

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

Sub: Investor Presentation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015.

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith a copy of Investor Presentation of the Company on the Audited Financial Results for the quarter and financial year ended March 31, 2026.

The above information shall also be made available on the Company's website at <https://www.indiashelter.in/investor-relations>

Kindly take the above information on records.

Thanking you,
Yours faithfully,

For India Shelter Finance Corporation Limited

MUKTI
CHAPLOT

Digitally signed by
MUKTI CHAPLOT
Date: 2026.05.02
14:47:23 +05'30'

Mukti Chaplot
Company Secretary and Compliance Officer
Mem. 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

Investor Presentation

Q4 & FY26

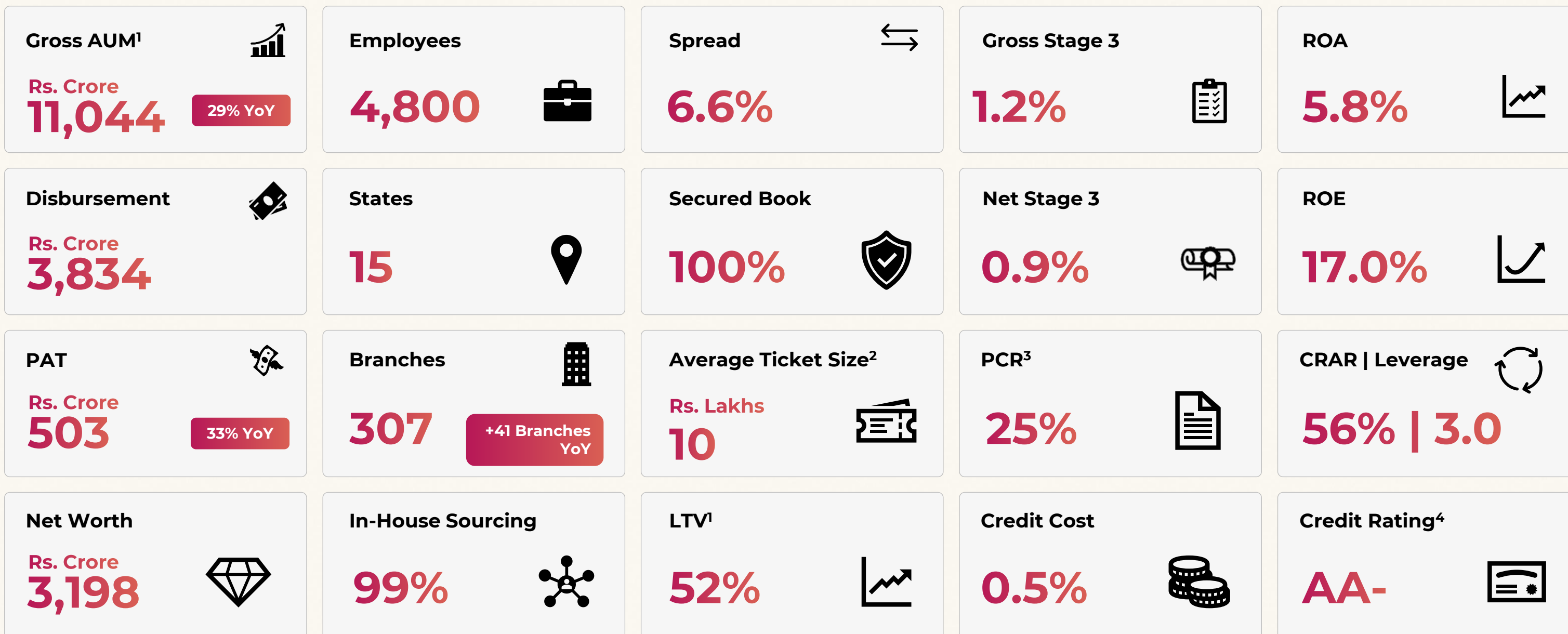


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Forward looking statements concerning the Company's future business prospects and business profitability are subject to a number of risks and uncertainties and the actual results could materially differ from those in such forward-looking statements. 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.

FY26 Snapshot



Investors and Analysts can download the excel factsheet from our [website](#)

1 - Includes AUM and Partner's Share in Co-Lending Loans | 2 - On disbursement | 3 - Sanctioned LTV On Gross AUM | 4 - PCR - Stage 3 | 5 - CARE Rating, ICRA, IND RA

Key Highlights & Executive Summary – Q4FY26

Gross AUM



Rs. Crore
11,044

Spread



6.6%

Disbursement



Rs. Crore
1,040

ROE



17.6%

PAT



Rs. Crore
138

Gross Stage 3



1.2%

Business Metrics & Expansion

- Gross AUM grew **29% YoY** to **Rs. 11,044 Cr**
- Portfolio LTV maintained at **52%**, ATS continues at **Rs. 10 Lacs**
- Added **6** new branches during the quarter, for the year added **41** branches. Geographic presence stood at **307** locations as of 31st March'26

Operations & Technology

- Continues to maintain strong focus on leveraging tech to improve operations, onboarding and customer experience
- Continues to focus on digital operations, company now processes **95%** digital collections, **99%** e-signing of applications

Liquidity & Cost of Borrowing

- Cost of Funds (COF) improved by **10bps QoQ** and **50bps YoY** to **8.2%** as of March'26
- Spreads stable at **6.6%**
- Comfortable liquidity position, liquidity buffer stood at **Rs. 2,028 Crs** as of 31st March'26
- DA as a % of Gross AUM at **16%**, maintaining well below the guided range of **18%**

Operating Efficiencies

- Net Income grew by **30% YoY** to **Rs. 293 Crs** in Q4FY26 as against **Rs. 226 Crs** in Q4FY25
- In Q4FY26, Opex to Gross AUM improved to **3.9%** from **4.1%** in Q4FY25

Asset Quality

- Gross Stage 3 and Net Stage 3 at **1.2%** and **0.9%** as of 31st March'26 as against **1.0%** and **0.8%** as of 31st March'25
- 30+ DPD at **4.0%** as of 31st March'26
- Credit Cost for the quarter at **0.3%**

Profitability¹

- Profit after tax grew by **27% YoY** to **Rs. 138 Crs** in Q4FY26 as against **Rs. 108 Crs** in Q4FY25
- In Q4, the annualized RoA stood at **5.9%** as against **5.8%** in Q4FY25
- In Q3, the annualized RoE stood at **17.6%** as against **16.3%** in Q4FY25

| About the Company

Business Update

Tech, Credit & Risk

Financials

ESG



Who we are

What we do

India Shelter provides affordable home loans and loan against property in Tier 2 and 3 geographies in India for last 15 years

Focus Segment

Provides home loans to customers from low-and middle-income segments who are building or buying their first homes.

Granular Portfolio with Pan India presence

India Shelter has strong distribution moat with its Pan-India network in 15 states via 307 branches and maintains a granular portfolio with ATS of ~ Rs. 10 Lacs

Rs. 11,044 Crs **1,38,371**
Gross AUM No of Customers

Deep Vintage

Founded in 2010, India Shelter has a 15-year vintage that results in deep understanding of the segment

Corporate Governance

Strong focus on Corporate Governance, led by diverse Board with extensive experience in various facets of Banking and Finance

Experienced Team

Company is being run by experienced professional management team backed by marquee investors

Tech enabled Underwriting & Risk

Tech backed and tested underwriting and risk management which has remained robust through business cycles with most of the business process digitized end to end

Focus on Underserved Customer Base



Split by Borrower Type (Q4FY26)

72%

First Time Mortgage Borrowers

91%

Tier II & Tier III

81%

LIG + MIG

99%

Women Applicant

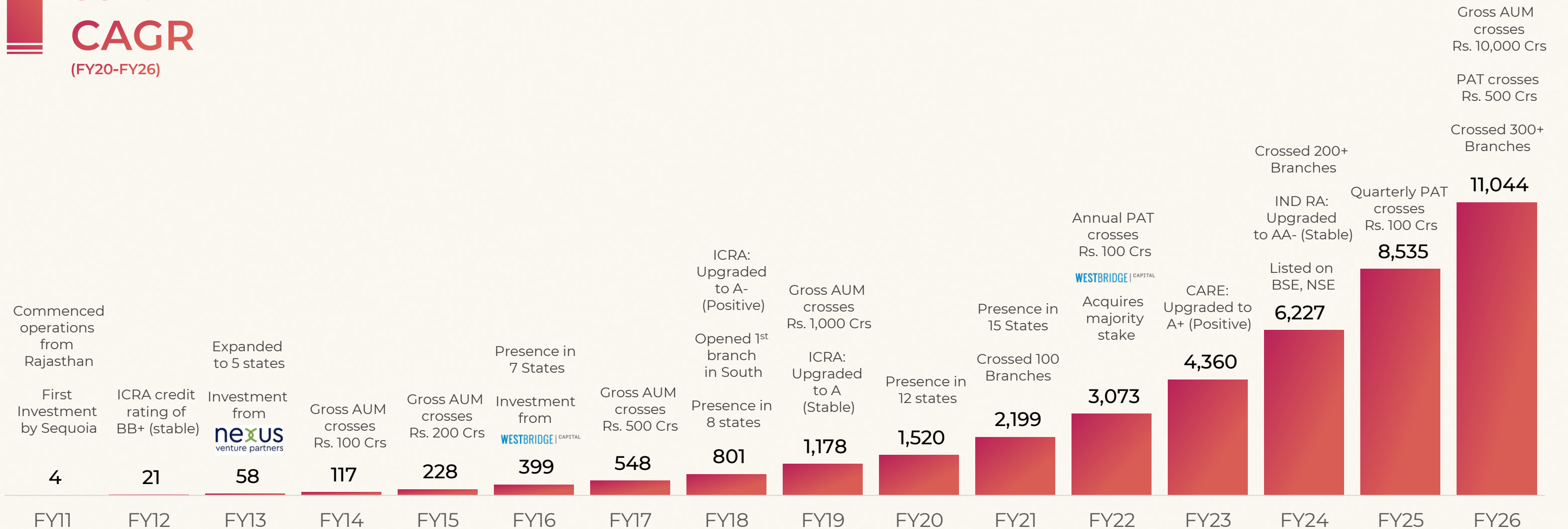
76%

Self-Employed

Growth Journey

Gross AUM (Rs. Crores)

39% CAGR
(FY20-FY26)



