

SCRIP NAME: SRGHFL; SCRIP CODE: 534680; ISIN NO: INE559N01010

February 08, 2023

To,
The BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400001

Dear Sir/Madam,

Subject: Outcome of Board Meeting and Submission of Un-audited Financial Result for the quarter and nine months ended December 31, 2022

We wish to inform that the Board of Directors of the Company at their meeting held today i.e., on **Wednesday, February 08, 2023** has inter alia considered, approved and taken on record the Un-Audited Financial Results of the Company for the quarter and nine months ended December 31, 2022, along with Limited Review Report of Statutory Auditors thereon.

We are enclosing herewith the following:

- Unaudited Financial Results of the Company for the Quarter and nine months ended December 31, 2022 along with Limited Review Report of Statutory Auditor
- Disclosure in accordance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015
- Nil statement of deviation or variation in the prescribed format as required under Regulation 32 and 52(7) of SEBI LODR Regulations, 2015.
- Security Cover Certificate as on December 31, 2022 as per Regulation 54 read with SEBI Circular No. SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2022/ 67 dated May 19, 2022 is enclosed.

This is to comply with Regulation 30, 33, 52 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015.

The above mentioned information is also being uploaded on the Company's Website at www.srghousing.com

The Meeting commenced at 12:15 PM and concluded at 02:15 PM.

Kindly take note of the same 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



VALAWAT & ASSOCIATES
CHARTERED ACCOUNTANTS

432-433 S.M. Lodha Complex
Shastri Circle , UDAIPUR - 313001
Phone: 0294-2414213/2413482
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Mail: jj24163@gmail.com/valawat@yahoo.co.in

LIMITED REVIEW REPORT

To

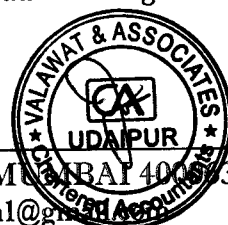
The Board of Directors
SRG Housing Finance Limited
321, S.M. Lodha Complex,
Shastri Circle,
Udaipur-313001

We have reviewed the accompanying Statement of Un-Audited Financial Results of **SRG Housing Finance Limited** ("The Company") for the quarter ended December 31, 2022 ("the Statement"), being submitted by the Company pursuant to Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations, 2015") with stock exchange. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on this Statement based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. This review is limited primarily to enquiries from company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

This statement which is the responsibility of the company's management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS 34) "Interim Financial Reporting" prescribed under section 133 of the Companies Act 2013 as amended read with relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the statement based on our review.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement, prepared in accordance with Indian Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Accounts) Rules, 2014 and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 read with Regulation



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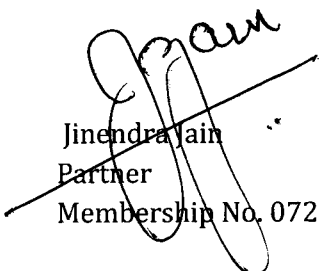
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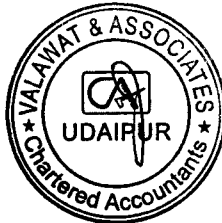
63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Other Matters:

The review of unaudited financial results for the quarter ended December 31, 2021 and annual financial results for the year ended March 31, 2022 were conducted by previous auditor M/s PKJ& Co., Chartered Accountants, who expressed unmodified opinions on such financial results. We do not express any conclusion/ opinion as the case may be, on the figures so reported in the financial results. Figures reported for the quarter ended December 31, 2022 is the balancing figure between the figures in respect of year to date figures for the quarter ended December 31, 2022.

For : **Valawat & Associates**
Chartered Accountants
ICAI Firm Reg. No.: 003623C


Jinendra Jain
Partner
Membership No. 072995



Place : Udaipur
Date : 08-02-2023

UDIN :- 23072995BGVUBP1385



SRG HOUSING FINANCE LIMITED
CIN: L65922RJ1999PLC015440

SRG HOUSING FINANCE LIMITED

(CIN: L65922RJ1999PLC015440)

Statement of Un-Audited Financial Results for the Quarter and Nine-Months ended December 31, 2022

