

Date: 31.01.2018

To,
Department of Corporate Services
BSE Limited
Mumbai- 400 001

Respected Sir/Ma'am,

SUBJECT: Corporate Presentation – December, 2017

With reference to above, we hereby provide the Corporate Presentation of the Company for the period ended December, 2017.

Please take the same on record and acknowledge the receipt.

Thanking You,

With Regards,

For SRG Housing Finance Limited


Vinod K. Jain
(Managing Director)
DIN: 00248843



SRG HOUSING FINANCE LTD

Always with you

SRG HOUSING FINANCE LTD

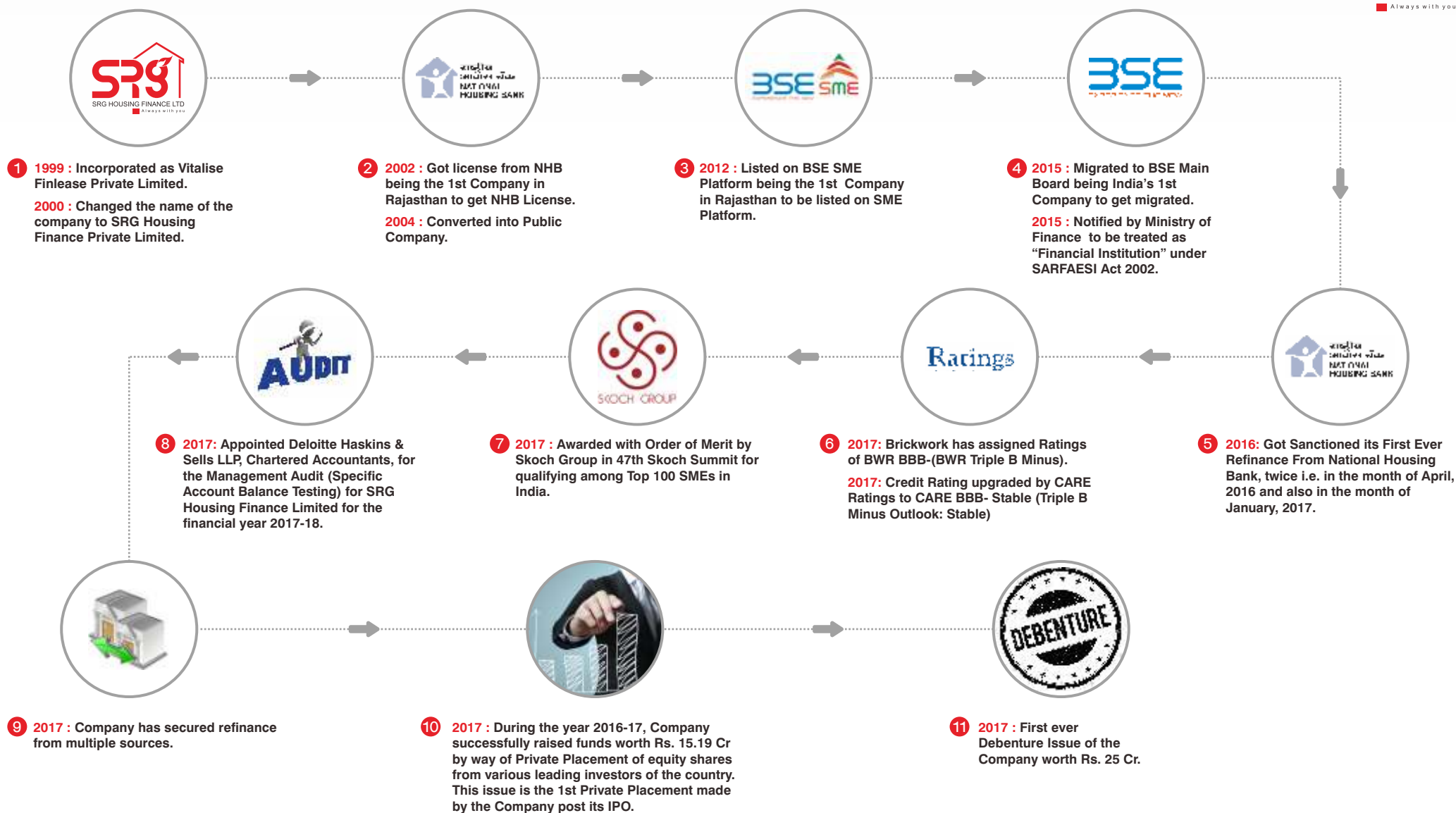
Corporate Presentation

December, 2017

Company Profile

- SRG HFL's business model is the **brainchild of Mr. Vinod K. Jain, the company's Managing Director**. His vision is to provide housing finance to people in rural area which is generally underrated and left ignored by other financial institutions.
- **Bombay Stock Exchange Listed and National Housing Bank registered** Housing Finance Company.
- Recognized by National Housing Bank for refinance facility.





Board of Directors

Mr. Vinod K. Jain

Managing Director (DIN: 00248843)

Mr. Vinod K. Jain is an experienced Managing Director (Promoter) with a vision to fuel SRGHFL to be the next big participant in writing the growth story of India. He has with his deep financial prowess and effective team management capabilities pioneered the growth of company with utmost honesty and integrity.

Mrs. Seema Jain

(DIN: 00248706)

Mrs. Seema Jain is serving to the Board since the inception of the company. She has excellent leadership, Management and Organizational skills.

Mr. Nishant Badala

(DIN:06611795)

Mr. Nishant Badala is an Independent Director of our Company. He has completed his Masters in Commerce from University of Udaipur. He is a Chartered Accountant and Company Secretary by profession, having expertise in the field of accounting legal and taxation.

Mr. Vikas Gupta

(DIN:05280808)

Mr. Vikas Gupta is an Independent Director of the Company. He has done his Bachelors of Commerce from Mohan Lal Sukhadia University, Udaipur. He also holds a degree in Law (LLB). He is registered with Commissioner of Income tax, Udaipur as Income Tax Practitioner. He has diverse exposure in Tax consultancy and all related financial Services.

Mr. Ashok Kabra

(DIN:00240618)

Mr. Ashok Kabra is an Independent Director of the company. He has done his Masters in Commerce. He has diverse exposure of more than 12 years in corporate finance, stock broking, Investments and financial services etc.

Mr. Vinod K. Jain | Managing Director



Mr. Vinod Jain is a firm believer of achieving excellence through a positive and proactive approach. He follows a dictum –

“Success is simple. Do what's right, the right way, at the right time.”

He is an experienced Managing Director (Promoter) with strong controlling, direction & effective team building capability. In the year 1999 he floated his own Company “SRG Housing Finance Limited” with a broad and clear vision in the field of finance. He pioneered Housing Finance in year 2002 in Rajasthan.

He has proved his capability in strategic management and is a successful performer in pursuit of profitable growth.

His relentless ambition established the brand SRG and fueled the company to the new heights of success. He has always proven SRG Housing Finance Ltd. as the best Company with respect to customer satisfaction and highly motivated employees.

Management Team



Mr. Ashok Modi | **CFO**

Mr. Modi has more than 25 years of experience in ensuring financial strengthening to the individuals and organizations via audit and strategic planning. His in-depth knowledge about the financial system and various derivatives is unparalleled. He is with the company since 2012.



Mr. Lavang Murdia | **CMO**

Mr. Murdia has 15 years of experience into Sales and Marketing and has build robust business models in sectors like finance, insurance, telecom etc. He has an expertise in channel management where he researches into identifying cum building new market opportunities. He has been working with the company since 2010.



Ms. Krati Jain | **Vice President**

Ms. Jain has over 5 years of experience in Finance. She is Ph.D. in finance and is an associate member of ICSI along with MBA (PGDBA) from Symbiosis. She is a post graduate from Mohan Lal Sukhadia University, Rajasthan. She is having hand of experience in management and finance. She is effectively handling administration and management of the company. She works closely on strategic planning, decision making and new policy formulation which aids in development and achievement of goals. She has joined the company in 2017.

Management Team



Ms. Sunaina Nagar | **CS & GM- Finance**

Ms. Nagar is an associate member of Institute of Company Secretaries of India and also possesses LLB degree. She is handling Compliance, Equity & Debt Financing matters. Her deep insights and research mindset has helped company to find newer innovative ways to expand and flourish. She joined the company in the year 2015.