Key Success Factors



Experienced Board with Industry Veterans

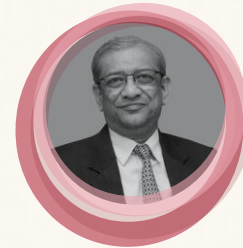
Chairman



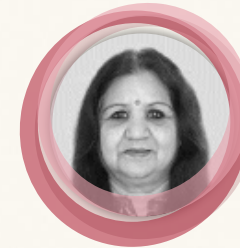
Sudhin Choksey

Ex-MD Gruh Finance
35+ yrs of BFSI experience

Independent Directors



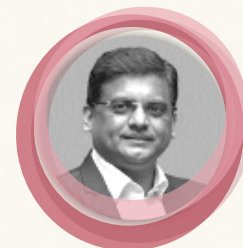
Parveen Gupta
Ex-MD SBI



Rachna Dikshit
Ex-Regional
Director RBI



Savita Mahajan
Ex-Dean ISB



Thomson Thomas
Ex-CIO HDFC Life



Sumir Chadha
Nominee Director
Co-Founder WestBridge



Rupinder Singh
MD & CEO

Professionally Managed Company

Experienced Management Team with Strong Alignment of Interest with 9% ESOP Pool



Rupinder Singh
MD & CEO
22+ yrs of experience



Ashish Gupta
CFO
20+ yrs of experience



Sharad Pareek
CRO
24+ yrs of experience



Nilay
CHRO
24+ yrs of experience



Aman Saini
National Business Head
21+ yrs of experience



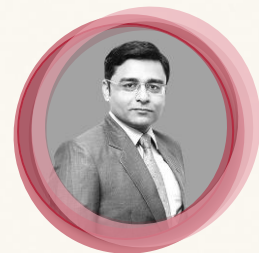
Nitin Goel
Head Credit & Policy
20+ yrs of experience



Ravinder Dhillon
Head - Collections
22+ yrs of experience



Rohit Gaur
Head Product & Strategy
22+ yrs of experience



Abhinav Arya
CIO
19+ yrs of experience



Mukti Chaplot
Company Secretary
12+ yrs of experience

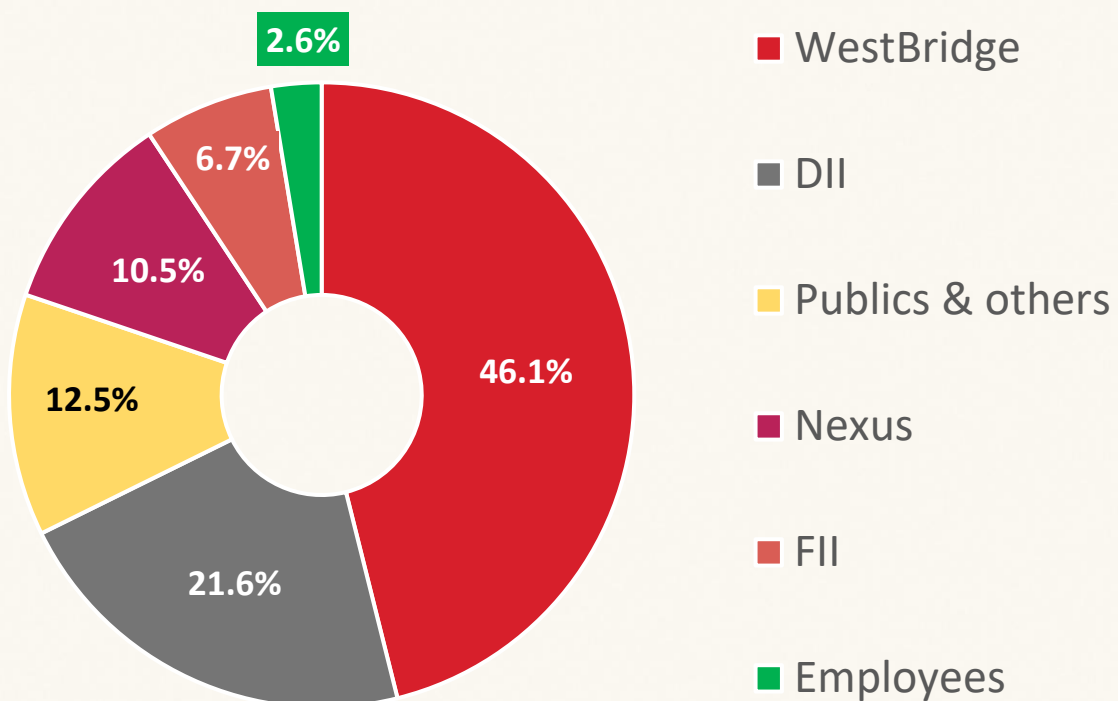


Iqbal Singh
Head Internal Audit
23 yrs of experience



Aakash Jain
CCO
16+ yrs of experience

Shareholding Pattern



751 employees are covered under ESOP program, comprising:
~46% of the employees excluding frontline staff

Key Institutional Investors

Investor	% Holding
WestBridge Capital^	46.1%
Nexus Venture Partners^	10.5%
Kotak Mutual Fund	7.0%
SBI Life	4.2%
Goldman Sachs India Equity#	2.6%
Axis Mutual Fund*	2.3%
Whiteoak Mutual Fund*	1.7%
Creaegis Investment Management#	1.4%
ICICI Prudential Life	1.4%
Steinberg	1.1%
UTI Mutual Fund*	1.1%
Think Investments	0.6%
Axis AIF	0.5%
Nippon Mutual Fund	0.5%
Franklin Templeton Mutual Fund	0.4%

About the Company

| **Business Update**

Tech, Credit & Risk

Financials

ESG



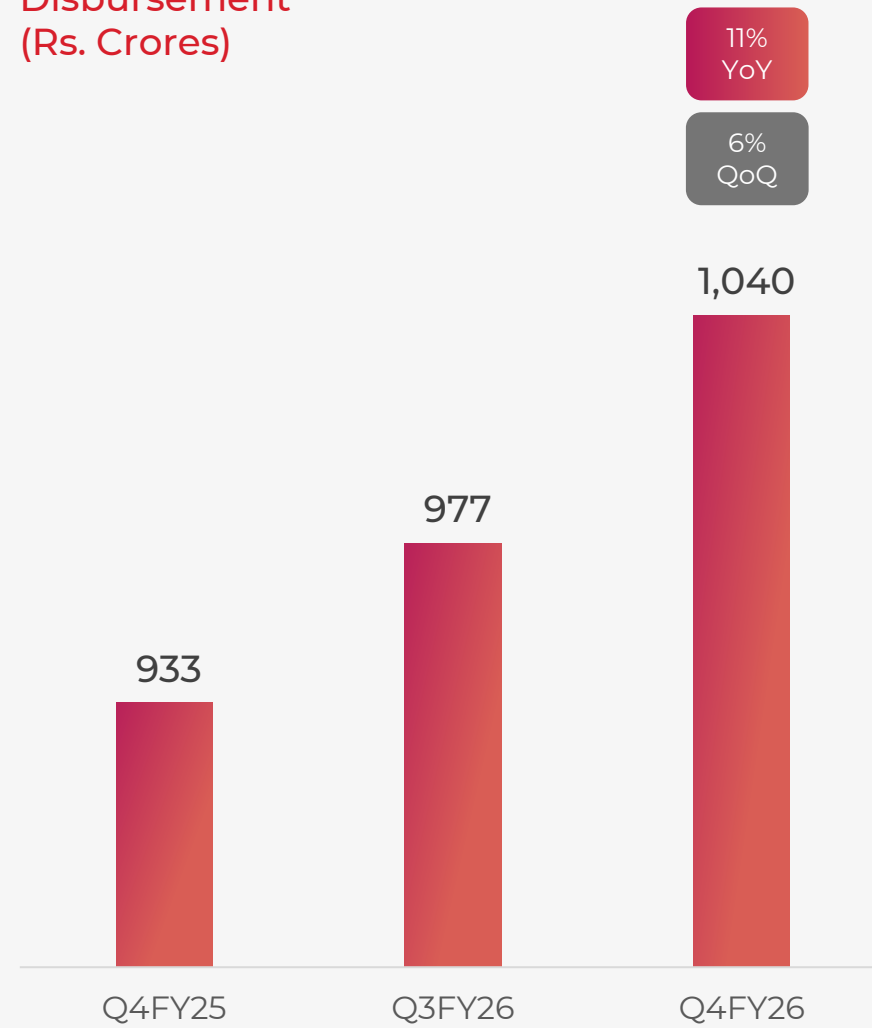
Segment	Income Profile (Rs. Lakh)	Housing Shortage (mn units)	Avg. Ticket Size (Rs. mn)	Value of Units (Rs. tn)	LTV (%)	Credit Penetration (%)	Aggregate Loan Demand (Rs. tn)
EWS	Up to 3	45	0.75	34	40%	40%	5
LIG	3 to 6	50	2.0	100	50%	80%	40
MIG & Above	6 and above	5	8.0	40	65%	85%	22
Total		100		174			68

- Potential demand for housing by was pegged at 100m units as per the Reserve Bank of India's Report¹
- LIG and EWS account for 95% of the shortage while MIG and above account for the remaining 5%
- Total demand to fulfil the entire shortage in value terms is estimated ~Rs. 174 tn
- Considering avg. credit penetration across segments, aggregate loan demand is estimated ~Rs. 68 tn
- Aggregate loan demand from EWS & LIG segment is estimated at Rs. 45 tn
- Mortgage to GDP ratio improved to 12.3% in FY23 from 6.7% in FY10, but it is still lower than that in several other emerging and developed economies

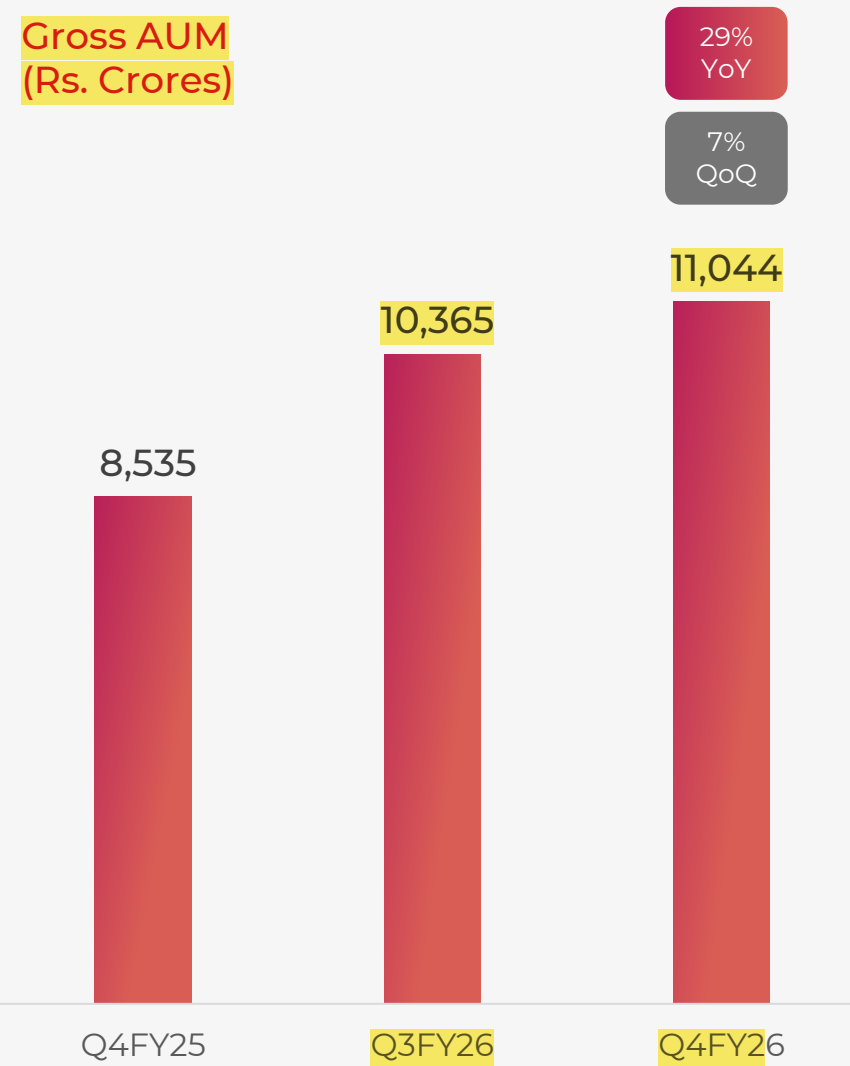
¹Reserve Bank of India's Report of the Committee on the Development of Housing Finance Securitisation Market in Sep'19

