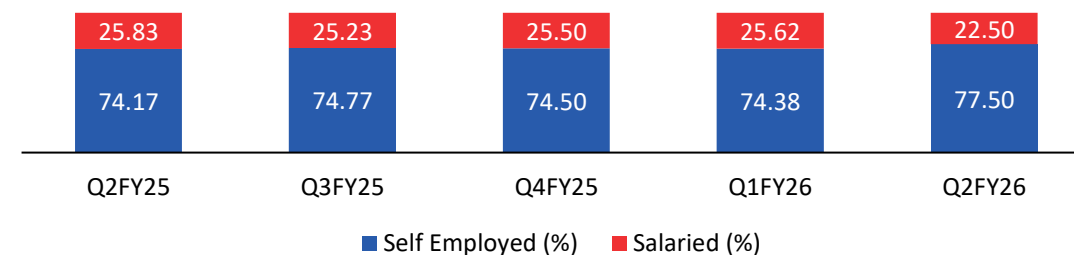


# KEY PERFORMANCE INDICATOR (2/3)

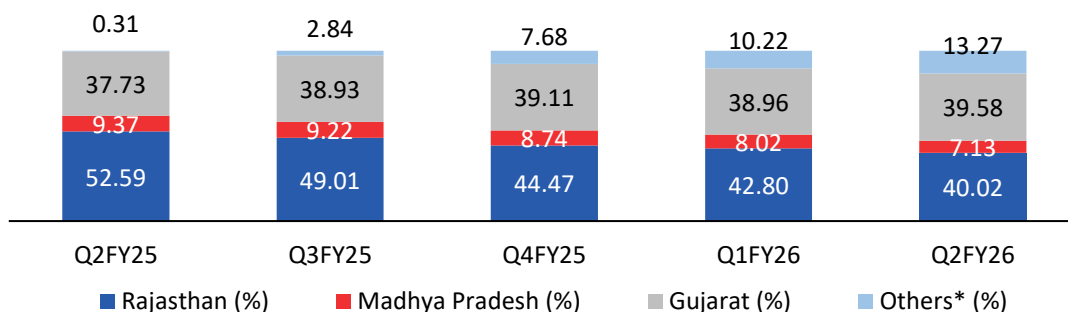
Loan Book Break Up – Product Category (%)



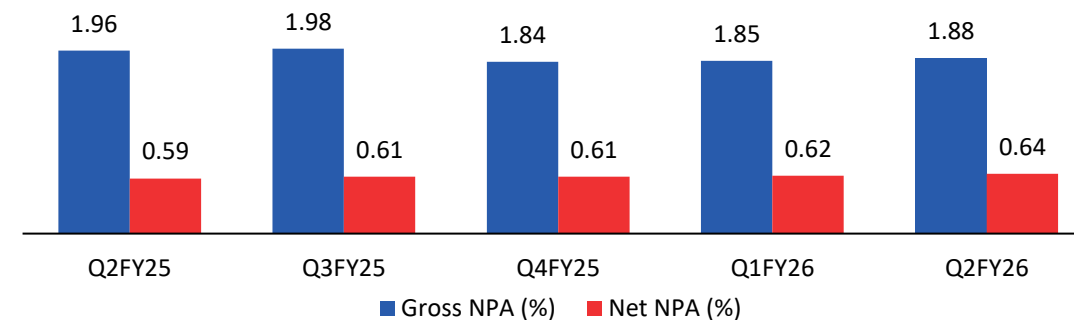
Loan Book Break Up – Customer Profile (%)



State Wise Loan Book (%)



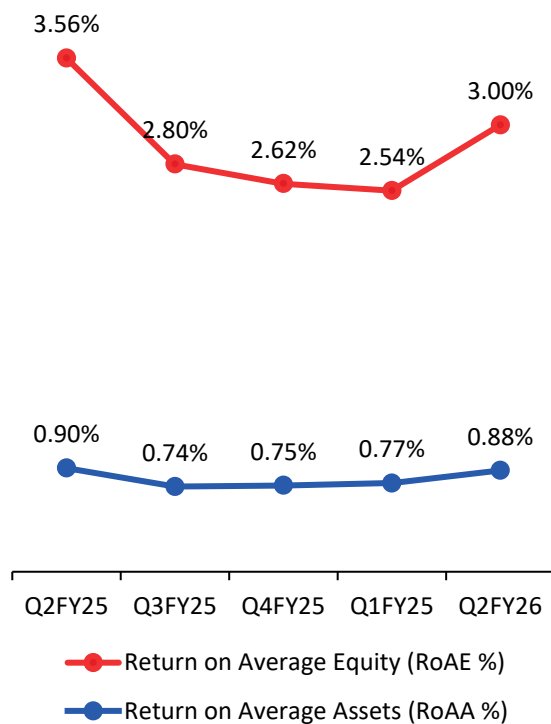
Gross NPA/ Net NPA (%)