Ms. Manjot Kaur Bakshi | **CHRO**

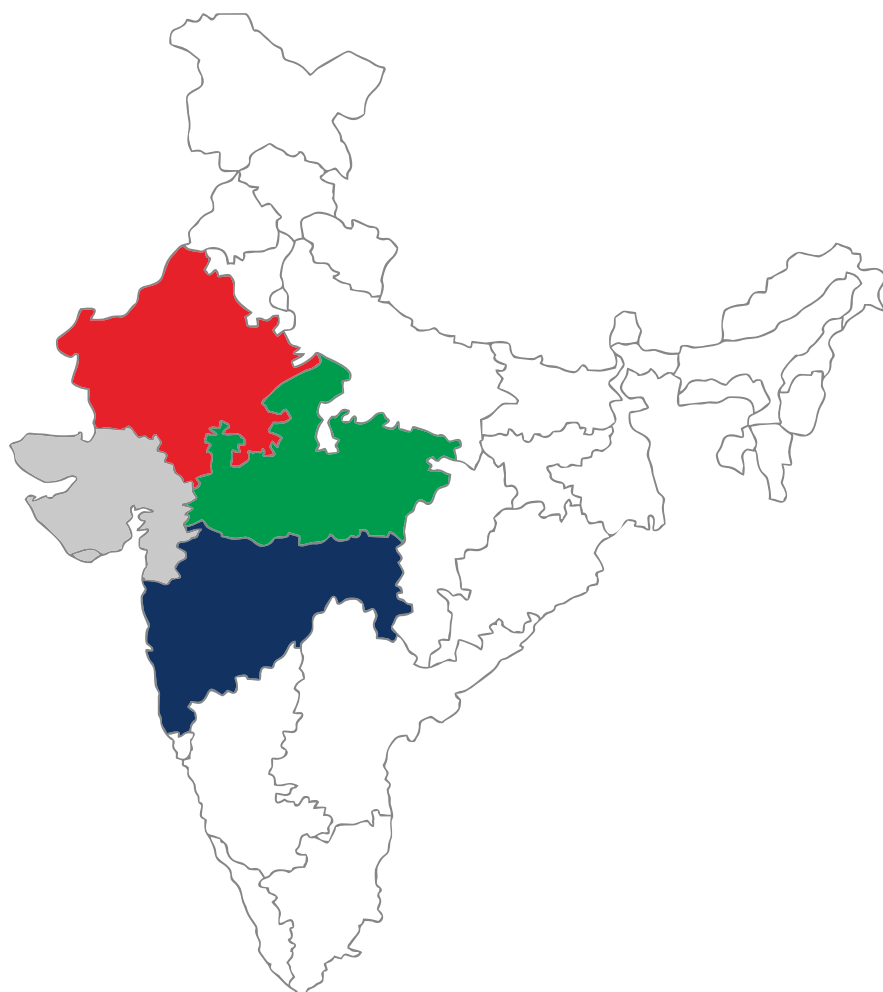
Ms. Bakshi is an Associate Member of Bar Council of India. She is an MBA HR from IMT Ghaziabad. She is also pursuing Masters in Law. She is handling Strategic Planning, Human Resource matters. Her intelligence, hard work and dedication to work has helped company grow in an organised manner.



Mr. Dilip Kumar Singhvi | **GM- Operations**

Mr. Singhvi is retired as a Senior Manager-Bank of Baroda after serving for 36 years and also has been Incharge-cum- faculty in RTC(Regional Training Centre), Jaipur for 5 years. His qualifications includes B.SC, M.COM, MBA, CAIIB among others and he has also qualified various courses on Mutual Funds organised by NISM. He is equipped with various procedures and policies which makes financial transaction less cumbersome and meaningful. His tracking mechanism and rigorous follow up strategies has helped building up of customer network. Mr. Singhvi is working with company since 2015

Business Locations



Registered Office: Udaipur (Rajasthan)
Corporate Office: Mumbai (Maharashtra)

Madhya Pradesh

5

Mandsaur
Neemuch
Ratlam
Shamgarh
Ujjain

Gujarat

4

Ahmedabad
Mehsana
Palanpur
Surat

Rajasthan

17

Ajmer
Aspur
Banswara
Bhilwara
Bhinder
Bijainagar
Chittorgarh
Dungarpur
Fatehnagar

Jaipur
Jodhpur
Kota
Rajasmand
Salumber
Sagwara
Sirohi
Sumerpur

Maharashtra

1

Mumbai



Tenure ▶ Upto 15 years
Average Tenure ▶ 6.6 Yrs



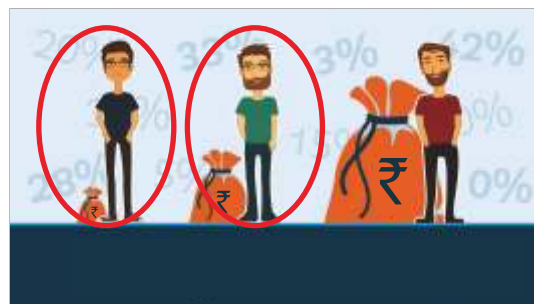
Average Ticket Size
▶ Rs. 6.23 Lacs



Repayment Mode
▶ PDCs/ ECS are accepted.



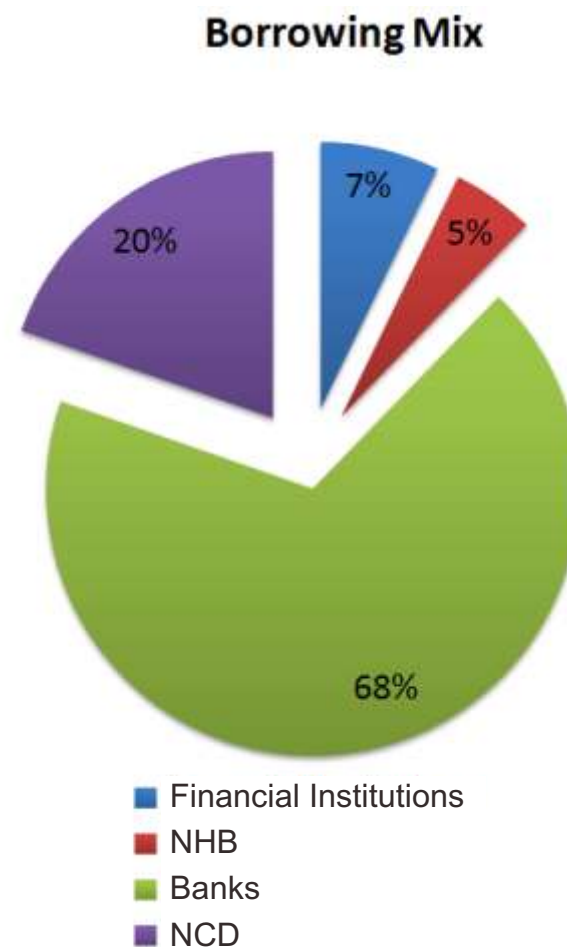
Loan to Value (LTV)
▶ 50% ≈ of the property value