Robust Growth With Profitability

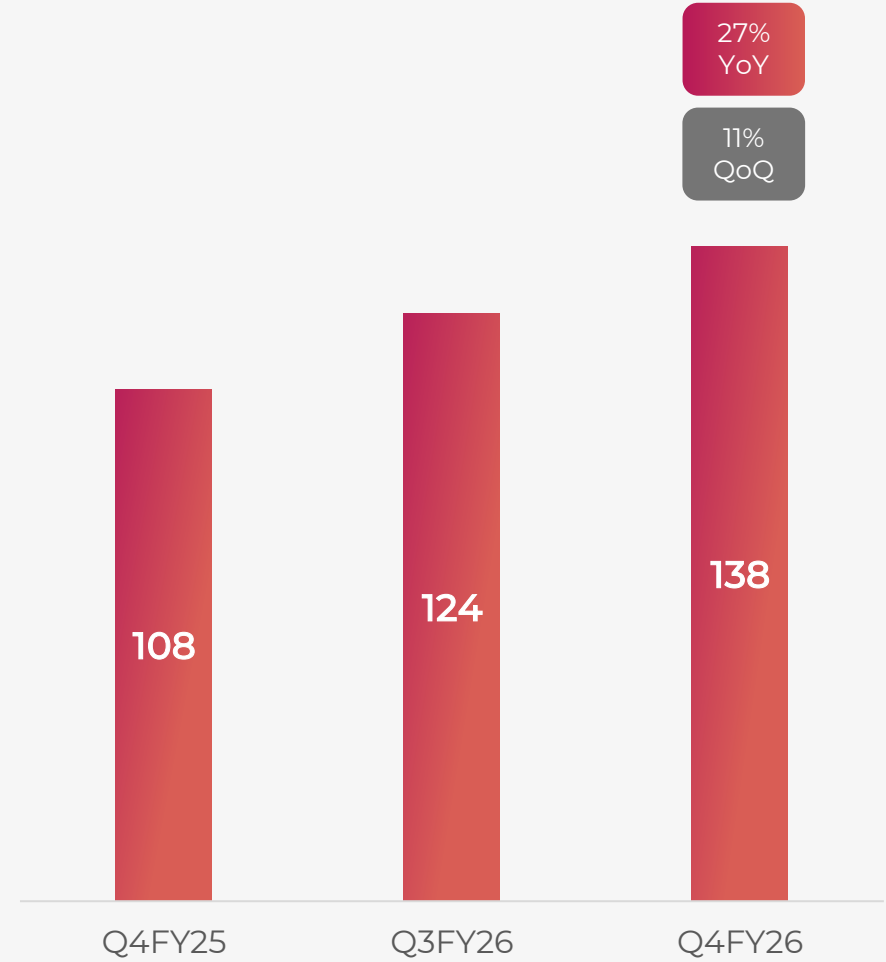
Disbursement
(Rs. Crores)



Gross AUM
(Rs. Crores)

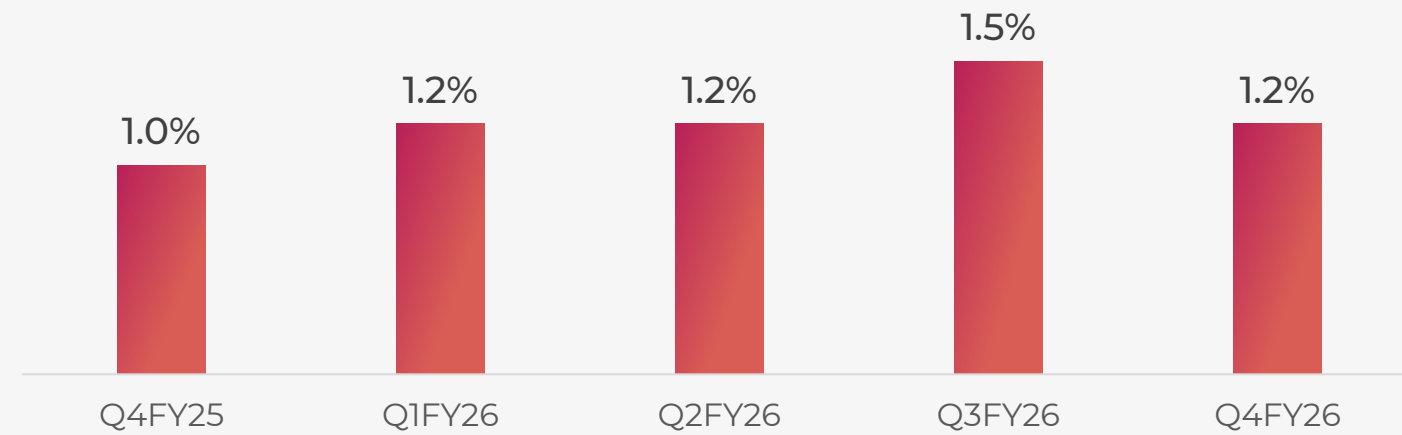


PAT
(Rs. Crores)

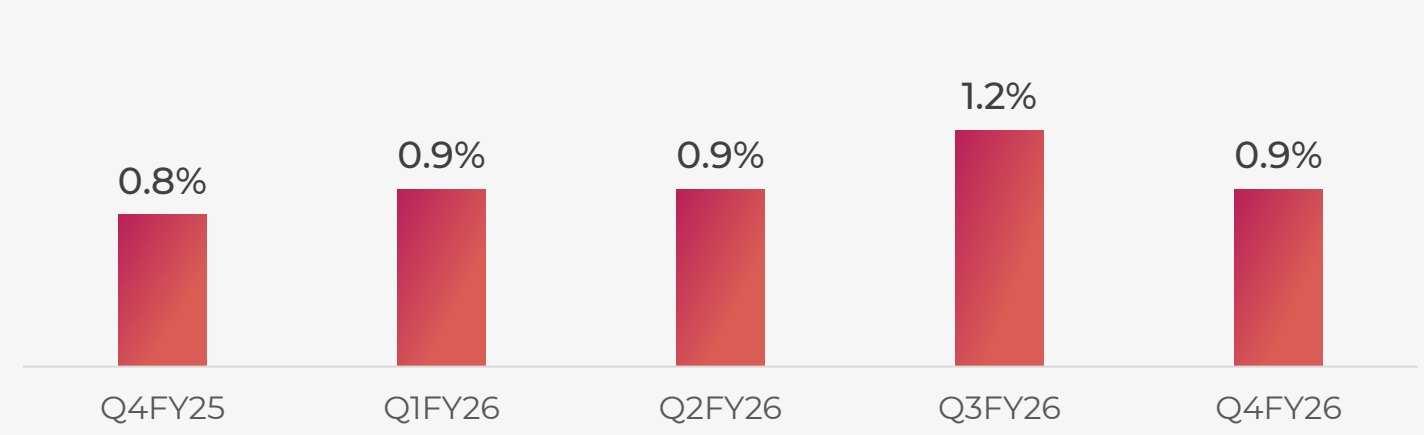


Asset Quality Metrics

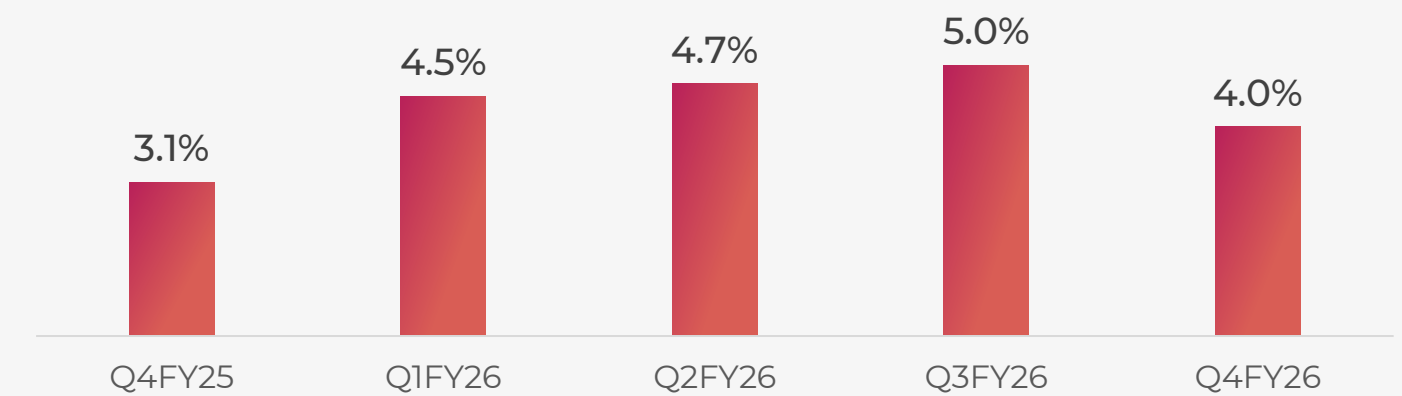
Stage 3/ GNPA (%)



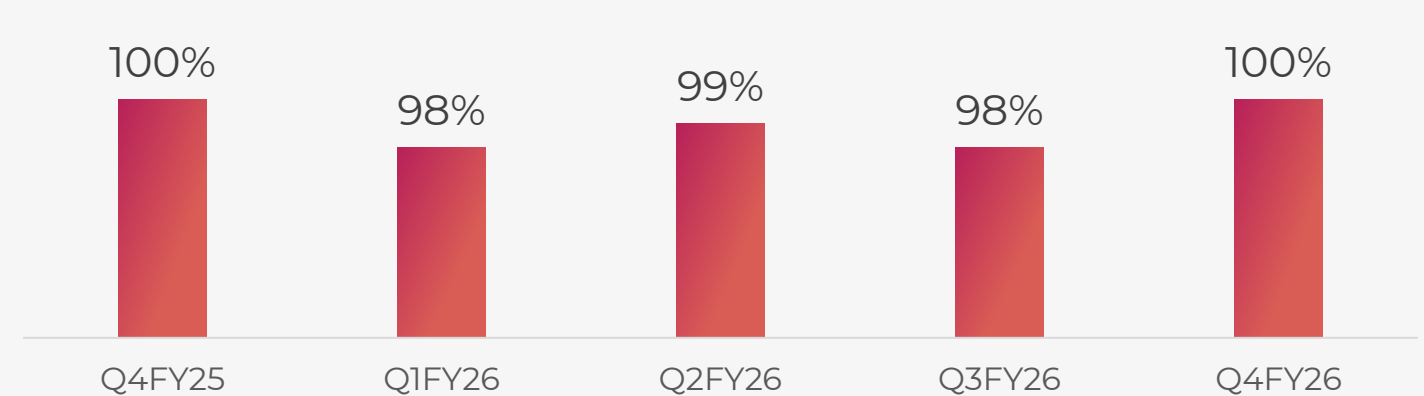
Net Stage 3/ NNPA (%)



