

February 07, 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 Release on the Financial and Operational Performance of the Company for the quarter and nine months ended December 31, 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 nine months ended December 31, 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

Gross Managed Assets as of Q3FY26 at Rs. 10,365 Crs, growth of 31% YoY

PAT* of Rs. 128 Crs for Q3FY26, growth of 33% YoY

RoE* for Q3FY26 at 17.1%

Investor Release

7th February 2026

Nagpur, 7th February 2026: The Board of Directors of India Shelter Finance Corporation at its meeting held today, approved the unaudited financial results for quarter and nine month ended December 31, 2025.

Key Performance Metrics:

Particulars (Rs. Crs)	Q3FY26	Q3FY25	YoY	Q2FY26	QoQ	9MFY26	9MFY25	YoY
Gross Managed Assets	10,365	7,888	31%	9,252	7%	10,365	7,888	31%
Disbursements	977	879	11%	931	5%	2,794	2,422	15%
Spread (%)	6.6%	6.1%		6.4%		6.6%	6.1%	
Opex/GMA*	4.0%	4.2%		4.1%		4.0%	4.2%	
PAT*	128	96	33%	122	5%	369	270	37%
RoA (%)*	5.8%	5.5%		5.8%		5.9%	5.5%	
RoE (%)*	17.1%	15.1%		17.0%		17.1%	14.7%	
Gross Stage 3 (%)	1.5%	1.2%		1.2%		1.5%	1.2%	

*Excluding onetime impact of new labor codes

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. Annual growth remains robust with Gross Managed Assets growing at 31% YoY to Rs. 10,365 Crs. In Q3FY26, we disbursed Rs. 977 Crs, registering a growth of 11% YoY. In Q3FY26, we added 2 new branches, year-to-date added 35 branches as part of the branch expansion strategy, geographic presence stood at 301 branches as of 31st December 2025. Total employee strength as of Q3FY26 stood at 4,669 employees.

On profitability metrics, PAT* for the quarter came in at Rs. 128 Crs registering a growth of 33% YoY and 5% QoQ. RoE* stood at 17.1%. Our Networth now stands at Rs. 3,048 Crs.

Profitability:

- Profit after tax* grew by 33% YoY to Rs. 128 Crs in Q3FY26
- RoA* stood at 5.8% in Q3FY26
- RoE* stood at 17.1% in Q3FY26

Borrowings & Liquidity:

- Networth came in at Rs. 3,048 Crs as of December'25
- The company continues to carry a liquidity of Rs. 1,818 Crs as of December'25
- In Q3FY26, the cost of funds improved by 20bps QoQ to 8.3%
- In Q3FY26, spreads improved by 20bps to 6.6%

Asset Quality & Provisions:

- Gross Stage 3 and Net Stage 3 were at 1.5% and 1.2% as of December'25

*Excluding onetime impact of new labor codes

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 301 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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