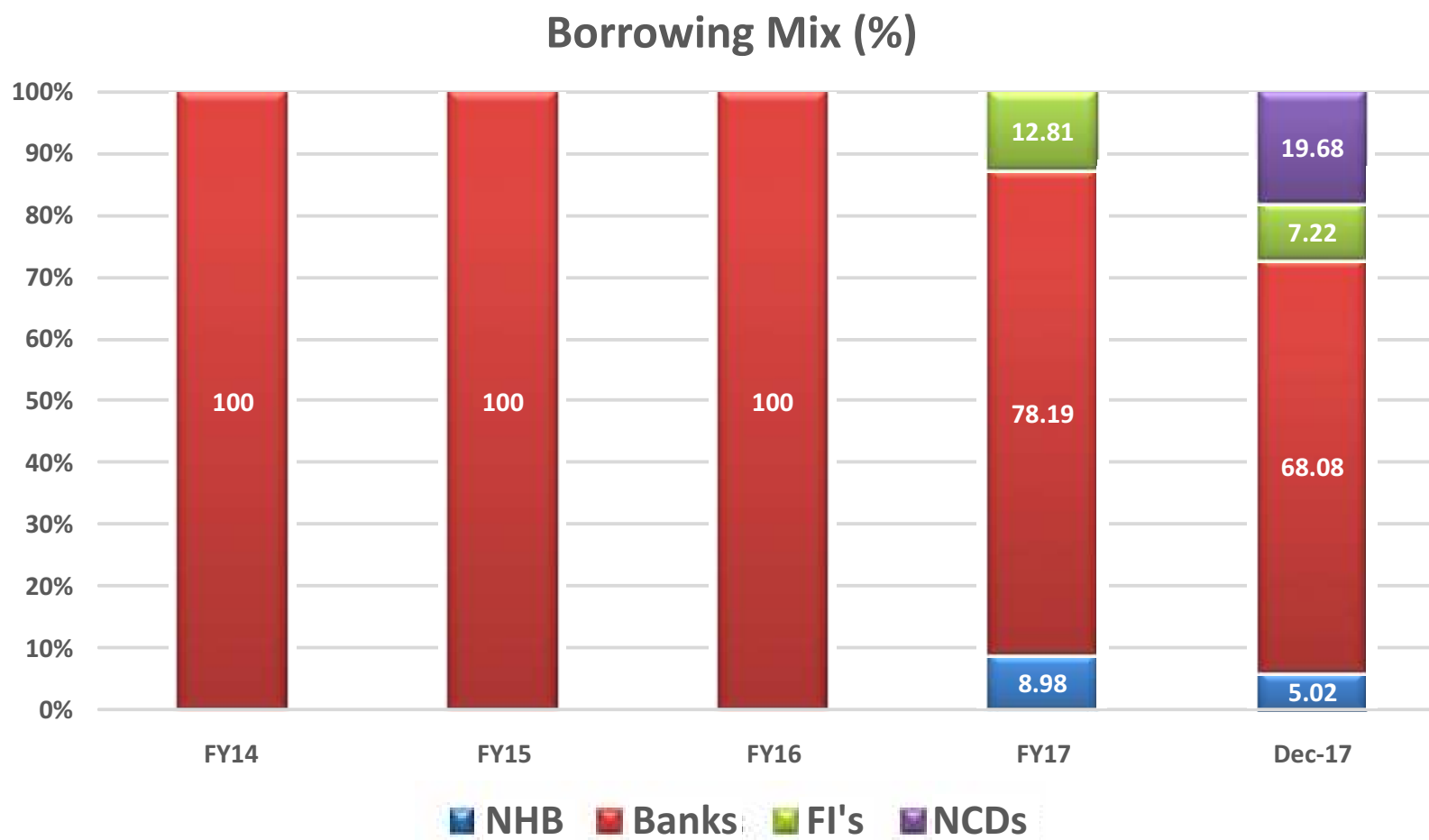
Catering also to
LMI Segment

Fact Sheet for Period Ended Dec 31, 2017

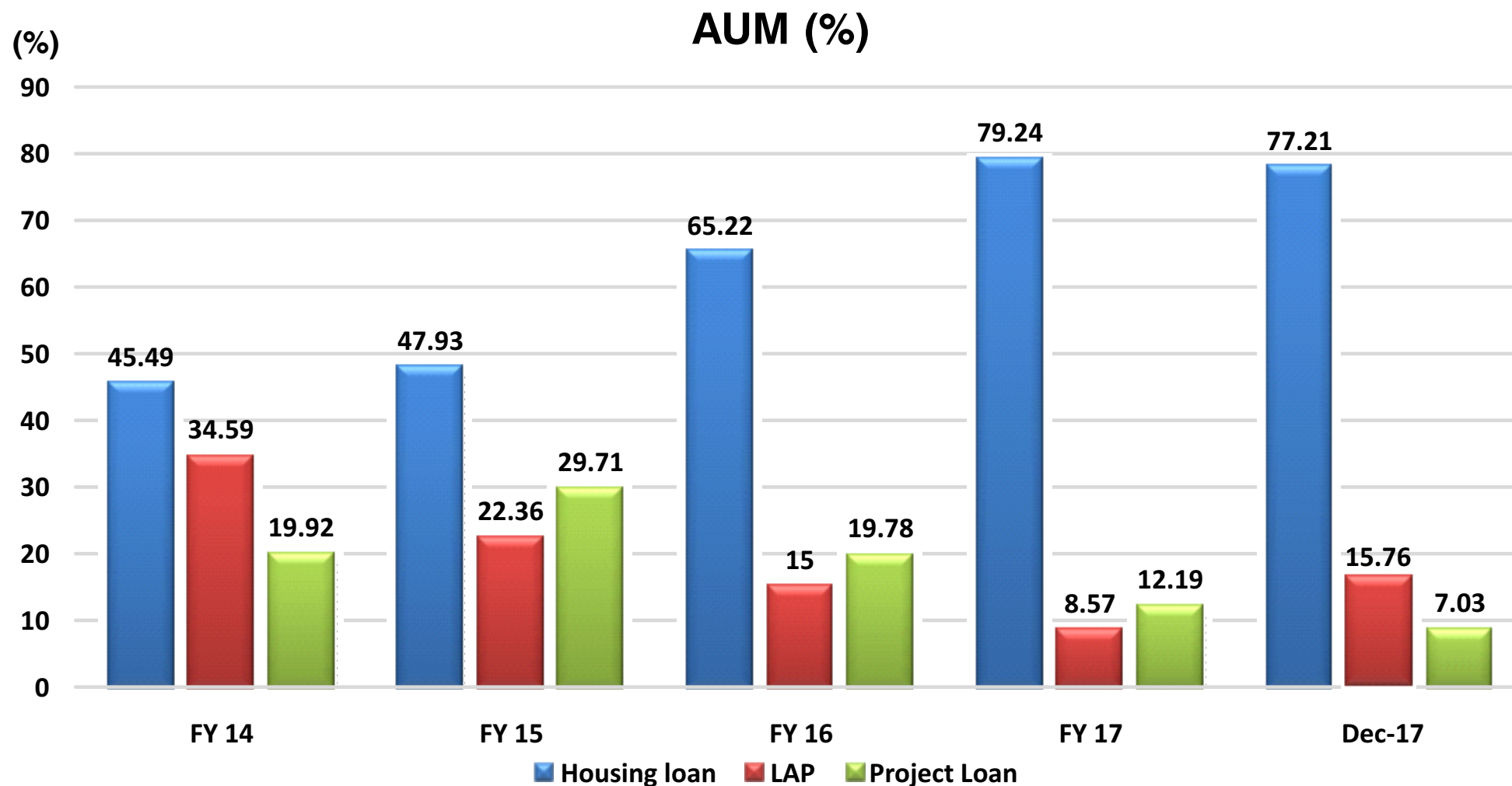
Highlights	Amount (In cr.)
Net Worth	37.46
Outstanding Loan Assets (AUM)	155.07
Profit After Tax (Not Annualised)	5.98
Disbursement	90.68
Revenue from Operations (Not Annualised)	22.76
Gross NPA	1.27%
Net NPA	0.64%



Multi Sources of Refinance



Lending Summary



Loan Portfolio Analysis

Amount in Lacs	Dec, 2017		2017		2016	
	Amount	%	Amount	%	Amount	%
Housing Loan	11972.99	77.22	6483.95	79.24	3474.71	65.21
LAP	2443.48	15.75	701.66	8.57	798.85	14.99
Project Loan	1090.28	7.03	997.27	12.19	1054.89	19.80
Total	15506.75	100.00	8182.87	100.00	5328.45	100.00

Amount in Lacs	Dec, 2017	2017	2016
	Avg. Loan size		
Housing Loan	4.48	4.66	4.17
LAP	9.01	15.95	21.02
Project Loan	121.11	124.66	131.86

₹ In Cr.

180

160

140

120

100

80

60

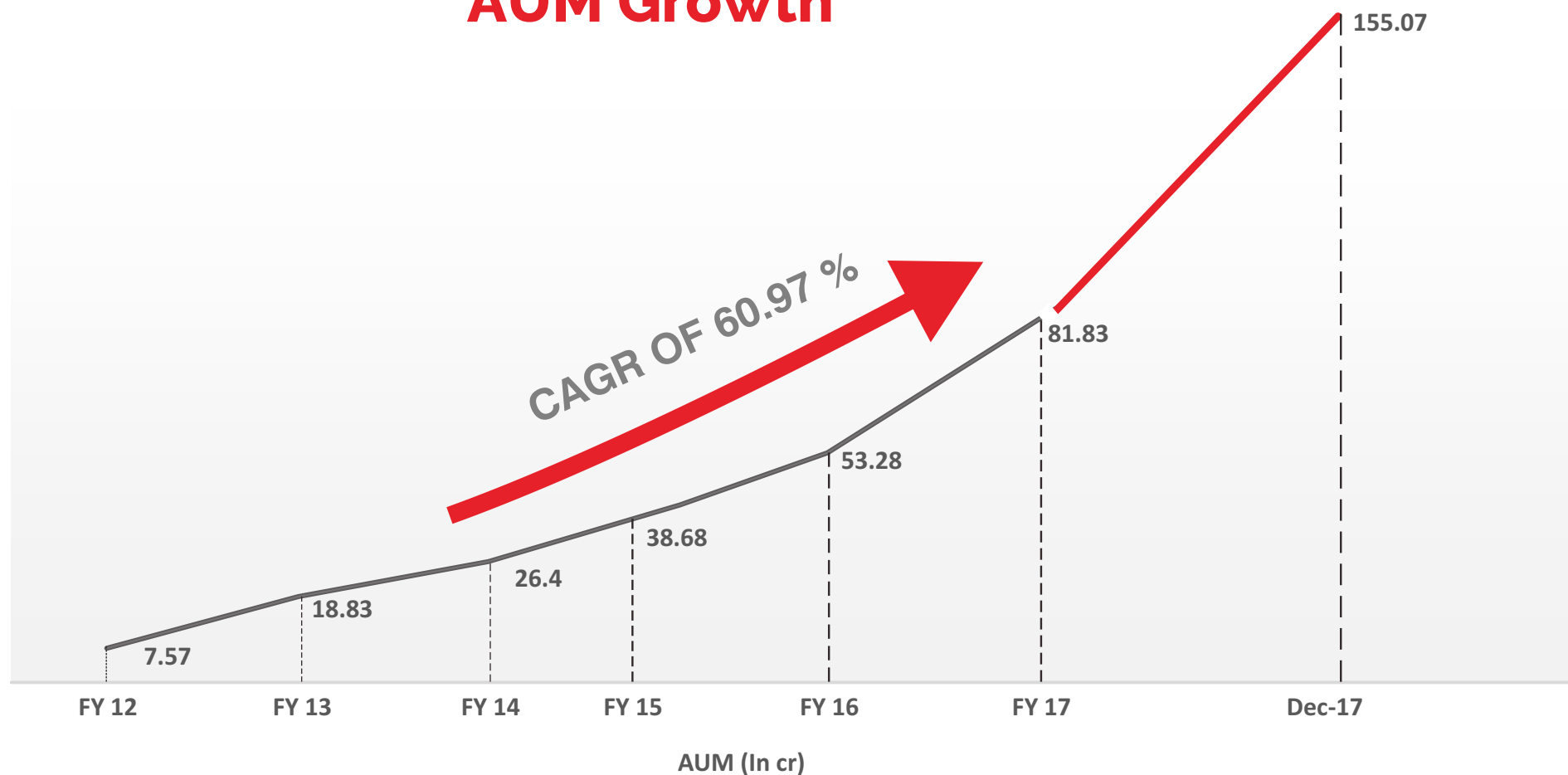
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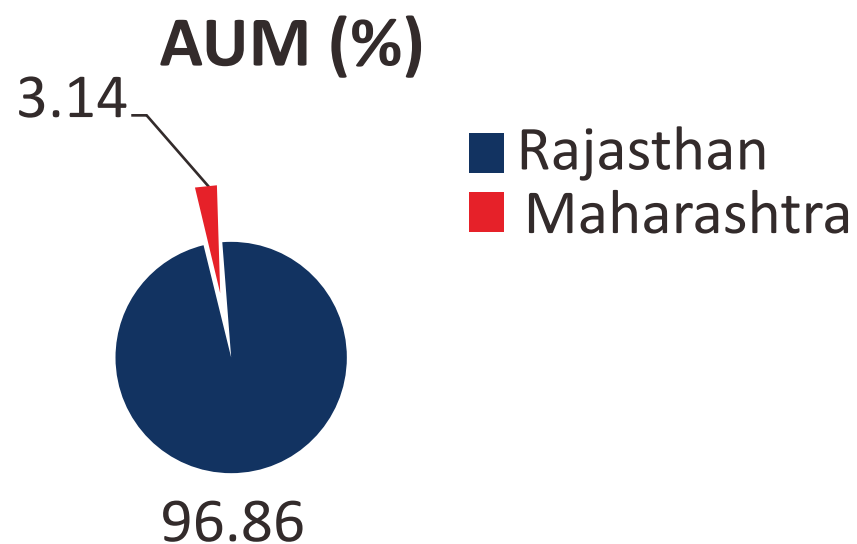
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AUM Growth

