





info@srghousing.com 

www.srghousing.com 

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
1st 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

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

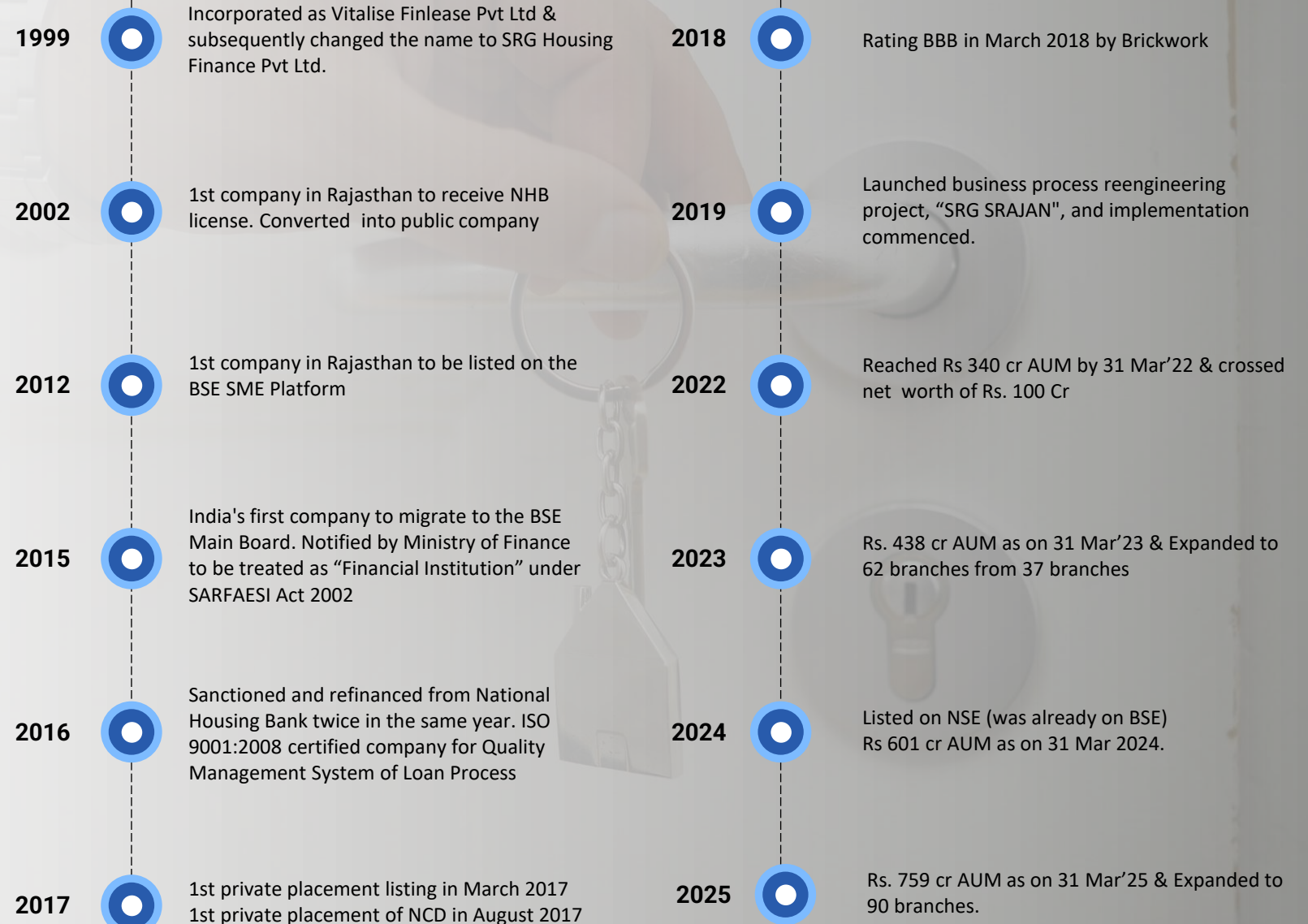
Reduces risk and fosters women empowerment