Sr.No.	Particulars	Quarter Ended			Nine months Ended		Rs. in Lakhs
		31.12.2022	30.09.2022	31.12.2021	31.12.2022	31.12.2021	Year ended 31.03.2022
		Unaudited					Audited
I	Revenue from operations						
(i)	Interest income	1,987.12	1,931.71	1,785.46	5,801.90	5,265.82	7,190.13
(ii)	Fees and Commission Income	65.41	73.17	28.29	168.15	48.89	130.90
(iii)	Net gain on derecognition of financial instruments under amortised cost category	6.31	9.48	3.35	21.87	10.23	15.90
(iv)	Other Operating Income	166.87	190.00	142.87	512.71	379.14	582.22
(v)	Gain on fair value changes	46.71	-	-	27.26	7.82	-
	Total revenue from operations	2,272.42	2,204.36	1,959.97	6,531.89	5,711.90	7,919.15
II	Other income	98.73	85.03	38.02	221.37	84.03	126.43
III	Total Income (I+II)	2,371.15	2,289.39	1,997.99	6,753.26	5,795.93	8,045.58
	Expenses						
(i)	Finance costs	1,006.10	886.45	782.36	2,697.81	2,272.45	3,055.03
(ii)	Net loss on fair value changes	-	9.67	7.07	-	-	1.90
(iii)	Impairment of Financial Instruments (Expected Credit Loss)	62.55	47.71	(32.23)	123.49	(11.33)	34.72
(iv)	Employee benefits expenses	496.59	472.30	374.18	1,365.58	1,008.55	1,387.80
(v)	Depreciation and amortisation expenses	86.71	84.99	52.50	248.90	151.79	217.14
(vi)	Other expenses	293.60	238.84	213.61	750.30	546.84	796.01
IV	Total Expenses	1,945.55	1,739.96	1,397.49	5,186.08	3,968.30	5,492.60
V	Profit before tax (IV-III)	425.60	549.43	600.50	1,567.18	1,827.63	2,552.98
VI	-Tax expenses						
	Current Tax	72.73	138.26	101.46	331.95	352.02	533.68
	Deferred Tax	(5.44)	(27.39)	21.79	(52.68)	19.54	(12.89)
VII	Net Profit for the period (V-VI)	358.31	438.56	477.25	1,287.91	1,456.07	2,032.19
	Other Comprehensive Income						
A	Items that will not be reclassified to profit or loss						
(i)	Remeasurement Gain / (Loss) on defined benefit plan	0.37	0.38	0.46	1.12	1.38	1.49
(ii)	Net Gain on equity instrument designated at FVOCI for the year	3.18	-	(21.30)	(1.85)	(21.30)	(27.53)
(iii)	Income tax relating to items that will not be reclassified to profit or loss	(0.90)	(0.09)	5.24	0.18	5.01	6.55
B	Items that will be reclassified to profit or loss	-	-	-	-	-	-
VIII	Total other comprehensive income (A+B)	2.65	0.29	(15.60)	(0.55)	(14.91)	(19.49)
IX	Total Comprehensive Income	360.96	438.85	461.65	1,287.36	1,441.16	2,012.70
X	Earning Per Share (EPS) (of Rs. 10/- each)*						
(a)	Basic	2.76	3.37	3.67	9.91	11.20	15.63
(b)	Diluted	2.74	3.37	3.67	9.86	11.20	15.63
XI	Paid-up Equity Share Capital (Face value 10/- per share)	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
XII	Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year	10,073.96	10,073.96	8,061.07	10,073.96	8,061.07	10,073.96

*Not Annualized for quarter and nine months ended

For SRG Housing Finance Limited

Vinod K. Jain
Managing Director
DIN: 00248843



Date:-08-02-2023
Place:- Udaipur

SRG HOUSING FINANCE LIMITED
(CIN: L65922RJ1999PLC015440)
Notes to the Financial Statements

- 1 The financial results have been prepared in accordance with applicable accounting standards prescribed under section 133 of Companies Act, 2013 read with (Indian Accounting Standard) Rules, 2015 (Ind AS), as amended from time to time, and other accounting principles generally accented in India.
- 2 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on Feb 8, 2023 and subjected to limited review by the statutory auditors of the Company.
- 3 During the quarter ended December 31, 2022, board has approved the allotment of 5,00,000 (Five Lakhs) warrants convertible into equity shares of the company having face value of Rs. 10/- each at an issue price of Rs. 200/- per warrant, on preferential allotment on being receipt of 25% of the issue price.
- 4 The Statutory Auditor of the Company have carried out a "Limited Review" of the unaudited financial results For the quarter December 31, 2022. In compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The unaudited financial results have been reviewed & recommended by the Audit Committee and approved by the Board of Directors at its meeting held on February 08, 2023.
- 5 The main business of the Company is to provide loans for purchase / construction/ repairs and renovation of residential houses / Flats/ Colonies and all other activities of the Company revolve around the main business of Financing against properties. Hence, there are no separate reportable segments, as per IND AS 108 dealing with Operating Segments as specified under Sec.133 of the Companies Act, 2013.
- 6 Disclosure as per the Reg. 54(2) of SEBI (LODR) Regulations, 2015 all secured redeemable Non- Convertible debentures are secured by way of Exclusive first charge via deed of hypothecation over specific standard asset portfolio of receivables to the extent of at least 100% of outstanding secured Non- Convertible Debentures or higher security as per the terms of offer documents for the quarter ended December 31, 2022. The proceed of the NCDs are used for the objective that were stated in the offer documents.
- 7 Disclosure in compliance with Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 for the quarter ended December 31, 2022 is attached as Annexure-A.
- 10 The Earning Per Share has been computed in accordance with the Indian Accounting Standard (Ind AS) 33 Earnings Per Share.
- 11 Figures of the previous periods are re-classified/re-grouped or re-arranged, where ever necessary to make them comparable.

For SRG Housing Finance Limited

Vinod K. Jain
Managing Director
DIN: 00248443



Date:- 08-02-2023
Place:- Udaipur



SRG HOUSING FINANCE LIMITED
CIN: L65922RJ1999PLC015440

Annexure- A

Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the period ended December 31, 2022

S. No.	Particulars	As on December 31, 2022
1	Debt Equity Ratio	2.58
2	Debt Service Coverage Ratio	0.41
3	Interest Service Coverage Ratio	1.58
4	Capital Redemption Reserve/ Debenture Redemption Reserve	0.00
5	Net Worth (in lakhs) (as at December 31, 2022)	12910.91
6	Net Profit after tax (Rs. in lakhs)	1287.91
7	Earnings Per Share (Not annualised) <ul style="list-style-type: none">• Basic• Diluted	9.91 9.86
8	Current Ratio	NA
9	Long Term Debt to Working Capital	NA
10	Bad Debts to Accounts receivable ratio	NA
11	Current Liability Ratio	NA
12	Total Debts to Total Assets Ratio	0.69
13	Debtors Turnover Ratio	NA
14	Inventory Turnover Ratio	NA
15	Operating Margin (%)	25.03
16	Net profit Margin (%)	19.07
	Sector Specific equivalent ratios, as applicable	
17	Provision Coverage Ratio	93.58
18	Gross Non-Performing Assets (GNPA)	2.56
19	Net Non-Performing Asset (NNPA)	0.51
20	Capital Risk Adequacy Ratio (CRAR)	37.98

Security Cover under Regulation 54(2)

- Extent - 100% of outstanding secured Non-Convertible Debenture as on Dec 31, 2022.
- Nature of Security Created - Exclusive first charge via a deed of hypothecation over specific standard asset portfolio of receivables. The total Asset coverage works out to Rs. 49.64 crores.

For SRG Housing Finance Limited


Vinod K. Jain
Managing Director
DIN: 00248443




Date:- 08-02-2023
Place:- Udaipur



SRG HOUSING FINANCE LIMITED
CIN: L65922RJ1999PLC015440

Statement of Deviation / Variation in utilization of funds raised						
Name of listed entity		SRG HOUSING FINANCE LIMITED				
Mode of Fund Raising		Preferential issue of 5,00,000 Share Warrants convertible into Equity Shares				
Type of Instrument		Share Warrants				
Date of Raising Funds		24-11-2022				
Amount Raised		2.50 Cr (being 25% of issue price)				
Report filed for Quarter ended		31/12/2022				
Is there a Deviation / Variation in use of funds raised		No				
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?		No				
If Yes, details of the approval so required?		Not applicable				
Date of approval		Not applicable				
Explanation for the Deviation I Variation		Not applicable				
Comments of the Audit Committee after review		The Audit Committee has noted that there is no deviation/variation in use of funds raised by issue of warrants convertible into Equity shares of the Company during the Quarter ended 31 st December 2022				
Comments of the auditors, if any		Not Applicable				
Objects for which funds have been raised and where there has been a deviation, in the following table-						
Original Object	Modifi ed Object , if any	Original Allocation (Rs. In Cr.)	Modified allocatio n, if any	Funds Utilize d	Amount of Deviation/Va riation for the quarter according to applicable object	Remarks if any
To augment the net worth of the Company and to broad base the capital structure of the company required for its business growth To meet increased working capital requirements To repay the debt of the Company General corporate purpose or such other objects, as the Board may	-	2.50	-	2.50	-	The share warrant allotted on 24-11-2022 on being receipt of 25% of consideration the balance amount will be received