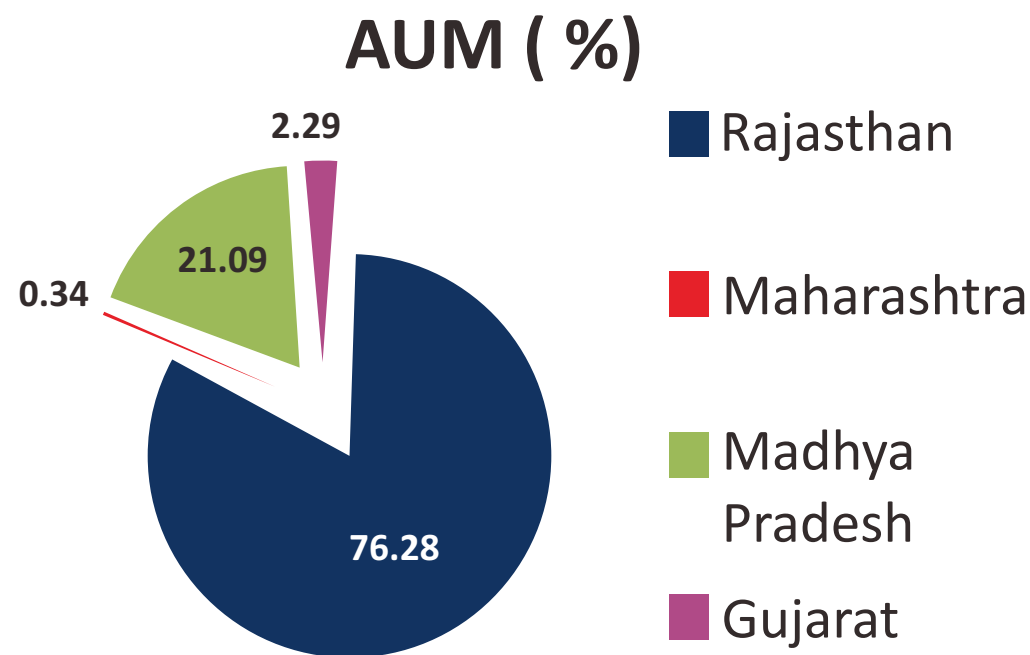
CAGR OF 60.97 %



Increasing Geographical Presence



As on Dec 16



As on Dec 17

Business Module

► Targeting rural and urban demography

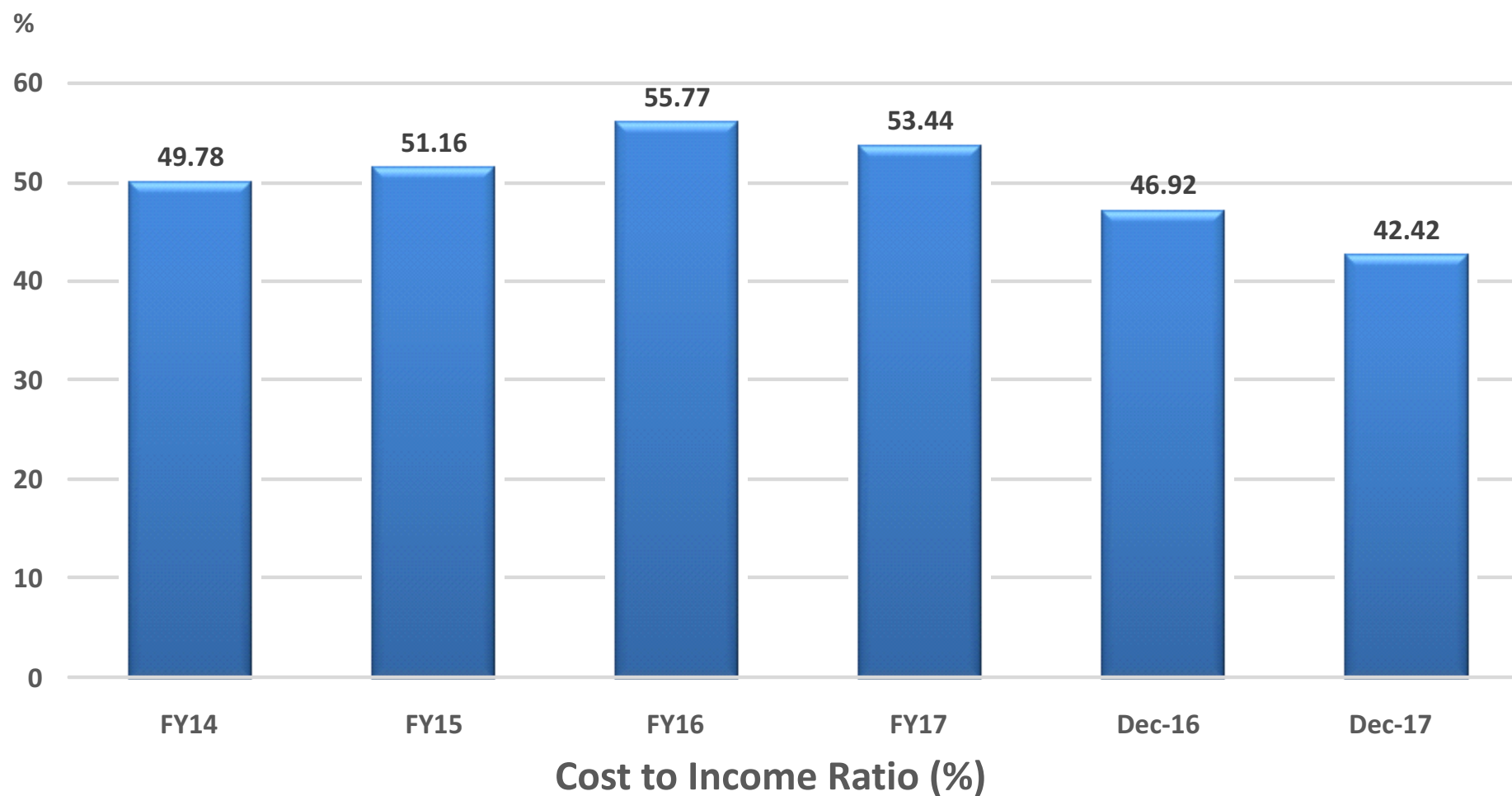
Demography	%	Dec 17 (AUM in Cr)
Urban	27.20	42.17
Rural	72.80	112.90
		155.07

► Integrating with new technology and advance level business modules

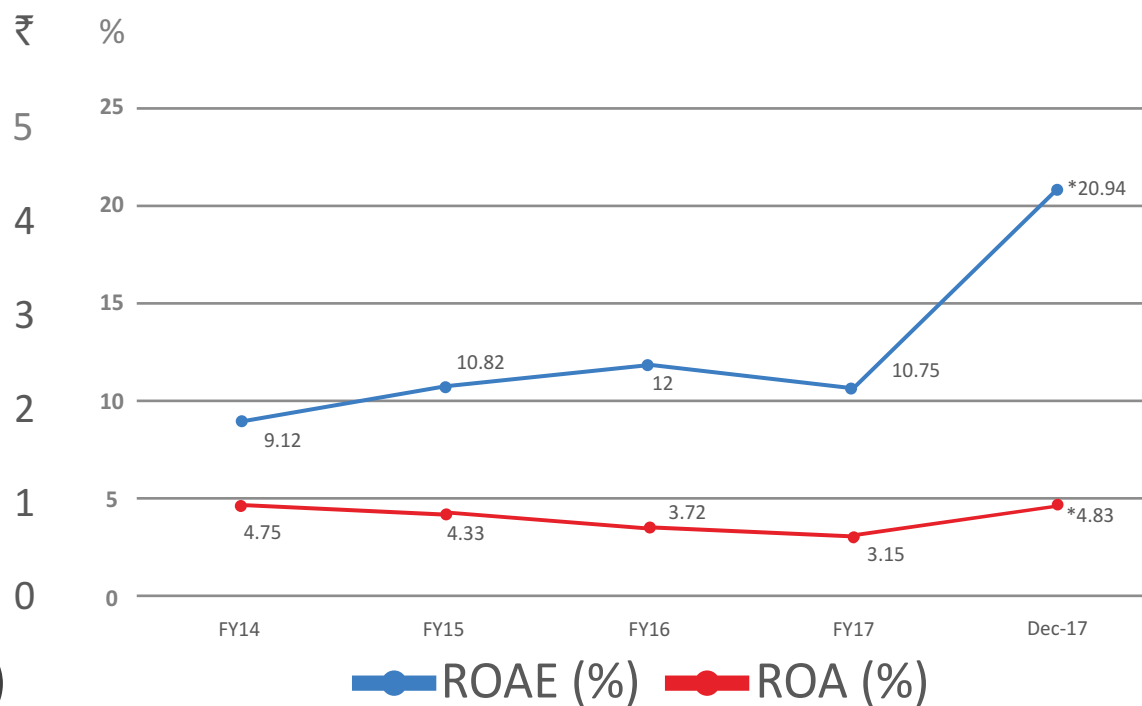
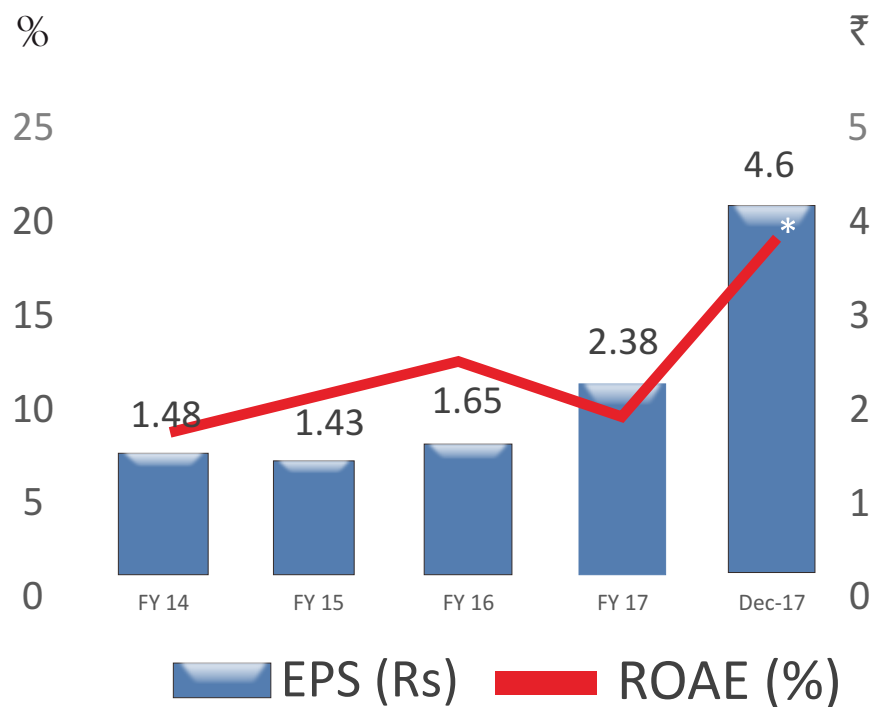
Giving large acceptance to the technological integrations have proved as the major key growth drivers for the company. Increase in efficiency of process and real time data has thus allowed us to make the disbursement process faster and accurate.

