

No.CTL/DEB/18-19/Noting Certificate/1834

November 14, 2018

To Whomsoever It May Concern,

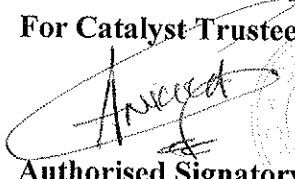
CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited ("**Debenture Trustee**") hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 ("**Regulations**"), provided to us by **SRG Housing Finance Limited** ("**the Company**") for the Half year ended September 30, 2018.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited


Authorised Signatory

Encl: Results submitted by Company



SRG HOUSING FINANCE LIMITED

REGD. OFFICE: 321, S.M. LODHA COMPLEX, SHASTRI CIRCLE, UDAIPUR 313001 (RAJASTHAN)
PHONE: 0294-2561882, 2412609, FAX: 0294-5104446, E-MAIL: srghousing@gmail.com
CIN NO. : L65922RJ1999PLC015440 WEBSITE: www.srghousing.com

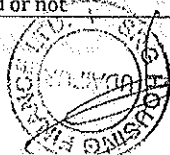
Date: 14.11.2018

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 30th September, 2018

a) Credit Rating and Change in Rating (if any): Details of Credit Rating			
Nature of Borrowing		Rating/outlook	
		CARE	BRICKWORK
Long Term Bank Facilities		Present Rating:- CARE BBB- Stable (Triple B Minus Outlook: Stable)	Present Rating:- BWR BBB (Stable) (BWR Triple B outlook: Stable)
		Previous Rating:- CARE BB+ Positive (Double B Plus Outlook: Positive)	Previous Rating:- BWR BBB (Stable) (BWR Triple B outlook: Stable)
NCD			Present Rating:- BWR BBB (Stable) (BWR Triple B outlook: Stable)
			Previous Rating:- BWR BBB (Stable) (BWR Triple B outlook: Stable)
b) Asset Cover Available			
Company has maintained required Asset Cover in respect of the Non-Convertible Debentures during the half year ended on 30 th September, 2018. Further the Company has created adequate security cover by way of Exclusive first charge via a deed of hypothecation over specific standard asset portfolio of receivables and Pari Passu charge over the immovable property of the Company, within the agreed timelines of the term of issue of such NCDs.			
Particulars		As on 30 th September, 2018	
c) Debt-Equity Ratio		4.37	
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) Next 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 B	



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f)	Debt Service Coverage Ratio	0.40
g)	Interest Service Coverage Ratio	2.18
h)	Outstanding Redeemable Preference Shares (Quantity and Value)	Nil
i)	Details of Capital Redemption Reserve	Nil
j)	Details of Debenture Redemption Reserve*	N.A.
k)	Net Worth (Rs. In Crores)	47.96
l)	Net Profit After Tax (Rs. In Crores)	7.89
m)	Earnings Per Share(Basic & Diluted) (Rs.)	6.07
*MCA vide its notification dated 18th June,2017 has exempted Housing Finance companies registered with National Housing Bank from creating Debenture Redemption Reserve in respect of Privately placed debentures.		

Kindly take the same on your record.

Thanking You,

For SRG Housing Finance Limited

Vinod K. Jain
Managing Director
DIN: 00248843



CC: Catalyst Trusteeship Limited

SRG HOUSING FINANCE LIMITED

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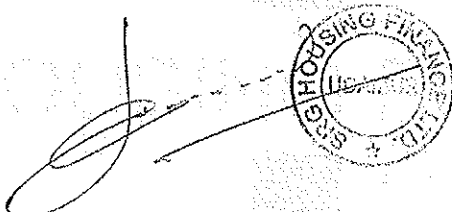
ANNEXURE - A

Details of redemption & payment of interest during last half year ended September 30, 2018:

ANNEXURE-A						
Consent Letter / Tranche Reference	Series/ Tranche	ISIN **	Type (Principal/Interest)	Due Date of payment	Amount (Rs.)	Actual date of payment
CL/MUM/17- 18/DEB/153/1	Tranche-I	INE559N07017	Interest	21.04.2018	15446.40	20.04.2018*
			Principal	21.04.2018	1724140.00	20.04.2018*
			Interest	21.04.2018	829985.71	23.04.2018*
			Interest	21.05.2018	803211.98	21.05.2018
			Principal	21.05.2018	1724140.00	21.05.2018
			Interest	21.06.2018	814024.43	21.06.2018
			Principal	21.06.2018	1724140.00	21.06.2018
			Interest	21.07.2018	14931.52	20.07.2018*
			Principal	21.07.2018	1724140.00	20.07.2018*
			Interest	21.07.2018	756872.77	23.07.2018*
			Interest	21.08.2018	782101.86	21.08.2018
			Principal	21.08.2018	1724140.00	21.08.2018
			Interest	21.09.2018	766140.57	20.09.2018
			Principal	21.09.2018	1724140.00	20.09.2018
CL/MUM/17- 18/DEB/153/1	Tranche-II	INE559N07017	Interest	21.04.2018	11584.79	20.04.2018*
			Principal	21.04.2018	1293103.45	20.04.2018*
			Interest	21.04.2018	622489.37	23.04.2018*
			Interest	21.05.2018	602409.07	21.05.2018
			Principal	21.05.2018	1293103.45	21.05.2018
			Interest	21.06.2018	610518.42	21.06.2018
			Principal	21.06.2018	1293103.45	21.06.2018
			Interest	21.07.2018	11198.63	20.07.2018*
			Principal	21.07.2018	1293103.45	20.07.2018*
			Interest	21.07.2018	567654.70	23.07.2018*
			Interest	21.08.2018	586576.52	21.08.2018
			Principal	21.08.2018	1293103.45	21.08.2018
			Interest	21.09.2018	574605.57	20.09.2018
			Principal	21.09.2018	1293103.45	20.09.2018
CL/MUM/17- 18/DEB/153/1	Tranche-III	INE559N07017	Interest	21.04.2018	11584.79	20.04.2018*
			Principal	21.04.2018	1293103.45	20.04.2018*
			Interest	21.04.2018	622489.37	23.04.2018*
			Interest	21.05.2018	602409.07	21.05.2018
			Principal	21.05.2018	1293103.45	21.05.2018
			Interest	21.06.2018	610518.42	21.06.2018
			Principal	21.06.2018	1293103.45	21.06.2018
			Interest	21.07.2018	11198.63	20.07.2018*
			Principal	21.07.2018	1293103.45	20.07.2018*
			Interest	21.07.2018	567654.70	23.07.2018*
			Interest	21.08.2018	586576.52	21.08.2018
			Principal	21.08.2018	1293103.45	21.08.2018
			Interest	21.09.2018	574605.57	20.09.2018
			Principal	21.09.2018	1293103.45	20.09.2018

*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 30th September, 2018.



SRG HOUSING FINANCE LIMITED

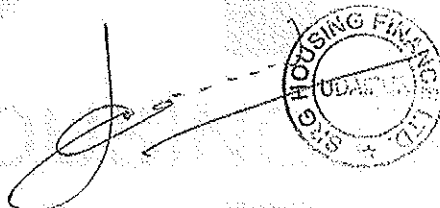
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ANNEXURE - B

Details of redemption & interest due in the next half-year i.e. 01.10.2018 to 31.03.2019:

ANNEXURE-B					
Consent Letter / Tranche Reference	Series/ Tranche	ISIN **	Type (Principal/Interest)	Due Date of payment	Amount (Rs.)
CL/MUM/17-18/DEB/153/1	Tranche-I	INE559N07017	Interest	21.10.2018	724950.20
			Principal	21.10.2018	1724140.00
			Interest	21.11.2018	734218.00
			Principal	21.11.2018	1724140.00
			Interest	21.12.2018	695087.15
			Principal	21.12.2018	1724140.00
			Interest	21.01.2019	702295.43
			Principal	21.01.2019	1724140.00
			Interest	21.02.2019	686334.15
			Principal	21.02.2019	1724140.00
			Interest	21.03.2019	605498.07
			Principal	21.03.2019	1724140.00
CL/MUM/17-18/DEB/153/1	Tranche-II	INE559N07017	Interest	21.10.2018	543712.80
			Principal	21.10.2018	1293103.45
			Interest	21.11.2018	550,663.67
			Principal	21.11.2018	1293103.45
			Interest	21.12.2018	521315.54
			Principal	21.12.2018	1293103.45
			Interest	21.01.2019	526721.78
			Principal	21.01.2019	1293103.45
			Interest	21.02.2019	514750.83
			Principal	21.02.2019	1293103.45
			Interest	21.03.2019	454123.76
			Principal	21.03.2019	1293103.45
CL/MUM/17-18/DEB/153/1	Tranche-III	INE559N07017	Interest	21.10.2018	543712.80
			Principal	21.10.2018	1293103.45
			Interest	21.11.2018	550,663.67
			Principal	21.11.2018	1293103.45
			Interest	21.12.2018	521315.54
			Principal	21.12.2018	1293103.45
			Interest	21.01.2019	526721.78
			Principal	21.01.2019	1293103.45
			Interest	21.02.2019	514750.83
			Principal	21.02.2019	1293103.45
			Interest	21.03.2019	454123.76
			Principal	21.03.2019	1293103.45

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



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CIN NO. : L65922RJ1999PLC015440 WEBSITE: www.srghousing.com

Date: 14.11.2018

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

Respected Sirs,

Subject: Half yearly communication with respect to Non- Convertible Debentures

As required under Shelf Disclosure Document dated 19th August, 2017 for debt securities, we furnish hereunder as following information:

Sr. No.	Particulars	Details
1.	Credit Rating	BWR BBB (BWR Triple B) Outlook: Stable by Brickwork Ratings India Pvt Ltd.
2.	Asset Cover available*	125.33%
3.	Debt Equity Ratio**	4.37
4.	Details of Investor grievance	Nil

*The asset coverage ratio has been calculated on the basis of the certificate by Chartered Accountants dated 14.11.2018.

**Debt Equity Ratio has been calculated on the basis of the certificate by Chartered Accountants dated 14.11.2018.

5. We confirm that there has been no default and principal and interest is being paid on due date.

Previous and next due date for the payment of interest and Principal:

ISIN	Previous Due Date: 21.09.2018		Next Due Date: 21.10.2018	
	Interest	Principal	Interest	Principal
INE559N07017	Rs. 19,15,351.71	Rs. 43,10,346.90	Rs. 18,12,375.60	Rs. 43,10,346.90

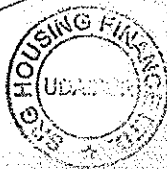
Kindly take the same on record and do the needful.

With Regards,

For SRG Housing Finance Limited

Vinod K. Jain
Managing Director
DIN:00248843

Encl: as above



JAIN KOTHARI & COMPANY
CHARTERED ACCOUNTANTS

550-551, S.M. LODHA COMPLEX
OPPOSITE POST OFFICE,
SHASTRI CIRCLE,
UDAIPUR - 313001 (RAJ.)
MOB. : +91 98925 44408; +91 98338 38084
E-MAIL : JAINKOTHARICOMPANY@GMAIL.COM

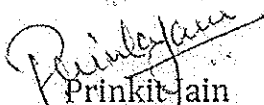
CERTIFICATE

We have examined the statement showing Asset Cover Ratio as at September 30, 2018 of SRG Housing Finance Limited, signed by us as under reference to this certificate, with the Un-Audited financial results of the Company for the Quarter & Half year ended September 30, 2018 and other relevant documents produced to us and the information and explanations given by the company.

Based on the above, we certify that the Asset Cover available for the secured NCDs issued by the Company is 125.33%.

This certificate has been issued at the request of the Company for submission to the Bombay stock Exchange of India Limited and Debenture Trustee in accordance with the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015.

