

May 09, 2025

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 – 400051 NSE Symbol: INDIASHLTR
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Dear Sir / Madam,

Sub: Investor Release on the Financial and Operational Performance of the Company for the quarter and year ended March 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 year ended March 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

For Immediate Publication

AUM as of Q4FY25 at Rs. 8,189 Crs, growth of 35% YoY

Disbursements at Rs. 933 Crs, growth of 25% YoY

PAT of Rs. 108 Crs for Q4FY25, growth of 39% YoY

RoA for Q4FY25 at 5.8% and RoE for Q4FY25 at 16.3%

Investor Release

9th May 2025

Indore, 9th May 2025: The Board of Directors of India Shelter Finance Corporation at its meeting held today, approved the audited financial results for quarter and full year ended March 31, 2025.

Key Performance Metrics:

Particulars (Rs. Crs)	Q4FY25	Q4FY24	YoY	Q3FY25	QoQ	FY25	FY24	YoY
AUM	8,189	6,084	35%	7,619	7%	8,189	6,084	35%
Disbursements	933	747	25%	879	6%	3,355	2,646	27%
Spread (%)	6.2%	6.1%		6.1%		6.2%	6.1%	
Opex/AUM	4.2%	4.4%		4.3%		4.3%	4.5%	
PAT	108	78	39%	96	12%	378	248	53%
RoA (%)	5.8%	5.4%		5.5%		5.6%	4.9%	
RoE (%)	16.3%	13.8%		15.1%		15.1%	14.0%	
Gross Stage 3 (%)	1.0%	1.0%		1.2%		1.0%	1.0%	

Commenting on the performance, **Mr. Rupinder Singh, Managing Director and CEO of India Shelter Finance Corporation** said: We are pleased to report yet another quarter and year of consistent performance. We remain committed to resilience and disciplined execution, ensuring strong financial and operational performance.

Demand for affordable housing finance continues to accelerate across Tier II, Tier III, and fast-growing micro-markets. Building on this momentum, with deep market penetration, a sturdy branch-led distribution model, and a digital-first engagement approach, we are closing credit gaps and enabling families to realise their homeownership dreams.

During FY25, we continued to scale our operations and increase our distribution reach by adding 43 new branches across the nation totaling our branch presence to 266 as of FY25. We delivered an AUM growth of 35% YoY to Rs. 8,189 Crs supported by a disbursement growth of 25% YoY to Rs. 933 Crs. We continue to maintain strong on profitability, with PAT reaching Rs. 108 Crs for the quarter registering a growth of 39% YoY. Our return ratios have been on an improving trend with RoA improving to 5.8% and RoE reaching 16.3% for the first time post the IPO in Dec'23. We have been successful in reducing our Cost of Funds by 10 bps to 8.7% with spreads improving to 6.2%, ensuring sustained profitability.

As we remain committed towards sustainable finance, we have introduced our ESG Policy, through the implementation of this policy, we seek to achieve a sustainable future for our stakeholders and future generations.

Profitability:

- Profit after tax grew by 38% YoY to Rs. 108 Crs in Q4FY25
- RoA improved to 5.8% in Q4FY25
- RoE improved to 16.3% in Q4FY25

Borrowings & Liquidity:

- Networth is at Rs. 2,709 Crs as of March'25. The company continues to carry a liquidity of Rs. 1,480 Crs as of March'25
- In Q4FY25, the cost of funds improved by 10bps to 8.7%

Asset Quality & Provisions:

- Gross Stage 3 and Net Stage 3 were at 1.0% and 0.8% as of March'25
- 30+ DPD stood at 3.1% as of March'25
- Credit Cost for the quarter came in at 0.2%

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 266 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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