► High focus on evaluation of risk and internal control system.

Cost to Income Ratio

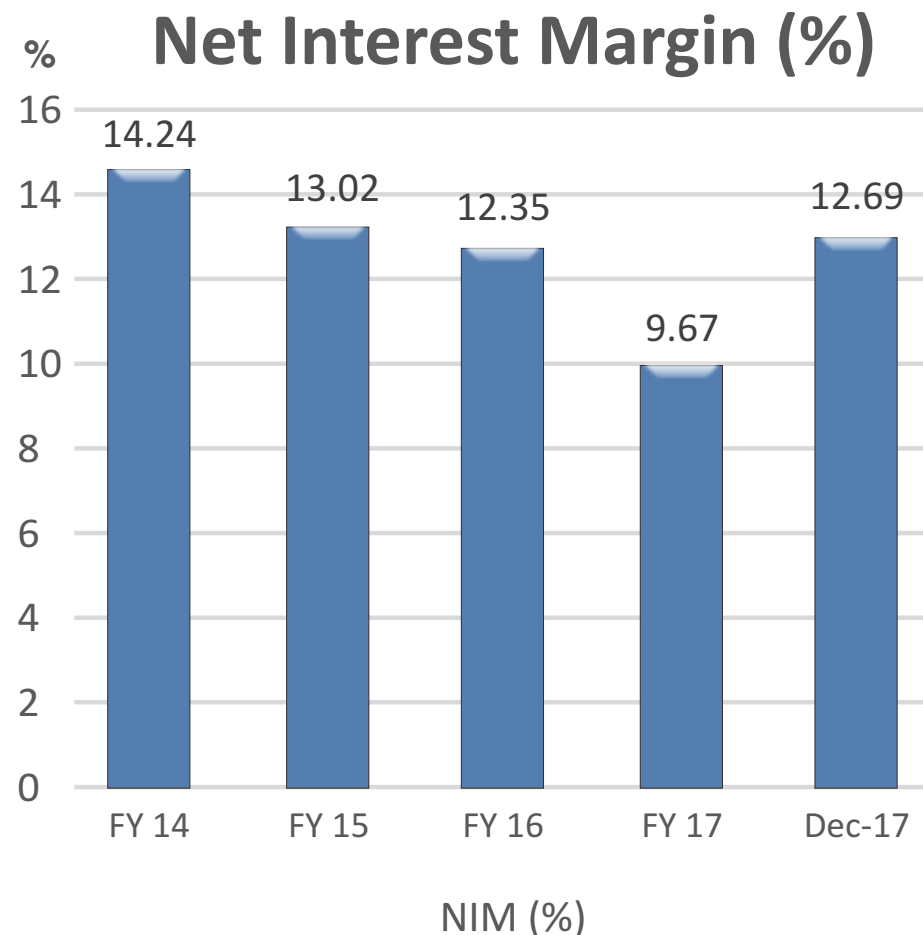
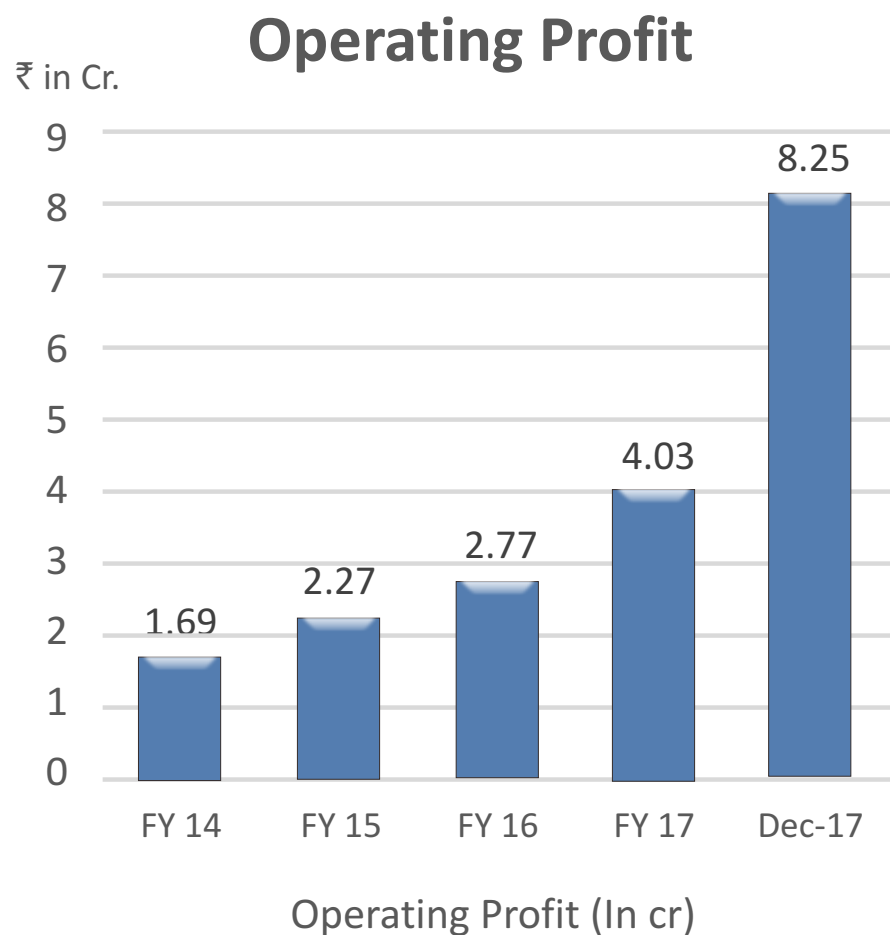


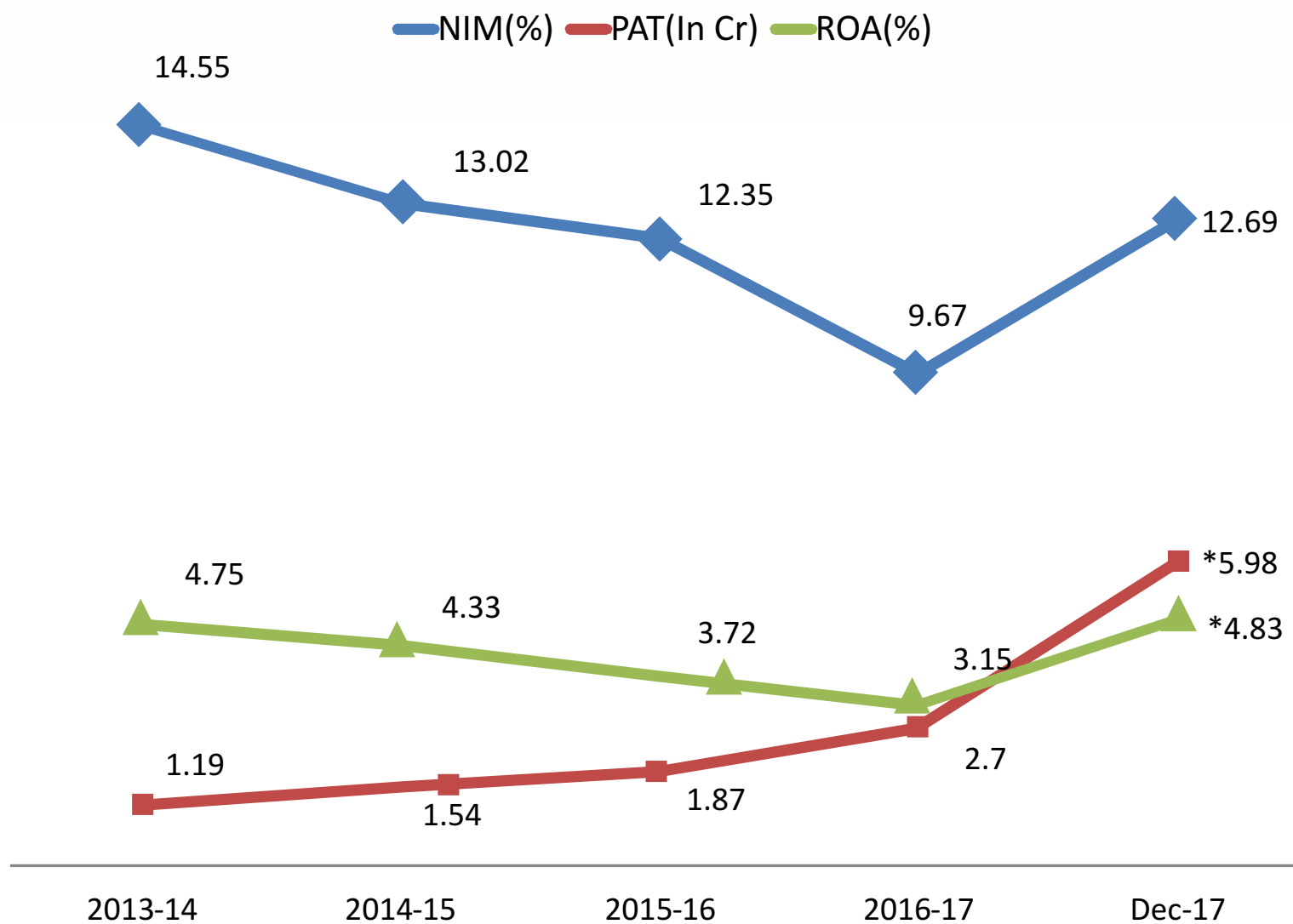
Earnings Growth



*Not annualised.