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**



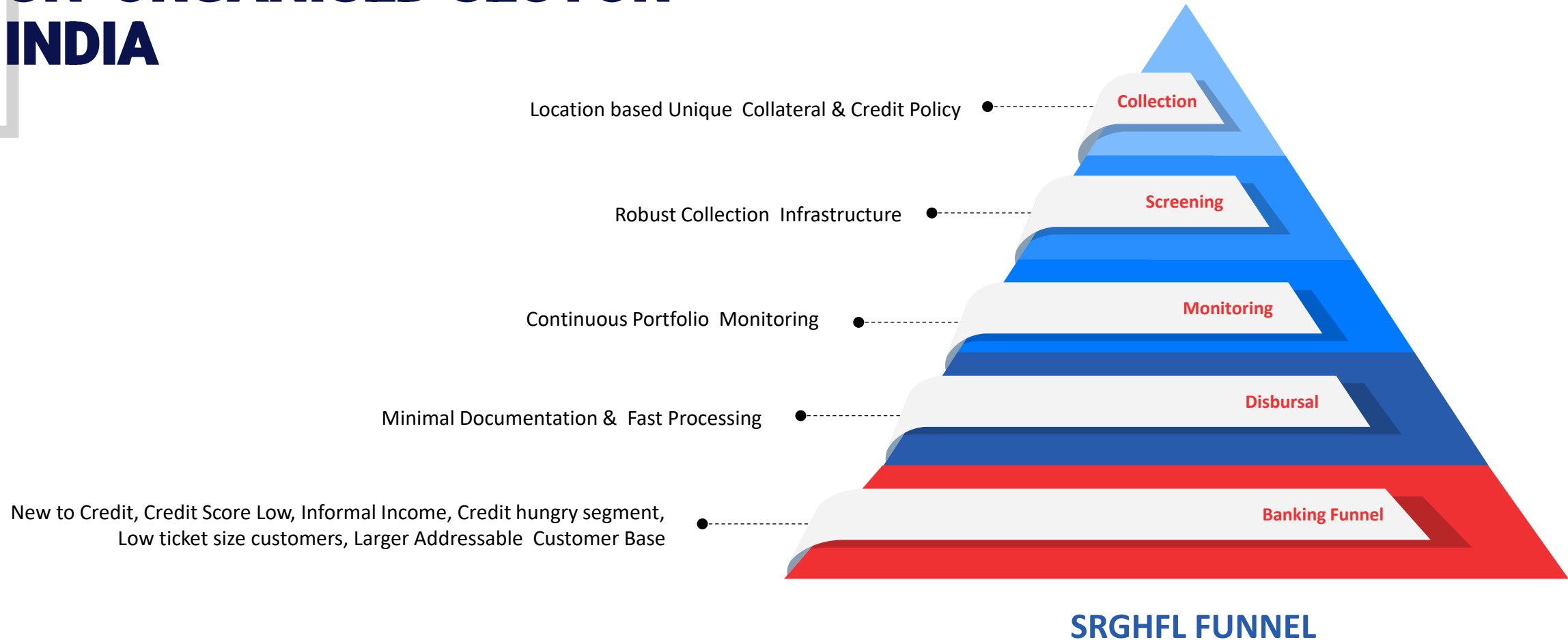
**Prompt response and quick solutions
for financial assistance**



