info@srghousing.com
www.srghousing.com

Date: August 11, 2026

To,	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**

Subject: Earnings Presentation – Q1FY27

Dear Sir,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 please find enclosed herewith a copy of Earnings Presentation of the Company on the Un-Audited Financial Results for the Quarter ended June 30, 2026. For ease of presentation and global comparability, financial figures in this presentation have been presented in Million INR unless otherwise specified.

The Earnings presentation is also made available on Company's website www.srghousing.com

This is for your information and records.

Please take note of the same.

Thanking You,

With Regards

For SRG Housing Finance Limited

Divya Kothari
Digitally signed by Divya Kothari
Date: 2026.08.11 12:07:59 +05'30'

Divya Kothari
Company Secretary
M No A57307

Enclosed – a/a

SRG HOUSING FINANCE LIMITED

Earnings Presentation
Q1-FY27

Q1-FY27 Snapshot

SRG HOUSING FINANCE LIMITED

INR 10,764 Mn
AUM

INR 672 Mn
Disbursement

25,000+
No. of Customers

7
States/UT

96
Branches

1,000+
No. of Employees

Long term Rating:
"A- (Stable)" by
ACUITE

38
No of Lenders

10.21%
NIM

10.77%
Borrowing Cost

1.73%
GNPA

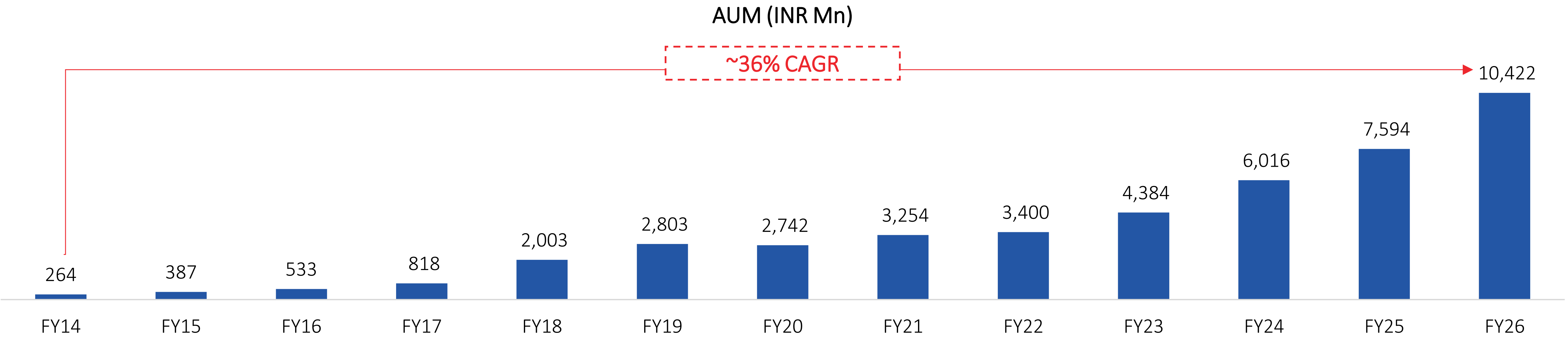
0.63%
NNPA

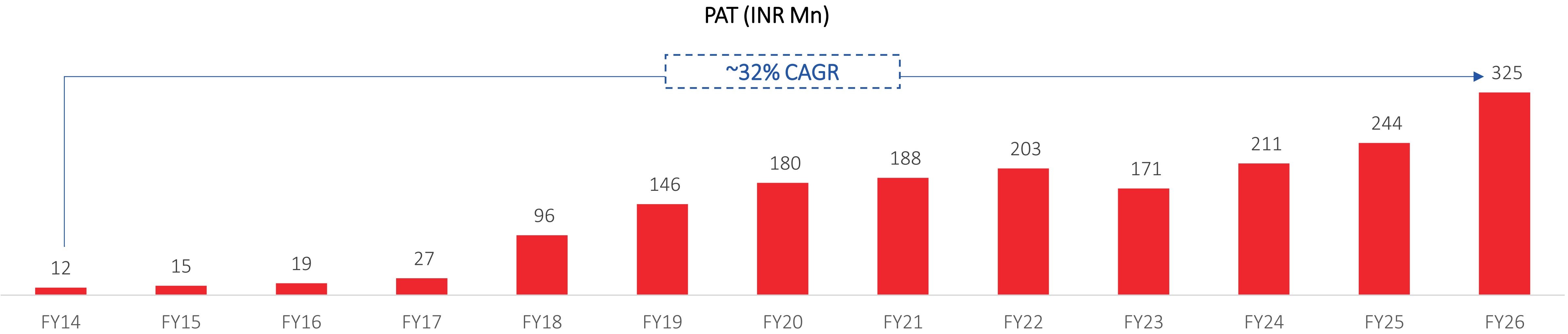
39.21%
Capital Adequacy Ratio

2.83%
ROAA

11.25%
ROAE

Strong Growth Trajectory





SRG HOUSING FINANCE LIMITED

COMPANY OVERVIEW

Company Overview

- Established in 1999, SRG Housing Finance Limited (SRG) is among the early NHB-registered HFCs in Rajasthan focused on underserved rural and semi-urban borrowers.

- SRG offers diversified affordable housing products including home purchase, self-construction, renovation, extension and LAP loans.

- The company operates through 96 branches across 6 states and 1 UT.

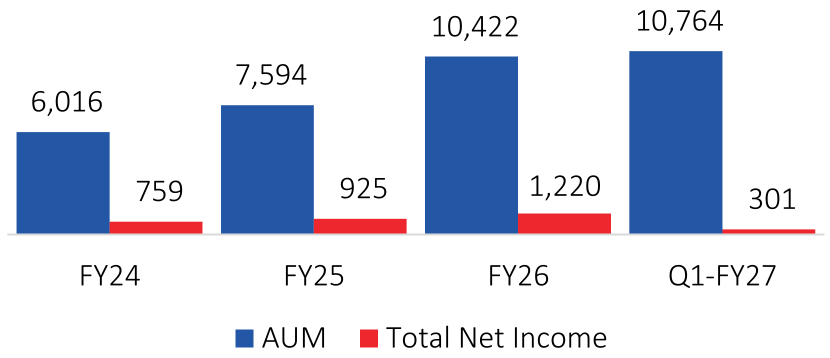
- SRG serves 25,000+ customers through a 1,000+ employee base and a predominantly in-house sourcing model.

- Supported by 38 lenders including SBI, HDFC Bank and LIC Housing Finance with improving institutional relationships.