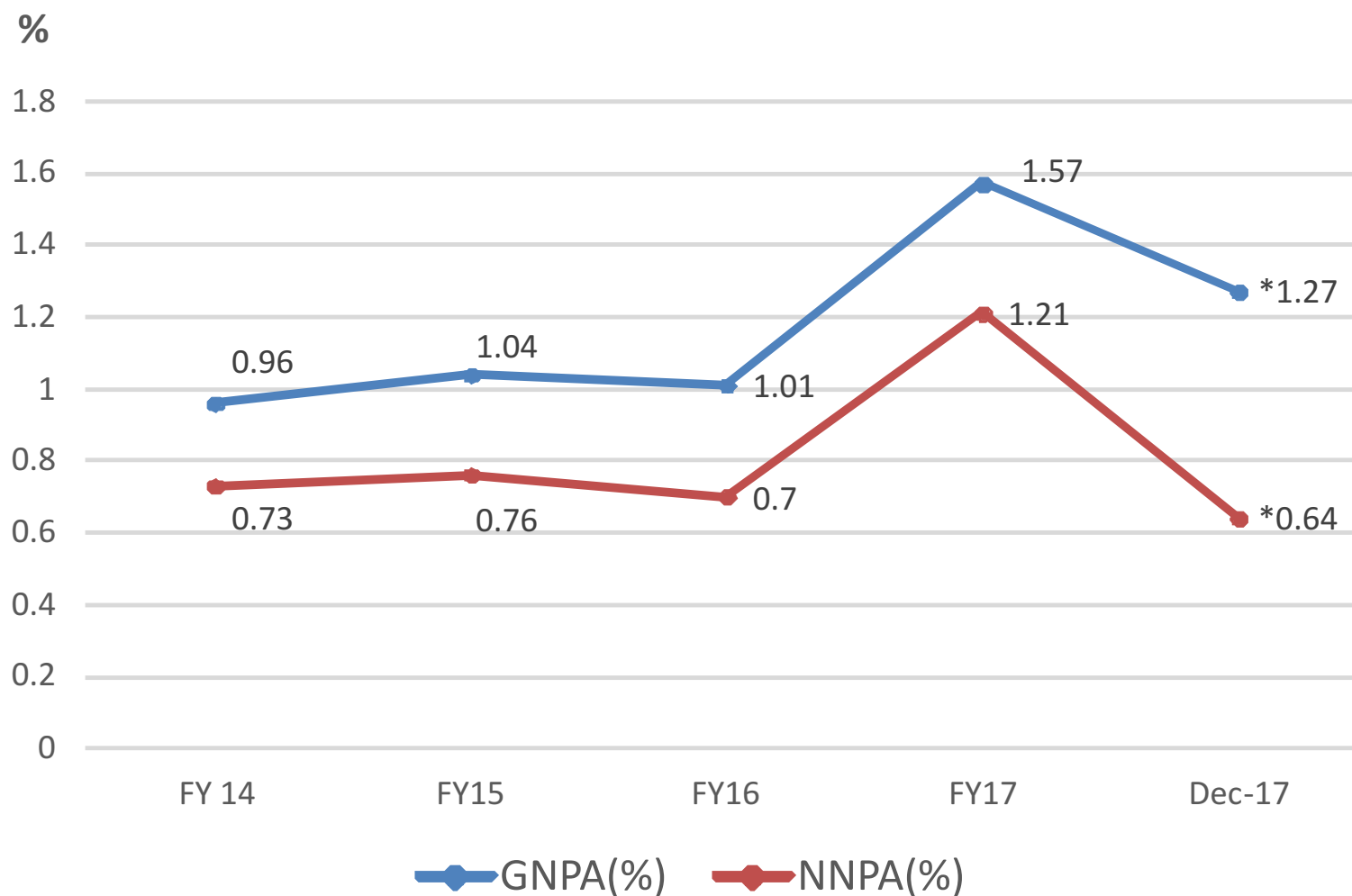
Earnings Growth





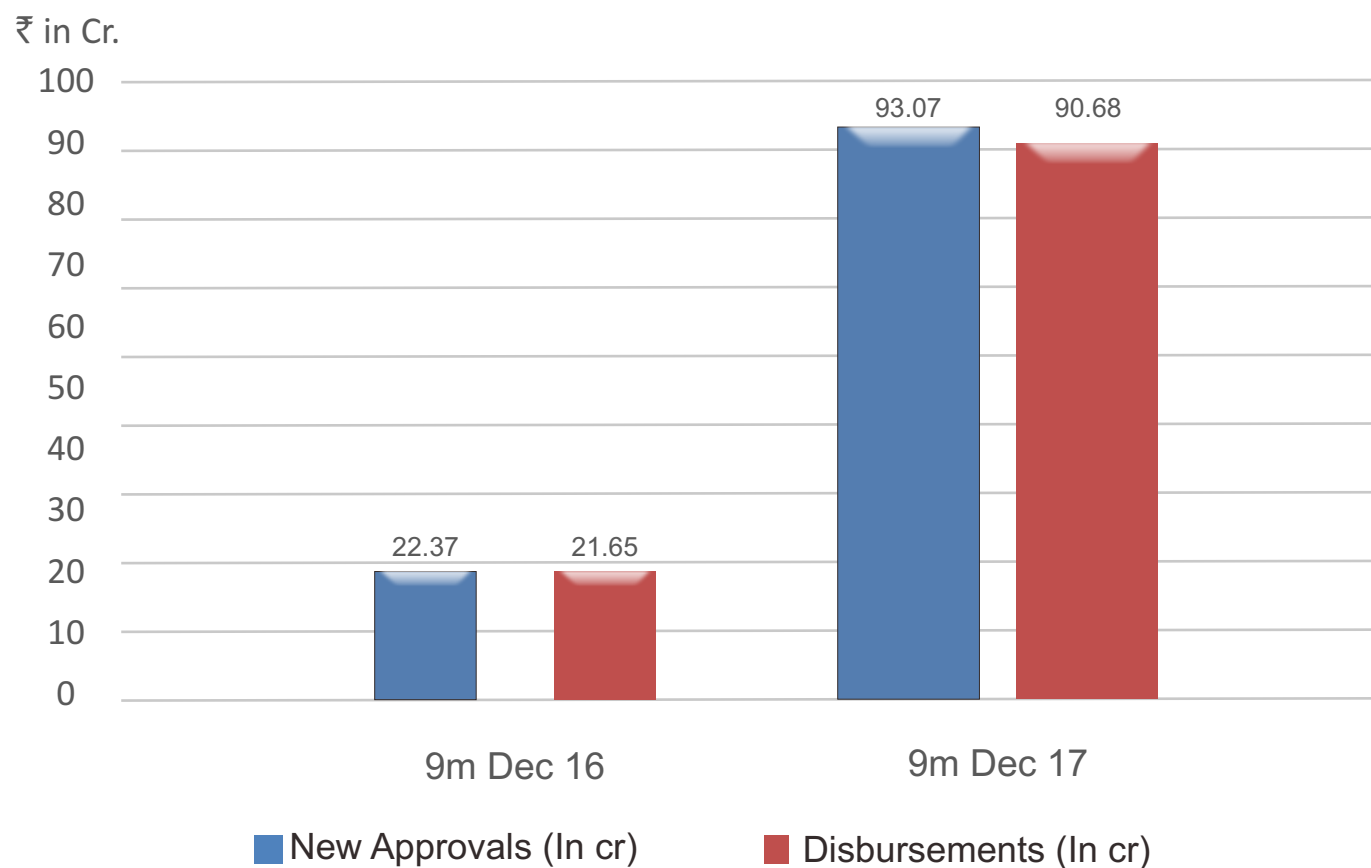
*Not annualised.