**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



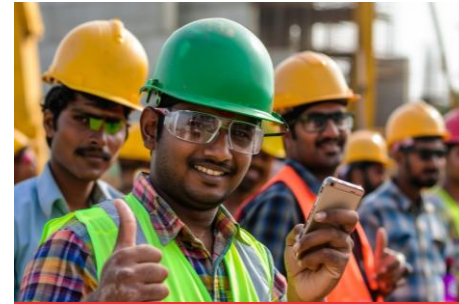
Location Based

Collateral and Credit Policy

CUSTOMER PROFILE



Milkman



Labourer



Repair Shop owner



Trader/Whole seller



Saree Shop owner



Tea Stall owner



Teacher



Entrepreneur



Shopkeeper

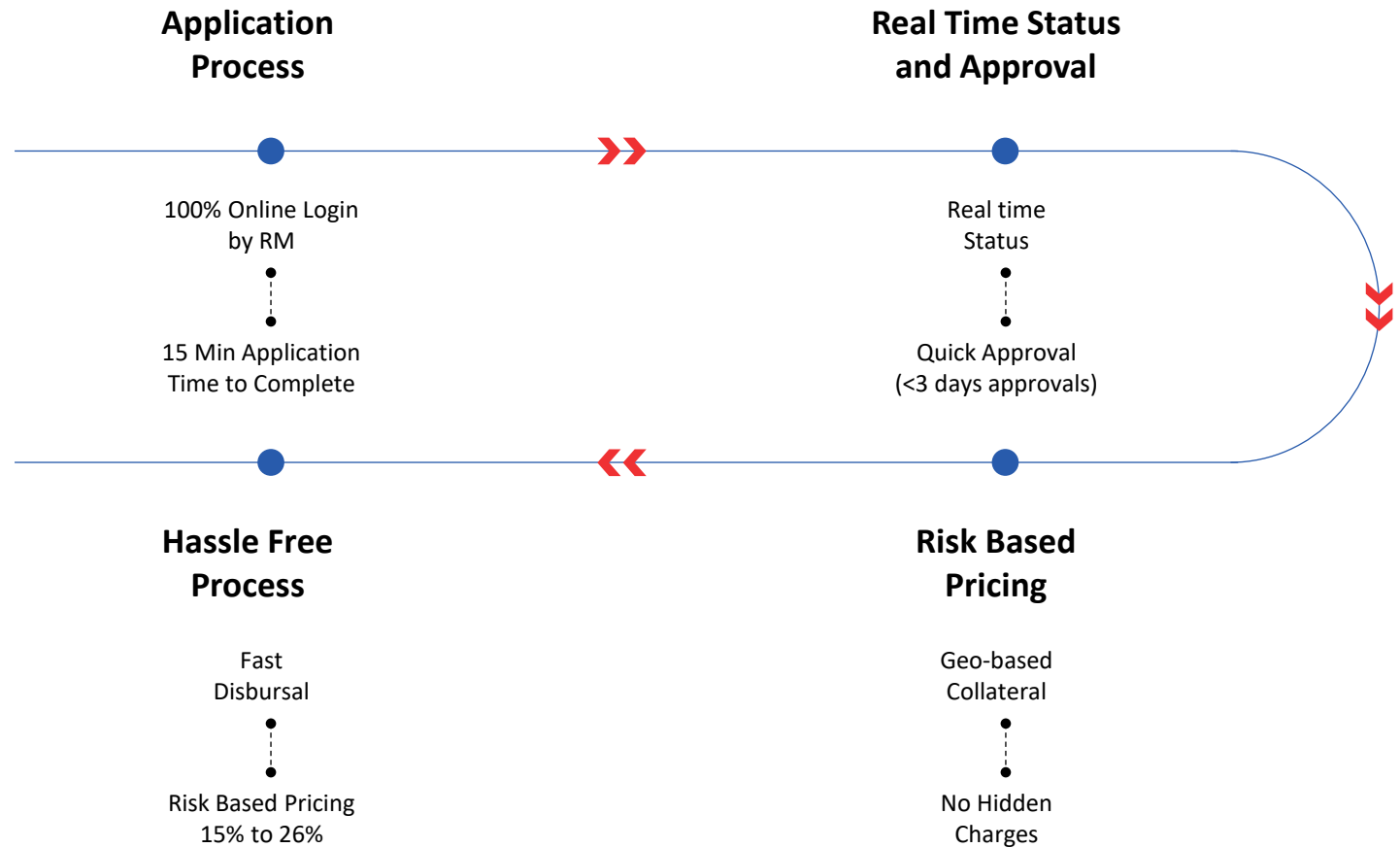


Vegetable vendor



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.

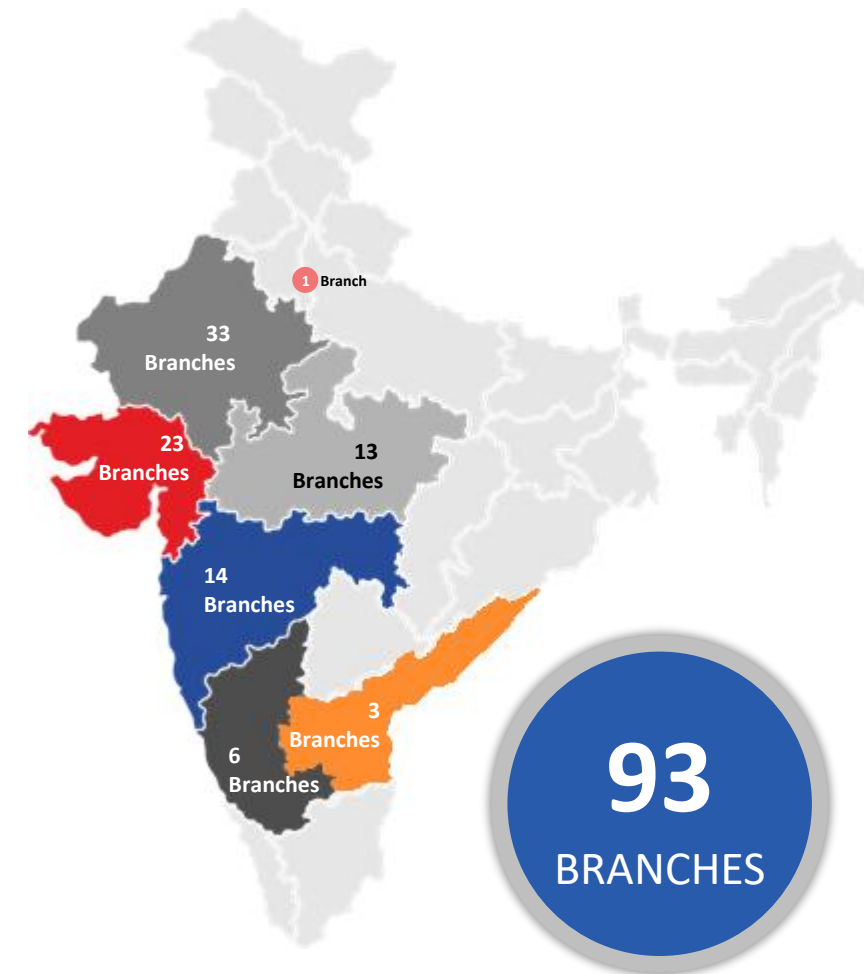
Delhi (1)

