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www.srghousing.com 

Date: August 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
1st Floor, P.J. Towers,
Dalal Street,
Mumbai-400001
Scrip Code – 534680

Sub: Press Release – June 2025

Respected Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached press release with respect to unaudited Financial Results for the quarter ended June 30, 2025.

The Press Release may also be accessed on the website of the Company at www.srghousing.com.

Please take note of the same.

For SRG Housing Finance Limited

Divya Kothari
Company Secretary
M No A57307

SRG HOUSING FINANCE LTD.

Q1 FY26 PRESS RELEASE

The Board of Directors of SRG Housing Finance Ltd. (SRGHFL) have approved the Un-audited Financial Results for Quarter ended 30th June 2025 at their meeting held on August 13, 2025.

Performance Highlights

(Rs crores)

Particulars	Q1 FY26	Q1FY25	YOY%
Gross Loan Assets (AUM)	795.39	629.60	26.33%
Loan Disbursement	80.00	44.57	79.49%
Total Income	42.70	33.98	25.66%
Net interest income (NII)	20.38	17.02	19.74%
NIM (%) on Gross AUM	2.62	2.76	-5.07%
Profit Before tax (PBT)	7.85	6.88	14.10%
Profit after tax (PAT)	6.78	5.86	15.70%
Basic EPS(Rs)	4.33	4.38	-1.14%
Total Equity	270.94	168.80	60.51%
Book Value (per share)	172.57	125.04	38.01%
Gross NPA (%)	1.85	2.19	
Net NPA (%)	0.62	0.67	

- The Cost to Income ratio in Q1 FY26 is 67.48 % vs 64.98 % in Q1 FY25.
- The Net Interest Margin to Average Earning Assets in Q1 FY26 is at 2.62% as against 2.76% of Q1 FY25.
- The Return on Average Equity (ROAE) for Q1 FY26 is at 2.54% while for Q1 FY25 is 3.57%.
- Capital Adequacy Ratio as on Jun 30, 2025 stood at 47.46% out of which tier I capital 46.92% and tier II capital was 0.54%
- The Loan to Value Ratio (LTV) of AUM at ~45.5 % coupled with strong standards of credit underwriting has safeguarded the Company from unnecessary credit risk.
- Loan Spread: The Company continues to earn a spread on its loans of 9.08% for Q1 FY26 & 10.99% for Q1 FY25.
- EBITDA is Rs. 26.04 crore for Q1 FY26 compared to Rs. 22.43 crore for Q1 FY25.

Commenting on the company's financial performance Mr. Vinod K. Jain, Managing Director, of the company stated that "We commenced FY26 with continued growth momentum, achieving an AUM of Rs 795+ crore as of June 30, 2025. Disbursements during the quarter stood at INR 80 crore, supported by our expanded network of 93 branches across 7 states. Our Cost to Income ratio rose to 67.48% (vs. 64.98% in Q1 FY25), reflecting ongoing investments in growth. Despite this, EBITDA improved to INR 26.04 crore, up from INR 22.43 crore YoY, showcasing operational efficiency. We maintained strong asset quality with an LTV of ~45.5% and Capital Adequacy Ratio stood at 47.46%, largely composed of Tier I capital. While Net Interest Margin and Loan Spread moderated to 2.62% and 9.08% respectively, profitability remains stable at Rs 6.78 crore and ROAE for Q1 FY26 was 2.54%. We remain focused on quality growth, efficiency, and achieving our INR 1,000 crore AUM target in the coming quarters, while keeping our credit quality in check. Reflecting our financial resilience and improving outlook, our credit rating was revised by Acuité from 'BBB+ Stable' to 'BBB+ Positive' during the quarter."

LENDING OPERATIONS

- **Loan Mix:**

Product wise: -

Loan type	Housing Loan		LAP		Total
	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)
Q1 FY26	580.25	72.95%	215.14	27.05%	795.39
Q1 FY25	443.82	70.49%	185.78	29.51%	629.60

Occupation wise: -

	Self Employed		Salaried		Total
	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)
Q1 FY26	591.65	74.38%	203.74	25.62%	795.39
Q1 FY25	468.93	74.48%	160.67	25.52%	629.60

Demography wise:

	Rural		Urban		Total
	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)
Q1 FY26	732.37	92.08%	63.02	7.92%	795.39
Q1 FY25	595.19	94.53%	34.41	5.47%	629.60

Offering Mix: Q1 FY 26

Particulars	LTV (%)	Disbursement (Rs. Cr.)	Average Ticket Size (Rs. Lakhs)	Yield (%)
Housing loan	45.23	54.38	10.16	19.78
Loan Against Property	46.08	25.62	12.41	20.75

FUNDING & BORROWING MIX

Outstanding Borrowing in **Q1 FY26** was **Rs. 605.46 Crore** vs **Rs. 522.73 Crore** in **Q1 FY25**.

Borrowing Profile (%)	Q1 FY26	Q1 FY25
Banks (%)	46.03	47.49
FI (%)	48.28	42.99
NHB (%)	5.69	9.52
NCD (%)	0.00	0.00

BUSINESS PRESENCE

SRG is operating through its presence in **6 states and 1 Union Territory through 93 branches** as on 30th June 2025 It has branches in Rajasthan (33), MP (13), Gujarat (23), Maharashtra (14), Karnataka (6), Andhra Pradesh (3) Delhi (1). Its Registered office and head office is in Udaipur, Rajasthan and corporate office is situated in Mumbai, Maharashtra.

For more information contact:

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DISCLAIMER: Certain statements that are made in the Press Release may be forward-looking statements. Such forward-looking statements are subject to certain risks and uncertainties like significant changes in economic environment in India and overseas, tax laws, inflation, litigation, etc. Actual results might differ substantially from those expressed or implied. SRG Housing Finance Limited will not be in any way responsible for any action taken based on such statements and discussions; and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances