

Integrated Filing (Finance) NBFC

INDIA SHELTER FINANCE CORPORATION LIMITED

General Information

Scrip code*	544044
NSE Symbol*	INDIASHLTR
MSEI Symbol*	NOTLISTED
ISIN*	INE922K01024
Type of company	Main Board
Class of security	Equity
Date of start of financial year	01-04-2025
Date of end of financial year	31-03-2026
Date of board meeting when results were approved	04-11-2025
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	27-10-2025
Description of presentation currency	INR
Level of rounding	Lakhs
Reporting Type	Quarterly
Reporting Quarter	Second quarter
Nature of report standalone or consolidated	Consolidated
Whether results are audited or unaudited for the quarter ended	Unaudited
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Unaudited
Segment Reporting	Single segment
Description of single segment	Housing Finance
Start date of board meeting	04-11-2025
Start time of board meeting	14:30:00
End date of board meeting	04-11-2025
End time of board meeting	15:45:00

Whether cash flow statement is applicable on company	true
Type of cash flow statement	Cash Flow Indirect
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion

Financial Results - NBFC

Amount in (Lakhs)

Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period		01-07-2025	01-04-2025
Date of end of reporting period		30-09-2025	30-09-2025
Whether results are audited or unaudited		Unaudited	Unaudited
Nature of report standalone or consolidated		Consolidated	Consolidated
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.		
1	Income		
	Revenue from operations		
(i)	Interest Income	29,772.55	58,365.60
(ii)	Dividend Income	0.00	0.00
(iii)	Rental Income	0.00	0.00
(iv)	Fees and commission Income	3,519.23	7,306.39
(v)	Net gain on fair value changes	164.45	345.80
(vi)	Net gain on derecognition of financial instruments under amortised cost category	3,464.32	7,024.42
(vii)	Sale of products (including Excise Duty)	0.00	0.00
(viii)	Sale of services	0.00	0.00
ix	Other revenue from operations		
	Total other revenue from operations		
	Total Revenue From Operations	36,920.55	73,042.21
	Other income	3.29	12.69
	Total income	36,923.84	73,054.90
2	Expenses		
	Cost of materials consumed	0.00	0.00

	Purchases of stock-in-trade	0.00	0.00
	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0.00	0.00
	Employee benefit expense	6,867.62	13,805.02
	Finance costs	10,963.36	21,608.88
	Depreciation, depletion and amortisation expense	318.94	597.25
	Fees and commission expense	0.00	0.00
	Net loss on fair value changes	0.00	0.00
	Net loss on derecognition of financial instruments under amortised cost category	0.00	0.00
	Impairment on financial instruments	952.75	1,977.12
(f)	Other Expenses		
1	Other expenses	2,013.69	3,735.15
	Total other expenses	2,013.69	3,735.15
	Total expenses	21,116.36	41,723.42
3	Total profit before exceptional items and tax	15,807.48	31,331.48
4	Exceptional items	0.00	0.00
5	Total profit before tax	15,807.48	31,331.48
6	Tax expense		
7	Current tax	3,459.97	6,849.05
8	Deferred tax	143.08	333.12
9	Total tax expenses	3,603.05	7,182.17
10	Net Profit Loss for the period from continuing operations	12,204.43	24,149.31
11	Profit (loss) from discontinued operations before tax	0.00	0.00
12	Tax expense of discontinued operations	0.00	0.00
13	Net profit (loss) from discontinued operation after tax	0.00	0.00
14	Share of profit (loss) of associates and joint ventures accounted for using equity method	0.00	0.00
15	Total profit (loss) for period	12,204.43	24,149.31
16	Other comprehensive income net of taxes	160.66	281.77
17	Total Comprehensive Income for the period	12,365.09	24,431.08
18	Total profit or loss, attributable to		
	Profit or loss, attributable to owners of parent	0.00	0.00
	Total profit or loss, attributable to non-controlling interests	0.00	0.00

19	Total Comprehensive income for the period attributable to		
	Comprehensive income for the period attributable to owners of parent	0.00	0.00
	Total comprehensive income for the period attributable to owners of parent non-controlling interests	0.00	0.00
20	Details of equity share capital		
	Paid-up equity share capital	5,417.84	5,417.84
	Face value of equity share capital	5.00	5.00
21	Reserves excluding revaluation reserve		
22	Earnings per share		
i	Earnings per equity share for continuing operations		
	Basic earnings per share from continuing operations	11.29	22.36
	Diluted earnings per share from continuing operations	10.92	21.63
ii	Earnings per equity share for discontinued operations		
	Basic earnings per share from discontinued operations	0.00	0.00
	Diluted earnings per share from discontinued operations	0.00	0.00
iii	Earnings per equity share (for continuing and discontinued operations)		
	Basic earnings per share	11.29	22.36
	Diluted earnings per share	10.92	21.63
23	Debt equity ratio	1.88	1.88
24	Debt service coverage ratio		
25	Interest service coverage ratio		
26	Remarks for debt equity ratio		
27	Remarks for debt service coverage ratio		
28	Remarks for interest service coverage ratio		
29	Disclosure of notes on financial results		