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

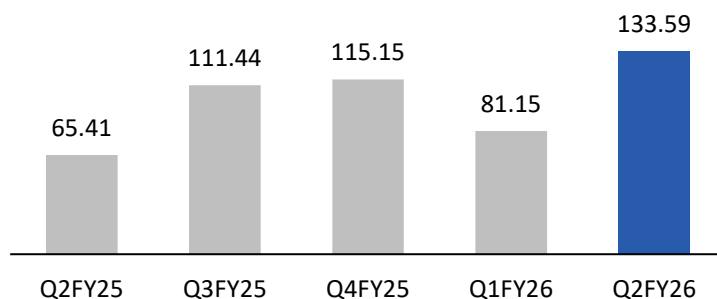
Shareholders Funds as on
30th September 2025

QUARTERLY INCOME STATEMENT

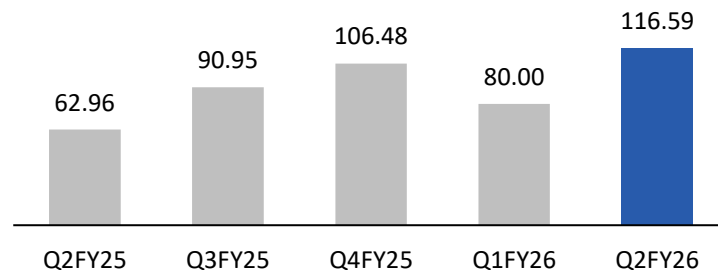
Sr.No.	Particulars (Rs. Crore)	Q2FY26	Q2FY25	H1FY26	H1FY25
1	New Approvals	133.59	65.41	214.74	111.92
2	Disbursements	116.59	62.96	196.59	107.53
3	Outstanding Loan Book	866.64	650.56	866.64	650.56
4	Interest Income	41.5	32.65	78.63	63.7
5	Fees & Other Income	6.95	4.2	12.51	7.13
6	Total Income	48.45	36.85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

KEY PERFORMANCE INDICATOR (1/3)

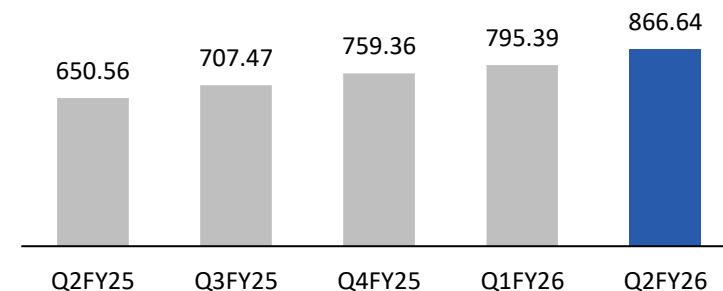
New Approvals (Rs. Crore)



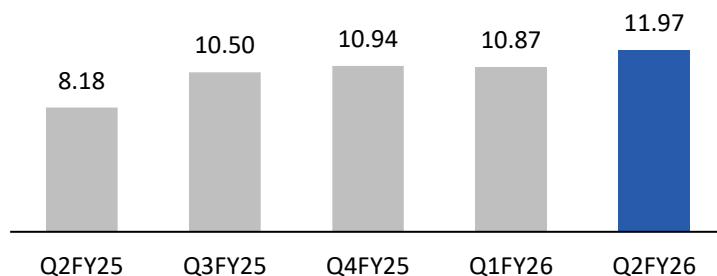
Disbursements (Rs. Crore)



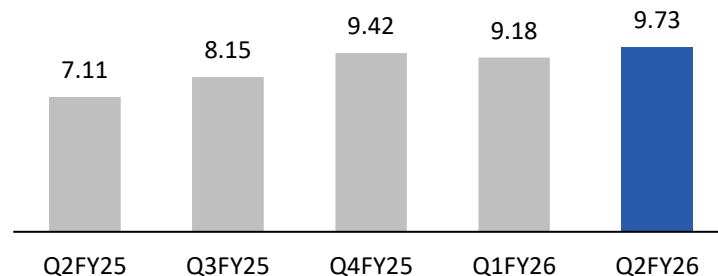
AUM (Rs. Crore)



