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www.srghousing.com 

Date: February 06, 2026

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 of Un-Audited Financial Results for the Quarter Ended December 31, 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 December 31, 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

Encl- a/a

SRG HOUSING FINANCE LTD.

Q3 FY26 PRESS RELEASE

The Board of Directors of SRG Housing Finance Ltd. (SRGHFL) have approved the Un-audited Financial Results for Quarter and nine month ended 31st Dec 2025 at their meeting held on February 6, 2026.

Performance Highlights

(Rs crores)

Particulars	Q3 FY26	Q3 FY25	YOY%
Gross Loan Assets (AUM)	943.93	707.47	33.42
Loan Disbursement	107.34	90.95	18.02
Total Income	51.25	40.25	27.33
Net interest income (NII)	24.23	17.20	40.87
NIM (%) on Gross Average AUM	2.68	2.53	-
Profit Before tax (PBT)	10.39	7.17	44.91
Profit after tax (PAT)	8.21	5.74	43.03
Basic EPS(Rs)	5.23	4.16	25.72
Total Equity	287.80	207.85	38.47
Book Value (per share)	183.31	150.51	21.79
Gross NPA (%)	1.83	1.98	-
Net NPA (%)	0.68	0.61	-

- The Cost to Income ratio in Q3 FY26 is 64.07% vs 65.40 % in Q3 FY25.
- The Return on Average Equity (ROAE) for Q3 FY26 is at 2.90% while for Q3 FY25 is 2.80%.
- Capital Adequacy Ratio as on December 31, 2025 stood at 38.99% out of which tier I capital 38.60% and tier II capital was 0.39%
- The Loan to Value Ratio (LTV) of AUM at ~49 % 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 9.65% for Q3 FY26 & 9.48% for Q3 FY25.
- EBITDA is Rs. 32.03 crore for Q3 FY26 compared to Rs. 25.39 crore for Q3 FY25.

Commenting on the company's financial performance Mr. Vinod K. Jain, Managing Director, of the company stated that "As guided and promised, we are close to hitting Rs 1,000 Crore AUM (Rs 944 Crore as of 31 Dec 2025). This pace of growth over the past few years showcases our efforts in scaling up our AUM and disbursements, led by strong network expansion, team expansion, adequate and timely availability of capital.

However, inspite of growing at this pace, we have continued to maintain our asset quality with GNPA's moving below the 2% mark, while NNPA's sustained in a comfortable range of 0.60% to 0.75%. In Q3, we disbursed ₹107 crore, while new approvals reached at ₹130 crore. Our average ticket size has inched up to Rs 13 Lacs and so has our tenure which now stands at ~10 years.

Our Net Profit for the quarter crossed Rs 8 Crore, justifying our efforts and costs involved in expanding our network, whereby costs were front ended.

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)
Q3 FY26	668.02	70.77%	275.91	29.23%	943.93
Q3 FY25	509.55	72.02%	197.93	27.98%	707.47

Occupation wise: -

	Self Employed		Salaried		Total
	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)
Q3 FY26	704.18	74.60%	239.75	25.40%	943.93
Q3 FY25	528.95	74.77%	178.52	25.23%	707.47

Demography wise:

	Rural		Urban		Total
	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)	Percent	Amount (Rs. In Cr)
Q3 FY26	886.04	93.87%	57.89	6.13%	943.93
Q3 FY25	667.24	94.31%	40.23	5.69%	707.47

Offering Mix: Q3 FY 26

Particulars	LTV (%)	Disbursement (Rs. Cr.)	Average Ticket Size (Rs. Lakhs)	Average Lending rate (%)
Housing loan	49.73	82.2	14.13	19.53
Loan Against Property	47.40	25.14	10.69	20.97

FUNDING & BORROWING MIX

Outstanding Borrowing in **Q3 FY26** was Rs. 799.28 Crores vs Rs. 566.06 Crores in **Q3 FY25**.

Borrowing Profile (%)	Q3 FY26	Q3 FY25
Banks including NHB (%)	50.10	52.51
FI (%)	40.87	47.49
NCD (%)	9.03	0.00

BUSINESS PRESENCE

SRG is operating through its presence in **6 states and 1 Union Territory through 95 branches** as on 31st December 2025 It has branches in Rajasthan (34), MP (13), Gujarat (25), Maharashtra (13), 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