November 05, 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**

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

Dear Sir/Madam,

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 Unaudited Financial Results for the quarter and half-year ended September 30, 2026.

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

We request you to kindly take the above information on your record.

Thanking you,
Yours faithfully,

For India Shelter Finance Corporation Limited

MUKTI CHAPLOT
Digitally signed by MUKTI CHAPLOT
Date: 2026.11.05 17:08:27 +05'30'

Mukti Chaplot
Company Secretary and Compliance Officer
Mem. No. 38326

Investor Presentation

Q2FY27

India Shelter Finance Corporation Limited

Safe Harbor

This presentation and the accompanying slides (“Presentation”), which have been prepared by India Shelter Finance Corporation Limited (the "Company"), have been prepared solely for information purposes and do not constitute any offer, recommendation or invitation to purchase or subscribe for any securities, and shall not form the basis or be relied on in connection with any contract or binding commitment whatsoever. No offering of securities of the Company will be made except by means of a statutory offering document containing detailed information about the Company.

This Presentation has been prepared by the Company based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness and reasonableness of the contents of this Presentation. This Presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from, this Presentation is expressly excluded.

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.

Q2FY27 Snapshot

IndiaShelter Home Loans

Gross AUM[2]
Rs. Crore
11,997
23% YoY[1]

Employees
5,010

Spread
6.6%

Gross Stage 3
1.5%

ROA
5.7%

Disbursement
Rs. Crore
1,126
21% YoY

States
15

Secured Book
100%

Net Stage 3
1.2%

ROE
17.3%

PAT
Rs. Crore
146
19% YoY

Branches
312
+13 YoY

<15 lakhs Ticket Size[3]
88%

PCR[5]
25%

CRAR | Leverage
53.5% | 3.1

Net Worth
Rs. Crore
3,401

No of Accounts
1,47,950

LTV[4]
52%

Credit Cost
0.6%

Credit Rating[6]
AA- (Stable)

Investors and Analysts can download the excel factsheet from our website

1 – AUM growth impacted by one time change in disbursement booking at realization implemented in Q1FY27 | 2 – Includes AUM and Partner's Share in Co-Lending Loans | 3 – No of Loans | 4 – Sanctioned LTV On Gross AUM | 5 - PCR – Stage 3 | 6 – CARE Rating, ICRA, IND RA

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 16 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 312 branches and maintains a granular portfolio with ATS of ~ Rs. 11 Lacs

Rs. 11,997 Crs
Gross AUM

1,47,950
No of Accounts

Deep Vintage
Founded in 2010, India Shelter has a 16-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 (Q2FY27)