from time to time decide in the best interest of the Company						at the time of exercise of the warrants.
Deviation or variation could mean: (a) Deviation in the objects or purposes for which the funds have been raised or (b) Deviation in the amount of funds actually utilized as against what was originally disclosed.						
Ashok Modi Chief Financial Officer 						





SRG HOUSING FINANCE LIMITED
CIN: L65922RJ1999PLC015440

Statement of Deviation / Variation in utilization of funds raised						
Name of listed entity		SRG HOUSING FINANCE LIMITED				
Mode of Fund Raising		-				
Type of Instrument		-				
Date of Raising Funds		-				
Amount Raised		-				
Report filed for Quarter ended		31/12/2022				
Is there a Deviation / Variation in use of funds raised		No				
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?		No				
If Yes, details of the approval so required?		Not applicable				
Date of approval		Not applicable				
Explanation for the Deviation / Variation		Not applicable				
Comments of the Audit Committee after review		The Audit Committee has noted that there is no deviation/variation in use of funds raised by issue of Non-Convertible Debentures during the Quarter ended 31 st December 2022				
Comments of the auditors, if any		Not Applicable				
Objects for which funds have been raised and where there has been a deviation, in the following table-						
Original Object	Modified Object, if any	Original Allocation (Rs. In Cr.)	Modified allocation, if any	Funds Utilized	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
-	-	-	-	-	-	-
Deviation or variation could mean: (a) Deviation in the objects or purposes for which the funds have been raised or (b) Deviation in the amount of funds actually utilized as against what was originally disclosed.						
Ashok Modi Chief Financial Officer						





VALAWAT & ASSOCIATES
CHARTERED ACCOUNTANTS

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To
The Board of Directors
SRG Housing Finance Limited
321, S.M. Lodha Complex,
Shastri Circle,
Udaipur-313001

Independent Auditors' Certificate on the Statement of Security Cover and Compliance of Covenants for Listed Non-Convertible Debt Securities as at December 31, 2022 for submission to Debenture Trustee

1. This Certificate is issued in accordance with the terms of our Engagement letter.

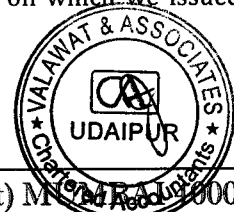
We have reviewed the unaudited books of account as at December 31, 2022 and other relevant records and documents maintained by SRG Housing Finance Limited (the "Company") for the purpose of certifying the accompanying "Statement of Security Cover and Compliance of Covenants for Listed Non-Convertible Debt Securities as at December 31, 2022" (hereinafter referred to as the "Statement") which has been prepared as per the requirement of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended for onward submission to Catalyst Trusteeship Limited ("Debenture trustee").

Management's Responsibility

2. The preparation of the Statement is the responsibility of the Management of the Company including the preparation and the maintenance of proper books of account and such other records as prescribed. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
3. The management is also responsible for ensuring the Company complies with all the terms and conditions of the terms of offer documents /Disclosure documents/ Debenture Trust Deed of each of the debentures issued, rules and regulations applicable for the Non-Convertible debentures under the applicable laws.

Auditors' Responsibility

4. Our responsibility is to provide a limited assurance as to whether the particulars contained in the aforesaid Statement are in agreement with the Results and other relevant records and documents maintained by the Company as at December 31, 2022.
5. The Results referred to in paragraph 4 above, have been reviewed by us on which we issued an unmodified conclusion vide our report dated February 8, 2023.



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6. For the purpose of this certificate, we have planned and performed the following procedures to determine whether anything has come to our attention that causes us to believe that the Company has not maintained the required Security cover as per requirements of DTDs in relation to outstanding NCDs as at December 31, 2022/ for the quarter ended December 31, 2022.

