

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

Date: 12-11-2021

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 half-year ended September 30, 2021**

We wish to inform that the Board of Directors of the Company at their meeting held on Friday 12<sup>th</sup> November 2021 at the registered office of the Company i.e. 321, S.M. Lodha Complex, Near Shastri Circle, Udaipur (Rajasthan)-313001 which commenced at 12:15 PM and concluded at 01:30 PM have inter alia considered, approved and taken on record the following:

1. Un-Audited Financial Results of the Company for the quarter and half-year ended September 30, 2021, along with Limited Review Report of Statutory Auditors thereon.

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

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





**PKJ & CO.**  
Chartered Accountants

Office No. 002, Gulmohar Complex,  
Opp. Anupam Cinema, Station Road,  
Goregaon (East), Mumbai-400 063.  
Tel. No. : 2686 5205 / 9819472226  
E-mail : padam.jain@pkjca.com

## 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 and half year ended September 30, 2021 ("the Statement"), being submitted by the Company pursuant to Regulation 33 and 52 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 thereunder 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 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.



# PKJ & CO.

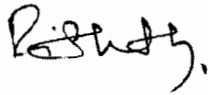
Chartered Accountants

## Emphasis of Matters:-

We draw attention to the following matters

- a) We draw your attention to Note no. 3 to the Statement which describes the impact of the COVID-19 pandemic on the Company's operations. Our conclusion is not qualified in respect of this matter.

For PKJ & Co.  
Chartered Accountants  
ERN: 124115W



Rishabh Jain  
Partner  
Membership No. 176309



Place: Mumbai  
Date: 12-11-2021

UDIN :- 21176309AAAADN2085





**SRG HOUSING FINANCE LIMITED**

**Statement of Un-Audited Financial Results for the Quarter and Half-Year ended 30.09.2021**

Sr.No.	Particulars	Quarter Ended			Half-Year Ended		Rs. in Lakhs
		30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	Year ended 31.03.2021
		<b>Un-audited</b>					<b>Audited</b>
<b>I</b>	<b>Revenue from operations</b>						
(i)	Interest income	1,833.77	1,646.59	1,687.76	3,480.36	3,188.88	6,593.84
(ii)	Net gain on derecognition of financial instruments under amortised cost category	3.28	3.60	2.65	6.88	3.10	7.70
(iii)	Other Operating Income	180.28	76.59	248.59	256.87	331.01	749.00
(iv)	Net Gain on fair value changes	15.64	30.37	61.54	46.01	80.83	306.53
	<b>Total Revenue from operations</b>	<b>2,032.97</b>	<b>1,757.15</b>	<b>2,000.54</b>	<b>3,790.12</b>	<b>3,603.82</b>	<b>7,657.07</b>
<b>II</b>	<b>Other income</b>	14.07	0.82	22.61	14.89	35.86	9.73
<b>III</b>	<b>Total Income (I+II)</b>	<b>2,047.04</b>	<b>1,757.97</b>	<b>2,023.15</b>	<b>3,805.01</b>	<b>3,639.68</b>	<b>7,666.80</b>
	<b>Expenses</b>						
(i)	Finance costs	755.31	734.78	787.55	1,490.09	1,493.80	3,086.25
(ii)	Impairment of Financial Instruments (Expected Credit Loss)	(13.80)	34.70	28.00	20.90	119.38	166.07
(iii)	Employee benefits expenses	346.11	288.26	284.76	634.37	529.13	1,136.73
(iv)	Depreciation and amortisation expenses	50.31	48.98	49.18	99.29	98.09	202.16
(v)	Other expenses	186.47	146.76	137.62	333.23	217.59	698.15
<b>IV</b>	<b>Total Expenses (IV)</b>	<b>1,324.40</b>	<b>1,253.48</b>	<b>1,287.11</b>	<b>2,577.88</b>	<b>2,457.99</b>	<b>5,289.36</b>
<b>V</b>	<b>Profit before tax (IV-III)</b>	<b>722.64</b>	<b>504.49</b>	<b>736.04</b>	<b>1,227.13</b>	<b>1,181.69</b>	<b>2,377.44</b>
<b>VI</b>	<b>-Tax expenses</b>						
	Current Tax	141.63	108.93	147.94	250.56	267.46	545.44
	Deferred Tax	10.01	(12.27)	(9.53)	(2.25)	(36.84)	(51.39)
<b>VII</b>	<b>Net Profit for the period (V-VI)</b>	<b>571.00</b>	<b>407.83</b>	<b>597.63</b>	<b>978.82</b>	<b>951.07</b>	<b>1,883.39</b>
	<b>Other Comprehensive Income</b>						
<b>A</b>	<b>Items that will not be reclassified to profit or loss</b>						
(i)	Remeasurement Gain / (Loss) on defined benefit plan	0.46	0.46	(1.78)	0.92	(3.55)	1.85
(ii)	Net Gain on equity instrument designated at FVOCI for the year	-	-	-	-	-	(13.20)
(iii)	Income tax relating to items that will not be reclassified to profit or loss	(0.12)	(0.12)	0.44	(0.23)	0.89	2.86
<b>B</b>	<b>Items that will be reclassified to profit or loss</b>	-	-	-	-	-	-
<b>VIII</b>	<b>Total other comprehensive income (A+B)</b>	<b>0.34</b>	<b>0.34</b>	<b>(1.34)</b>	<b>0.69</b>	<b>(2.66)</b>	<b>(8.49)</b>
<b>IX</b>	<b>Total Comprehensive Income</b>	<b>571.34</b>	<b>408.17</b>	<b>596.29</b>	<b>979.51</b>	<b>948.41</b>	<b>1,874.90</b>
<b>X</b>	<b>Earning Per Share (EPS) (of Rs. 10/- each)*</b>						
(a)	Basic	4.39	3.14	4.60	7.53	7.32	14.49
(b)	Diluted	4.39	3.14	4.60	7.53	7.32	14.49
<b>XI</b>	<b>Paid-up Equity Share Capital (Face value 10/- per share)</b>	<b>1,300.00</b>	<b>1,300.00</b>	<b>1,300.00</b>	<b>1,300.00</b>	<b>1,300.00</b>	<b>1,300.00</b>
<b>XII</b>	<b>Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year</b>	<b>8,061.07</b>	<b>8,061.07</b>	<b>6,185.59</b>	<b>8,061.07</b>	<b>6,185.59</b>	<b>8,061.07</b>

