November 05, 2026

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**

Sub: Investor Press Release on the Financial and Operational Performance of the Company for the quarter and half-year ended September 30, 2026

Dear Sir / Madam,

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, 2026.

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

We request you to kindly take the above information on your record.

Thanking you,

For India Shelter Finance Corporation Limited

MUKTI CHAPLOT
Digitally signed by MUKTI CHAPLOT
Date: 2026.11.05 17:11:56 +05'30'

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

India Shelter Finance Corporation Limited

For Immediate Publication

Gross AUM as of Q2FY27 at Rs. 11,997 Crs, growth of 23% YoY

Disbursements at Rs. 1,126 Crs, growth of 21% YoY

PAT of Rs. 146 Crs for Q2FY27, growth of 19% YoY

RoA for Q2FY27 at 5.7% & RoE for Q2FY27 at 17.3%

Investor Release **5th November 2026**

Gurugram, 5th November 2026: 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, 2026.

Key Performance Metrics:

Particulars (Rs. Crs)	Q2FY27	Q2FY26	YoY	Q1FY27	QoQ	H1FY27	H1FY26	YoY
Gross AUM	11,997	9,728	23%[1]	11,284	6%	11,997	9,728	23%[1]
Disbursements	1,126	931	21%	641[1]	Refer Note 1	1,767[1]	1,817	Refer Note 1
Spread (%)	6.6%	6.4%		6.6%		6.6%	6.4%	
Opex/Gross AUM	4.0%	3.9%		4.0%		4.0%	4.0%	
PAT	146	122	19%	143	2%	289	241	20%
RoA (%)	5.7%	5.8%		5.8%		5.8%	5.9%	
RoE (%)	17.3%	17.0%		17.5%		17.5%	17.2%	
Gross Stage 3 (%)	1.5%	1.2%		1.5%		1.5%	1.2%	

***Note 1** - During Q1FY27, the Company consciously transitioned to recognizing disbursements on cheque realization rather than cheque handover, same has impacted the reported disbursement & AUM growth for the quarter. Normalized AUM growth stood at 26-27% YoY.*

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 strong quarter of profitable and quality led growth. We disbursed Rs. 1,126 Crs in Q2, registering a growth of 21% YoY. Our Gross AUM reached Rs. 11,997 Crs, normalized AUM growth stood at 26-27%. In Q2FY27, we added 5 new branches as part of the branch expansion strategy, geographic presence stood at 312 branches as of 30th September 2026. Total employee strength as of Q2FY27 stood at 5,010 employees.

On profitability metrics, PAT for the quarter came in at Rs. 146 Crs registering a growth of 19% YoY and 2% QoQ. RoE stood at 17.3%. Our Networth now stands at Rs. 3,401 Crs.

Profitability:

- Profit after tax grew by 19% YoY to Rs. 146 Crs in Q2FY27
- RoA stood at 5.7% in Q2FY27
- RoE stood at 17.3% in Q2FY27

Borrowings & Liquidity:

- Networth came in at Rs. 3,401 Crs as of September'26
- The company continues to carry a liquidity of Rs. 2,210 Crs as of September'26
- In Q2FY27, the cost of funds improved by 30bps YoY to 8.2%
- In Q2FY27, spreads were stable at 6.6%

Asset Quality & Provisions:

- Gross Stage 3 and Net Stage 3 were stable at 1.5% and 1.2% as of September'26
- PCR for Stage 3 is stable at 25%

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 312 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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