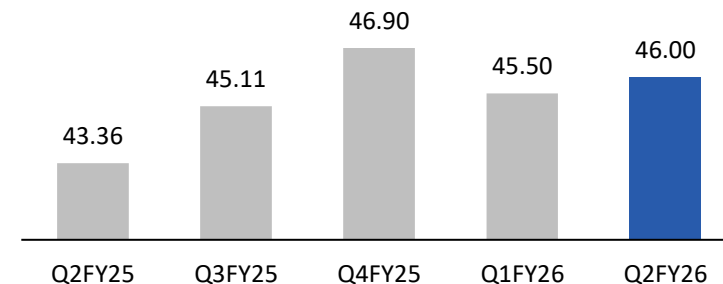
Average Ticket Size (Rs. Lakhs)



Average Tenure (Years)

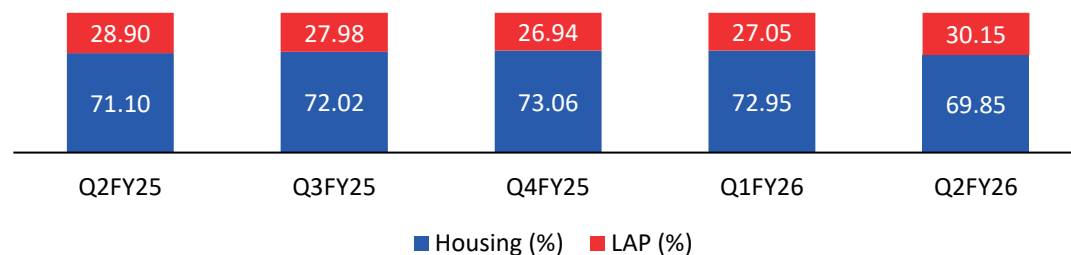


Average LTV (%)

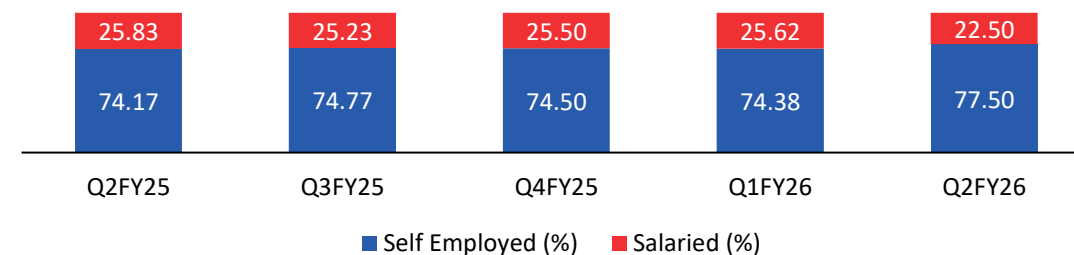


KEY PERFORMANCE INDICATOR (2/3)

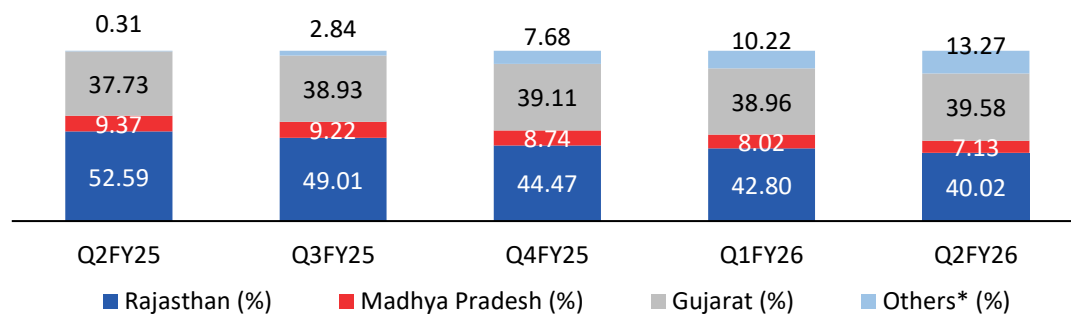
Loan Book Break Up – Product Category (%)



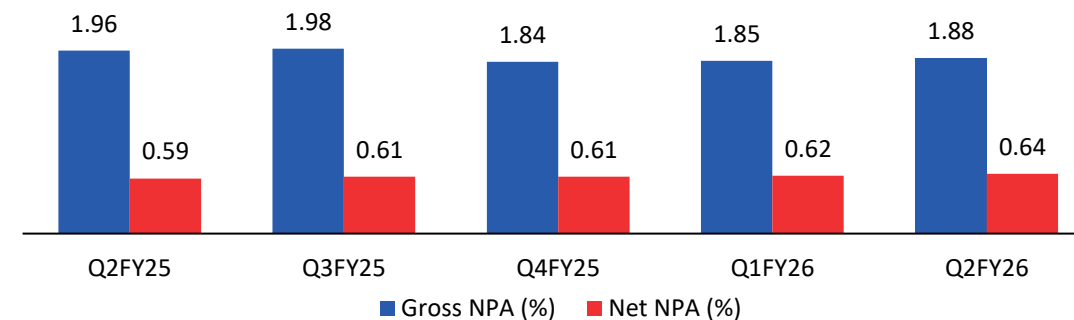
Loan Book Break Up – Customer Profile (%)