Asset Quality



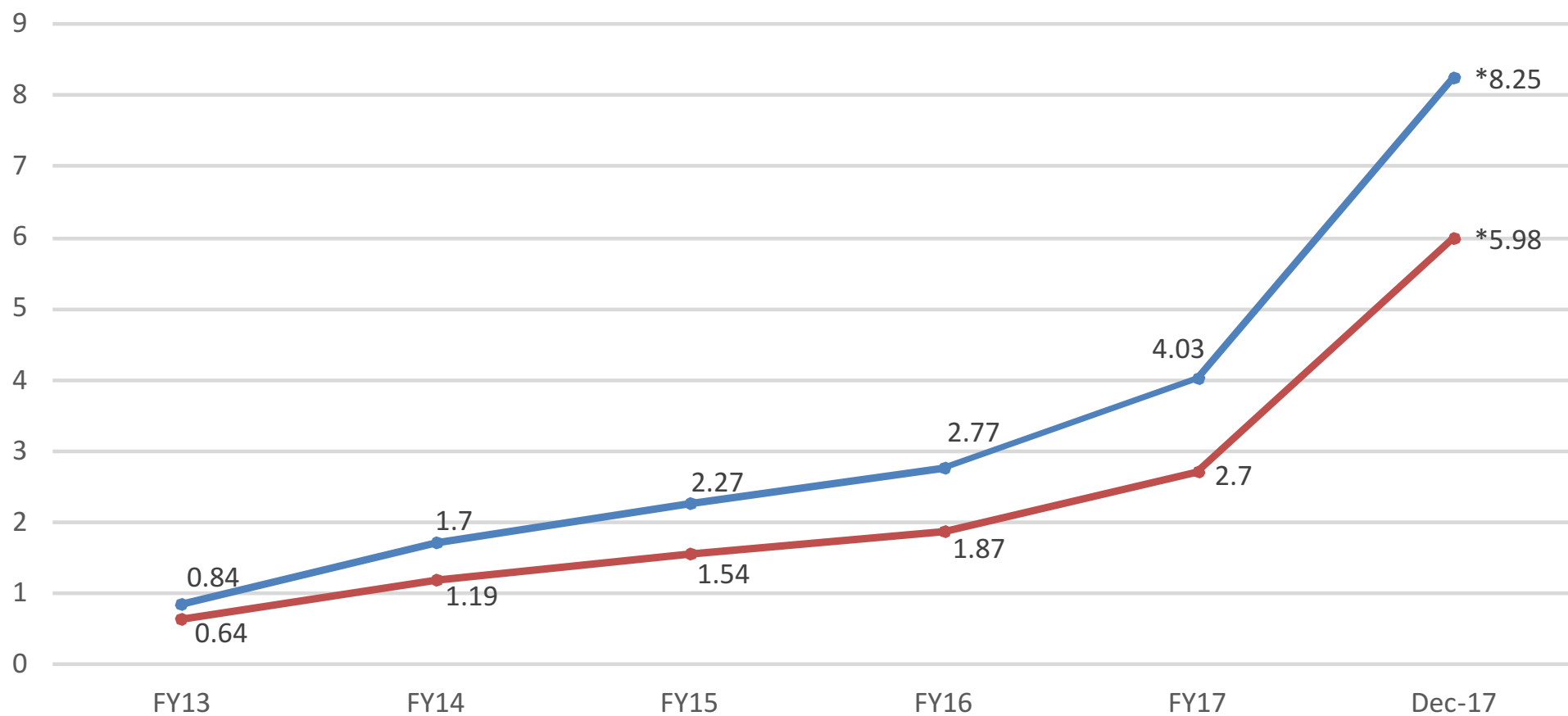
*Not annualised.

Fresh Approvals Vs. Fresh Disbursement



PAT & PBT

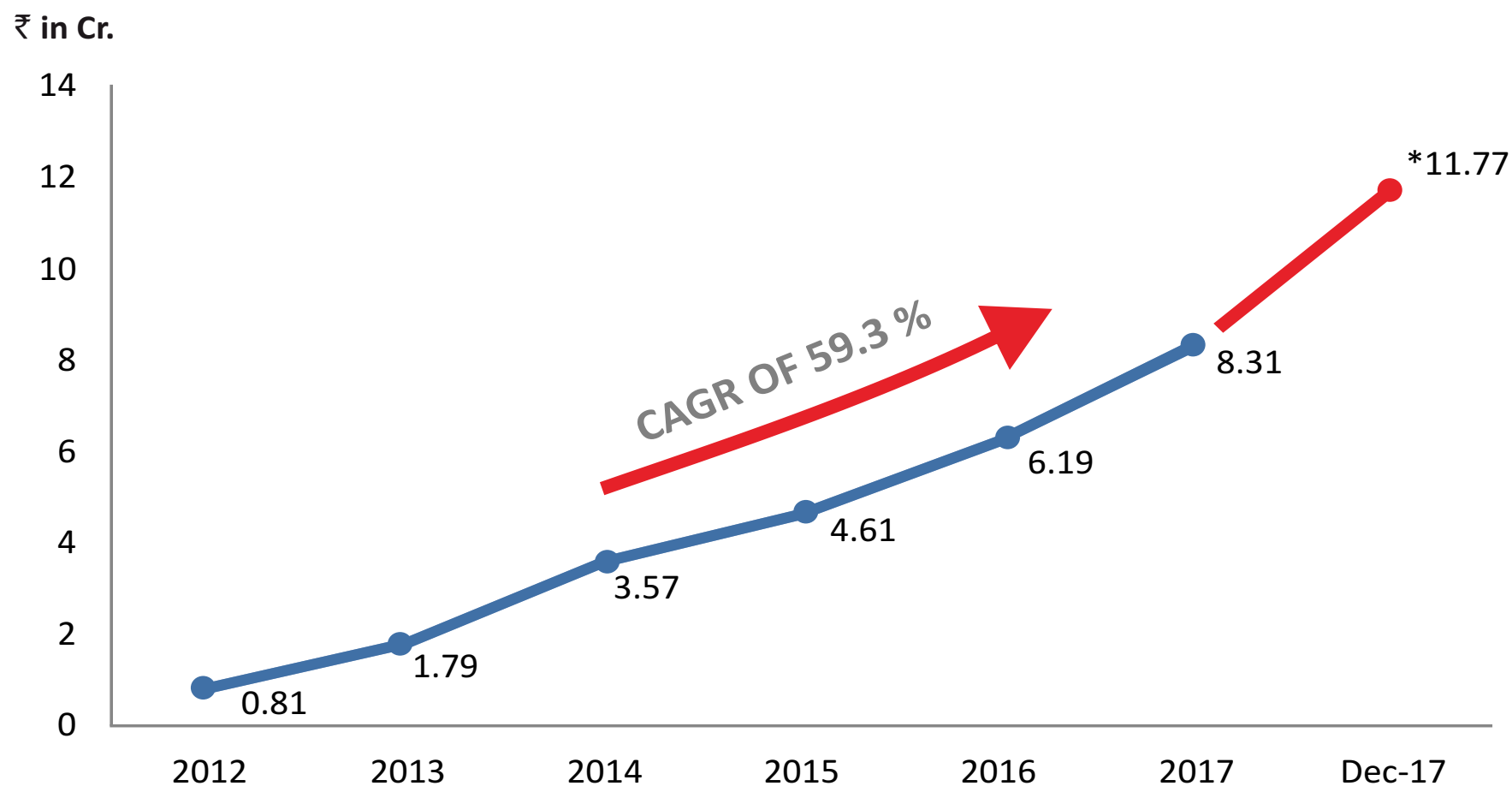
₹ in Cr.



*Not annualised.

— PBT — PAT

Net Interest Income



* Not Annualised

Performance Highlights

Particulars	(In Cr.)					
	Dec'17 (3m)	Sep'17 (3m)	Dec'16 (3m)	Dec'17 (9m)	Dec'16 (9m)	Mar'17 (12m)
New Approvals	38.34	30.88	9.97	93.07	22.37	51.53
Disbursements	36.16	29.79	10.17	90.68	21.65	47.37
Outstanding Loan Book	155.07	125.04	66.13	155.07	66.13	81.83
Interest Income	7.76	6.24	3.49	19.05	9.77	13.86
Fees & Other Income	1.66	1.17	0.07	3.71	0.15	0.70
Total Income	9.42	7.41	3.56	22.76	9.92	14.56
Interest Expenditure	2.84	2.32	1.47	7.28	4.01	5.55
Other Expenditure	3.45	2.27	1.37	7.23	3.16	4.98
Total Expenditure	6.29	4.59	2.84	14.51	7.17	10.53
Profit Before Tax & Provisions	3.13	2.82	0.72	8.25	2.75	4.03
Net Interest Income	4.92	3.92	2.02	11.77	5.76	8.31
Cost to Income Ratio (%)	52.50	44.65	47.13	42.42	46.92	53.44

Performance Highlights

Particulars	Dec'17 (3m)	Sep'17 (3m)	Dec'16 (3m)		Dec'17 (9m)	Dec'16 (9m)	Mar'17 (12m)
Profit Before Tax & Provisions (₹ In cr.)	3.13	2.82	0.72		8.25	2.75	4.03
Profit Before Tax (PBT) (₹ In cr.)	3.13	2.82	0.72		8.25	2.75	4.03
Provision for Taxation & DTL (₹ In cr.)	0.60	0.93	0.23		2.27	0.90	1.32
Profit After Tax (PAT) (₹ In cr.)	2.53	1.89	0.49		5.98	1.85	2.71
Earnings per share (EPS)	1.95	1.46	0.43		4.60	1.64	2.38
Gross NPA (₹ In cr.)	1.96	1.58	0.73		1.96	0.73	1.28
Gross NPA Ratio (%)	1.27	1.27	1.10		1.27	1.01	1.57
Net NPA (₹ In cr.)	0.98	0.85	0.37		0.98	0.37	0.98
Net NPA Ratio (%)	0.64	0.69	0.57		0.64	0.57	1.21

Key Quarterly Data

	(In cr)						
Income Statement	Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17
NII	1.83	1.90	2.02	2.54	2.92	3.92	4.92
Other Income	0.04	0.05	0.06	0.54	0.94	1.17	1.66
Total Opex	0.87	0.92	1.37	1.81	1.55	2.27	3.45
Tax/ DTL	0.33	0.34	0.23	0.42	0.76	0.93	0.60
Net Profit	0.67	0.69	0.48	0.85	1.55	1.89	2.53
Balance Sheet	Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17
Shareholders Funds	16.83	17.5	17.92	33.97	35.04	36.94	39.15
Borrowings	42.28	48.85	59.39	75.04	69.28	97.28	122.66
Loan book	51.97	58.13	66.13	81.83	100.04	125.04	155.07
Total assets	61.39	68.19	79.45	112.45	109.10	139.97	167.80
Key Ratios (Annualized)	Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17
NIM (%)	13.67	12.99	11.98	9.67	13.72	13.05	12.69
CRAR/CAR (%)	49.10	49.30	44.20	72.70	65.60	48.90	
Gross NPA (%)	1.24	1.01	1.10	1.57	1.32	1.27	1.27
Net NPA (%)	0.59	0.44	0.57	1.21	0.62	0.69	0.64