30+ DPD (%)

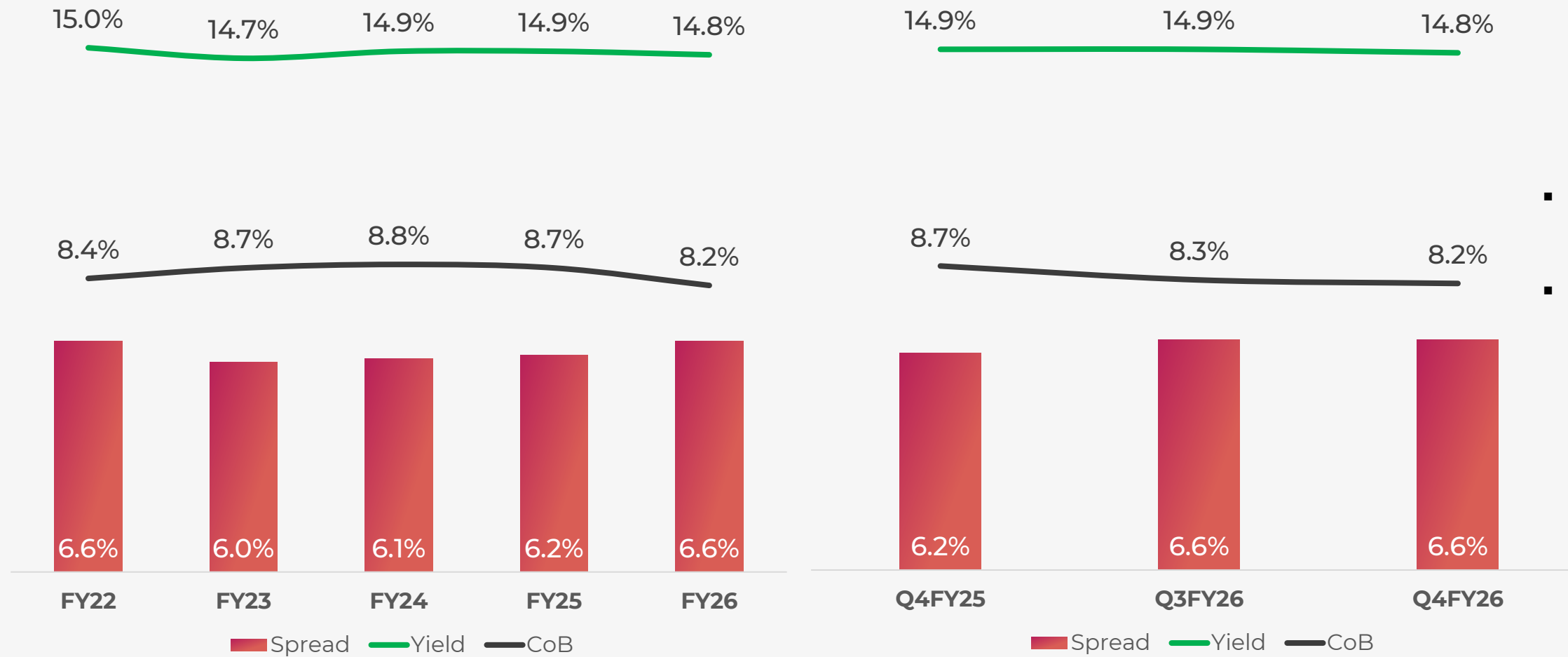


Collection Efficiency (%)



Cost of Funds Trending down

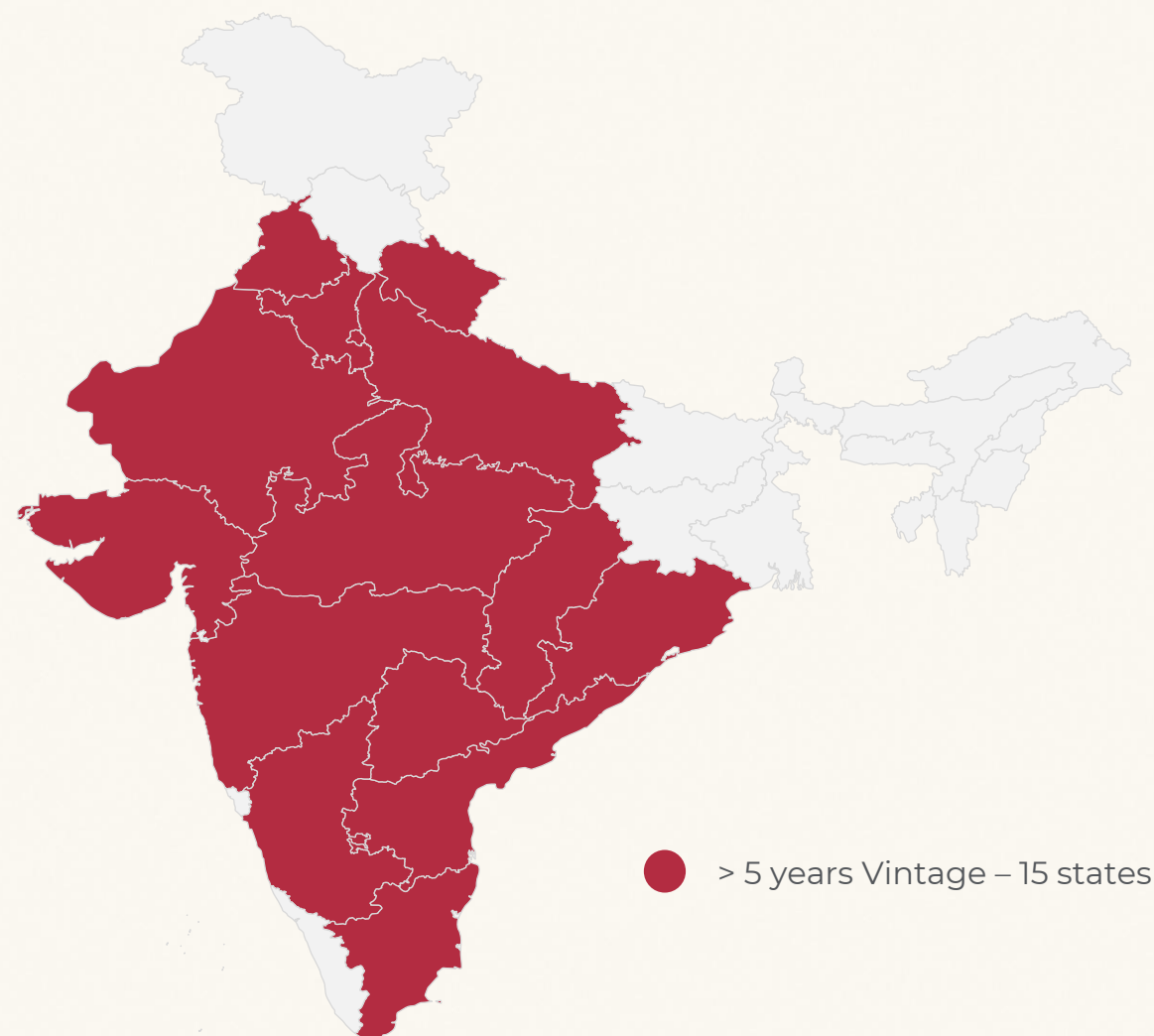
Yield, Cost of Funds & Spread (%)



- Disbursement yield is at 14.6%
- Marginal COB is at 7.9%

Extensive Pan-India Distribution Network

Geographically Diversified with Contiguous Expansion



Scope for Operating Leverage

(Vintage-wise Gross AUM/ branch, March'26)

Branch Vintage	No of Branches	Gross AUM (Rs. Crs)	Gross AUM /Branch Q4FY26	Gross AUM /Branch FY21
Up to 1 year	43	558	13	1
1 to 3 years	85	1,947	23	14
More than 3 years	179	8,539	48	30
Total	307	11,044	36	19

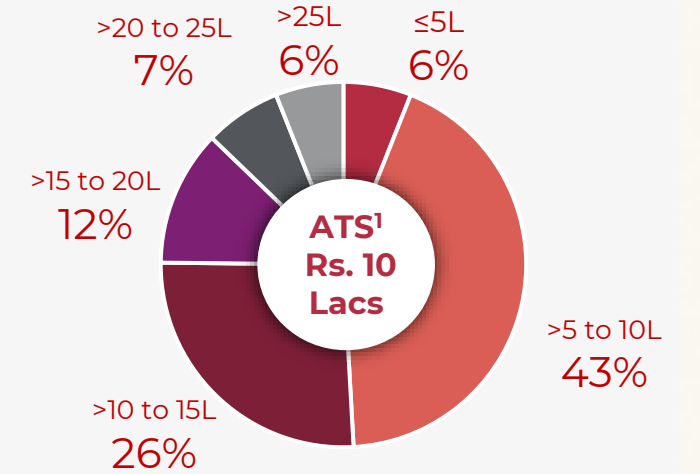
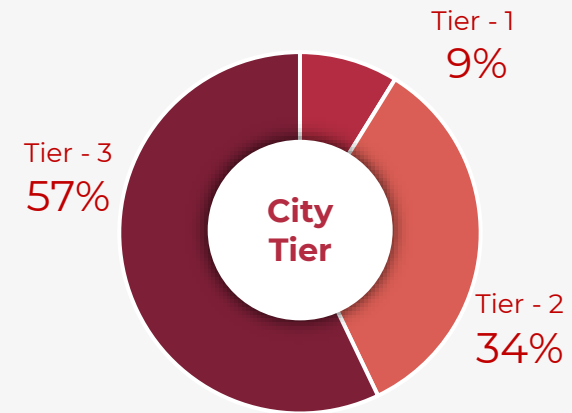
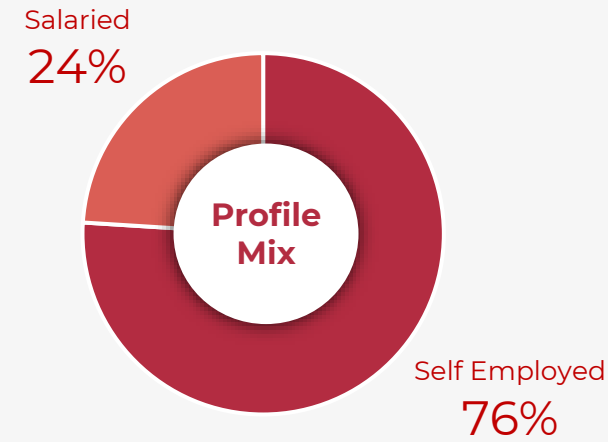
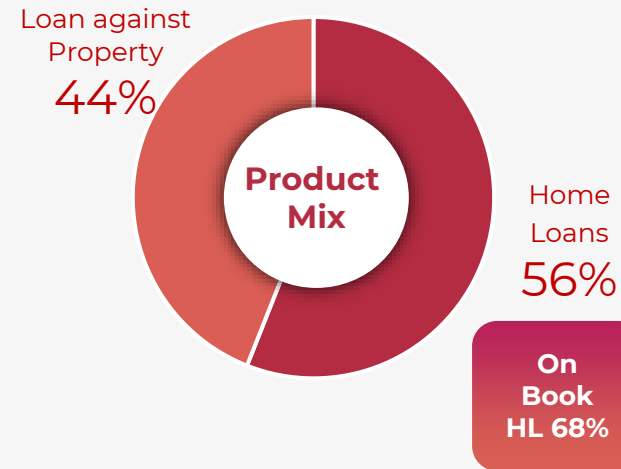
Low geographic concentration

(State - wise Portfolio Break-up, Gross AUM %)

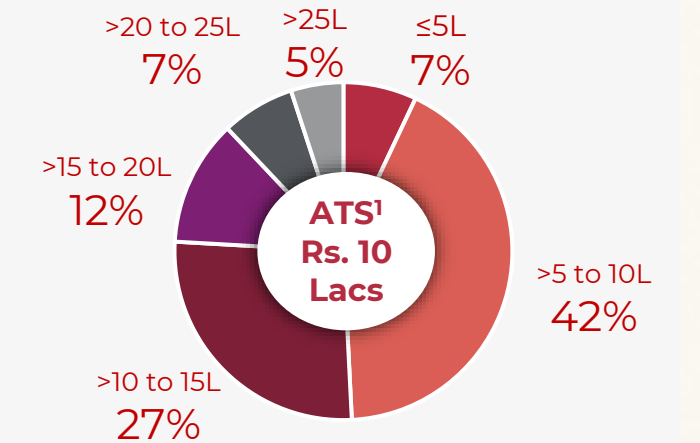
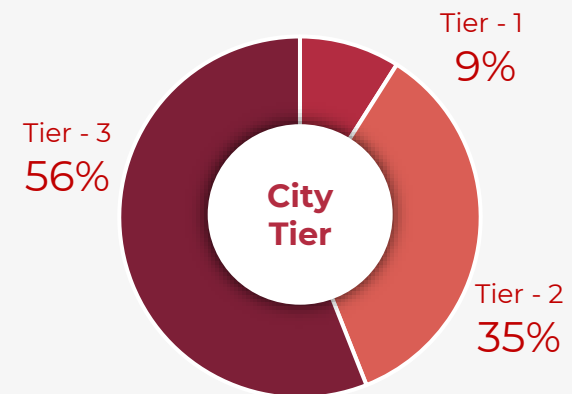
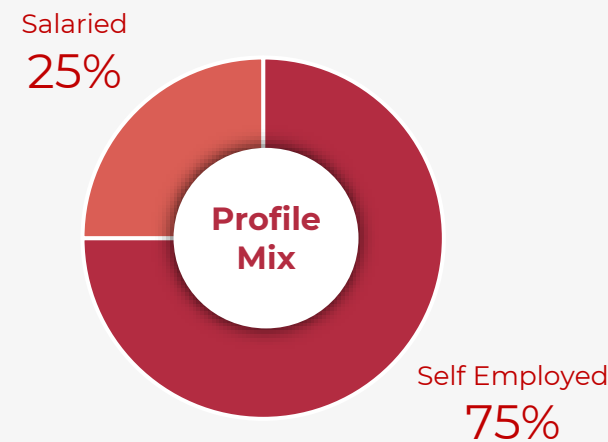
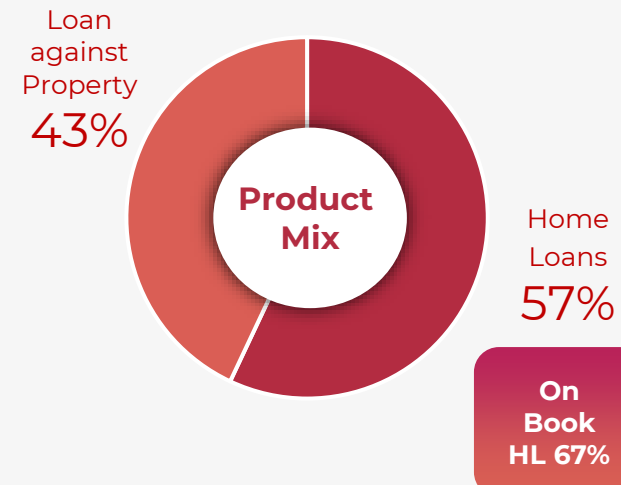
Particulars	Branches	March'26 (%)	Mar'18 (%)
Rajasthan	80	31%	41%
Maharashtra	40	16%	20%
Madhya Pradesh	32	10%	25%
Uttar Pradesh	26	7%	2%
Karnataka	17	6%	-
Gujarat	22	5%	8%
Tamil Nadu	25	7%	-
Others (8 states)	65	19%	4%
Total	307	100%	100%

Customer & Portfolio Demographics

March 2026



March 2025



On AUM | 1 - ATS on sanction amount of disbursed cases

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ESG



Robust Underwriting and Risk Management

In-house BRE for analyzing 100+ fields for customer and collateral evaluation

Customer Assessment

- ✓ Background and Business Vintage
- ✓ Neighbor & Reference Check
- ✓ Credit Bureau
- ✓ Lifestyle Indicators

Cash Flow Assessment

- ✓ Business Discussion at Customer Premise
- ✓ Household visits for triangulation of income, expenses and savings
- ✓ Bank Statement Analysis
- ✓ Discussion on End-Use

Collateral Evaluation

Collateral Valuation

- ✓ Identification and Occupancy
- ✓ Geo-tagging / Radial Variances
- ✓ Local bylaws
- ✓ Marketability

Legal Evaluation

- ✓ Title check – Legal Opinion
- ✓ Encumbrance – Title Search
- ✓ Docs. authenticity – Legal Vetting

Controls in Place

Risk Management Process

- ✓ In-house Business Rule Engine
- ✓ Centralized Risk Containment Unit
- ✓ Centralized Credit and Hindsight Control Unit
- ✓ Maker Checker at Critical Processes
- ✓ Every applicant/ co-applicant must visit branch
- ✓ Face liveness detection



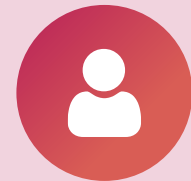
52%
LTV



49%
FOIR



97%
SORP



~Rs.10
Lakhs
ATS

Technology Driven with Scalable Operating Model

Strong Tech Architecture across Processes



Multiple Digital Assets

Cloud Based Platform and Paperless Approach

Extensive database with 100+ data points on customer and collateral profiles to enable robust analytics

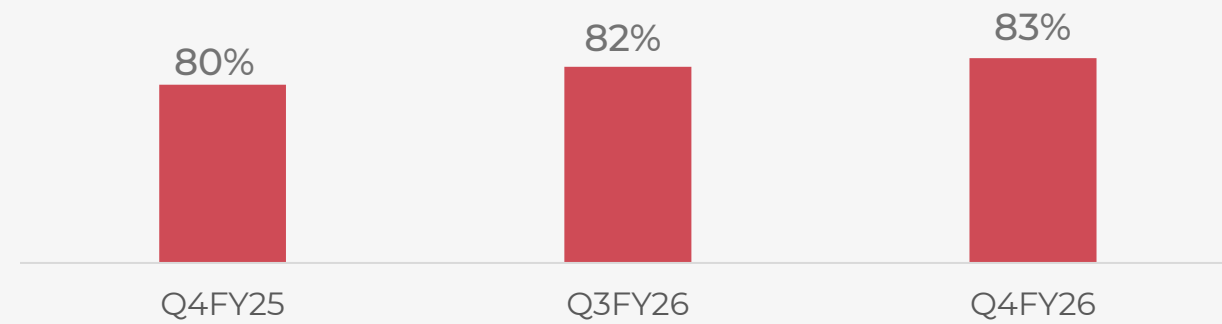
Geo-tagging of all properties during technical evaluation

In-house Business Rule Engine enables real-time compliance with credit policy and prompt loan approvals

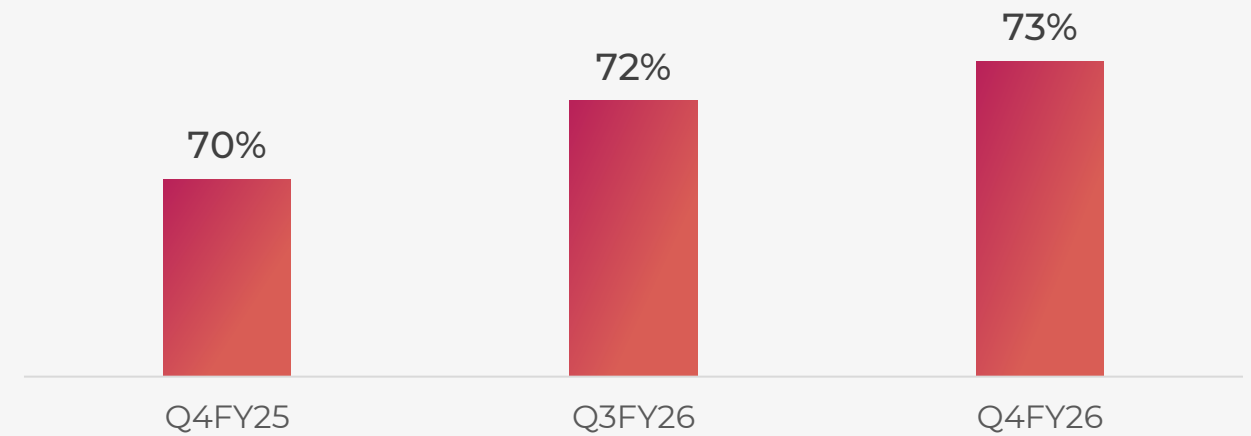
Salesforce integrated with downstream / upstream applications including mobile applications

