




info@srghousing.com 

www.srghousing.com 

Date- 31-03-2026

To,  
National Stock Exchange of India Ltd  
Exchange Plaza, C-1, Block G,  
Bandra Kurla Complex,  
Mumbai-400051  
Scrip Symbol- SRGHFL

BSE Limited  
1<sup>st</sup> Floor, P.J. Towers,  
Dalal Street,  
Mumbai-400001|  
Scrip Code – 534680

Dear Sir/Madam,

**Subject: Intimation regarding Credit Rating by Acuité Ratings & Research**

With reference to the Regulation 30 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 (“SEBI LODR”) we wish to inform you that the Company has received credit rating upgrade from **ACUITE BBB+ | Positive | to ACUITE A- | Stable** |from Acuité Ratings for its bank facilities and Non-Convertible Debentures.

The **detailed Rating Letter awaited from the Rating Agency**. The same will be **submitted to the Stock Exchange upon receipt**.

Kindly take the same on record.

Thanking You,  
With Regards

**For SRG Housing Finance Limited**

**Divya Kothari**  
**Company Secretary**  
**M. No: - A57307**

R.O.: 321 S.M. Lodha Complex, Near Shastri Circle, Udaipur - 313001, Rajasthan, India. | 0294-2412609

H.O.: Plot No. 12, Opposite Paras JK Hospital, Shobhagpura, Udaipur - 313001, Rajasthan, India. | 0294-2561882

C.O.: 307, 3rd Floor, Hubtown Solaris, N.S. Phadke Marg, Near East West Flyover, Andheri (E), Mumbai - 400069, Maharashtra. | 022-62215307

CIN No.: L65922RJ1999PLC015440

## Acuité Ratings Upgrades SRG Housing Finance Limited to 'ACUITE A- | Stable |'

SRG Housing Finance Limited today announced that Acuite Ratings has upgraded its Bank Facilities and Non-Convertible Debentures rating to '**ACUITE A-; Stable**' from '**ACUITE BBB+ ;Positive**', reflecting the continued strengthening of the company's financial and risk profile.

**Vinod K Jain, Managing Director SRG Housing Finance**, said, *"This upgrade marks an important milestone in our journey and reflects the continued strengthening of our fundamentals.*

*The improved rating acknowledges the Company's consistent performance across key parameters including **growth in AUM, improvement in asset quality, stable profitability, and strong capital**. Over the past few years, we have focused on building a **sustainable and scalable business model**.*

*This upgrade also reinforces the confidence of lenders, investors and other stakeholders in the Company's long-term vision. We believe the improved rating will further enhance our ability to **access diversified funding sources at competitive cost**, thereby supporting our objective of delivering **affordable housing finance solutions** to our customers.*

*We remain committed to maintaining a **balanced approach between growth, profitability and risk management**, while continuing to strengthen operational efficiency and portfolio quality.*

*We sincerely thank our lenders, investors, customers, employees and partners for their continued trust and support, which has enabled us to achieve this important milestone."*

### About SRG Housing Finance Limited

SRG Housing Finance Limited: Empowering Homeownership Across India Through Specialized Lending Solutions

Established in 1999, SRG Housing Finance Limited (SRGHFL) continues to strengthen its position as a National Housing Bank (NHB) registered housing finance institution. With over two decades of dedicated service, the Company remains committed to fulfilling the homeownership aspirations of the underserved and self-employed segments across India.

Strategic Market Presence and Portfolio-

Headquartered in Udaipur, SRGHFL has expanded its footprint to a robust network of 95 branches spanning seven key states: Rajasthan, Madhya Pradesh, Gujarat, Maharashtra, Delhi, Karnataka, and Andhra Pradesh.



info@srghousing.com 

www.srghousing.com 

The Company maintains a disciplined and diversified lending approach, characterized by a balanced product mix:

- Housing Loans: Comprising approximately 70% of the total portfolio.
- Loans Against Property (LAP): Accounting for the remaining 30%.

#### Focused Customer Centricity-

SRGHFL specializes in catering to the unique financial needs of the self-employed segment, which constitutes 75% of its customer base. By providing tailored credit solutions to this niche market—alongside a steady 25% share of salaried professionals—the Company plays a vital role in driving financial inclusion in the housing sector.

#### Experienced Leadership and Public Standing-

Under the visionary leadership of Mr. Vinod Kumar Jain, who brings more than 30 years of expertise in financial services, SRGHFL has evolved from a local lender into a prominent, publicly traded entity. The Company is listed on both the BSE and the NSE, reflecting its commitment to transparency, governance, and long-term value creation for its stakeholders.

For more information visit: [www.srghousing.com](http://www.srghousing.com)

R.O.: 321 S.M. Lodha Complex, Near Shastri Circle, Udaipur - 313001, Rajasthan, India. | 0294-2412609

H.O.: Plot No. 12, Opposite Paras JK Hospital, Shobhagpura, Udaipur - 313001, Rajasthan, India. | 0294-2561882

C.O.: 307, 3rd Floor, Hubtown Solaris, N.S. Phadke Marg, Near East West Flyover, Andheri (E), Mumbai - 400069, Maharashtra. | 022-62215307

CIN No.: L65922RJ1999PLC015440