Business Summary

Parameters	FY13-14	FY14-15	FY15-16	FY16-17	Dec 16 (9m)	Dec 17 (9m)
Loan Approvals (₹ In cr.)	17.18	30.13	27.07	51.53	22.37	93.07
Loan Disbursements (₹ In cr.)	16.11	25.39	27.31	47.37	21.65	90.68
Total Loan Outstandings (₹ In cr.)	26.4	38.68	53.28	81.83	66.13	155.07
Out of 3 above						
i) Housing Loan (₹ In cr.)	17.27	30.02	45.3	74.81	53.84	130.63
ii) Non-Housing Loan (₹ In cr.)	9.13	8.66	7.98	7.02	12.29	24.44
Borrowings (₹ In cr.)	15.52	24.89	41.29	75.04	59.38	122.65
NPA						
i) Gross NPA (₹ In cr.)	0.25	0.40	0.54	1.28	0.73	1.96
ii) Gross NPA %	0.96	1.04	1.01	1.57	1.01	1.27
iii) Net NPA %	0.73	0.76	0.70	1.21	0.57	0.64

Business Summary

Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17		Dec 16 (9m)	Dec 17 (9m)
No. of Branches / Offices							
i) Branches	9	9	15	19		19	27
Total Employees	19	18	35	55		47	131
No. of Employees (Incl. Junior Officers on Contract, Excl. Sub Staff)	17	16	32	51		43	123
Sub staff	2	2	3	4		4	8
Interest Collected (₹ In Cr)							
i) Housing Loan	3.40	5.05	8.38	11.97		8.60	17.18
ii) Non-Housing Loan	1.34	1.79	1.80	1.89		1.17	1.87
iii) Investments	0.00	0.00	0.03	0.17		0.11	0.45
Processing Charges (₹ In cr)	0.00	0.03	0.00	0.49		0.01	1.84
Other Income (₹ In cr)	0.00	0.00	0.04	0.03		0.03	1.42
Total Income (₹ In cr)	4.74	6.87	10.25	14.55		9.92	22.76

Earnings Summary

Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17	Dec 16 (9m)	Dec 17 (9m)
Interest Paid (₹ In cr)	1.16	2.23	3.99	5.55	4.01	7.28
Net Interest Income (NII) (₹ In cr)	3.58	4.61	6.19	8.31	5.76	11.77
Staff Cost (₹ In cr)	0.58	0.75	1.42	1.77	1.26	2.80
Other Expense (₹ In cr)						
i) Establishment (Rent, Repairs & Maintenance, Professional fees, Advertising, Auditors fee)	0.23	0.28	0.48	0.57	0.64	1.73
ii) DSA Commission	0.14	0.44	0.26	0.60	0.14	0.77
iii) Others (Travelling & Conveyance, Bank charges, Rates & Taxes, Electricity, Postage etc.)	0.67	0.70	1.08	1.32	0.70	1.29
Depreciation & Amortisation(₹ In cr)	0.18	0.20	0.25	0.54	0.42	0.64
Operating Cost (₹ In cr)	1.89	2.37	3.49	4.96	3.16	7.23
Bad Debts written off(₹ In cr)	0.09	0.00	0.00	0.16	0.00	0.00
Total Cost (₹ In cr)	3.05	4.60	7.48	10.52	7.17	14.51
Operating Profit (₹ In cr)	1.69	2.27	2.77	4.03	2.75	8.25

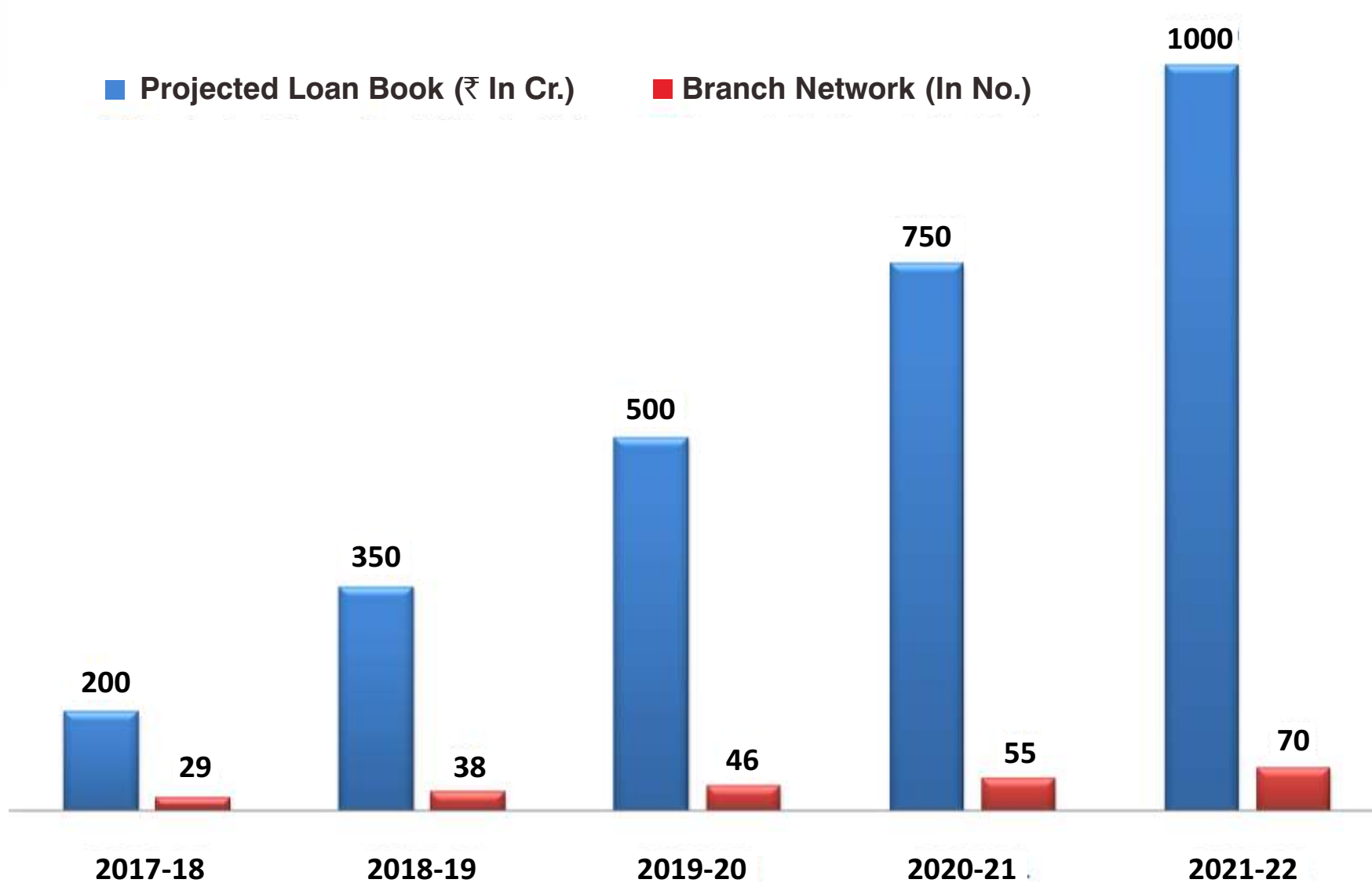
Earnings Summary

Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17	Dec 16 (9m)	Dec 17 (9m)
Provision & Taxes (₹ In cr)	0.5	0.73	0.90	1.32	0.90	2.27
Net Profit (₹ In cr)	1.19	1.54	1.87	2.71	1.85	5.98
Share Capital (₹ In cr)	8.08	11.31	11.31	13.00	11.31	13.00
Reserves (₹ In cr)	5.60	3.40	5.09	20.97	6.61	26.15
Shareholders Fund- Tier I (₹ In cr)	13.68	14.71	16.4	33.97	17.92	39.15
Number of shares (In cr)	0.81	1.13	1.13	1.30	1.13	1.30
Earnings Per Share (₹ In cr)	1.48	1.43	1.65	2.38	1.64	4.60
EBITDA	3.03	4.70	7.02	10.12	7.18	16.18

Financial Ratios

Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17	Dec 16 (9m)	Dec 17 (9m)
Return on Equity (ROE %)	9.12	10.82	12	10.75	*10.96	*20.94
Return on Average Assets (ROA %)	4.75	4.33	3.72	3.15	*2.74	*4.83
Net Interest Margin (NIM%) (Annualized)	14.24	13.02	12.35	9.67	11.98	12.69
Cost to Income Ratio (%)	49.78	51.16	55.77	53.44	53.54	46.69
Avg. Business Per Branch(₹ In cr)	2.93	4.30	3.55	4.31	3.48	5.74
Avg. Business Per Employee(₹ In cr)	1.55	2.42	1.67	1.60	1.53	1.26
Average cost of Borrowings (% p.a)	12.9	13.15	13.15	11.61	12.63	10.57
Interest Spread (% p.a)	10.77	10.00	10.08	10.97	9.01	9.23
Capital Gearing Ratio (Shareholders fund/Debt)	0.88	0.59	0.40	0.45	0.30	0.31
Debt Equity Ratio	1.13	1.69	2.52	2.21	3.31	3.13

*Not annualised.





Thank You!