Digital Adoption Progress

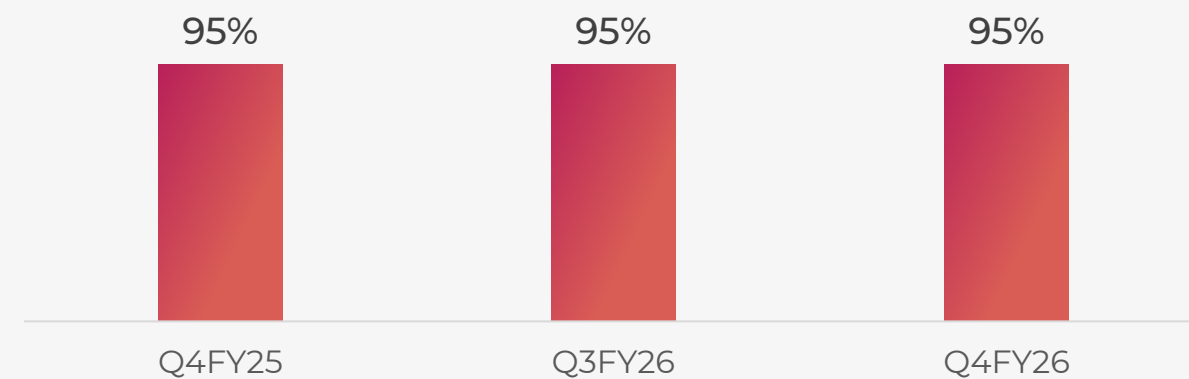
% of Customers registered on the app



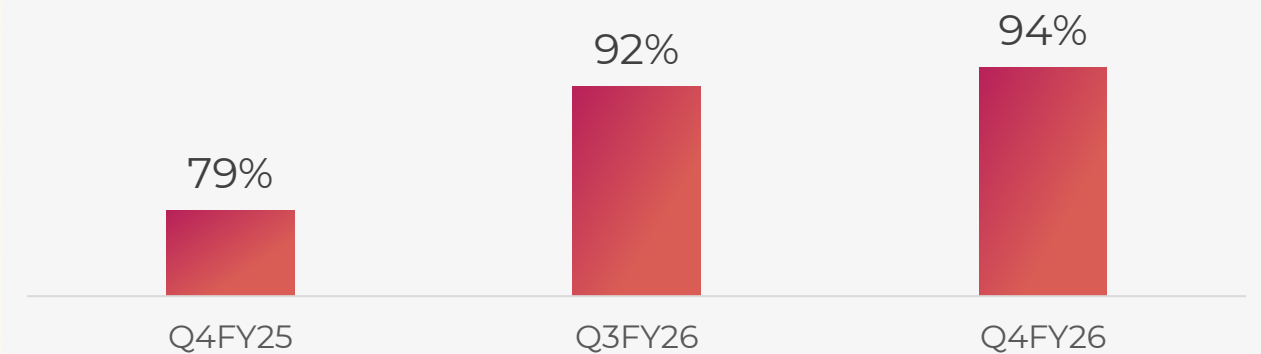
% of Service Requests raised on the app



% of Digital Collections

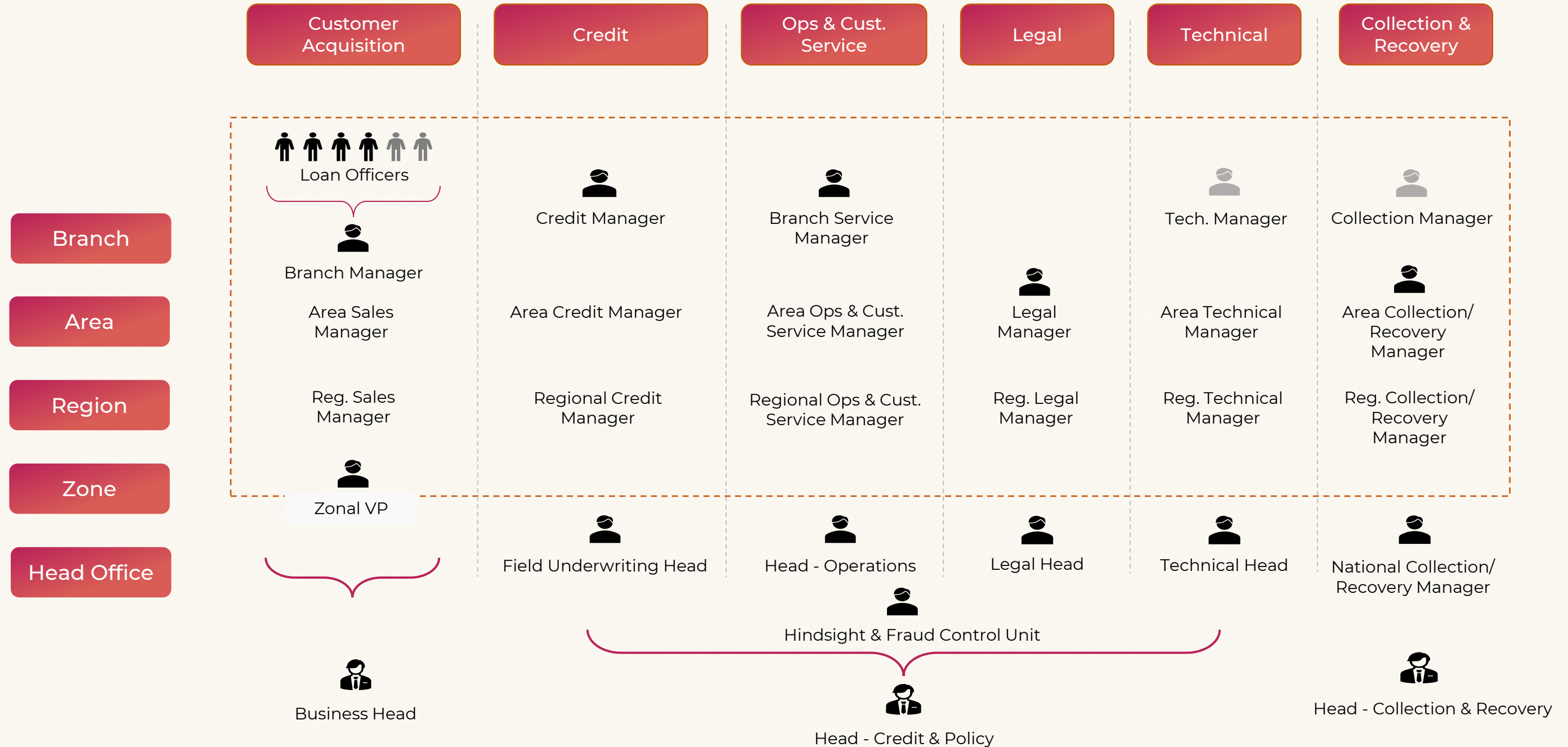


% of Account Aggregator (AA) penetration



Separate Hierarchy Of Key Functions

Sales, Underwriting & Collections Independent of each function



Excludes other functions & HO employees

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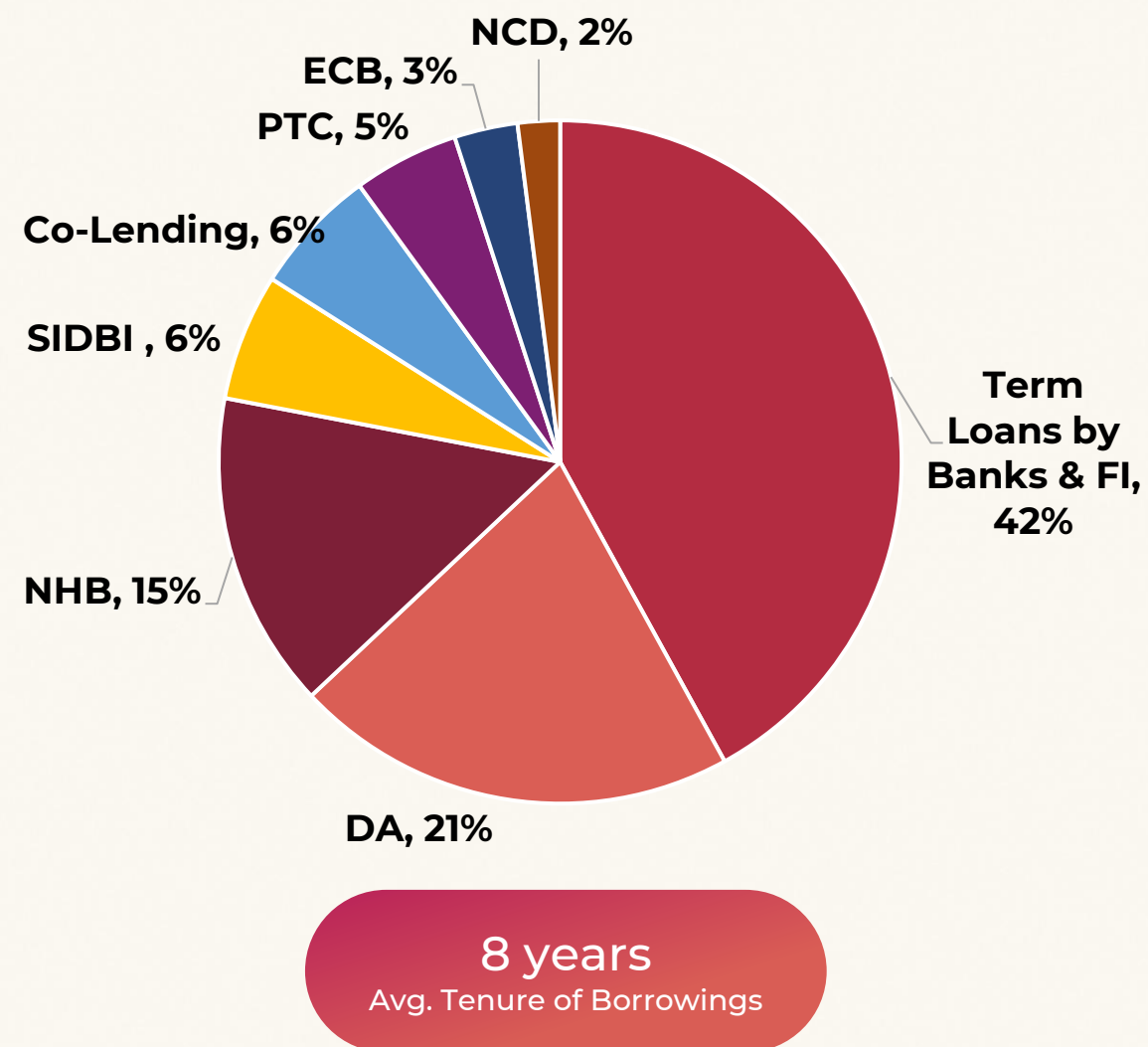
| **Financials**