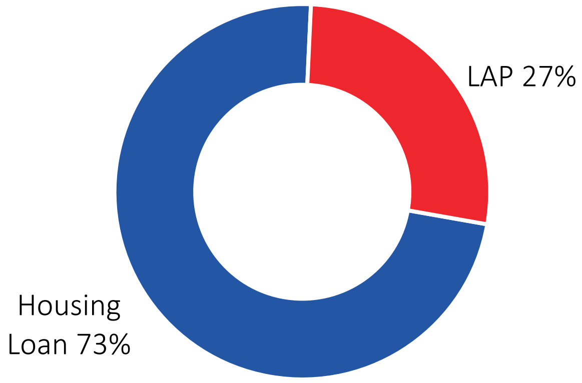
- Nearly 97% collections are routed through automated banking channels, enhancing operational efficiency and collection quality.

- Around 88% sourcing is done through field-based relationship managers, enabling deeper rural penetration and underwriting strength.

AUM and Total Net Income (INR Mn)



Q1-FY27 AUM Mix



From Underserved to Empowered: Impact of SRG

SRG HOUSING FINANCE LIMITED

Vision: To be the trusted partner in empowering homeownership in rural and semi-urban areas; creating a better future through accessible housing finance.

Mission: To be a catalyst for homeownership by delivering innovative and customer-focused financial services tailored to the unique needs of our customer segment.

Impact Created

25,000+ Customers Served
Focused on underserved & new-to-credit borrowers

94% Rural Loan Book
Deep penetration in Tier 3/4 & semi-urban markets

79% Self-Employed Customers
Strong expertise in informal income assessment

96 Branches
Expanding presence with localized execution

97% EMI Collections through Banking Channels
Improves collection efficiency by reducing manual collection dependency

95%+ Women Co-borrowers
Supporting financial inclusion & household ownership

Key Differentiators

Deep Rural Penetration
Hub-and-spoke branch model with localized underwriting approach

Low Risk Business Model
Small-ticket secured loans with low LTV (<50%)

Fast Turnaround Time
Quick sanctions and disbursements with simplified documentation

Technology-Led Operations
Technology initiatives under SRG SRAJAN program

Strong Collection Infrastructure
Automated collections, field tracking & continuous portfolio monitoring

Diversified Funding Relationships
36 lender relationships including PSU banks, private banks & NHB

Experienced Management Team
Leadership with deep expertise across housing finance

Building a sustainable and scalable housing finance franchise through deep underwriting, localized execution and disciplined risk management

Product Portfolio

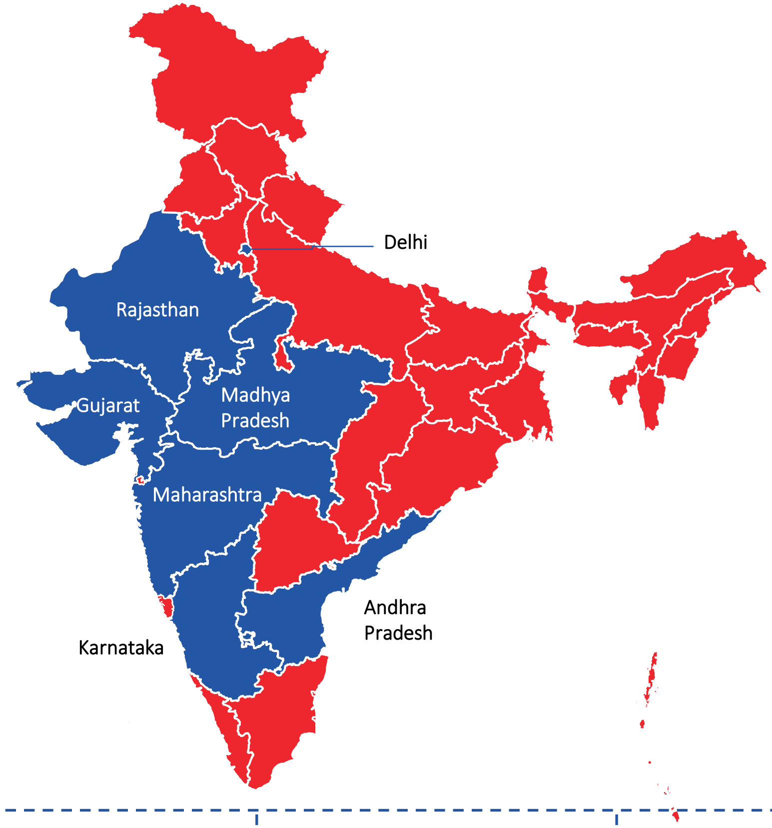
SRG HOUSING FINANCE LIMITED

	HOUSING LOANS	LOAN AGAINST PROPERTY (LAP)
AUM	INR 7,854 Mn	INR 2,911 Mn
Target Customers	Rural self-employed — New to credit, underserved and unorganized borrowers.	Rural self-employed borrowers who own residential or commercial property and need credit for business expansion, working capital, or personal requirements
Average Lending Rate	18.84%	19.99%
Average Ticket Size	Up to INR 12.47 Lakhs	Up to INR 15.13 Lakhs
Average LTV	53.62%	48.30%
Asset Quality	GNPA: 1.64%	GNPA: 1.97%
Market Focus	Rural & semi-urban India across 7 states & UT	Rural & semi-urban India across 7 states & UT

As on Q1-FY27

Geographical Presence

SRG HOUSING FINANCE LIMITED



96
No. of Branches

6+1
States + UT

GUJARAT (25)

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

MAHARASHTRA (13)

- Ahmednagar
- Amravati
- Aurangabad
- Jalgaon
- Kalyan
- Kolhapur
- Mumbai
- Nashik
- PCMC Pune Branch
- Pune Cluster Office
- Satara
- Solapur
- Virar

KARNATAKA (6)

- Bangalore
- Chitradurga
- Devengere
- Kolar
- Mysore
- Tumkur

ANDHRA PRADESH (3)

- Kurnool
- Nellore
- Vijayawada

DELHI (1)

- Delhi

MADHYA PRADESH (13)

- Alot
- Ashta
- Badnawar
- Dewas
- Indore
- Khandwa
- Mandsaur
- Nagda
- Neemuch
- Ratlam
- Sehore
- Shamgarh
- Ujjain

RAJASTHAN (35)

- Asind
- Banswara
- Beawar
- Begun
- Bhilwara
- Bijainagar
- Chittorgarh
- Chomu
- Deoli
- Dhariyawad
- Dungarapur
- Fatehnagar
- Gangapur
- Jaipur
- Jaitaran
- Jobner
- Jodhpur
- Kekri
- Kishangarh
- Kota
- Mandalgarah
- Nimbhaer
- Pali
- Partapur
- Rajsamand
- Reengus
- Sabla
- Sagwara
- Salumber
- Shahpura (Bhilwara)
- Shahpura (Jaipur)
- Sirohi
- Sojat
- Sumerpur
- Udaipur

