

May 02, 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
ISIN: INE922K01024 INE922K07104 INE922K07112	ISIN: INE922K01024

Dear Sir / Madam,

Sub: Investor Press Release on the Financial and Operational Performance of the Company for the quarter and financial year ended March 31, 2026.

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 financial year ended March 31, 2026.

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

Kindly take the above information on record.

Thanking you,
Yours faithfully

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

CIN: L65922HR1998PLC042782, Phone No +91-124-4131800

E-mail: customer.care@indiashelter.in, Website: www.indiashelter.in



India Shelter Finance Corporation Limited

For Immediate Publication

Gross AUM as of Q4FY26 at Rs. 11,044 Crs, growth of 29% YoY

PAT of Rs. 503 Crs for FY26, growth of 33% YoY

RoA for Q4FY26 at 5.9% and RoE for Q4FY26 at 17.6%

Investor Release

2nd May 2026

Gurugram, 2nd May 2026: The Board of Directors of India Shelter Finance Corporation at its meeting held today, approved the audited financial results for quarter and year ended March 31, 2026.

Key Performance Metrics:

Particulars (Rs. Crs)	Q4FY26	Q4FY25	YoY	Q3FY26	QoQ	FY26	FY25	YoY
Gross AUM	11,044	8,535	29%	10,365	7%	11,044	8,535	29%
Disbursements	1,040	933	11%	977	6%	3,834	3,355	14%
Spread (%)	6.6%	6.2%		6.6%		6.6%	6.2%	
Opex/Gross AUM	3.9%	4.1%		4.1%		4.0%	4.2%	
PAT	138	108	27%	124	11%	503	378	33%
RoA (%)	5.9%	5.8%		5.7%		5.8%	5.6%	
RoE (%)	17.6%	16.3%		16.6%		17.0%	15.1%	
Gross Stage 3 (%)	1.2%	1.0%		1.5%		1.2%	1.0%	

Commenting on the performance, **Mr. Rupinder Singh, Managing Director and CEO of India Shelter Finance Corporation** said: We are pleased to share that we have delivered another year of strong and consistent performance, supported by healthy business momentum, improving asset quality, improving operating leverage, and continued strengthening of our franchise.

Gross AUM grew 29% YoY to Rs. 11,044 Crs. In Q4FY26, we disbursed Rs. 1,040 Crs. In this quarter, we added 6 new branches, and for the year we have added 41 branches, in line with our branch expansion strategy of adding 40-45 branches each year. Total employee strength as of Q4FY26 stood at 4,800 employees.

On Asset Quality metrics, 30+ has improved by 100bps QoQ to 4.0%. Gross Stage 3 improved by 29bps QoQ to 1.2% and Net Stage 3 improved by 23bps to 0.9%.

On profitability metrics, PAT for the quarter came in at Rs. 138 Crs registering a growth of 27% YoY and 11% QoQ. RoE further improved to 17.6%. Our Network now stands at Rs. 3,198 Crs.

Profitability:

- Profit after tax grew by 27% YoY to Rs. 138 Crs in Q4FY26
- RoA stood at 5.9% in Q4FY26
- RoE stood at 17.6% in Q4FY26

Borrowings & Liquidity:

- Network came in at Rs. 3,198 Crs as of March'26
- The company continues to carry a liquidity of Rs. 2,028 Crs as of March'26
- In Q4FY26, the cost of funds improved by 10bps QoQ and 50bps YoY to 8.2%
- In Q4FY26, spreads were stable at 6.6%

Asset Quality & Provisions:

- 30+ DPD improved by 100bps QoQ to 4.0% as of 31st March'26
- Gross Stage 3 and Net Stage 3 were at 1.2% and 0.9% as of March'26

Dividend:

- The Board of Directors of the company has recommended a final dividend of Rs. 10 per share, (200% of Face Value) subject to the approval of the members of the company at the ensuing Annual General Meeting.

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 307 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,

Rahul Rajagopalan
Head – Investor Relations
investorrelations@indiashelter.in