\*Not Annualized

For SRG Housing Finance Limited

Vinod K. Jain  
Managing Director  
DIN: 00248843



Date:-12-11-2021  
Place:- Udaipur



**SRG HOUSING FINANCE LIMITED**  
**STATEMENT OF ASSETS & LIABILITIES**

Sr.No.	Particulars	As at half year ended 30.09.2021 (Unaudited)	As at half year ended 30.09.2020 (Unaudited)	Rs. In Lakhs As at Year ended 31.03.2021 (Audited)
	<b>ASSETS</b>			
	<b>1 Financial Assets</b>			
a	Cash and cash equivalents	1,111.33	893.76	1,035.07
b	Bank Balance other than (a) above	1,783.63	1,478.59	1,666.13
c	Loans	31,959.51	28,140.19	31,765.68
d	Investments	3,746.72	5,400.40	2,571.67
e	Other Financial assets	672.96	509.34	539.28
	<b>Total Financial Assets</b>	<b>39,274.15</b>	<b>36,422.28</b>	<b>37,577.83</b>
	<b>2 Non-financial Assets</b>			
a	Current tax assets (Net)	716.04	178.34	513.00
b	Deferred tax Assets (Net)	272.42	253.88	270.39
c	Investment Property	4.34	4.34	4.34
d	Property, Plant and Equipment	197.59	306.92	261.22
e	Capital Work-in-Progress	311.37	61.54	209.49
f	Other Intangible assets	1.30	1.22	0.82
g	Other non -financial assets	534.34	527.81	496.24
	<b>Total Non - Financial Assets</b>	<b>2,037.40</b>	<b>1,334.05</b>	<b>1,755.50</b>
	<b>Total Assets</b>	<b>41,311.55</b>	<b>37,756.33</b>	<b>39,333.33</b>
	<b>LIABILITIES AND EQUITY</b>			
	<b>LIABILITIES</b>			
	<b>1 Financial Liabilities</b>			
a	Payables			
(I)	Trade Payables	53.60	75.35	103.28
(i)	total outstanding dues of micro enterprises and small enterprises	-	-	0.06
(ii)	total outstanding dues of creditors other than micro enterprises and small enterprises	53.60	75.35	103.22
b	Debt Securities	5,852.67	4,495.66	6530.33
c	Borrowings (Other than Debt Securities)	23,790.98	23,911.50	22047.2
d	Other financial liabilities	392.49	530.76	725.7
	<b>Total Financial Liability</b>	<b>30,089.74</b>	<b>29,013.27</b>	<b>29,406.51</b>
	<b>2 Non-Financial Liabilities</b>			
a	Current tax liabilities (Net)	-	-	-
b	Provisions	881.23	305.44	565.75
c	Deferred tax liabilities (Net)	-	-	-
d	Other non-financial liabilities	-	-	-
	<b>Total Non - Financial Liability</b>	<b>881.23</b>	<b>305.44</b>	<b>565.75</b>
	<b>3 EQUITY</b>			
a	Equity Share capital	1,300.00	1,300.00	1300
b	Other Equity	9,040.58	7,137.62	8061.07
	<b>Total Equity</b>	<b>10,340.58</b>	<b>8,437.62</b>	<b>9,361.07</b>
	<b>Total Liabilities and Equity</b>	<b>41,311.55</b>	<b>37,756.33</b>	<b>39,333.33</b>





SRG HOUSING FINANCE LIMITED			
STATEMENT OF CASH FLOW FOR THE HALF YEAR ENDED 30.09.2021			
	Rs. In Lakhs		
Particulars	30.09.2021 (Unaudited)	30.09.2020 (Unaudited)	31.03.2021 (Audited)
<b>A. Cash flow from Operating Activities</b>			
<b>Net Profit Before Tax &amp; Extraordinary Items</b>	<b>1,227.12</b>	<b>1,181.67</b>	<b>2,377.44</b>
<b>Adjustments For :</b>			
Depreciation and Amortisation Expenses	99.29	98.09	202.16
Impairment of Financial Instruments (Expected Credit Loss)	20.90	119.38	166.07
<b>Net impact of INDAS Adjustments</b>	<b>(86.56)</b>	<b>(94.11)</b>	<b>(119.46)</b>
Interest Income	(11.87)	(31.99)	(73.82)
Fees and Commission Income	57.95	29.51	99.12
Other Income	1.87	16.00	8.62
Gain on Derecognition of Financial Instruments	(6.88)	(3.10)	(7.70)
Finance Costs	5.32	9.16	28.92
Employee Benefits Expenses	0.92	(3.55)	1.85
Gain on change in FV	(14.89)	(35.86)	(9.73)
Others Expenses	(118.98)	(74.28)	(166.72)
Operating cash flow before working capital changes	<b>1,260.75</b>	<b>1,305.03</b>	<b>2,626.21</b>
Decrease / (Increase) in other financial assets	(125.82)	(3.97)	(8.29)
Decrease / (Increase) in other non-financial assets	(38.43)	(127.11)	(113.43)
Increase/(Decrease) in Trade Payables	(49.68)	38.88	66.81
Increase/(Decrease) in Other financial liabilities	(258.44)	121.79	383.34
Increase/(Decrease) in Provisions	64.92	4.69	3.83
(Increase)/Decrease in Loans	(214.15)	(1,436.86)	(5,114.58)
<b>Cash From/ (used) for Operations</b>	<b>639.15</b>	<b>-97.55</b>	<b>(2,156.11)</b>
Direct Taxes Paid (net)	(202.68)	(175.56)	(530.43)
<b>Net Cash Generated From Operating Activity</b>	<b>436.47</b>	<b>(273.11)</b>	<b>(2,686.54)</b>
<b>B. Cash flow from investing activities (a)</b>			
Purchase of Fixed Assets	(138.04)	(40.39)	(246.31)
Investment in Mutual Funds	(3,678.94)	0.10	0.10
Investment in Debt Instruments	2,509.04	(4,455.04)	(1,665.63)
<b>Net cash flow from investing activities (b)</b>	<b>(1,307.94)</b>	<b>(4,495.33)</b>	<b>(1,911.84)</b>
<b>C. Cash flow from financing activities</b>			
Borrowings (net)	1,065.23	3,851.88	4,010.67
<b>Net cash flow from financing activities (c)</b>	<b>1,065.23</b>	<b>3,851.88</b>	<b>4,010.67</b>
<b>Net increase in cash and cash equivalents (a+b+c)</b>	<b>193.76</b>	<b>(916.56)</b>	<b>(587.71)</b>
Cash and cash equivalents as at beginning of the year	2,701.20	3,288.91	3,288.91
<b>Cash and cash equivalents</b>	<b>2,894.96</b>	<b>2,372.35</b>	<b>2,701.20</b>
<b>Components of Cash &amp; Cash Equivalents</b>			
Cash on hand	16.27	59.10	30.96
Balance with Banks			
- Current Accounts	1,095.06	834.66	1,004.16
- Original Maturity for more than 3 months	1,783.63	1,478.59	1,666.08
<b>Total</b>	<b>2,894.96</b>	<b>2,372.35</b>	<b>2,701.20</b>

The cash flow statement has been prepared under the indirect method as set out in Indian Accounting Standard ("Ind AS 7") Statement of Cash Flows.





Notes-

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 November 12, 2021 and subjected to limited review by the statutory auditors of the Company.
3. The extent to which COVID-19 pandemic will continue to impact the Company's operations and financial metrics will depend on future developments, which are uncertain. The Company has used the principles of prudence to provide for the impact of pandemic on the financial statements specifically while assessing the expected credit loss on financial assets by applying management overlays, which was Rs. 25 lakh as on September 30, 2021, as approved by its Board of Directors. The Company will closely monitor any material changes to future economic conditions and resultant impact, if any on the expected credit loss provision.
4. The Company has not invoked or implemented resolution plan under the "Resolution Framework for COVID-19 related Stress" as per RBI circular dated August 6, 2020 and May 5, 2021 for any of its borrower accounts.
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. The Company has maintained more than 100% Asset Cover on its secured redeemable non-convertible debentures as on 30/09/2021 (Exclusive first charge via a deed of hypothecation over specific standard asset portfolio of receivables and Pari passu charge over the specific immovable property of the Company).
7. The Company did not received any investor's complaints/ queries during the Quarter Ended September 30, 2021
8. The Earning Per Share has been computed in accordance with the Indian Accounting Standard (Ind AS ) 33 Earning Per Share.
9. On 11<sup>th</sup> October 2018, the Ministry of Corporate Affairs notified Schedule III for non-banking financial companies. The Company has followed this format for the presentation of the quarterly financial statements for the period ended 30<sup>th</sup> September 2021.
10. The Statutory Auditors of the Company have carried out a "Limited Review" of the unaudited financial results for the quarter September 30, 2021 in compliance with Regulations 33 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 November 12, 2021.

For SRG Housing Finance Limited

Vinod K Jain  
Managing Director  
DIN: 00248443



Date:- 12.11.2021

Place:- Udaipur





Date: 12-11-2021

To,  
The Manager  
Listing Department  
BSE Ltd.  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai-400001

Respected Sirs,

**Sub: Half-Yearly Communication for Debt Securities in respect of half-year ended 30<sup>th</sup> September, 2021**

a) Credit Rating and Change in Rating (if any): Details of Credit Rating	
Nature of Borrowing	Rating/outlook
	<b>BRICKWORK</b>
Long Term Bank Facilities	<b>Present Rating :-</b> BWR BBB (BWR Triple B) Outlook: Stable <b>Previous Rating:-</b> BWR BBB (BWR Triple B) Outlook: Stable
NCD	<b>Present Rating :-</b> BWR BBB (BWR Triple B) Outlook: Stable <b>Previous Rating:-</b> BWR BBB (BWR Triple B) Outlook: Stable <b>Present Rating:-</b> ACUITE BBB/Stable <b>Previous Rating:-</b> ACUITE BBB/Stable
b)	Asset Cover Available- The listed Secured Redeemable Non-Convertible Debentures of the Company aggregating of Rs. 58.53 crores as on 30-09-2021 are secured by Exclusive first charge via a deed of hypothecation over specific standard asset portfolio of receivables and out of this for NCDs amounting to Rs. 4.80 crores also secured with pari passu charge over specific immovable property of the Company. The total Asset coverage works out to Rs 69.84 Crores, (including value of book debts and immovable property) thereof exceeds the required cover to be maintained for the said debenture.
	<b>Particulars</b> <b>As on 30<sup>th</sup> September, 2021</b>
c)	Debt-Equity Ratio 2.87
d)	Previous due date for the payment of interest/dividend for non-convertible redeemable preference shares/repayment of principal of non-convertible preference shares/ non-convertible debt securities and whether the same has been paid or not As per Annexure A
e)	<b>Next due date</b> for the payment of interest/dividend for non-convertible redeemable preference shares/repayment of principal of non-convertible preference shares/ non-convertible debt securities and whether the same has been paid or not As per Annexure B
f)	Debt Service Coverage Ratio 0.37
g)	Interest Service Coverage Ratio 1.82
h)	Outstanding Redeemable Preference Shares (Quantity and Value) -
i)	Details of Capital Redemption Reserve -
j)	Details of Debenture Redemption Reserve* -
k)	Net Worth (Rs. In Crores) 103.41
l)	Net Profit After Tax (Rs. In Crores) 9.79
m)	Earnings Per Share(Basic & Diluted) (Rs.) 7.53

\*As per Companies Act, 2013 and Rule 18(7)(b)(iii) of Companies Share Capital and Debenture Rules, 2014 made there under, Housing Finance Companies registered with National Housing Bank are exempted from creating a Debenture Redemption Reserve in respect of privately placed debenture, due to which DRR is not applicable to the Company





# ANNEXURE - A

Details of redemption & payment of interest during last half year ending September 30, 2021

ANNEXURE-A						
Consent Letter / Tranche Reference	Series/Tranche	ISIN **	Type(Principal/Interest) (Rs.)	Due Date of payment	Amount	Actual date of payment*
CL/MUM/17-18/DEB/153/1	Tranche-I	INE559N07017	Interest	21-04-2021	245979.45	20-04-2021
			Principal	21-04-2021	1,724,140.00	20-04-2021
			Principal	21-05-2021	1,724,140.00	21-05-2021
			Interest	21-05-2021	247,141.40	21-05-2021
			Interest	21-06-2021	217,453.20	21-06-2021
			Principal	21-06-2021	1,724,140.00	21-06-2021
			Interest	21-07-2021	13,561.66	20-07-2021
			Principal	21-07-2021	1,724,140.00	20-07-2021
			Interest	21-07-2021	182,379.97	22-07-2021
			Principal	21-08-2021	1,724,140.00	20-08-2021
			Interest	21-08-2021	14,029.30	20-08-2021
			Interest	21-08-2021	173,962.36	23-08-2021
			Principal	21-09-2021	1,724,140.00	21-09-2021
			Interest	21-09-2021	173,962.36	21-09-2021
CL/MUM/17-18/DEB/153/1	Tranche-II	INE559N07017	Interest	21-04-2021	184485.12	20-04-2021
			Principal	21-04-2021	1,293,103.45	20-04-2021
			Principal	21-05-2021	1,293,103.45	21-05-2021
			Interest	21-05-2021	185,356.64	21-05-2021
			Interest	21-06-2021	163,090.46	21-06-2021
			Principal	21-06-2021	1,293,103.45	21-06-2021
			Interest	21-07-2021	10,171.23	20-07-2021
			Principal	21-07-2021	1,293,103.45	20-07-2021
			Interest	21-07-2021	136,785.54	22-07-2021
			Interest	21-08-2021	10,521.97	20-08-2021
			Principal	21-08-2021	1,293,103.45	20-08-2021
			Interest	21-08-2021	130,472.37	23-08-2021
			Principal	21-09-2021	1,293,103.45	21-09-2021
			Interest	21-09-2021	130,472.37	21-09-2021
CL/MUM/17-18/DEB/153/1	Tranche-III	INE559N07017	Interest	21-04-2021	184485.12	20-04-2021
			Principal	21-04-2021	1,293,103.45	20-04-2021
			Principal	21-05-2021	1,293,103.45	21-05-2021
			Interest	21-05-2021	185,356.64	21-05-2021
			Interest	21-06-2021	163,090.46	21-06-2021
			Principal	21-06-2021	1,293,103.45	21-06-2021
			Interest	21-07-2021	10,171.23	20-07-2021
			Principal	21-07-2021	1,293,103.45	20-07-2021
			Interest	21-07-2021	136,785.54	22-07-2021
			Interest	21-08-2021	10,521.97	20-08-2021
			Principal	21-08-2021	1,293,103.45	20-08-2021
			Interest	21-08-2021	130,472.37	23-08-2021
			Principal	21-09-2021	1,293,103.45	21-09-2021
			Interest	21-09-2021	130,472.37	21-09-2021
CL/MUM/20-21/DEB/719	-	INE559N07041	Interest	10-04-2021	60,123.29	09-04-2021
			Principal	10-04-2021	7,000,000.00	09-04-2021
			Interest	10-04-2021	1,970,326.03	12-04-2021
			Interest	10-05-2021	1,906,767.12	10-05-2021
			Principal	10-05-2021	7,000,000.00	10-05-2021
			Interest	10-06-2021	1,908,198.63	10-06-2021