Diversified Borrowing Profile

SRG HOUSING FINANCE LIMITED

Public Sector Banks

State Bank of India
Indian Overseas Bank
Union Bank of India
UCO Bank

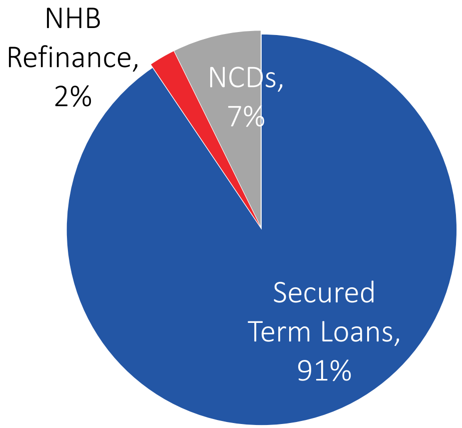
Private Sector & Other Banks

DCB Bank
Capital Small Finance Bank
City Union Bank Ltd
Axis Bank
HDFC Bank
ESAF Small Finance Bank
Saraswat Bank
South Indian Bank
Utkarsh Small Finance Bank
IDFC First Bank
Federal Bank
Greater Bank
Karur Vysya Bank
SVC Bank
NKGSB Bank
Karnataka Bank

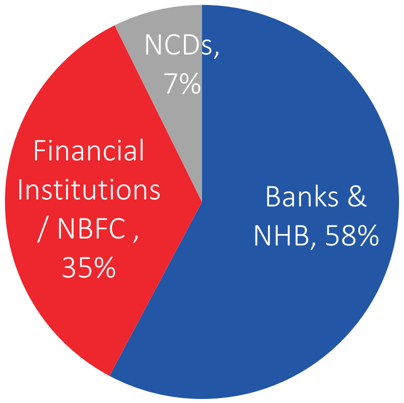
NBFC & Financial Institutions

NABKISAN
MRHMFL
Bajaj Finserv
Manappuram Finance Limited
LIC HFL
Bandhan Bank
NABSAMRU
Tata Capital
STCI Finance Limited
Shriram Housing Finance
Chola
HeroHousing Finance
Sundaram Finance
Hinduja Housing Finance
Poonawalla Fincorp
Anand Rathi Global Finance

Product wise Borrowing Mix (%)



Lender wise Borrowing Mix (%)



Supported by a diversified lender network comprising 4 PSBs, 13 private & other banks and 19 financial institutions.

All Figures as of Q1-FY27

Healthy Asset-Liability Management Profile

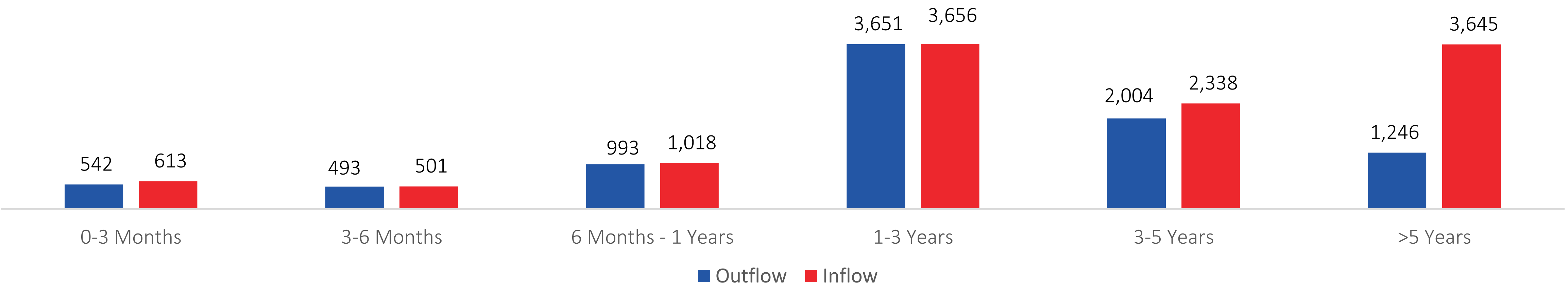
SRG HOUSING FINANCE LIMITED

Extract of Liquidity as on 30th June, 2026

Particulars	Amount (INR Mn)
Cash and Bank Balance*	66
Investment in Bonds, Mutual Fund, Shares and FD	824
Unutilized CC and OD Limit	35
Undrawn Sanctions	-
TOTAL	**925**

** Cash and Bank Balance does not include FDR amounting to INR 114 Mn pledged with lenders.*

ALM Profile, Jun'26 (INR Mn)



SRG HOUSING FINANCE LIMITED

Q1-FY27 PERFORMANCE

Q1-FY27 Key Performance Indicators

Particulars	Q1-FY27	Q1-FY26	Y-o-Y	Q4-FY26	Q-o-Q
AUM (INR Mn)	10,764	7,954	35.3%	10,422	3.3%
Disbursement (INR Mn)	672	800	(16.0)%	1,396	(51.9)%
New Approvals (INR Mn)	585	812	(28.0)%	1,713	(65.8)%
NII (INR Mn)	270	204	32.4%	280	(3.6)%
PAT (INR Mn)	85	68	25.0%	93	(8.6)%
Gross Yield* (%)	19.23%	21.86%	(263) Bps	20.40%	(117) Bps
Cost of Borrowing* (%)	10.77%	11.03%	(26) Bps	10.88%	(11) Bps
NIM* (%)	10.21%	10.48%	(27) Bps	11.28%	(107) Bps
Opex Ratio* (%)	6.69%	9.10%	(241) Bps	7.68%	(99) Bps
Cost to Income Ratio (%)	66.47%	67.48%	(101) Bps	63.14%	333 Bps
ROAA* (%)	2.83%	3.08%	(25) Bps	3.24%	(41) Bps
ROAE* (%)	11.25%	10.16%	109 Bps	12.64%	(139) Bps
GNPA (%)	1.73%	1.85%	(12) Bps	1.77%	(4) Bps
NNPA (%)	0.63%	0.62%	1 Bps	0.65%	(2) Bps
Leverage Ratio (x)	2.92x	2.23x	-	2.89x	-

** Figures are annualized*

Quarterly Income Statement

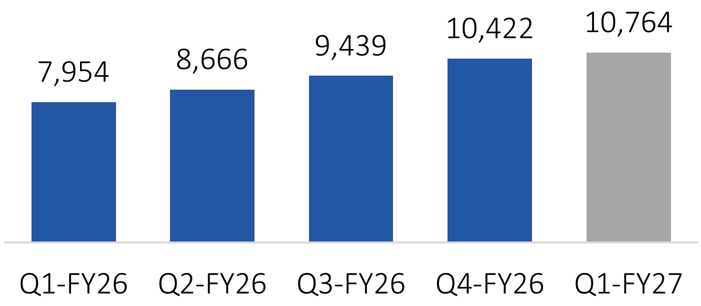
Particulars (INR Mn)	Q1-FY27	Q1-FY26	Y-o-Y	Q4-FY26	Q-o-Q
Interest Income	509	371	37.2%	507	0.4%
Less: Finance Cost	239	167	43.1%	227	5.3%
Net Interest Income	**270**	**204**	**32.4%**	**280**	**(3.6)%**
Fee & Other Income	31	56	(44.6)%	66	(53.0)%
Total Net Income	**301**	**260**	**15.8%**	**346**	**(13.0)%**
Operating Expenses	201	182	10.4%	230	(12.6)%
Profit Before Tax	**100**	**78**	**28.2%**	**116**	**(13.8)%**
Less: Tax	15	10	50.0%	23	(34.8)%
Profit for the Period	**85**	**68**	**25.0%**	**93**	**(8.6)%**
Diluted EPS (INR)	5.39	4.32	24.8%	5.89	(8.5)%