For Jain Kothari & Company,
Chartered Accountants,
(FRN: 022340C)


Prinkit Jain
Partner
M. No. 160496



Place: Udaipur
Date: 14.11.2018

JAIN KOTHARI & COMPANY
CHARTERED ACCOUNTANTS

550-551, S.M. LODHA COMPLEX
OPPOSITE POST OFFICE,
SHASTRI CIRCLE,
UDAIPUR - 313001 (RAJ.)
MOB. : +91 98925 44408; +91 98338 38084
E-MAIL : JAINKOTHARICOMPANY@GMAIL.COM

SRG Housing Finance Limited

Statement showing calculation of Asset Cover Ratio as at September 30, 2018

Particulars	Amount (Rs. In Lakhs)
Total Assets	26875.76
Intangible Assets (deferred assets)	5.44
Net (Total Assets- Intangible Assets)	26870.32
Current Liabilities	4886.63
Short term debt(current maturities of long term debt)	4268.60
Net(Current Liabilities- Short Term Debt)	618.03
Total Debt as on 30.09.2018	
(a) Long-term borrowings	16678.69
(a) Short-term borrowings	0
(c) Current Maturity of Long-Term Borrowings	4268.60
Total Debt	20947.29
Asset Cover Ratio	125.33%
<i>Asset Coverage Ratio:- (Total Asset-Intangible Assets)- (Current Liabilities- short term debt)/Total debt o/s *100</i>	

For Jain Kothari & Co.,
Chartered Accountants,
(FRN : 022340C)

Prinkit Jain
Prinkit Jain
Partner

M. No. : 160496



Place: Udaipur
Date: 14.11.2018

JAIN KOTHARI & COMPANY
CHARTERED ACCOUNTANTS

550-551, S.M. LODHA COMPLEX
OPPOSITE POST OFFICE,
SHASTRI CIRCLE,
UDAIPUR - 313001 (RAJ.)
MOB. : +91 98925 44408; +91 98338 38084
E-MAIL : JAINKOTHARICOMPANY@GMAIL.COM


CERTIFICATE

We have examined the statement showing Debt Equity Ratio as at September 30, 2018 of SRG Housing Finance Limited, signed by us as under reference to this certificate, with the Un-Audited financial results of the Company for the Quarter & Half year ended September 30, 2018 and other relevant documents produced to us and the information and explanations given by the company.

Based on the above, we certify that the Debt Equity Ratio as at September 30, 2018 is 4.37.

This certificate has been issued at the request of the Company for submission to the Bombay stock Exchange of India Limited and Debenture Trustee in accordance with the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 and Shelf Disclosure Document dated 19th August, 2017.

For Jain Kothari & Co.,
Chartered Accountants,
(FRN: 022340C)


Prinkit Jain
Partner
M. No. : 160496



Place: Udaipur
Date: 14.11.2018

JAIN KOTHARI & COMPANY
CHARTERED ACCOUNTANTS

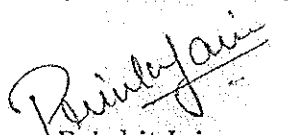
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E-MAIL : JAINKOTHARICOMPANY@GMAIL.COM

SRG Housing Finance Limited

Statement showing calculation of Debt Equity Ratio as at September 30, 2018

Particulars	Amount (Rs. In Lakhs)
Total Debt	
(a) Long-term borrowings	16678.69
(a) Short-term borrowings	0
(c) Current Maturity of Long-Term Borrowings	4268.60
Total Debt	20947.29
Total Shareholders Fund	
(a) Share Capital	1300.00
(b) Reserves and Surplus	3495.82
Total Shareholders Fund	4795.82
Debt Equity (Long term + short term + current maturities of Long term)/shareholders fund	4.37

For Jain Kothari & Co.,
Chartered Accountants,
(FRN: 022340C)


Prinkit Jain
Partner
M. No. : 160496



Place: Udaipur
Date: 14.11.2018

SRG HOUSING FINANCE LIMITED

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CIN NO. : L65922RJ1999PLC015440 WEBSITE: www.srghousing.com

Date: - 14.11.2018

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

Respected Sir

Subject: - Disclosure pursuant to Regulation 54(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

With reference to Regulation 54(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 would like to state that:

The outstanding balance of the Debenture as on September 30, 2018 is Rs. 20.26 Crores

The following Debentures are secured as per details given below:

ISIN	Scrip Code	Maturity	Secured by way of	Issued Amount (Rs. In Cr.)	Outstanding Amount (Rs. in Cr.)	Date of Creation of Security
INE559N07017	956825	21-08-2022	Exclusive First Charge via a deed of hypothecation over specific standard asset portfolio of receivables ("Company's Receivables"). Pari passu charge over the immovable property of the Company. If the Company is desirous to creating any further charge on the Immovable Property, the Company shall be entitled to do so without requiring the consent of Debenture Trustee.	25.00	20.26	13.10.2017

Kindly take the same on record and do the needful.

Thanking you,

With Regards,

For SRG Housing Finance Limited

Vinod K. Jain
Managing Director
DIN: 00248843

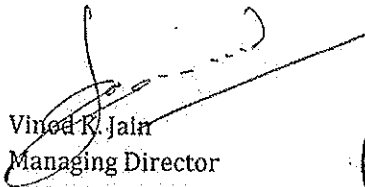


STATEMENT INDICATING 'NO DEVIATION IN THE USE OF PROCEEDS OF ISSUE OF NON-CONVERTIBLE DEBENTURES DURING THE HALF-YEAR ENDED SEPTEMBER 30, 2018

This is to confirm that, during the half-year ended 30.09.2018 there were no deviations in the use of proceeds of issue of Non-Convertible Debentures, from the object stated in the Shelf Disclosure document.

This statement is provided pursuant to Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

For SRG Housing Finance Limited


Vinod K. Jain
Managing Director
DIN: 00248843



Date:-14.11.2018
Place:- Udaipur

SRG

SRG HOUSING FINANCE

Date: 14.11.2018

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

Respected Sirs,

Sub: - Certificate regarding 100% Asset Cover in respect of Listed Non-Convertible Debentures as at 30th September, 2018

Ref: - Regulation 54(1) and Regulation 56(1)(d) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

Pursuant to Regulation 54(2) of SEBI (Listing Obligations and Disclosures Requirement) Regulations, 2015, Please find herewith attached Asset Cover Certificate issued by M/s Valawat & Associates, Practicing Chartered Accountants regarding maintenance of 100% Asset Cover in respect of listed Non-Convertible Debentures as on 30th September, 2018.

Kindly take the same on your record.

Thanking You,

Yours Faithfully

For SRG Housing Finance Limited

Vinod K. Jain
Managing Director
DIN: 00248843



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

Date: 14.11.2018

To,
Department of Corporate Services
BSE Limited
Mumbai- 400 001

Dear Sir/Madam,

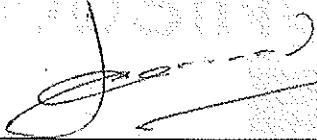

SUBJECT: OUTCOME OF BOARD MEETING

Ref: Regulation 33 and 52 of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015

This is to inform that Board of Directors of the Company in their meeting held on Wednesday, November 14th, 2018 at the registered office of the Company i.e. 321, S.M. Lodha Complex, Near Shastri Circle, Udaipur (Rajasthan)-313001 which commenced at 3:00 PM and concluded at 7:10 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 on September 30, 2018 along with Limited Review Report of the Auditors thereon in the prescribed format. (Copy enclosed).
2. Revision in remuneration of Mr. Vinod K. Jain, Managing Director of the Company, subject to approval of shareholders of the Company.
3. Alteration of Article of Association of the Company with respect to the Common Seal clauses.
4. Borrowing / Charge creation powers of Board of Directors u/s 180(1)(c) and 180(1)(a) of the Companies Act, 2013 by taking note of provisions of NHB Directions on maximum borrowing limit.
5. Advance u/s 185 of The Companies Act, 2013 to Mr. Vinod K. Jain, Managing Director of the Company subject to approval of shareholders of the Company.
6. Notice of Postal Ballot and Calendar of Events to conduct postal ballot seeking approval of shareholders of the Company for the purpose of items mentioned above.