ESG



Strong Liability Franchise

Diversified Funding Profile and Lender Base | Q4FY26



Strong Lending Relationships

32
Lender Relationships

Key Lenders

Financial Institution	
Public Banks	
Private Banks	

Strong Balance Sheet

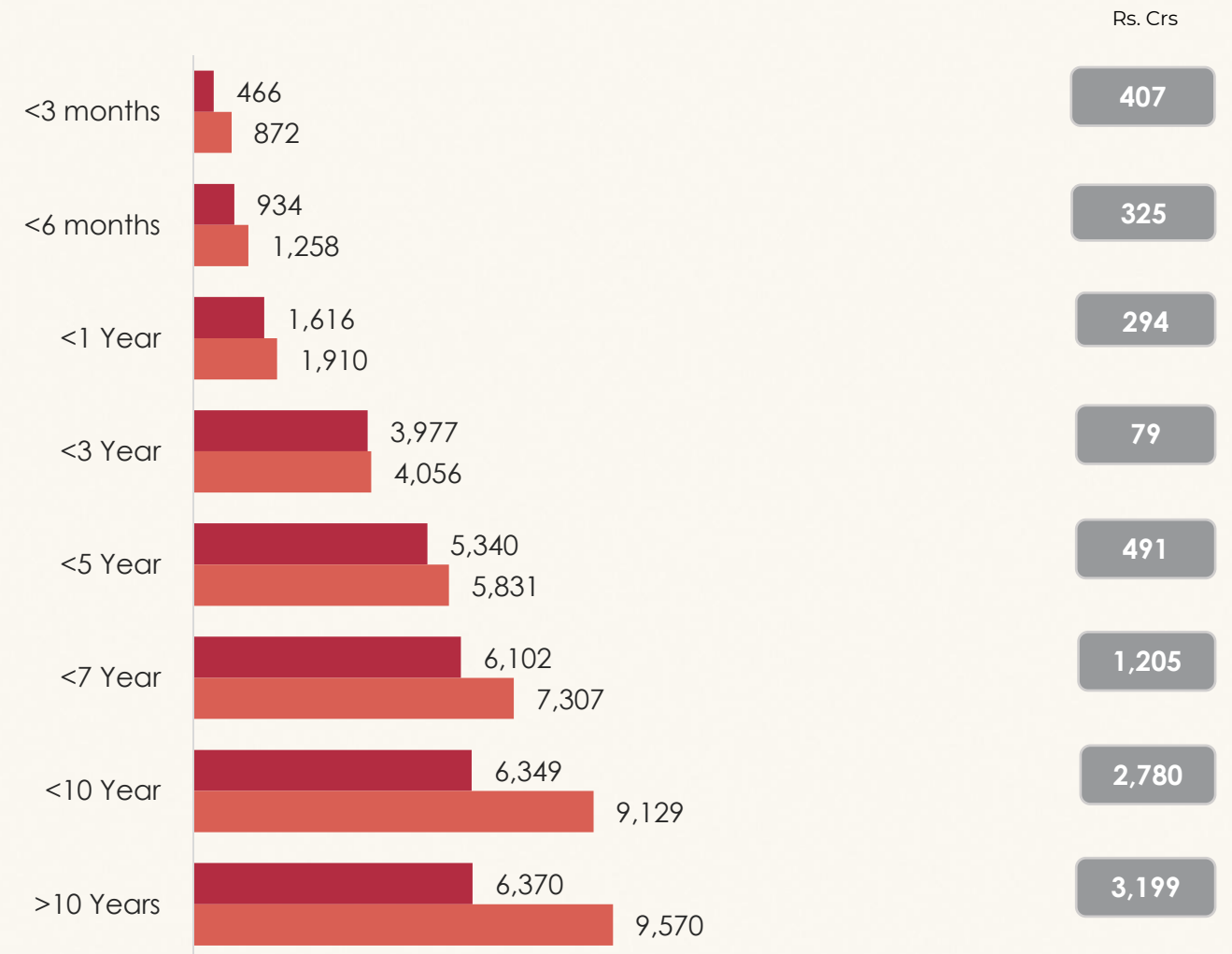
Consistent Rating Upgrades

2024	AA- (Stable)
2023	A+ (Positive)
2022	A+ (Stable)
2019	A (Stable)
2018	A- (Positive)
2016	A- (Stable)
2015	BBB+ (Stable)
2013	BBB- (Stable)
2012	BB+ (Stable)

Strong ALM Surplus

Cumulative ALM Profile, March'26

● Outflow ● Inflow



Comfortable Liquidity Position

Particulars (₹ Cr)	As of March-26
Cash & Cash Equivalents ¹	641 ¹
Un-availed Sanctions from Banks/FI	1,387
Total Liquidity Position	2,028

Total Available Liquidity of
INR 2,028 Cr

Particulars (Rs. Cr.)	Q1FY27	Q2FY27	Q3FY27	Q4FY27
Opening Liquidity	2,028	2,110	2,164	2,215
Add: Principal Collections & Surplus from Operations	514	495	476	458
Less: Debt Repayments	432	441	426	414
Closing Liquidity	2,110	2,164	2,215	2,259

₹ 2,259 Cr of Surplus Funds² available for business

¹Excluding lien marked balance of Rs. 60 Crs | ²Without including any fresh disbursement and borrowing

Profit & Loss Statement - Quarterly

Particulars (Rs. Cr.)	Q4FY26	Q4FY25	YoY	Q3FY26	QoQ
Interest Income ¹	335.7	270.0	24%	311.9	8%
Net Gain on Direct Assignments	34.4	18.8	84%	41.7	-17%
Non-Interest Income	38.2	38.6	-1%	36.2	6%
Total Income	408.3	327.4	25%	389.8	5%
Finance Cost	115.0	101.3	14%	113.3	1%
Net Total Income	293.3	226.1	30%	276.5	6%
Operating Expenses*	105.4	83.4	26%	103.9	1%
Pre-Provisioning Operating Profit	187.9	142.7	32%	172.6	9%
Credit Cost	7.9	3.1	153%	12.7	-38%
Profit before Tax*	180.0	139.6	29%	159.9	13%
Tax Expense	42.4	31.5	35%	35.9	18%
Profit after Tax*	137.6	108.1	27%	124.1	11%
Basic EPS	12.7	10.0		11.4	
Diluted EPS	12.3	9.7		11.0	

¹Interest Income includes Interest Income on Loans & Income from Liquid Investments

Profit & Loss Statement – Annual

Particulars (Rs. Cr.)	FY26	FY25	YoY	FY24	FY23	FY22
Interest Income ¹	1,234.7	953.0	30%	712.7	509.0	378.2
Net Gain on Direct Assignments	146.4	98.1	49%	79.1	43.9	49.7
Non-Interest Income	147.5	124.8	18%	69.5	53.3	31.9
Total Income	1,528.6	1,175.9	30%	861.4	606.2	459.8
Finance Cost	443.8	353.4	26%	287.0	208.7	147.4
Net Total Income	1,084.8	822.5	32%	574.4	397.6	312.4
Operating Expenses	391.2	306.9	27%	236.0	181.5	133.5
Pre-Provisioning Operating Profit	693.6	515.6	35%	338.4	216.0	178.9
Credit Cost	40.3	26.4	53%	19.2	14.1	12.0
Profit before Tax	653.3	489.2	34%	319.2	202.0	166.9
Tax Expense	150.1	111.3	35%	71.6	46.6	38.5
Profit after Tax	503.1	377.9	33%	247.6	155.3	128.4
Basic EPS	46.5	35.2		26.3	17.7	14.8
Diluted EPS	45.0	33.9		25.2	17.4	14.6

¹Interest Income includes Interest Income on Loans & Income from Liquid Investments

Balance Sheet

Particulars (Rs. Cr.)	March-26	March-25
Sources of Funds		
Share Capital	54.4	53.9
Reserves & Surplus	3,143.7	2,654.8
Borrowings	6,246.0	4,969.1
Other liabilities & provisions	170.8	69.7
Total	9,615.0	7,747.5
Application of Funds		
Loan Assets	8,568.5	6,859.5
Investments	395.2	315.3
Fixed Assets	29.2	29.4
Cash & Bank Balance	304.9	343.4
Other Assets	317.1	200.0
Total	9,615.0	7,747.5

ECL Provisions Summary

Particulars	March-26	Dec-25	March-25
Gross Stage 3	109.8	126.9	69.4
% Portfolio in Stage 3	1.2%	1.5%	1.0%
ECL Provision Stage 3	27.9	31.5	17.1
Net Stage 3	81.87	95.4	52.3
Provision Coverage Ratio (PCR) – Stage 3	25%	25%	25%
<hr/>			
Gross Stage 2	294.3	304.6	188.9
% Portfolio in Stage 2	3.3%	3.7%	2.7%
ECL Provision Stage 2	15.4	10.1	7.0
Net Stage 2	278.9	294.5	181.9
Provision Coverage Ratio (PCR) – Stage 2	5.2%	3.3%	3.7%
<hr/>			
Gross Stage 1	8,400.9	7,821.1	6,775.3
% Portfolio in Stage 1	95.4%	94.8%	96.3%
ECL Provision Stage 1	43.7	37.4	40.1
Net Stage 1	8,357.3	7,783.7	6,735.1
Provision Coverage Ratio (PCR) – Stage 1	0.5%	0.5%	0.6%
<hr/>			
Gross Stage 1, 2 & 3	8,805.0	8,252.6	7,033.6
ECL Provision	87.0	79.0	64.3
Total ECL Provision (%)	1.0%	1.0%	0.9%

ROE Tree & Key Ratios

Particulars	Q4FY26	Q4FY25	Q3FY26	FY26	FY25
Net Interest Income to Average Total Asset	9.5%	9.0%	9.1%	9.1%	8.9%
Non-Interest Income to Average Total Asset	1.6%	2.1%	1.7%	1.7%	1.8%
DA Income to Average Total Asset	1.5%	1.0%	1.9%	1.7%	1.4%
Net Interest Margin (NIM) to Average Total Asset	12.7%	12.0%	12.6%	12.5%	12.1%
Operating Expenses to Average Total Assets	4.6%	4.4%	4.8%	4.5%	4.5%
Credit cost to Average Total Assets	0.3%	0.2%	0.6%	0.5%	0.4%
PBT to Average Total Assets	7.8%	7.4%	7.3%	7.5%	7.2%
ROA (PAT to Average Total Assets)	5.9%	5.8%	5.7%	5.8%	5.6%
Leverage (Average Total Assets to Average Net Worth)	3.0	2.8	2.9	2.9	2.7
ROE (PAT to Average Net Worth)	17.6%	16.3%	16.6%	17.0%	15.1%

Particulars	Q4FY26	Q4FY25	Q3FY26	FY26	FY25
Opex to Gross AUM	3.9%	4.1%	4.1%	4.0%	4.2%
Leverage	3.0	2.9	2.9	3.0	2.9
CRAR (%)	55.8%	60.6%	56.9%	55.8%	60.6%
Book Value Per Share	294.1	251.1	280.6	294.1	251.1