Operational Highlights

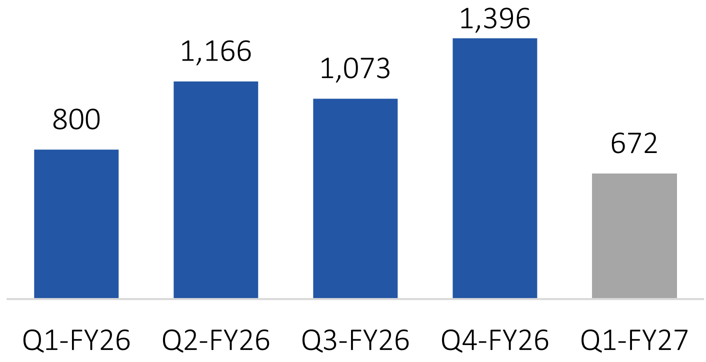
- Assets under management stood at INR 10,764 Mn in Q1-FY27 with YoY growth of 35%, reflecting strong business momentum and healthy portfolio expansion.
- Improved credit profile following the ACUITE A- (Stable) rating upgrade enabled a 26 bps YoY reduction in borrowing costs to 10.77%, supporting lower funding costs.
- Average ticket size for the quarter increased by 21% YoY to INR 13.19 Lakhs, driven by expansion into newer markets and higher construction costs.
- Strengthened operational productivity with AUM per branch and AUM per employee growing ~31% YoY to INR 112.13 Mn and INR 10.66 Mn, respectively.
- Asset quality continued to improve with GNPA declining to 1.73% in Q1-FY27 from 1.85% in Q1-FY26, while NNPA stood at 0.63%, reflecting the Company’s prudent underwriting standards and strong collection efficiency.
- Maintained a secured, low-risk lending model with average LTV at ~52%, providing a strong collateral cushion across the housing and LAP portfolio.

Key Performance Metrics

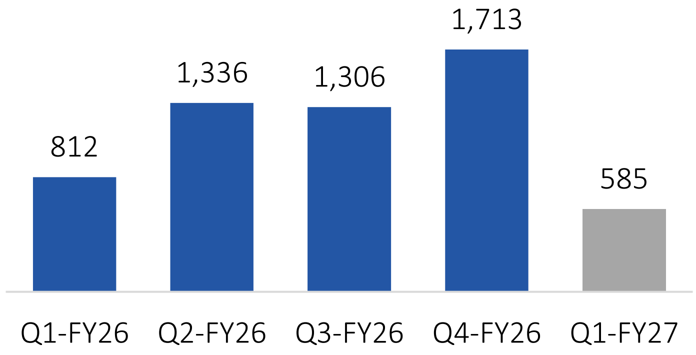
AUM (INR Mn)



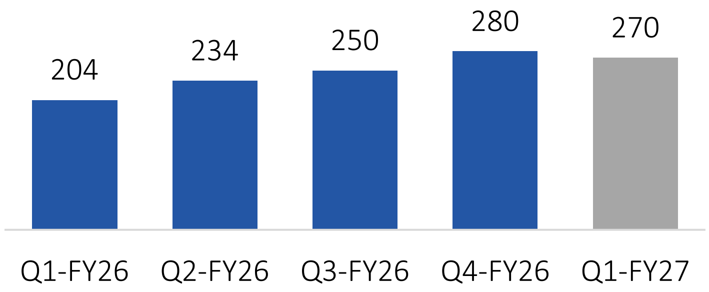
Disbursement (INR Mn)



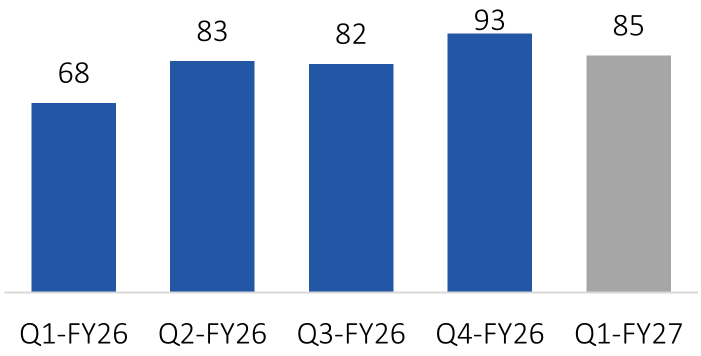
New Approvals (INR Mn)



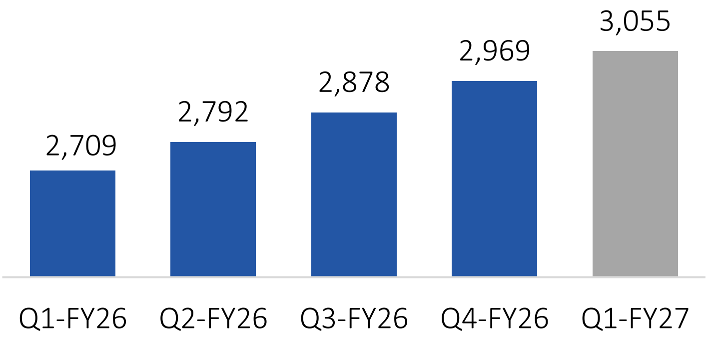
NII (INR Mn)



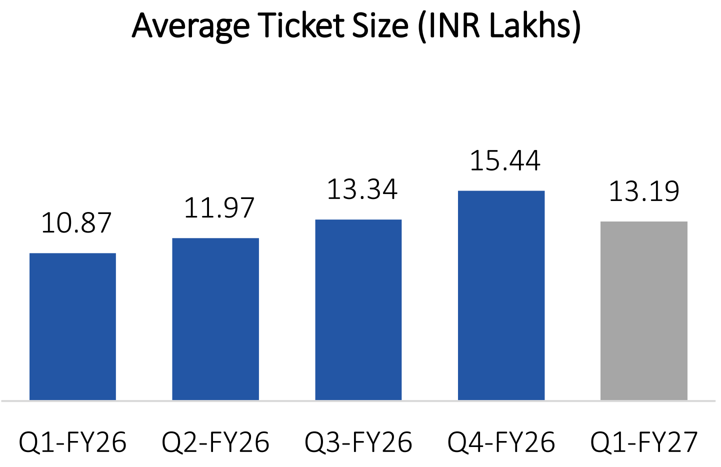
PAT (INR Mn)