We are enclosing herewith the disclosure in accordance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 along with the certificate pursuant to Regulations 52(5) of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015.

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Kindly note that SRG Housing Finance Limited is a National Housing Bank registered Housing Finance Company and falls under the category of NBFC Company as defined under amended notification dated 30th March, 2016 issued by Ministry of Corporate Affairs and that the net worth of the Company is less than Rs. 500 Crores. Accordingly, Financial Results as per Indian Accounting Standards (Ind AS) of Schedule III shall be applicable to the Company effective from accounting periods beginning on or after 1st April, 2019, with comparatives for the periods ending on 31st March, 2019, or thereafter, subject to any amendments or re-enactments in law which may occur subsequently.

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
CIN: 00248843



SRG HOUSING FINANCE LIMITED

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Statement of Un-Audited Financial Results for the Quarter and Half-Year ended 30.09.2018

Particulars	(Rs. In Lakhs)					
	Quarter Ended			Half-Year Ended		Year Ended
	30.09.2018	30.06.2018	30.09.2017	30.09.2018	30.09.2017	31.03.2018
	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)
1. Income from operations						
(a) Revenue from Operations	1416.60	1281.25	741.79	2697.85	1339.75	3412.97
(b) Other Income	0.00	2.32	0.00	2.32	0.00	13.16
Total Income From Operations	1416.60	1283.57	741.79	2700.17	1339.75	3426.13
2. Expenditure				0.00		
(a) Interest & Finance Cost	521.75	491.43	234.48	1013.18	453.58	1127.11
(b) Employee Benefit Expenses	141.05	127.42	92.43	268.47	162.77	404.07
(c) Other Expenses	156.88	133.75	121.75	290.63	191.00	531.14
(d) Depreciation and amortization expenses	13.88	11.72	11.13	25.60	19.80	44.01
Total Expenses	833.56	764.32	459.79	1597.88	827.15	2106.33
3. Profit Before Tax	583.04	519.25	282.00	1102.29	512.60	1319.80
4. Tax Expenses	152.61	124.41	82.76	277.02	148.35	310.16
5. Deferred Tax Liability on Special I.T. Reserve	18.82	17.90	9.74	36.72	19.75	47.52
6. Net Profit After Tax	411.61	376.94	189.50	788.55	344.50	962.12
7. Paid-Up Equity Share Capital (Face Value of Rs.10 each)	1300.00	1300.00	1300.00	1300.00	1300.00	1300.00
8. Reserve excluding Revaluation Reserve as per balance sheet of previous accounting year	-	-	-	-	-	2849.59
9. Earnings Per Share (EPS) (of Rs. 10/- each)						
(a) Basic	3.17	2.90	1.46	6.07	2.65	7.40
(b) Diluted	3.17	2.90	1.46	6.07	2.65	7.40
Debt Equity Ratio	-	-	-	4.37	2.63	4.02
Debt Service Coverage Ratio	-	-	-	0.40	0.91	0.84
Interest Service Coverage Ratio	-	-	-	2.18	2.14	2.24
Paid up Debt Capital	-	-	-	20947.29	9727.91	16571.71

For SRG Housing Finance Limited

Vinod K. Jain
Managing Director
DIN: 00248843

Date: 14.11.2018
Place: Udaipur



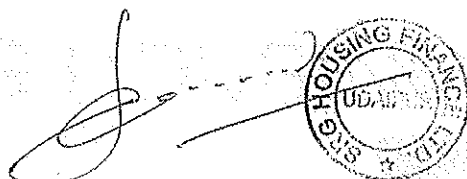
SRG HOUSING FINANCE LIMITED

REGD. OFFICE: 321, S.M. LODHA COMPLEX, SHASTRI CIRCLE, UDAIPUR 313001 (RAJASTHAN)
PHONE: 0294-2561882, 2412609, FAX: 0294-5104446, E-MAIL: srghousing@gmail.com
CIN NO. : L65922RJ1999PLC015440
WEBSITE: www.srghousing.com

Notes:

1. Statement of Assets and Liabilities:

Particulars	(Rs. In Lakhs)	
	As at 30.09.2018 (Un-audited)	As at 31.03.2018 (Audited)
I. Equity & Liabilities		
(1) Shareholder's Funds		
(a) Share Capital	1300.00	1300.00
(b) Reserves & Surplus	3495.82	2849.60
Total Shareholder's Funds	4795.82	4149.60
(2) Non- Current Liabilities		
(a) Long Term Borrowings	16678.69	13369.32
(b) Deferred tax liabilities (Net)	122.58	85.87
(c) Long-Term Provisions	392.04	275.18
Total Non-Current Liabilities	17193.31	13730.37
(3) Current Liabilities		
(a) Short Term Borrowings	0.00	123.87
(b) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	0.00	0.00
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	50.00	56.03
(c) Other current liabilities	4559.61	3400.58
(d) Short-term provisions	277.02	312.74
Total Current Liabilities	4886.63	3893.22
Total	26875.76	21773.19
II. Assets		
(1) Non-Current Assets		
(a) Property, Plant and Equipment		
(i) Tangible assets	115.77	110.55
(ii) Intangible Assets	5.19	3.38
(b) Deferred Tax Assets (Net)	0.00	0.00
(c) Long Term Portion Housing & Property Loans	19714.85	17042.63
(c) Other Non-Current Assets	768.90	557.05
Total Non-Current Assets	20604.71	17713.61
(2) Current Assets		
(a) Current Investments	41.95	41.95
(b) Short term portion Housing & Property Loans	5081.49	2985.07
(c) Cash and Cash Equivalents	774.07	583.20
(d) Short-term loans and advances	373.54	449.36
(e) Other current assets	0.00	0.00
Total Current Assets	6271.05	4059.58
TOTAL	26875.76	21773.19




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2. The above Un-Audited Financial Results are reviewed and recommended by the Audit committee of the Board of Directors at their meeting held on 14.11.2018 and then subsequently approved by the board of directors at their meeting held on 14.11.2018.
3. The Earning per share has been computed in accordance with the Accounting Standard on Earning Per Share (AS 20).
4. 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. As such there are no separate reportable segments as specified in Accounting Standard (AS-17) on Segment Reporting as specified under Sec. 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014.
5. During the Quarter ended September 30, 2018, the Company has maintained required asset cover in respect of the Non-Convertible Debentures. Further Company has created adequate security cover by way of Exclusive first charge via a deed of hypothecation over specific standard asset portfolio of receivables and Pari passu charges over the immovable property of the Company, within the agreed timelines of the terms of issue of such NCDs.
6. The GNPA in Q2FY19 stood at 1.72% vs 1.27% in Q2FY18 and net NPA in Q2FY19 stood at 0.47% vs 0.69% in Q2FY18.
7. Figures of the previous period are re-classified/re-grouped or re-arranged, where ever necessary to make them comparable.
8. The Company did not receive any investor's complaints/ queries during the quarter ended September 30, 2018.
9. The results for the Quarter and Half Year ended September 30, 2018 have been subjected to "Limited Review" by the Statutory Auditor of the Company in compliance with Regulation 33 and 52 of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015.

For SRG Housing Finance Limited


Vinod K Jain
Managing Director
DIN: 00248843



Place: Udaipur
Date: 14.11.2018



PKJ & CO.
Chartered Accountants

Office No. 002, Gulmohar Complex,
Opp. Anupam Cinema, Station Road,
Goregaon (East), Mumbai-400 053.
Tel. No. : 2686 5205 / 9819472226
E-mail : padam.jain@pkjca.com

LIMITED REVIEW REPORT

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, 2018 ("the Statement"), being submitted by the Company pursuant to Regulation 33 and 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 ("Listing Regulations, 2015"). 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.

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 Accounting Standards specified under section 133 of the Companies Act, 2013 read with Rule 7 of 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.

For PKJ & Co.
Chartered Accountants
ICAI Firm Reg. No. 124115W

Rishabh Jain
Partner
Membership No. 176309



Place: Mumbai
Date: 14.11.2018