Other Comprehensive Income

Amount in (Lakhs)

Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period		01-07-2025	01-04-2025
Date of end of reporting period		30-09-2025	30-09-2025
Whether results are audited or unaudited		Unaudited	Unaudited
Nature of report standalone or consolidated		Consolidated	Consolidated
Other comprehensive income [Abstract]			
1	Amount of items that will not be reclassified to profit and loss		
1	Re-measurment (losses)/gains on defined benefit obligations	(17.61)	(35.33)
	Total Amount of items that will not be reclassified to profit and loss	(17.61)	(35.33)
2	Income tax relating to items that will not be reclassified to profit or loss	(4.43)	(8.89)
3	Amount of items that will be reclassified to profit and loss		
1	Re-measurement gains/ (losses) on hedge instruments	232.31	411.88
	Total Amount of items that will be reclassified to profit and loss	232.31	411.88
4	Income tax relating to items that will be reclassified to profit or loss	58.47	103.67
5	Total Other comprehensive income	160.66	281.77

Statement of Asset and Liabilities

Amount in (Lakhs)

Particulars		Half Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2025
Date of end of reporting period		30-09-2025
Whether results are audited or unaudited		Unaudited
Nature of report standalone or consolidated		Consolidated
	Assets	
1	Financial Asset	
	Cash and cash equivalents	617.82
	Bank Balance other than (a) above	18,812.96
	Derivative financial instruments	2,533.31
	Receivables	
	(I) Trade Receivables	74.91
	(II) Other Receivables	0.00
	Loans	7,63,398.94
	Investments	46,768.90
	Other Financial assets	20,535.72
	Total Financial Asset	8,52,742.56
2	Non Financial Asset	
	Inventories	0.00
	Current tax assets (Net)	0.00
	Deferred tax Assets (Net)	197.08
	Investment Property	0.00
	Biological assets other than bearer plants	0.00
	Property, Plant and Equipment	2,921.81
	Capital work-in-progress	0.00
	Intangible assets under development	0.00
	Goodwill	0.00
	Other Intangible assets	174.78

	Other non-financial assets (to be specified)	1,997.07
	Total Non-Financial Asset	5,290.74
	Total assets	8,58,033.30
	Equity and liabilities	
1	Equity	
	Equity attributable to owners of parent	
	Equity share capital	5,417.84
	Other equity	2,86,109.18
	Total equity attributable to owners of parent	2,91,527.02
	Non controlling interest	0.00
	Total equity	2,91,527.02
2	Liabilities	
2.1	Financial Liabilities	
(a)	Derivative financial instruments	0.00
(b)	Payables	
	(I) Trade Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0.00
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	775.60
	II) Other Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0.00
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0.00
(c)	Debt Securities	4,368.28
(d)	Borrowings (Other than Debt Securities)	5,44,855.41
(e)	Deposits	0.00
(f)	Subordinated Liabilities	0.00
(g)	Other financial liabilities	12,687.74
	Total Financial Liabilities	5,62,687.03
2.2	Non-Financial Liabilities	
(a)	Current tax liabilities (Net)	1,550.61
(b)	Provisions	602.29
(c)	Deferred tax liabilities (Net)	0.00
(d)	Other non-financial liabilities	1,666.35

	Total Non-Financial Liabilities	3,819.25
	Total liabilities	5,66,506.28
	Total equity and liabilities	8,58,033.30
	Disclosure of notes on assets and liabilities	

Cash flow statement indirect

Amount in (Lakhs)

Particulars		Half Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2025
Date of end of reporting period		30-09-2025
Whether results are audited or unaudited		Unaudited
Nature of report standalone or consolidated		Consolidated
Part I	Blue color marked fields are non-mandatory.	
	Statement of cash flows	
	Cash flows from used in operating activities	
	Profit before tax	31,331.48
	Adjustments for reconcile profit (loss)	
	Adjustments for finance costs	0.00
	Adjustments for decrease (increase) in inventories	0.00
	Adjustments for decrease (increase) in trade receivables, current	(36.59)
	Adjustments for decrease (increase) in trade receivables, non-current	0.00
	Adjustments for decrease (increase) in other current assets	0.00
	Adjustments for decrease (increase) in other non-current assets	0.00
	Adjustments for other financial assets, non-current	(82,476.00)
	Adjustments for other financial assets, current	(327.82)
	Adjustments for other bank balances	0.00
	Adjustments for increase (decrease) in trade payables, current	(127.37)
	Adjustments for increase (decrease) in trade payables, non-current	0.00
	Adjustments for increase (decrease) in other current liabilities	0.00
	Adjustments for increase (decrease) in other non-current liabilities	0.00
	Adjustments for depreciation and amortisation expense	597.25
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	1,977.12
	Adjustments for provisions, current	116.86