State Wise Loan Book (%)



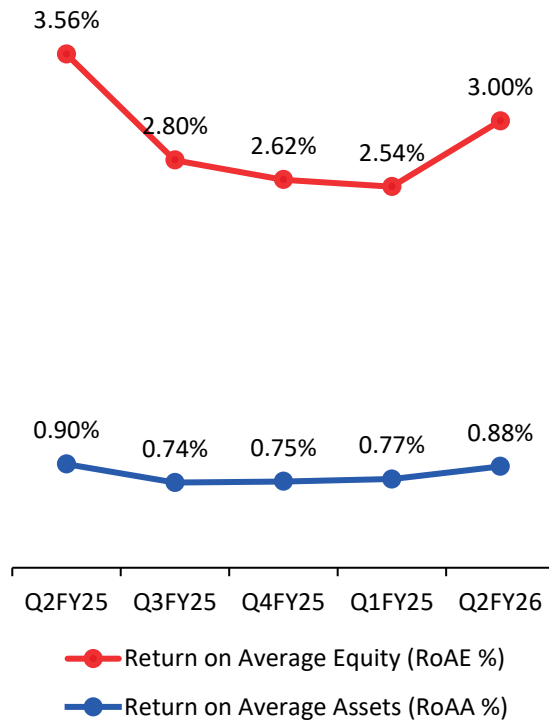
Gross NPA/ Net NPA (%)



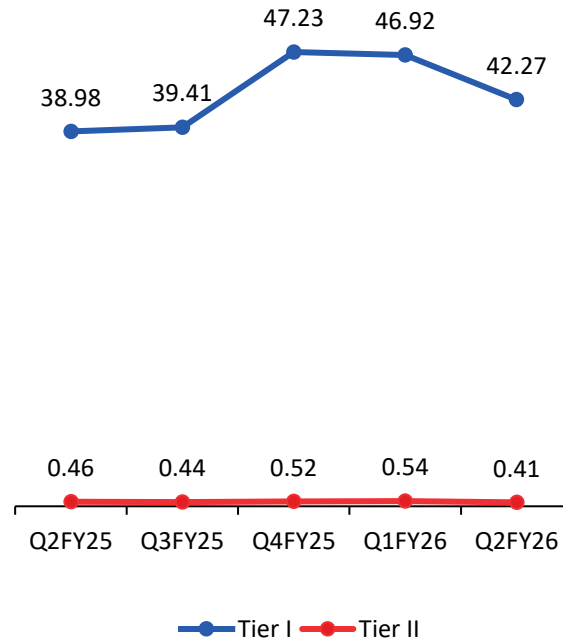
* Others include Maharashtra, Karnataka and Andhra Pradesh.

KEY PERFORMANCE INDICATOR (3/3)

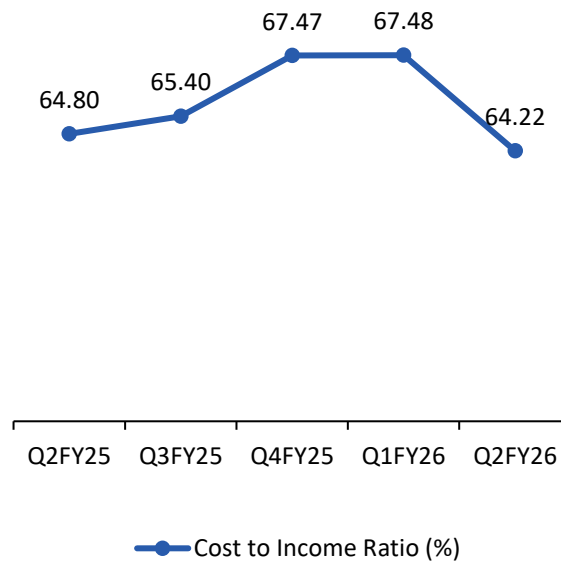
Return Ratios (%)



