

November 04, 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 Release on the Financial and Operational Performance of the Company for the quarter and half year ended September 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 and half year ended September 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 Q2FY26 at Rs. 9,252 Crs, growth of 34% YoY

Disbursements at Rs. 931 Crs, growth of 12% YoY

PAT of Rs. 122 Crs for Q2FY26, growth of 35% YoY

RoE for Q2FY26 at 17.0%

Investor Release

4th November 2025

Gurugram, 4th November 2025: The Board of Directors of India Shelter Finance Corporation at its meeting held today, approved the unaudited financial results for quarter and half year ended September 30, 2025.

Key Performance Metrics:

Particulars (Rs. Crs)	Q2FY26	Q2FY25	YoY	Q1FY26	QoQ	H1FY26	H1FY25	YoY
AUM	9,252	7,039	31%	8,712	6%	9,252	7,039	31%
Disbursements	931	828	12%	887	5%	1,817	1,543	18%
Spread (%)	6.4%	6.1%		6.4%		6.4%	6.1%	
Opex/AUM	4.1%	4.4%		4.2%		4.2%	4.4%	
PAT	122	90	35%	119	2%	241	174	39%
RoA (%)	5.8%	5.6%		6.0%		5.9%	5.6%	
RoE (%)	17.0%	14.8%		17.2%		17.2%	14.5%	
Gross Stage 3 (%)	1.2%	1.2%		1.2%		1.2%	1.2%	

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 another quarter of sustained performance. We delivered an AUM growth of 31% YoY, reaching an AUM of Rs. 9,252 Crs. In Q2FY26, we disbursed Rs. 931 Crs, registering a growth of 12% YoY. In Q2FY26, we added 9 new branches as part of the branch expansion strategy, geographic presence stood at 299 branches as of 30th September 2025. Total employee strength as of Q2FY26 stood at 4,276 employees.

On profitability metrics, PAT for the quarter came in at Rs. 122 Crs registering a growth of 35% YoY and 2% QoQ. RoE stood at 17.0%. Our Networth now stands at Rs. 2,914 Crs.

Profitability:

- Profit after tax grew by 35% YoY to Rs. 122 Crs in Q2FY26
- RoA stood at 5.8% in Q2FY26
- RoE stood at 17.0% in Q2FY26

Borrowings & Liquidity:

- Networth came in at Rs. 2,915 Crs as of September'25
- The company continues to carry a liquidity of Rs. 2,082 Crs as of September'25
- In Q2FY26, the cost of funds improved by 10bps QoQ to 8.5%
- In Q2FY26, spreads were stable at 6.4%

Asset Quality & Provisions:

- Gross Stage 3 and Net Stage 3 were at 1.2% and 0.9% as of September'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 299 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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