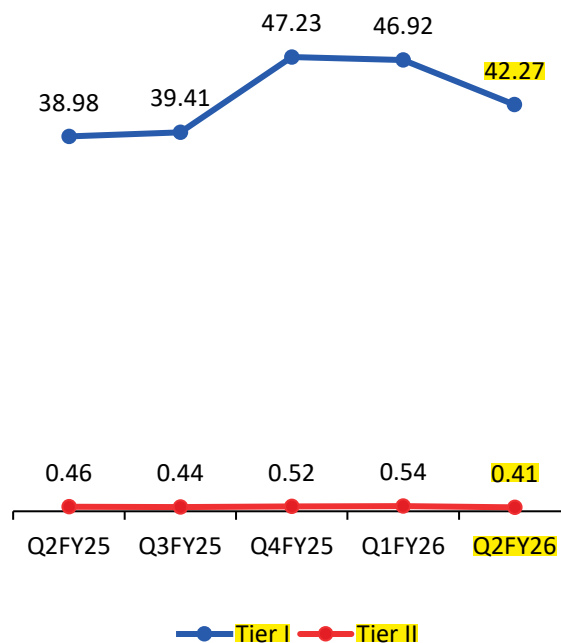
\* Others include Maharashtra, Karnataka and Andhra Pradesh.

# KEY PERFORMANCE INDICATOR (3/3)

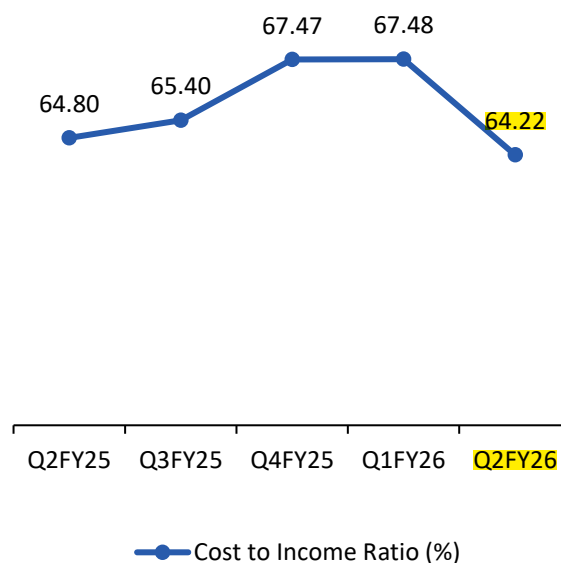
## Return Ratios (%)



