

SPREADING OUR WINGS SCALING NEW HEIGHTS



STAR

HOUSING FINANCE

Star hai toh bharosa hai



REGISTERED & CORPORATE OFFICE

603, Western Edge I, Above Metro Cash & Carry, Borivali East, Mumbai – 400066

+91 88280 36610 | www.starhfl.com

CORPORATE INFORMATION



» BOARD OF DIRECTORS

Mr. Ashish Jain
Chairman & Managing Director

Mr. Kavish Jain
Executive Director

Mr. Amlendra Prasad Saxena
Non-Executive Independent Director

Mr. Ajith Kumar Lakshmanan
Non-Executive Independent Director

Mr. Pradip Kumar Das
Non-Executive Independent Director

Mrs. Neelam Tater
Non-Executive Independent Director

» KEY MANAGERIAL PERSONNEL

Mr. Kalpesh Dave
Chief Executive Officer

Mr. Natesh Narayanan
Chief Financial Officer

Mr. Anoop Saxena
Chief Operating Officer

Mr. Shreyas Mehta
Company Secretary & Compliance Officer

» SECRETARIAL AUDITOR

M/s Ronak Jhuthawat & Co.
328, Samriddhi Complex, 3rd Floor,
Above Udaipur Urban Co. operative Bank,
Opp Krishi Upaz Mandi, Sector 11, Main Road,
Udaipur - 313001.
T: +91 98874 22212
E: csronakjhuthawat@gmail.com

» STATUTORY AUDITORS

M/s Nyati Mundra & Co.
52, Ashok Nagar. Udaipur (Raj) - 313001
M: +91 98295 67400
E: nyatimundraco@gmail.com

» REGISTRAR AND TRANSFER AGENTS

Bigshare Services Pvt. Ltd
E-2-3, Ansa Industrial Estate, Saki Vihar
Road, Sakinaka, Mumbai Mh 400072
T: 011 42425004, 011 47565852
E: bssdelhi@bigshareonline.com

» STOCK EXCHANGE

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400001.
T: +91 22 22721233/4
E: corp.comn@bseindia.com

» REGISTERED OFFICE

Star Housing Finance Ltd.
603, Western Edge 1, Above Metro Mall
Borivali East. Mumbai - 400066.
W: www.starhfl.com
E: compliance@starhfl.com

» DEPOSITORIES

**National Securities Depository Ltd.
(NSDL)**
Trade World, 4th Floor, Kamala Mills,
Mumbai- 400013.

**Central Depository Services Ltd.
(CDSL)**
17th Floor, P J Towers,
Dalal Street, Mumbai - 400001.



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KEY HIGHLIGHTS



Rs. 246 CR.

GROSS LOAN BOOK

⬆ 136% Y-O-Y GROWTH

RS. 187 CR.

DISBURSEMENTS

⬆ 411% Y-O-Y GROWTH

Rs. 106 CR.

NETWORTH

⬆ 66% Y-O-Y GROWTH

Rs. 162 CR.

BORROWINGS

⬆ 107% Y-O-Y GROWTH

RS. 8 CR. | RS. 7 CR.

PBT | PAT

⬆ 508% | 1022% Y-O-Y GROWTH

1.68% | 1.25%

GNPA | NNPA

⬆ (0.47%) | (0.15%)

8.19%

RETURN OF EQUITY

⬆ 7.13% Y-O-Y GROWTH

3.18%

RETURN OF ASSETS

⬆ 2.67% Y-O-Y GROWTH

150

NO. OF EMPLOYEES

⬆ 81% Y-O-Y GROWTH

14

NO. OF BRANCHES

⬆ 100% Y-O-Y GROWTH

Bank Loan Ratings Upgraded by India Ratings to IND BBB / Stable

OUR LENDERS



» ABOUT US

"Star Housing Finance Limited (Star HFL) is BSE listed rural focused housing finance company operational in the affordable housing finance space helping achieve the dreams of the first-time home buyers from the Economic Weaker Section / Low Income Group to own their first house through simple and easy processes.

Since the commencement of our home loan business operations in Sep 2009, Star HFL has worked with the intent to enable homeownership through providing housing finance to target EWS/LIG customers in semi-urban and rural geographies. Star HFL is managed by a team of experienced housing finance professionals with strong domain at experience at regional and national level. Star HFL offers retail home loans up to INR 25 lakhs. These loans qualify under Priority Sector Lending Norms and the units financed qualify under PMAY guidelines. Star HFL has its Registered & Corporate Office in Mumbai, Maharashtra.

» VISION

To let the people feel the warmth of their "own house" by delivering quality financial products both in appearance and content.

» MISSION

To be known as an organization where personal attention will never become obsolete. We want to employ people who are extremely satisfied and go the extra mile for clients. We want a culture of growth, profitability, and enthusiasm throughout the company.



CORE VALUES



» SEEKING EXCELLENCE

We strive for perfection and excellence in all that we do and it is this motto that has led to the sustained growth of Star HFL, regardless of upheavals in the economic environment. The sincerest efforts of every member of the STAR family to uphold these values shows in the treatment of customers and employees, while dealing with investors and clients and above all, in the supportive and inspiring environment we work in.

» ACCOUNTABILITY & OWNERSHIP

Accountability is all about answerability; the willingness to accept a task and be responsible for completing it to the best of one's abilities. Ownership, on the other hand, requires not only taking onus of the task at hand, but responsibility for the outcome of it, whatever that may be while workload and responsibilities are often shared at Star HFL, each person feels completely accountable for the job they do. Employee diligence and dedication form the very foundation on which happy, successful companies are built.

» TEAMWORK & COLLABORATION

The Star HFL way is to 'do it better together!' We believe in the collaborative approach; each person finds their niche in the company and the best manner in which to serve its needs, rather than chasing individual gains. Teamwork brings out the best in people and at Star HFL, we feel that positive, constructive and efficient collaboration can ensure success.

» NURTURING LIVES

As a company, Star HFL aims to create value for all the people associated with it, through its various endeavors and actions. Be our customer, vendor or people we work with, Star HFL endeavors to make an impact and difference to all those we interact with.

» GEOGRAPHIC FOOTPRINT

The Company commenced its journey from Udaipur, Rajasthan, in 2005 and is now present in 5 states of India, covering Rajasthan, Maharashtra, Gujarat, Madhya Pradesh & Tamil Nadu. During the journey Star HFL added 14 branches till March 31, 2023.

» INTEGRITY

Strength and stability, both moral and financial, are the backbone of Star HFL. Integrity is at the apex of our business and we hold ourselves to the highest financial, intellectual and ethical standards no matter what.

» HUMAN CAPITAL

Star HFL comprises dedicated and qualified professionals like Chartered Accountants, Company Secretaries, Lawyers and MBAs from reputed institutions enhancing a culture of outperformance.