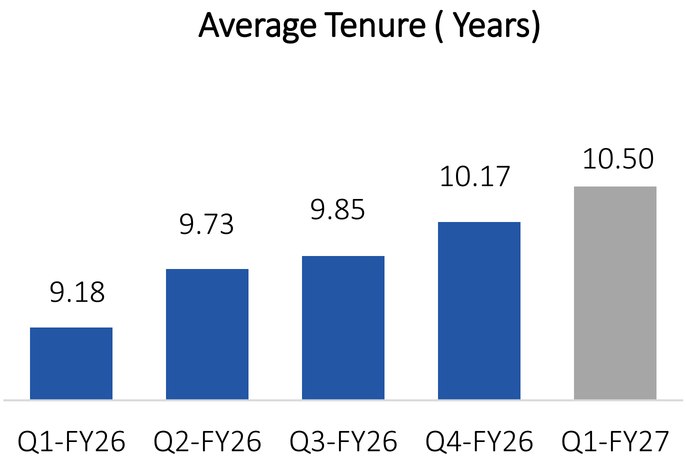


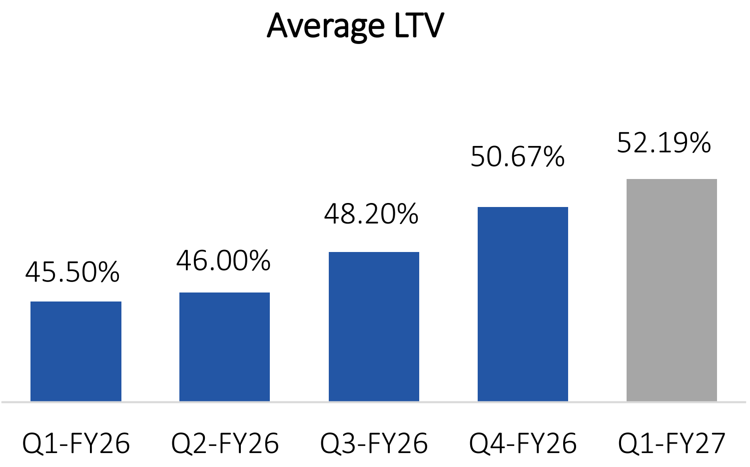
Net worth (INR Mn)

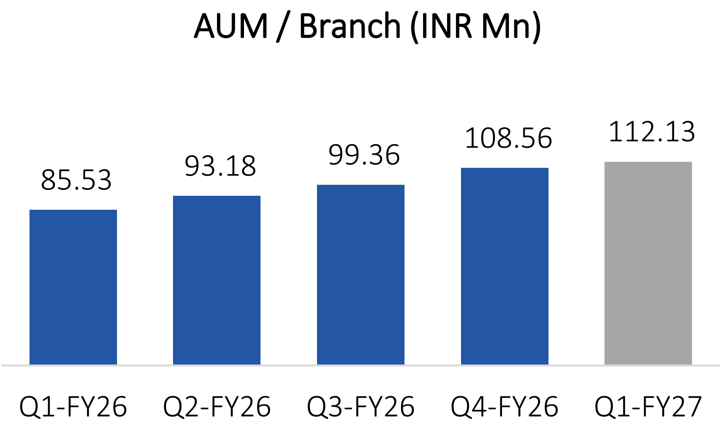


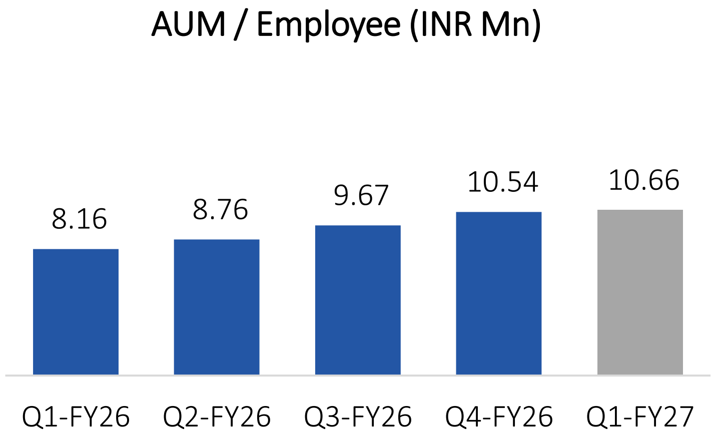
Key Operational Metrics

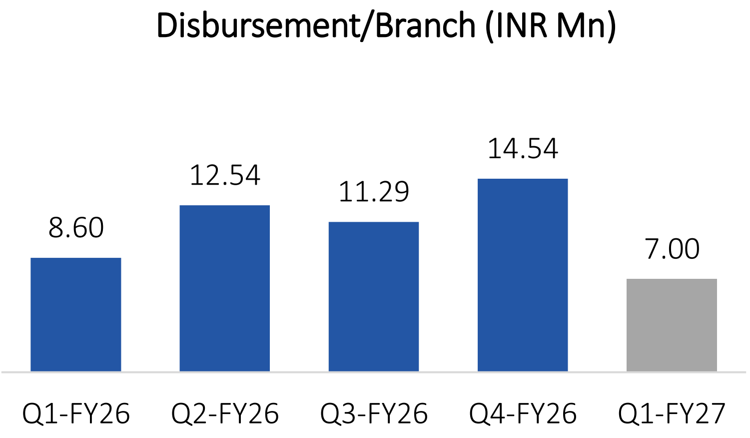








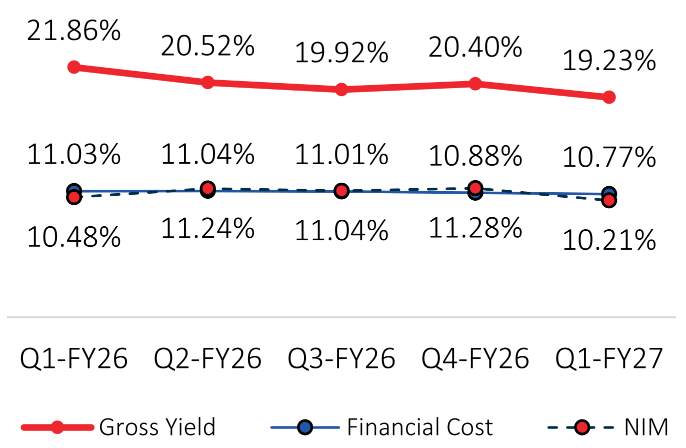




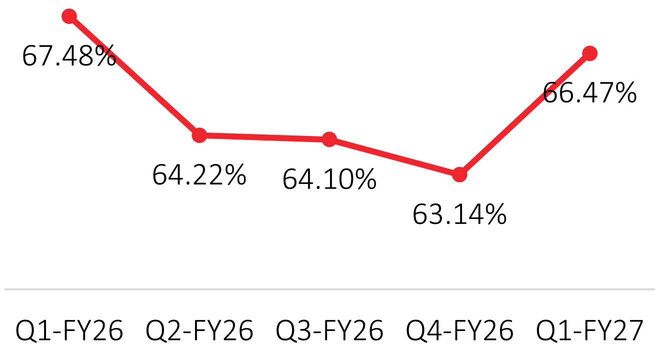
Key Profitability and Asset Quality Metrics