Financial Snapshot – Historical

Particulars	FY17	FY18	FY19	FY20	FY21	FY22	FY23	FY24	FY25	FY26
Operational										
Branches	61	64	81	86	115	130	183	223	266	307
States	8	8	12	12	15	15	15	15	15	15
Active Live Accounts	15,730	20,117	24,354	27,602	33,607	43,328	58,552	80,791	109,277	138,371
Employees	523	740	1,126	1,219	1,576	2,200	2,709	3,323	3,818	4,800
Disbursements	236	404	566	551	895	1,295	1,964	2,646	3,355	3,834
Gross AUM	548	801	1,178	1,520	2,199	3,073	4,360	6,227	8,535	11,044
Financial										
Net Total Income	71	91	122	156	218	312	398	574	822	1,085
Operating Expenses	37	57	77	80	85	133	182	236	307	391
Credit Cost	2	3	3	12	20	12	14	19	26	40
Profit before Tax	32	32	41	64	113	167	202	319	489	653
Profit after Tax	21	22	30	47	87	128	155	248	378	503
Networth	351	568	800	848	937	1,076	1,241	2,299	2,709	3,198
Ratios										
Cost to Income	52.4%	62.3%	63.5%	51.5%	39.1%	42.7%	45.7%	41.1%	37.3%	36.1%
GNPA	0.7%	1.3%	1.4%	1.3%	1.9%	2.1%	1.1%	1.0%	1.0%	1.2%
RoA	4.0%	2.9%	2.7%	3.0%	4.1%	4.5%	4.1%	4.9%	5.6%	5.8%
Leverage ¹	1.7	1.7	1.7	1.9	2.4	2.8	3.2	2.9	2.7	3.0
RoE	6.7%	4.9%	4.4%	5.7%	9.8%	12.8%	13.4%	14.0%	15.1%	17.0%
CRAR	109%	101%	91%	81%	72%	56%	53%	71%	61%	56%

¹ Leverage - Average Total Assets to Average Net Worth



Grow and Diversify Distribution Network

Deepening branch penetration in adjacent markets

Improve branch productivity



Diversify Borrowings and Optimize Borrowing Costs

Enhance credit rating

Prioritize long-term borrowings

Scale co-lending opportunities



Leverage Technology for Scalability and Productivity

Enhance lead sourcing

Enhance customer fulfilment

Internal data models to identify default risk



Enhance Brand Equity and Foster Sustainability

Increase concentration in Tier II & Tier III cities

Enhance brand visibility

Focus on positive work culture

About the Company

Business Update

Tech, Credit & Risk

Financials

| **ESG**



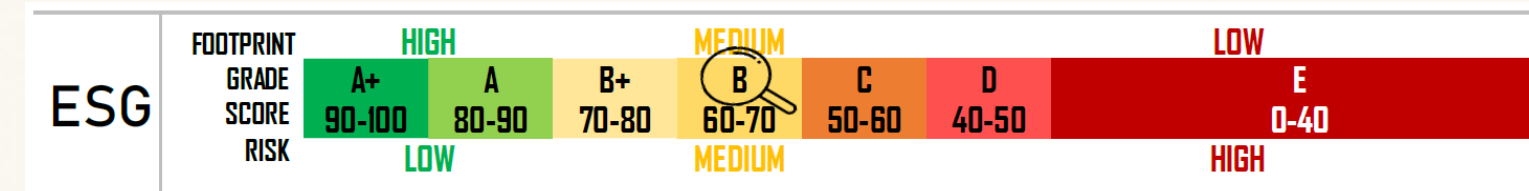
Disclosed Business Responsibility & Sustainability Report along with the Annual Report for FY25

- Business Responsibility & Sustainability Report (BRSR) disclosed for FY 24-25 with Maiden Scope 1, Scope 2 and Scope 3 emission disclosure
- Reduction in Total Energy Consumption Per Rupee Turnover (Gj/Mn) from 0.066 (FY24) to 0.053 (FY25)
- Reduction in Emission intensity per Rupee Turnover from 0.013 (FY24) to 0.010 (FY25) – Scope 1 & 2
- Disclosure of Scope 3 Emissions for the first time
- Alignment to 14/17 UNSGDs
- Collaborating with IFC for Green Housing Certification under EGDE Programme
- 25,000 Trees were planted across Haryana in 2024–25, supporting reforestation and biodiversity

ESG Score



ESG SCORE (ADJUSTED)		
2023	2024	YOY Change
NA	69.9	-



Serving the underserved & unserved segment leading to financial inclusion:

70%
EWS & LIG

91%
Tier II & III

76%
Self Employed

99%
Women Borrowers

Focus on Social & Human Capital

Social Capital

India Shelter Nakshatra: Our Educational Initiative

- Akshaya Patra Foundation - To ensure a nutritious meal for the underprivileged students
- National Skill Development Corporation - We are supporting Apprentices under the CSR program. The company is providing training and upskilling to apprentices to prepare them for employment opportunities in future.

India Shelter Nav Jeevan: Our Healthcare Initiative

- Impact Guru Foundation - To uplift the underprivileged with better healthcare facilities and livelihood opportunities
- Bansi Vidya Memorial Trust - To treat leukemia affected children our healthcare initiative

India Shelter Tree Plantation Initiative

- An Initiative to grow trees to maintain biological diversity

Human Capital

Employee Development & Well Being We prioritize the development & well-being of our employees, ensuring a healthy and balanced work environment.

Employee Reward & Recognition: We foster a work culture that inspires and motivates our employees to deliver their best each day. We firmly believe in recognizing and celebrating excellence, creating an environment that promotes healthy competition and rewards outstanding achievements. To achieve this, we have established a robust Reward & Recognition programme that highlights the exceptional contributions of our employees.



Employee training & development:
9,702 manhours of training provided in Q4FY26

Employment & labor practice: Multiple policies to create a safe & conducive work environment

Employee ownership: 751 employees are covered under ESOP programs –comprising of ~46% of employee base excluding frontline staff

Employment generated in tier II, III & IV cities

Gender diversity:
Diverse employee base consisting of 29% women representation at Board
21% women at HO

Strong Governance Structure

Strong corporate governance framework in place for effective risk management

Board Level Committees - 7

Board of Directors

Risk Management Committee

Audit Committee

IT Strategy Committee

Nomination & Remuneration Committee

CSR & ESG Committee

Stakeholder Relationship Committee

Willful Defaulter Review Committee

Management Level Committees - 9

Management Team

ALCO

Customer Grievance Redressal

IT Steering

Whistle Blower

POSH

Information Security

Internal Risk Management

Willful Defaulter Identification

Special Committee for Fraud Monitoring

Strong Independent Function:

- Chief Risk Officer
- Chief Compliance Officer
- Head - Internal Audit
- Chief Information Security Officer

- Big 4 Statutory Auditor
- Internal Audit supported by Big 4
- Compliant with Cyber Security, Infosec & Data Privacy Regulations

Awards & Accolades



**Outstanding Company
in AHF - 21st NBFC &
FinTech Awards 2026**



**Best AHF Provider at
the National Feather
Awards**



**NHB Award for lending
to women borrowers**



**India's Best
Workplaces™ In NBFC
2025**



**Best BFSI Campaign –
4 Dino Mein Home
Loan**



**INDIA'S BEST
WORKPLACES IN NBFC BY
GPTW INDIA**



**BEST CUSTOMER
EXPERIENCE
SOLUTION OF THE YEAR
AT THE BW
FINTECH AWARDS 2024**



**BEST CSR PROJECT
OF THE YEAR**



**RUNNER UP UNDER THE CLASS OF
MID LAYER NBFCs AND CATEGORY OF
BEST RISK AND CYBER SECURITY INITIATIVES**



**EXCELLENCY IN
TECHNOLOGY IMPLEMENTATION**



**BEST BRAND
BUILDING CAMPAIGN**



**GREAT PLACE TO WORK
CERTIFIED**



**AFFORDABLE HOUSING
FINANCE COMPANY**



**RISING STAR- HOUSING FINANCE
COMPANY OF THE YEAR**

Terms	Explanation
Gross AUM	Gross AUM includes AUM and partners share in Co-Lending Loans
Disbursements	Disbursements represents the aggregate of all loan amounts extended to our customers including partner's share of loan assets originated and assigned under co-lending arrangement in the relevant period/year
Average Total Asset	Average Total Asset represents simple average of total assets outstanding at the beginning and end of the relevant period/year
Average Networth	Average Networth represents simple average of Networth at the beginning and end of the relevant period/year
Gross Stage 3	Stage 3 Assets (Gross) represents gross carrying amount pertaining to loans which are non-performing assets (NPA) as per the Income Recognition, Asset Classification and Provisioning Norms issued and modified by RBI
Net Stage 3	Stage 3 Assets (Net) represents Stage 3 Assets (Gross) less impairment loss allowance for Stage 3 Assets as of the last day of the relevant period/year.
Net Stage 3 (%)	Net Stage 3 (%) represents Net Stage 3 assets divided by aggregate of Stage 1, 2, 3 assets net off total ECL provision.
Opex/Gross Managed Assets	Operating Expenses to Average Gross Managed Assets represents operating expenses for the relevant period/year upon the simple average of Gross Managed Assets as of the last day of the relevant period/year and Gross Managed Assets as of the last day of the previous year, represented as a percentage
Operating Expenses	Operating Expenses represents the aggregate of employee benefits expense, depreciation and amortization expense, interest expense on lease liability for the relevant period/year
Finance Cost	Finance Cost represents the aggregate finance cost for relevant period/year excluding interest expense on lease liability
DPD 30+	DPD 30+ represents Gross AUM outstanding for more than 30 days after the due date for the relevant year or period as a percentage of Gross AUM as of the last day of the relevant year
Collection Efficiency	Total amount of EMIs received in the month (including arrears of previous months)/ Total amount of EMIs due for the month
Leverage	Leverage represents the ratio of Average Total Assets to Average Net Worth for the relevant period

Abbreviation	Expansion	Abbreviation	Expansion
AI	Artificial Intelligence	GNPA	Gross non-performing assets
ALM	Asset liability management	HL	Home loan
ATS	Average Ticket Size	IPO	Initial Public Offer
Gross AUM	Gross Assets under management	LAP	Loan against property
BPS	Basis Points	LCR	Liquidity Coverage Ratio
BRE	Business rule engine	LIG	Low-income group
CAGR	Compound annual growth rate	LTV	Loan to Value
COF	Cost of funds	MF	Mutual funds
CRAR	Capital adequacy ratio or Capital to risk assets ratio	MIG	Middle-income group
CX	Customer experience	ML	Machine Learning
DPD	Days Past Due	MSME	Micro , Small & Medium Enterprises
ECB	External commercial borrowing	NNPA	Net non-performing assets
ECL	Expected credit loss	NPA	Non-performing assets
EMI	Equated monthly instalments	Opex	Operating Expenses
e-NACH	Electronic National Automated Clearing House	PAT	Profit after tax
EPS	Earnings Per Share	PBT	Profit before tax
EWS	Economically weaker section	PCR	Provision coverage ratio
FII	Foreign institutional investor	ROA	Return on assets
FOIR	Fixed Obligation to Income Ratio	ROE	Return on equity
FPC	Fair Practice Code	SME	Small & Medium Enterprise
FPI	Foreign Portfolio Investor	SORP	Self -Occupied Residential Property
GMA	Gross Managed Assets	TAT	Turnaround Time
		UX	User Experience

Thank You

For further information, please contact:

Rahul Rajagopalan
Head – Investor Relations
investorrelations@indiashelter.in

The logo for IndiaShelter Home Loans features a stylized red and black icon of a house or building to the left of the text. The text "IndiaShelter" is in a bold, black, sans-serif font, with "India" in red and "Shelter" in black. Below it, "Home Loans" is written in a smaller, black, sans-serif font, separated by a thin horizontal line.

IndiaShelter
Home Loans