72%
First Time Mortgage Borrowers

91%
Tier II & Tier III

82%
LIG + MIG

99%
Women Applicant

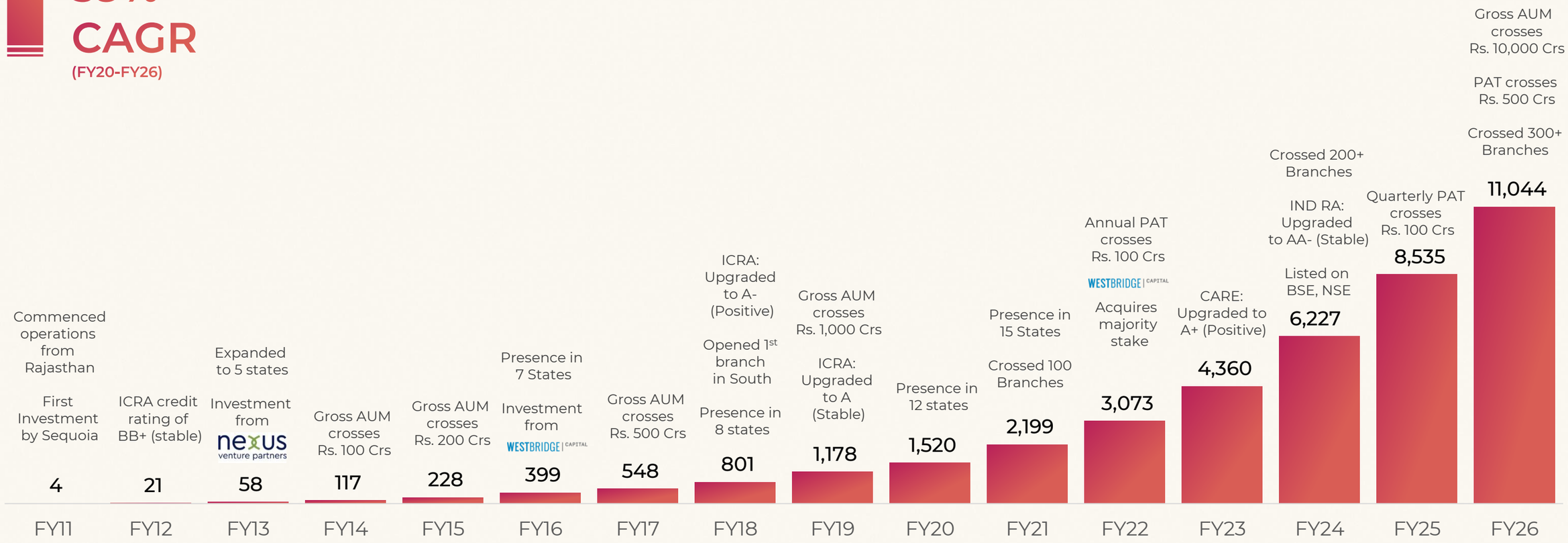
78%
Self-Employed

Growth Journey

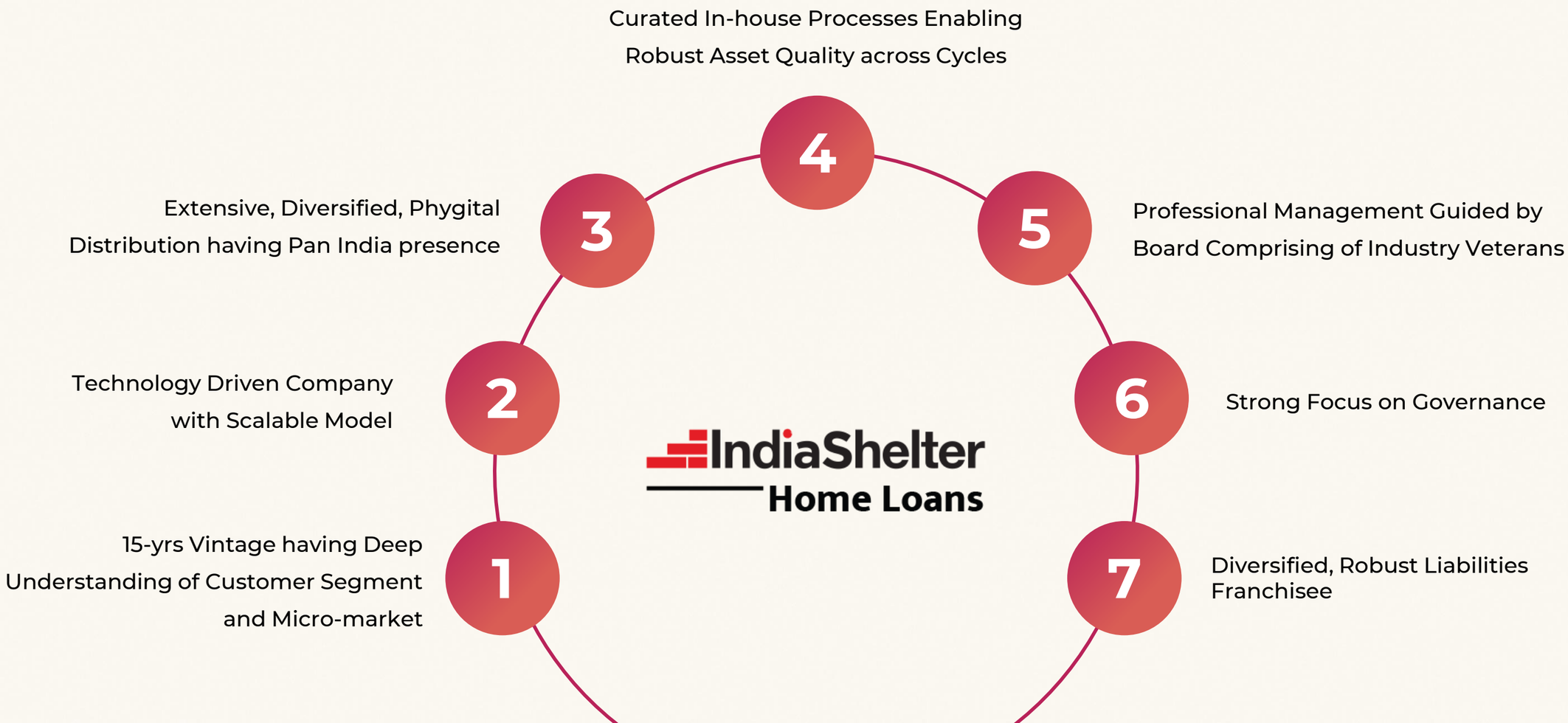
IndiaShelter Home Loans

Gross AUM (Rs. Crores)