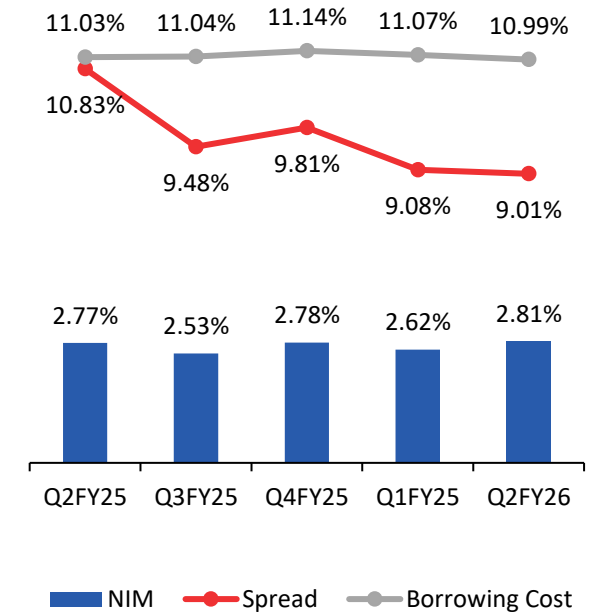
Capital Adequacy



Cost to Income Ratio (%)

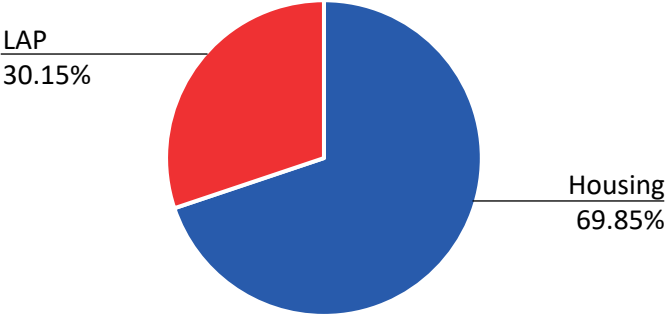


Net Interest Margin (%)

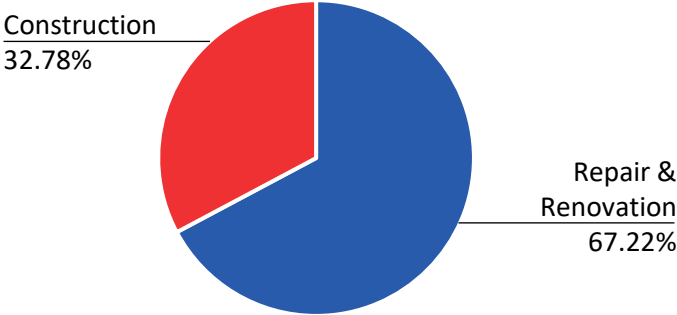


CUSTOMER PROFILE (Q2FY26)