SRG HOUSING FINANCE LIMITED

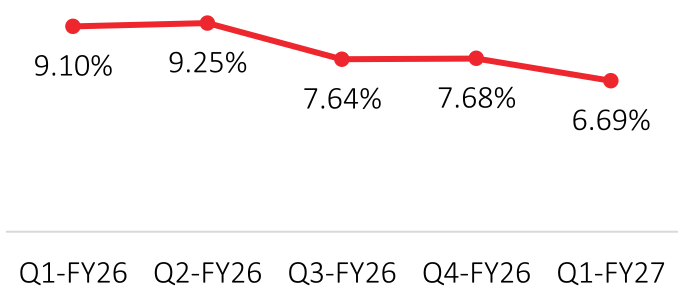
Margin Analysis* (%)



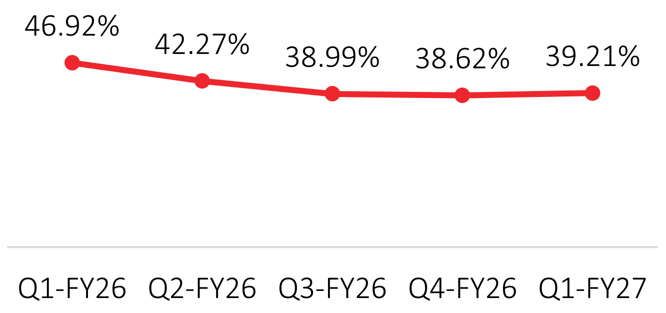
Cost to Income Ratio (%)



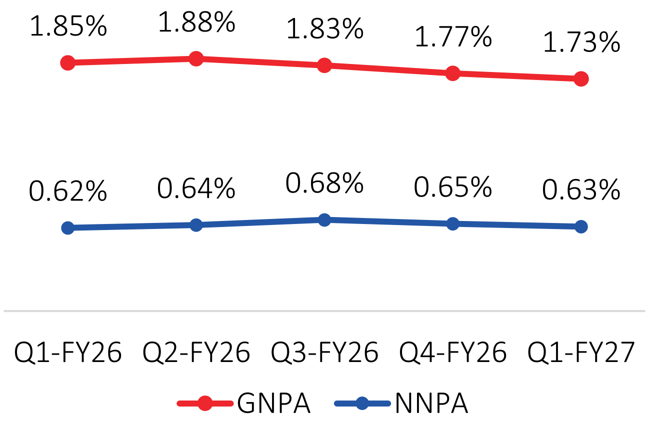
OPEX Ratio* (%)



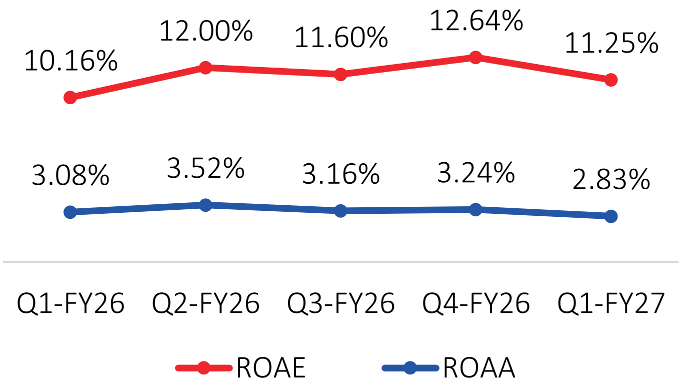
Capital Adequacy Ratio (%)



GNPA (%) & NNPA (%)



ROAE* (%) & ROAA* (%)



** Figures are annualized*

Stage-wise Assets & Provisions Overview

SRG HOUSING FINANCE LIMITED

Particulars (INR Mn)	Jun-26 (INR Mn)	Mar-26 (INR Mn)	Jun-25 (INR Mn)	Jun-26 % to GA	Mar-26 % to GA	Jun-25 % to GA
Gross Assets	**10,764**	**10,422**	**7,954**	**100.00%**	**100.00%**	**100.00%**
Stage 1	9,983	9,697	7,366	92.74%	93.05%	92.61%
Stage 2	595	540	441	5.53%	5.18%	5.54%
Stage 3	186	185	147	1.73%	1.77%	1.85%
Provisions	**152**	**151**	**129**	**1.41%**	**1.45%**	**1.62%**
Stage 1	31	31	29	0.29%	0.30%	0.36%
Stage 2	2	2	2	0.02%	0.02%	0.03%
Stage 3	119	118	98	1.11%	1.13%	1.23%
Net Assets	**10,612**	**10,271**	**7,825**	**98.59%**	**98.55%**	**98.38%**
Stage 1	9,952	9,666	7,337	92.45%	92.75%	92.24%
Stage 2	593	538	439	5.51%	5.16%	5.52%
Stage 3	67	67	49	0.63%	0.65%	0.62%

Diversified Portfolio Driving Healthy Asset Quality

SRG HOUSING FINANCE LIMITED

State Wise

Particulars	AUM (INR Mn)	% of AUM	GNPA
Gujarat	4,394	40.82%	1.37%
Rajasthan	3,891	36.15%	2.72%
Maharashtra	1,172	10.89%	0.18%
Madhya Pradesh	601	5.58%	2.55%
Andhra Pradesh	350	3.25%	0.00%
Karnataka	356	3.31%	0.00%
Total	**10,764**	**100.00%**	

Occupation Wise

Particulars	AUM (INR Mn)	% of AUM	GNPA
Self Employed	8,009	74.40%	1.81%
Salaried	2,756	25.60%	1.49%
Total	**10,764**	**100.00%**	