A) Traced all the amounts relating to assets and liabilities (as mentioned in the Statement) to the unaudited Financial Statements, financial information, books of accounts and other records of the Company as at December 31, 2022 and verified the arithmetical accuracy of the numbers in the statement; and

B) Verified the computation of Security cover as at December 31, 2022 prepared by the management.

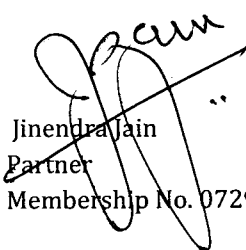
Conclusion

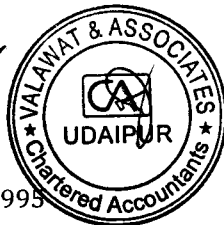
7. On the basis of our review of the Results and other relevant records and documents and according to the information and explanations provided to us by the management of the Company, nothing has come to our attention that causes us to believe that the particulars furnished by the Company in the said Statement, are not in agreement with the Results and other relevant records and documents maintained by the Company as at December 31, 2022.

Restriction on Use

8. This report is addressed to and provided to the Board of Directors of the Company solely for the purpose of onward submission to the Debenture Trustee as per the Notification and should not be used for any other purpose without our prior written consent. Accordingly, we do not accept or assume any liability or any duty of care to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

For : **Valawat & Associates**
Chartered Accountants
ICAI Firm Reg. No.:003623C


Jinendra Jain
Partner
Membership No. 072995



Place : Udaipur
Date : 08-02-2023

UDIN :- 23072995BGVUBQ7220

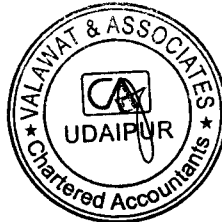


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Statement of Information for listed NCDs

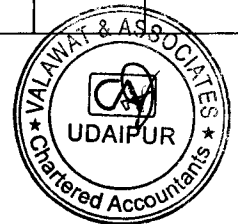
Sr. No.	Particulars of NCD (ISIN)	Outstanding Amount as on 31.12.2022 (Rs. in Lakhs)	Available Security Cover as on 31.12.2022 (Rs. in lakhs)
1	INE559N07025		
	Book Debts	998.13	1170.00
2	INE559N07033		
	Book Debts	2504.74	2881.60
3	INE559N07041		
	Book Debts	816.79	912.22
	Total	4319.66	4963.82



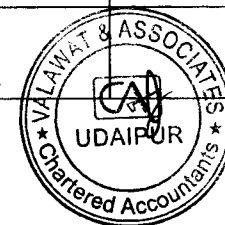
Branch Office: 701 – Lakschandi Heights Gokuldharm , Goregaon (East) MUMBAI 400063
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Mail: valawatpriyansh1@gmail.com

Amt In Lakhs

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge		Pari-Passu Charge			Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items Covered In Column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value /book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value						Relating to Column F		
ASSETS														
Property, Plant and Equipment							1182.20		1182.20					
Capital Work-in-Progress							0.00		0.00					
Right of Use Assets							1303.42		1303.42					
Goodwill							0.00		0.00					
Intangible Assets							1.67		1.67					



Intangible Assets under Development							39.37		39.37					
Investments							2524.38		2524.38					
Loans		4963.82	30944.38				3048.34		38956.54					
Less :- Impairment loss allowance as per Ind AS									-932.81					
Inventories									0.00					
Trade Receivables									0.00					
Cash and Cash Equivalents							681.42		681.42					
Bank Balances other than Cash and Cash Equivalents							2181.33		2181.33					
Others* (includes investment property, other financial assets and other non-financial assets)							2248.35		2248.35					
Total									48185.86					
LIABILITIES														
Debt securities to which this certificate		4319.66							4319.66					



pertains														
Other debtsharing pari-passu charge with above debt		Not to be Filled												
Other Debt														
Subordinated debt														
Borrowings (FI and NHB)			17832.81						17832.81					
Bank			11206.99						11206.99					
Debt Securities														
Others (includes total equity)							12910.90		12910.90					
Trade Payables and other payables							227.65		227.65					
Case Liabilities							1054.36		1054.36					
Provisions							380.85		380.85					
Other							252.64		252.64					
Total									48185.86					
Cover on Book Value		1.12*												
Cover on Market Value														
		Exclusive Security Cover Ratio			Pari Passu Security Cover Ratio									

The enclosed figures are based on IND AS Results