Adjustments for provisions, non-current	0.00
Adjustments for other financial liabilities, current	8,724.93
Adjustments for other financial liabilities, non-current	0.00
Adjustments for unrealised foreign exchange losses gains	0.00
Adjustments for dividend income	0.00
Adjustments for interest income	813.85
Adjustments for share-based payments	639.49
Adjustments for fair value losses (gains)	(3,799.58)
Adjustments for undistributed profits of associates	0.00
Other adjustments for which cash effects are investing or financing cash flow	0.00
Other adjustments to reconcile profit (loss)	0.00
Other adjustments for non-cash items	1,422.59
Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0.00
Total adjustments for reconcile profit (loss)	(74,102.97)
Net cash flows from (used in) operations	(42,771.49)
Dividends received	0.00
Interest paid	0.00
Interest received	0.00
Income taxes paid (refund)	4,943.21
Other inflows (outflows) of cash	0.00
Net cash flows from (used in) operating activities	(47,714.70)
Cash flows from used in investing activities	
Cash flows from losing control of subsidiaries or other businesses	0.00
Cash flows used in obtaining control of subsidiaries or other businesses	0.00
Other cash receipts from sales of equity or debt instruments of other entities	0.00
Other cash payments to acquire equity or debt instruments of other entities	0.00
Other cash receipts from sales of interests in joint ventures	0.00
Other cash payments to acquire interests in joint ventures	0.00
Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0.00
Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0.00
Proceeds from sales of property, plant and equipment	33.74

Purchase of property, plant and equipment	762.01
Proceeds from sales of investment property	0.00
Purchase of investment property	0.00
Proceeds from sales of intangible assets	0.00
Purchase of intangible assets	0.00
Proceeds from sales of intangible assets under development	0.00
Purchase of intangible assets under development	0.00
Proceeds from sales of goodwill	0.00
Purchase of goodwill	0.00
Proceeds from biological assets other than bearer plants	0.00
Purchase of biological assets other than bearer plants	0.00
Proceeds from government grants	0.00
Proceeds from sales of other long-term assets	0.00
Purchase of other long-term assets	0.00
Cash advances and loans made to other parties	0.00
Cash receipts from repayment of advances and loans made to other parties	0.00
Cash payments for future contracts, forward contracts, option contracts and swap contracts	0.00
Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0.00
Dividends received	0.00
Interest received	0.00
Income taxes paid (refund)	0.00
Other inflows (outflows) of cash	(17,152.92)
Net cash flows from (used in) investing activities	(17,881.19)
Cash flows from used in financing activities	
Proceeds from changes in ownership interests in subsidiaries	0.00
Payments from changes in ownership interests in subsidiaries	0.00
Proceeds from issuing shares	1,019.50
Proceeds from issuing other equity instruments	0.00
Payments to acquire or redeem entity's shares	0.00
Payments of other equity instruments	0.00
Proceeds from exercise of stock options	0.00
Proceeds from issuing debentures notes bonds etc	0.00

	Proceeds from borrowings	1,38,845.00
	Repayments of borrowings	86,030.46
	Payments of lease liabilities	419.55
	Dividends paid	5,396.72
	Interest paid	0.00
	Income taxes paid (refund)	0.00
	Other inflows (outflows) of cash	0.00
	Net cash flows from (used in) financing activities	48,017.77
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(17,578.12)
	Effect of exchange rate changes on cash and cash equivalents	
	Effect of exchange rate changes on cash and cash equivalents	0.00
	Net increase (decrease) in cash and cash equivalents	(17,578.12)
	Cash and cash equivalents cash flow statement at beginning of period	18,195.94
	Cash and cash equivalents cash flow statement at end of period	617.82

Details of Impact of Audit Qualification

Whether results are audited or unaudited			Unaudited
Declaration of unmodified opinion or statement on impact of audit qualification			Declaration of unmodified opinion
Auditor's opinion			
Declaration pursuant to Regulation 33(3)(d) of SEBI(LODR) Regulation, 2015:The company declares that its Statutory Auditor / s have issued an Audit Report with unmodified opinion for the period on Consolidated results			true
Sr.No	Audit firm's name	Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI	Certificate valid upto
1	S.R Batliboi & Associates LLP	true	31-07-2027

Audit qualification

Sr.	Details of Audit Qualification	Type of Audit Qualification	Frequency of qualification	For Audit Qualification(s) where the impact is quantified by the auditor	For Audit Qualification(s) where the impact is not quantified by the auditor		
				Management's Views	(i) Management's estimation on the impact of audit qualification	(ii) If management is unable to estimate the impact, reasons for the same	Auditors Comments on (i) or (ii) above
No records available							