All figures as of Q1-FY27

FINANCIAL OVERVIEW

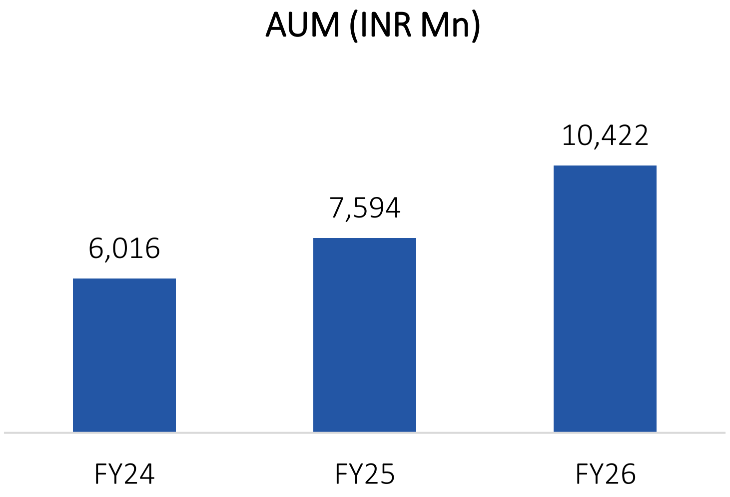
Historical Income Statement

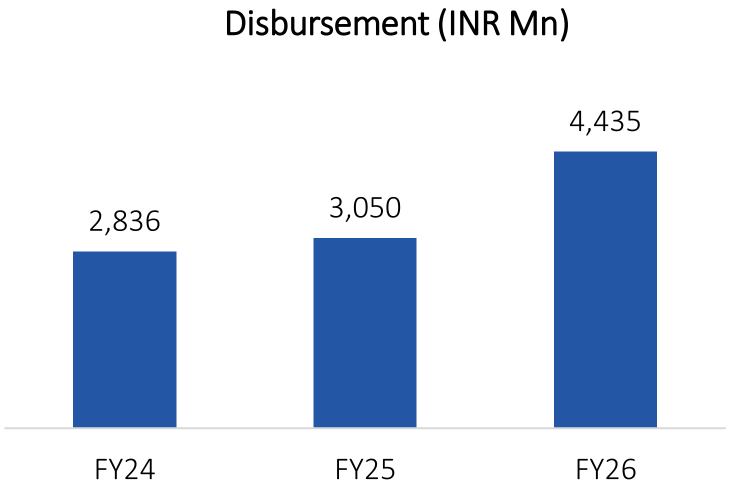
Particulars (INR Mn)	FY24	FY25	FY26	Q1-FY27
Interest Income	1,095	1,371	1,759	509
Less: Finance Cost	508	620	777	239
Net Interest Income	**587**	**751**	**982**	**270**
Fee & Other Income	172	174	238	31
Total Net Income	**759**	**925**	**1,220**	**301**
Operating Expenses	498	624	819	201
Profit Before Tax	**261**	**301**	**401**	**100**
Less: Tax	50	57	76	15
Profit for the Period	**211**	**244**	**325**	**85**
Diluted EPS (INR)	15.60	17.44	20.69	5.39

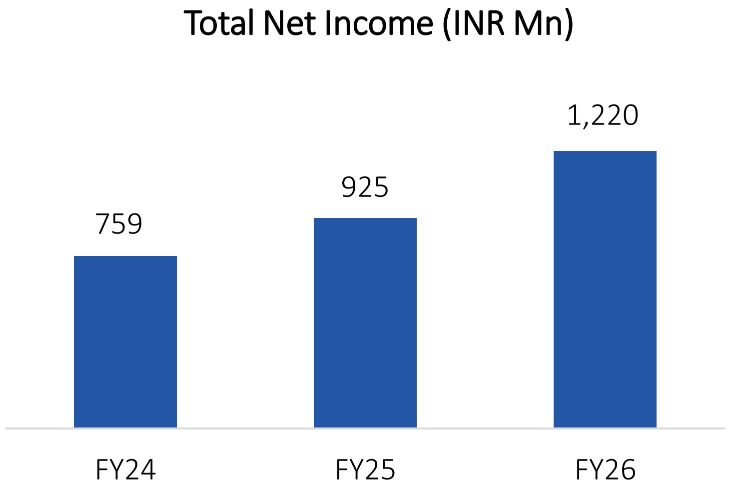
Historical Balance Sheet

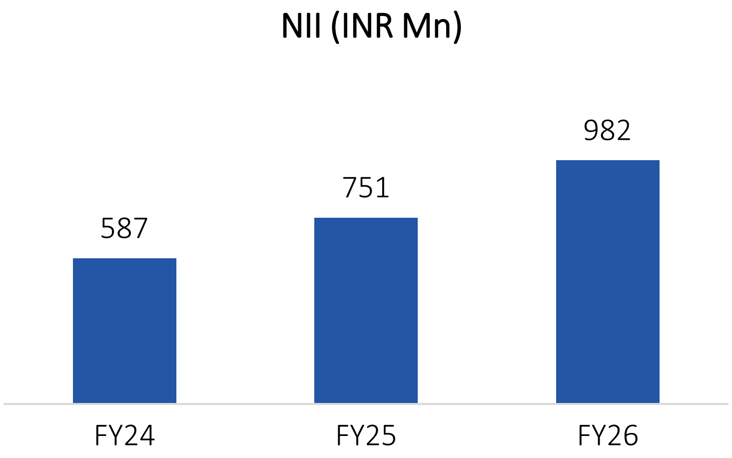
Particulars (INR Mn)	FY24	FY25	FY26
<u>Financial Assets</u>			
Cash and Cash Equivalents	24	155	68
Bank Balance other than cash and cash equivalents	188	160	114
Loans	5,899	7,470	10,271
Investments	88	362	732
Other Financial Assets	120	152	178
Total Financial Assets	**6,319**	**8,299**	**11,363**
Non Financial Assets	385	393	384
Total Assets	**6,704**	**8,692**	**11,747**
<u>Financial Liabilities</u>			
Trade Payables	39	61	51
Debt Securities	-	-	687
Borrowings (other than Debt Securities)	4,913	5,843	7,882
Other Financial Liabilities	138	126	113
Total Financial Liabilities	**5,090**	**6,030**	**8,733**
Non Financial Liabilities	17	22	45
Total Liabilities	**5,107**	**6,052**	**8,778**
<u>Equity</u>			
Equity Share Capital	133	157	157
Other Equity	1,464	2,483	2,812
Total Equity	**1,597**	**2,640**	**2,969**
Total Liabilities and Equity Capital	**6,704**	**8,692**	**11,747**