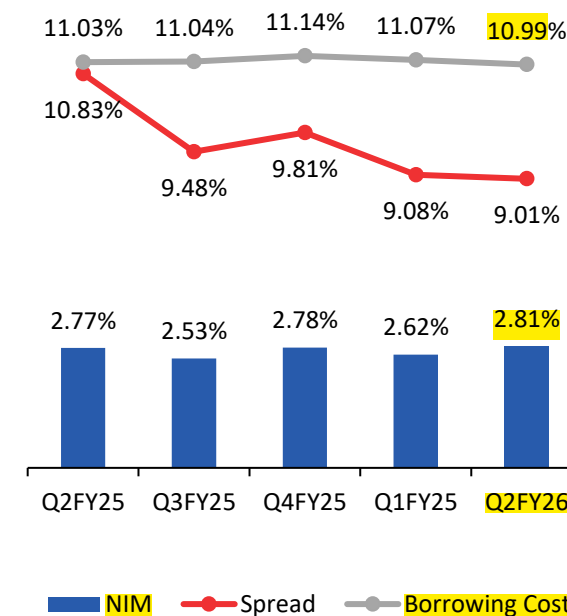
## Capital Adequacy



## Cost to Income Ratio (%)

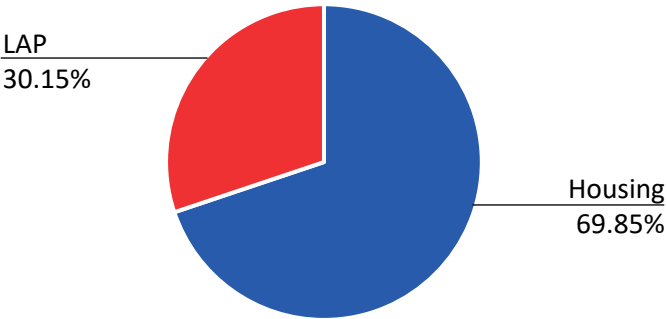


## Net Interest Margin (%)

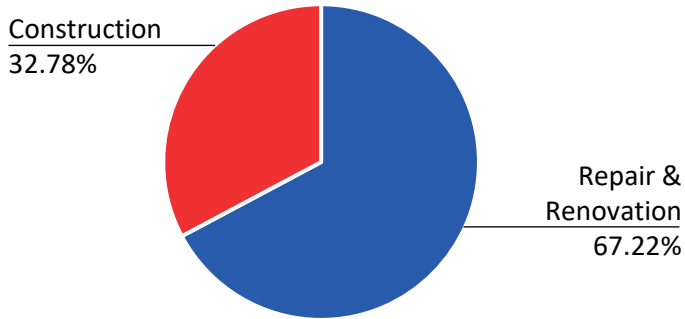


# CUSTOMER PROFILE (Q2FY26)

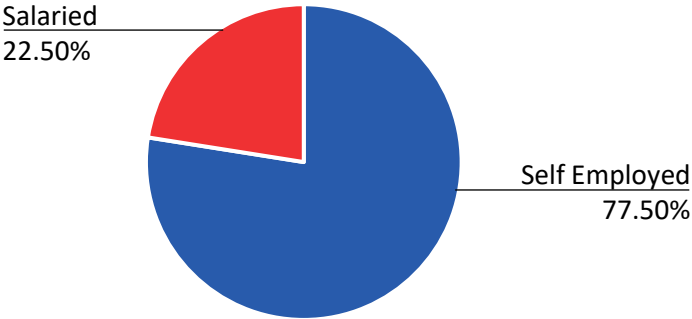
Product



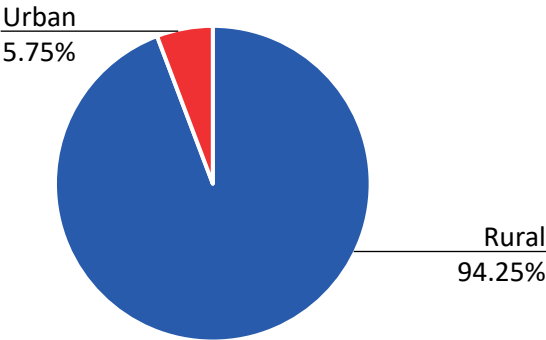
Housing Loan



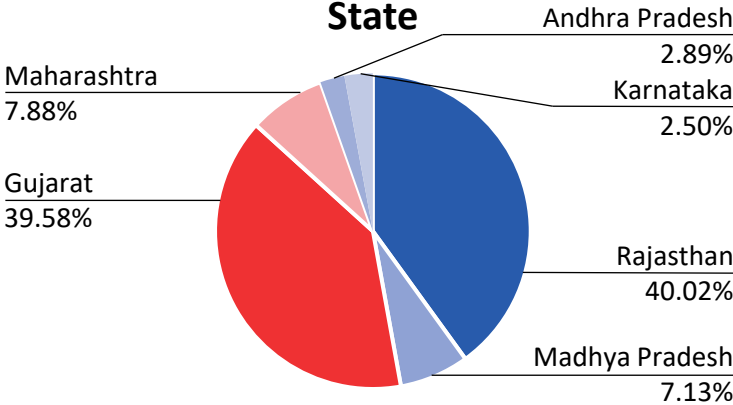
Occupation



Demography

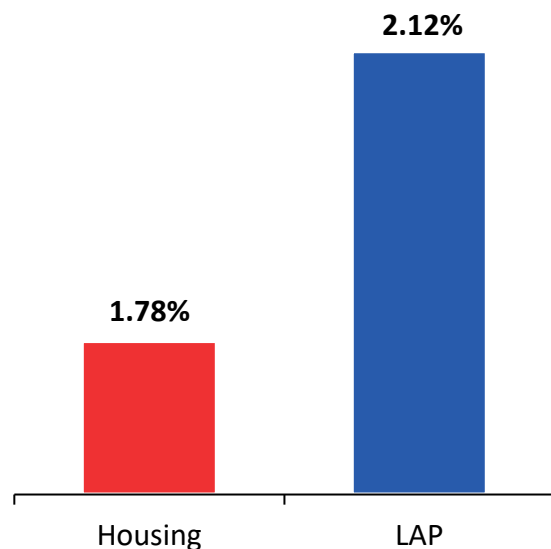


State

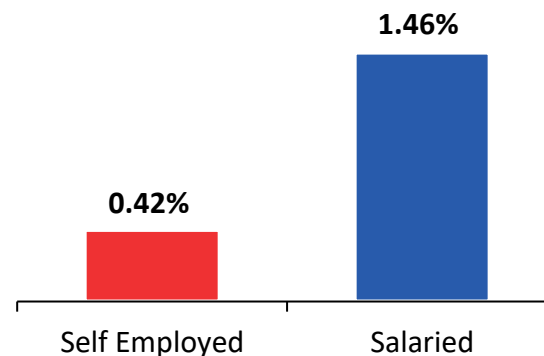


# GROSS NPA DETAILS (Q2FY26)

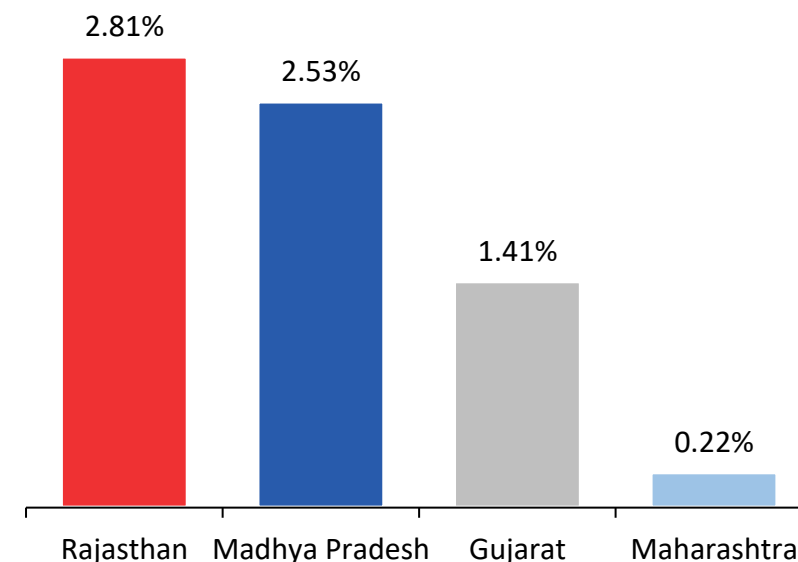
Product Wise



Segment Wise



State Wise\*



\* As of September 30, 2025, the GNPA in Karnataka and Andhra Pradesh is Nil.

# LIQUIDITY POSITION & FUND-RAISING OVERVIEW

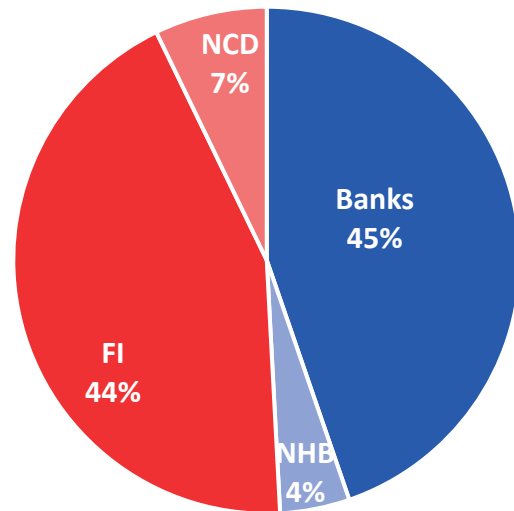
Extract of Liquidity as on 30<sup>th</sup> September, 2025

Particulars	Amount (Rs. Crore)
Cash and Bank Balance*	6.21
Investment in Bonds, Mutual Fund and Shares	52.15
Unutilized CC and OD Limit	3.50
Undrawn Sanctions	70.00
<b>TOTAL</b>	<b>131.86</b>

\* Cash and Bank Balance does not include FDR amounting to Rs. 15.11 crore pledged with lenders.

# 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, City Union Bank

## NBFC

Bajaj Finance Ltd, Hinduja Housing 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

**Company has issued Non-Convertible Debentures on Private Placement basis during quarter ended September 2025 amounting to Rs.50 Crores**

## Share Holding Pattern (as on 30<sup>th</sup> September, 2025)

**59.11%**

Promoter and  
Promoter Group

**13.21%**

Bodies Corporate,  
HUF, NRI & LLP

**27.63%**

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.

Equity Capital **increased by 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**

12, SRG House, opp Paras Health Hospital, Shobhagpura, Udaipur  
Rajasthan 313001, India CIN No:L65922RJ1999PLC015440  
Tel: +91-294-2561882 / 2412609  
Email: [info@srghousing.com](mailto:info@srghousing.com) [www.srghousing.com](http://www.srghousing.com)

### **Corporate Office**

307, 3 rd Floor, Hubtown Solaris, N.S. Phadke Marg,  
Near East West Flyover, Andheri (E),  
Mumbai, Maharashtra – 400069  
Tel: 022-62215307

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### **Investor Relations Contact**

#### **KAPTIFY® Consulting**

Strategy & Investor Relations | Consulting  
E: [contact@kaptify.in](mailto:contact@kaptify.in) M: +91-845 288 6099  
[www.kaptify.in](http://www.kaptify.in)