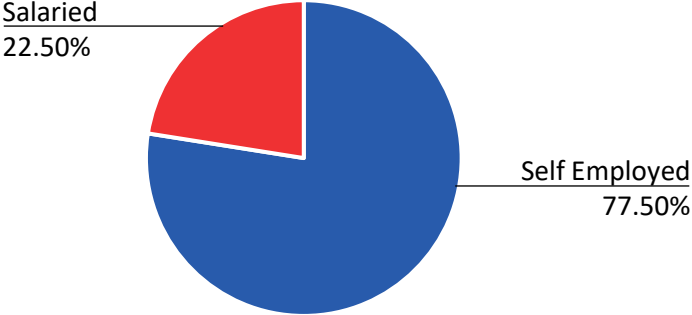
Product



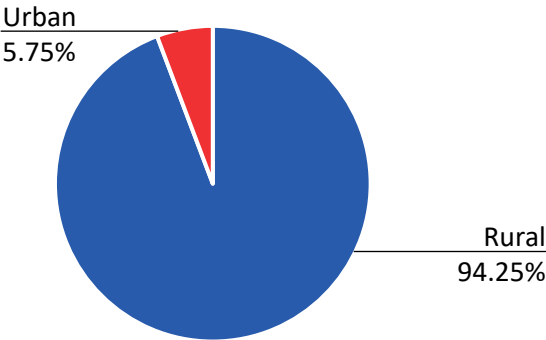
Housing Loan



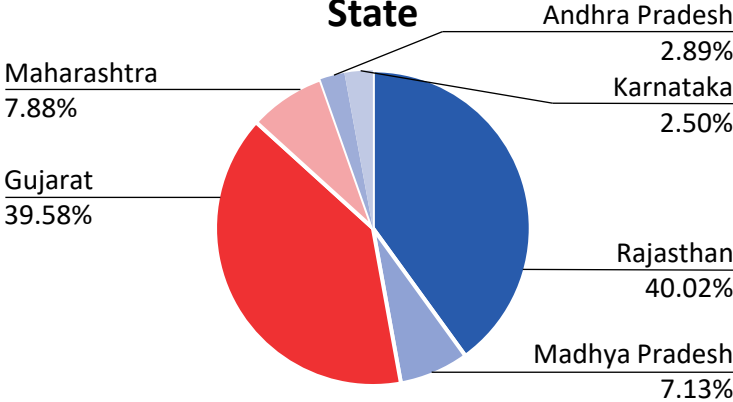
Occupation



Demography

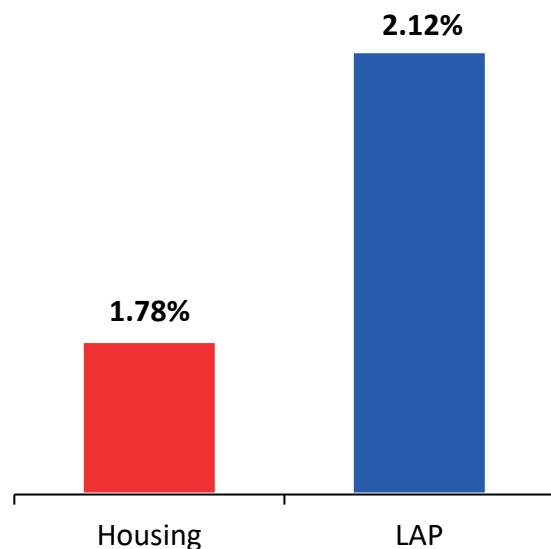


State

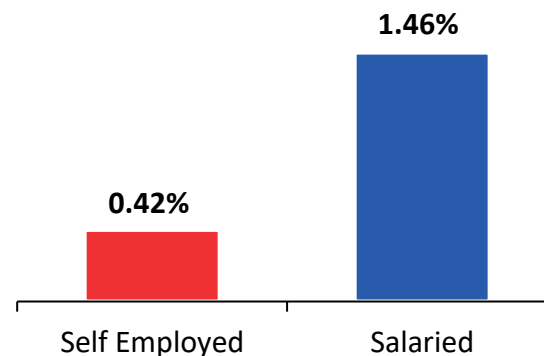


GROSS NPA DETAILS (Q2FY26)

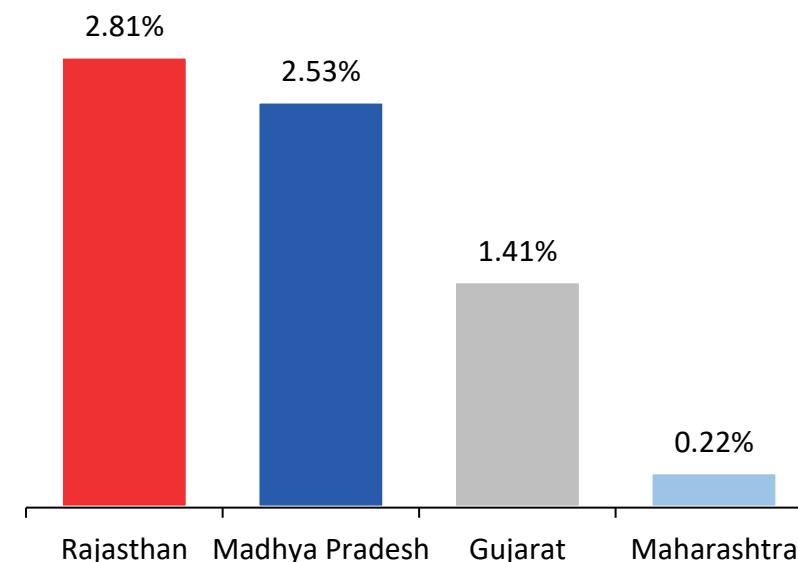
Product Wise



Segment Wise



State Wise*



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

LIQUIDITY POSITION & FUND-RAISING OVERVIEW

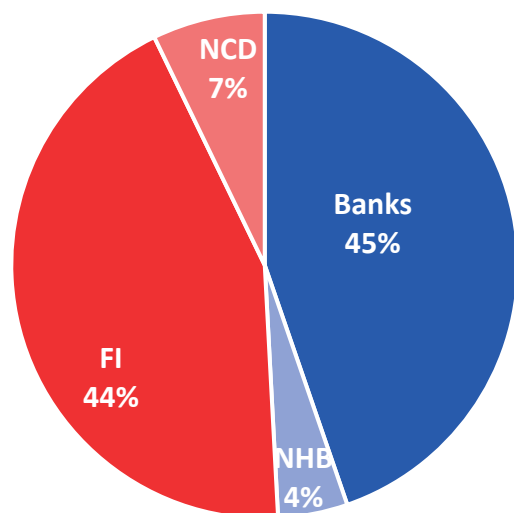
Extract of Liquidity as on 30th September, 2025

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
TOTAL	131.86

* 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 30th 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

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