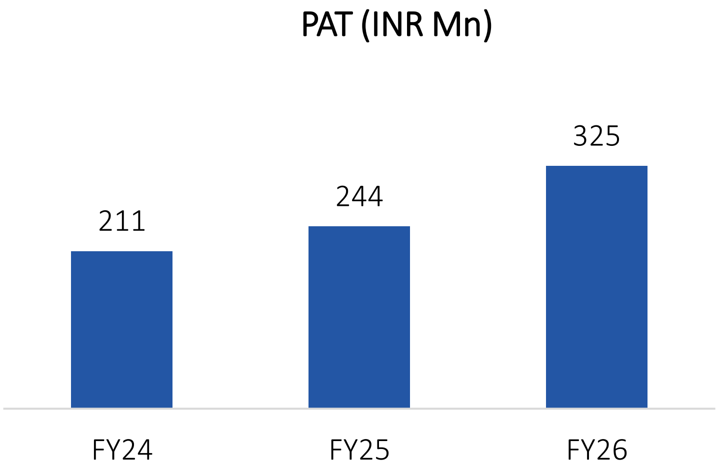
Historical Performance Metrics

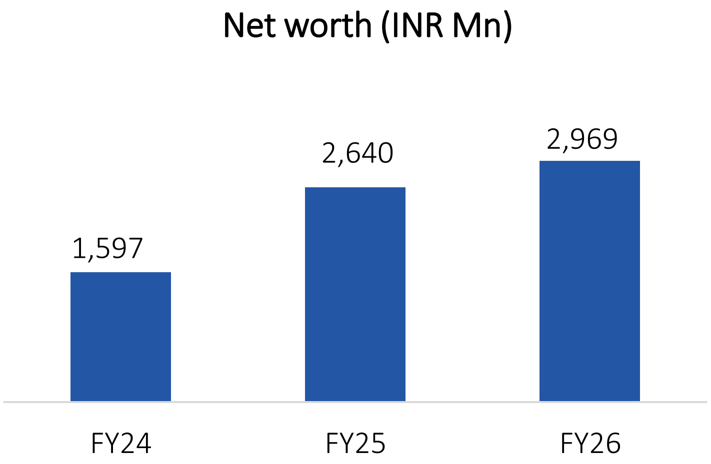








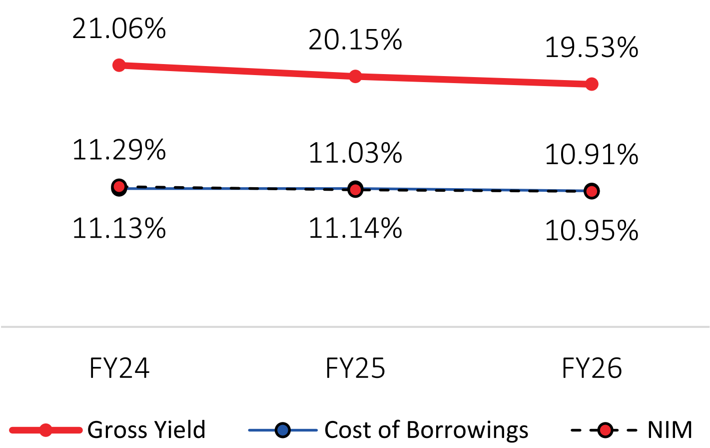




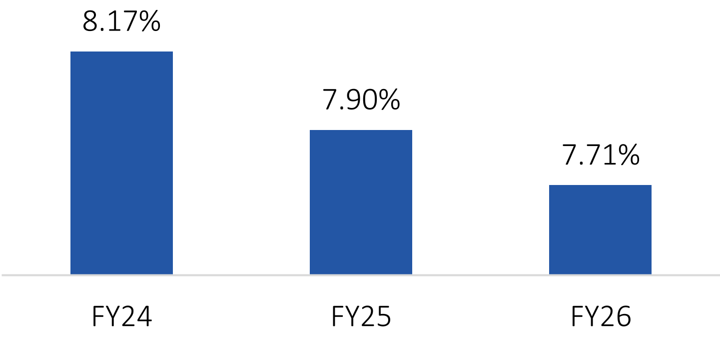
Historical Profitability and Asset Quality Metrics

SRG HOUSING FINANCE LIMITED

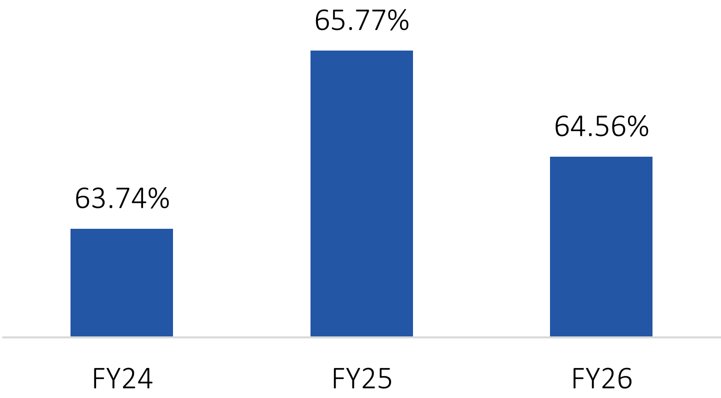
Margin Analysis (%)



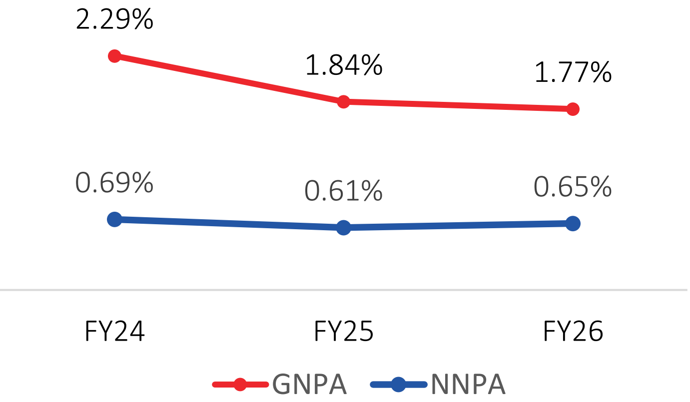
OPEX Ratio (%)



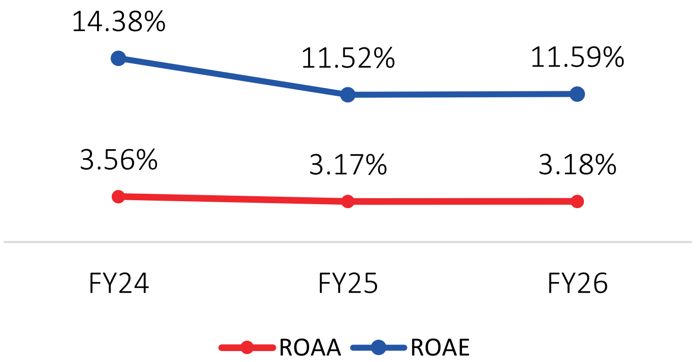
Cost to Income Ratio (%)



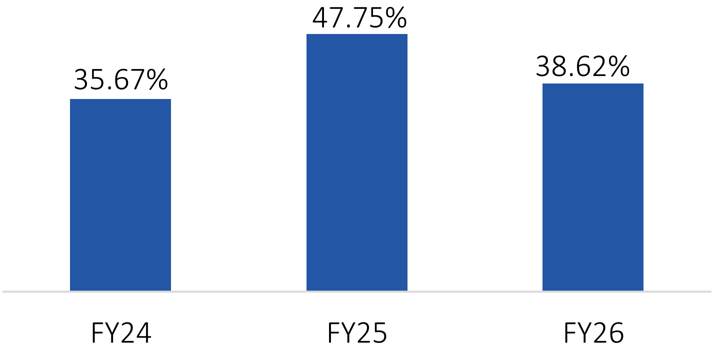
GNPA (%) & NNPA (%)



ROAE (%) & ROAA (%)



Capital Adequacy Ratio (%)



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Thank You