		Interest	10-06-2021	1,908,198.63	10-06-2021
		Principal	10-06-2021	7,000,000.00	10-06-2021
		Interest	10-07-2021	58,119.18	09-07-2021
		Principal	10-07-2021	7,000,000.00	09-07-2021
		Interest	10-07-2021	1,726,397.26	12-07-2021
		Principal	10-08-2021	7,000,000.00	10-08-2021
		Interest	10-08-2021	1,783,943.84	10-08-2021
		Principal	10-09-2021	7,000,000.00	09-09-2021
		Interest	10-09-2021	60,123.29	09-09-2021
		Interest	10-09-2021	1,659,689.04	13-09-2021

\*As per Business Day Convention mentioned in the disclosure documents.

Company has timely repaid the interest & principal relating to Non-Convertible Debt Securities, falling due during the Half Year ended 30<sup>th</sup> September 2021

#### ANNEXURE - B

Details of redemption & interest due in the next half-year i.e. 01-10-2021 to 31-03-2022

Annexure - B					
Consent Letter / Tranche Reference	Series/Tranche	ISIN **	Type(Principal/Interest) (Rs.)	Due Date of payment	Amount
CL/MUM/17-18/DEB/153/1	Tranche-I	INE559N07017	Interest	21-10-2021	154,321.36
			Principal	21-10-2021	1,724,140.00
			Interest	21-11-2021	144,500.82
			Principal	21-11-2021	1,724,140.00
			Principal	21-12-2021	1,724,140.00
			Interest	21-12-2021	126,262.76
			Principal	21-01-2022	1,724,140.00
			Interest	21-01-2022	115,974.57
			Principal	21-02-2022	1,724,140.00
			Interest	21-02-2022	101,477.62
			Principal	21-03-2022	1,724,140.00
			Interest	21-03-2022	78,563.19
CL/MUM/17-18/DEB/153/1	Tranche-II	INE559N07017	Interest	21-10-2021	115,741.61
			Principal	21-10-2021	1,293,103.45
			Interest	21-11-2021	108,376.24
			Principal	21-11-2021	1,293,103.45
			Principal	21-12-2021	1,293,103.45
			Interest	21-12-2021	94,697.68
			Principal	21-01-2022	1,293,103.45
			Interest	21-01-2022	86,981.58
			Principal	21-02-2022	1,293,103.45
			Interest	21-02-2022	76,108.88
			Principal	21-03-2022	1,293,103.45
			Interest	21-03-2022	58,923.00
CL/MUM/17-18/DEB/153/1	Tranche-III	INE559N07017	Interest	21-10-2021	115,741.61
			Principal	21-10-2021	1,293,103.45
			Interest	21-11-2021	108,376.24
			Principal	21-11-2021	1,293,103.45
			Principal	21-12-2021	1,293,103.45
			Interest	21-12-2021	94,697.68
			Principal	21-01-2022	1,293,103.45
			Interest	21-01-2022	86,981.58
			Principal	21-02-2022	1,293,103.45





			Interest	21-02-2022	76,108.88
			Principal	21-03-2022	1,293,103.45
			Interest	21-03-2022	58,923.00
CL/MUM/20-21/DEB/719		INE559N07041	Interest	10-10-2021	1,602,142.47
			Principal	10-10-2021	7,000,000.00
			Interest	10-11-2021	1,597,561.64
			Principal	10-11-2021	7,000,000.00
			Interest	10-12-2021	1,485,904.11
			Principal	10-12-2021	7,000,000.00
			Interest	10-01-2022	1,473,306.85
			Principal	10-01-2022	7,000,000.00
			Interest	10-02-2022	1,411,179.45
			Principal	10-02-2022	7,000,000.00
			Interest	10-03-2021	1,218,498.63
			Principal	10-03-2021	7,000,000.00

Company does not expect default in payment of principal / interest due in next half year.



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		30/09/2021				
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 30 <sup>th</sup> September 2021				
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
-	-	-	-	-	-	-
<b>Deviation or variation could mean:</b> <b>(a) Deviation in the objects or purposes for which the funds have been raised or</b> <b>(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.</b>						
<b>Ashok Modi</b> <b>Chief Financial Officer</b> 