

August 07, 2025

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 544044	To, National Stock Exchange of India Limited, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051 NSE Symbol: INDIASHLTR
ISIN: INE922K01024 INE922K07104	ISIN: INE922K01024

Dear Sir / Madam,

Sub: Investor Press Release on the Financial and Operational Performance of the Company for the quarter ended June 30, 2025.

In terms of Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Investor Press Release on the Financial and Operational Performance of the Company for the quarter ended June 30, 2025.

This Investor Press Release is also available on the website of the Company at <https://www.indiashelter.in/investor-relations>

Please take this information on record.

Thanking you,

For India Shelter Finance Corporation Limited

Mukti Chaplot
Company Secretary & Compliance Officer
M. No.: 38326

India Shelter Finance Corporation Limited

Registered office – 6th Floor, Plot No 15, Institutional Area, Sector 44, Gurgaon, Haryana-122002

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India Shelter Finance Corporation Limited

For Immediate Publication

AUM as of Q1FY26 at Rs. 8,712 Crs, growth of 34% YoY

Disbursements at Rs. 887 Crs, growth of 24% YoY

PAT of Rs. 119 Crs for Q1FY26, growth of 43% YoY

RoE for Q1FY26 at 17.2%

Investor Release

7th August 2025

Gurugram, 7th August 2025: The Board of Directors of India Shelter Finance Corporation at its meeting held today, approved the unaudited financial results for quarter ended June 30, 2025.

Key Performance Metrics:

Particulars (Rs. Crs)	Q1FY26	Q1FY25	YoY	Q4FY25	QoQ
AUM	8,712	6,509	34%	8,189	6%
Disbursements	887	715	24%	933	-5%
Spread (%)	6.4%	6.1%		6.2%	
Opex/AUM	4.2%	4.4%		4.2%	
PAT	119	84	43%	108	10%
RoA (%)	6.0%	5.6%		5.8%	
RoE (%)	17.2%	14.3%		16.3%	
Gross Stage 3 (%)	1.2%	1.1%		1.0%	

Commenting on the performance, **Mr. Rupinder Singh, Managing Director and CEO of India Shelter Finance Corporation** said: We are pleased to announce that the Company delivered strong operational performance in the first quarter of FY26, driven by strong demand

environment in the affordable housing segment. We delivered an AUM growth of 34% YoY, reaching an AUM of Rs. 8,712 Crs. In Q1FY26, we disbursed Rs. 887 Crs, registering a growth of 24% YoY. In Q1FY26, we added 24 new branches as part of the branch expansion strategy, geographic presence stood at 290 branches as of 30th June 2025.

On profitability metrics, PAT for the quarter came in at Rs. 119 Crs registering a growth of 43% YoY and 10% QoQ. Our return ratios have been on an improving trend with RoA improving to 6.0% and RoE reaching 17.2% for the first time post the IPO in Dec'23. We have been successful in reducing our Cost of Funds by 10 bps to 8.6% with spreads improving to 6.4%, ensuring sustained profitability.

Profitability:

- Profit after tax grew by 43% YoY to Rs. 119 Crs in Q1FY26
- RoA improved to 6.0% in Q1FY26
- RoE improved to 17.2% in Q1FY26

Borrowings & Liquidity:

- Networth is at Rs. 2,836 Crs as of June'25. The company continues to carry a liquidity of Rs. 1,216 Crs as of June'25
- In Q1FY26, the cost of funds improved by 10bps to 8.6%
- In Q1FY26, Spreads expanded by 20bps QoQ & 30bps YoY to 6.4%

Asset Quality & Provisions:

- Gross Stage 3 and Net Stage 3 were at 1.2% and 0.9% as of June'25
- 30+ DPD stood at 4.5% as of June'25
- Credit Cost for the quarter came in at 0.5%

About India Shelter Finance Corporation:

India Shelter provides affordable home loans and loan against property in Tier 2 and 3 geographies in India. India Shelter provides home loans to customers from low-and middle-income segments who are building or buying their first homes. The company has strong distribution moat with its Pan-India network in 15 states via 290 branches and maintains a granular portfolio. The company is run by an experienced professional management team backed by marquee investors.

Disclaimer:

Forward-looking statements concerning the Company's future business prospects and business profitability are subject to a number of risks and uncertainties and the actual results could materially differ from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth, competition (both domestic and international), economic growth in India and abroad, ability to attract and retain highly skilled professionals, time and cost over runs on contracts, government policies and actions regulations, interest and other fiscal costs generally prevailing in the economy. The Company does not undertake to make any announcement in case any of the forward-looking statements become materially incorrect in future or update any forward-looking statements made from time to time by or on behalf of the Company.

For further information, please contact,

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