39% CAGR
(FY20-FY26)



Key Success Factors



Experienced Board with Industry Veterans

IndiaShelter Home Loans

Chairman

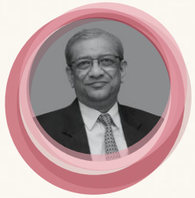


Sudhin Choksey

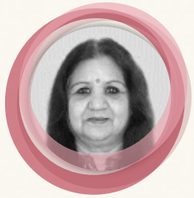
Ex-MD Gruh Finance

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

IndiaShelter Home Loans



Rupinder Singh
MD & CEO
23+ yrs of experience



Ashish Gupta
CFO
21+ yrs of experience



Sharad Pareek
CRO
25+ yrs of experience



Nilay
CHRO
25+ yrs of experience



Aman Saini
National Business Head
22+ yrs of experience



Nitin Goel
Head Credit & Policy
22+ yrs of experience



Ravinder Dhillon
Head - Collections
23+ yrs of experience



Rohit Gaur
Head Product & Strategy
23+ yrs of experience



Abhinav Arya
CIO
20+ yrs of experience



Mukti Chaplot
Company Secretary
13+ yrs of experience

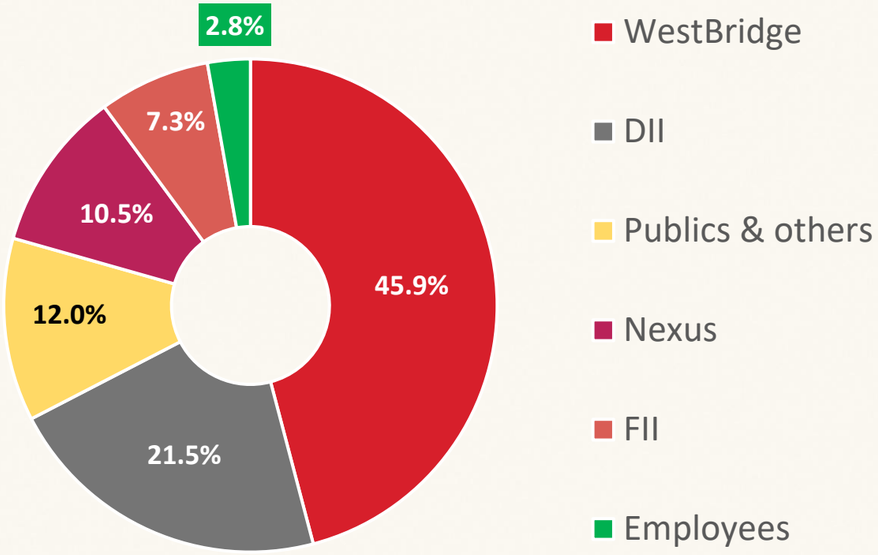


Iqbal Singh
Head Internal Audit
24+ yrs of experience



Aakash Jain
CCO
17+ yrs of experience

Shareholding Pattern



~700 employees are covered under ESOP program, comprising:

~38% of the employees excluding frontline staff

Key Institutional Investors

Investor	% Holding
WestBridge Capital^	45.9%
Nexus Venture Partners^	10.5%
Kotak Mutual Fund	6.7%
SBI Life	4.1%
Whiteoak Mutual Fund*	2.7%
Goldman Sachs India Equity#	2.6%
Axis Mutual Fund*	2.2%
Creaegis Investment Management#	1.9%
Nippon Mutual Fund	1.7%
ICICI Prudential Life	1.4%
Steinberg	1.1%
Think Investments	0.6%
Edelweiss Mutual Fund*	0.5%
Hornbill Capital	0.4%
TT International	0.4%

^Holding through various schemes/funds | *Holdings through multiple mutual fund schemes | #including managed funds | Shareholding Pattern & Key Institutional Investors as of 30th Oct 2026

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India Shelter Finance Corporation Limited

Industry Dynamics

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**

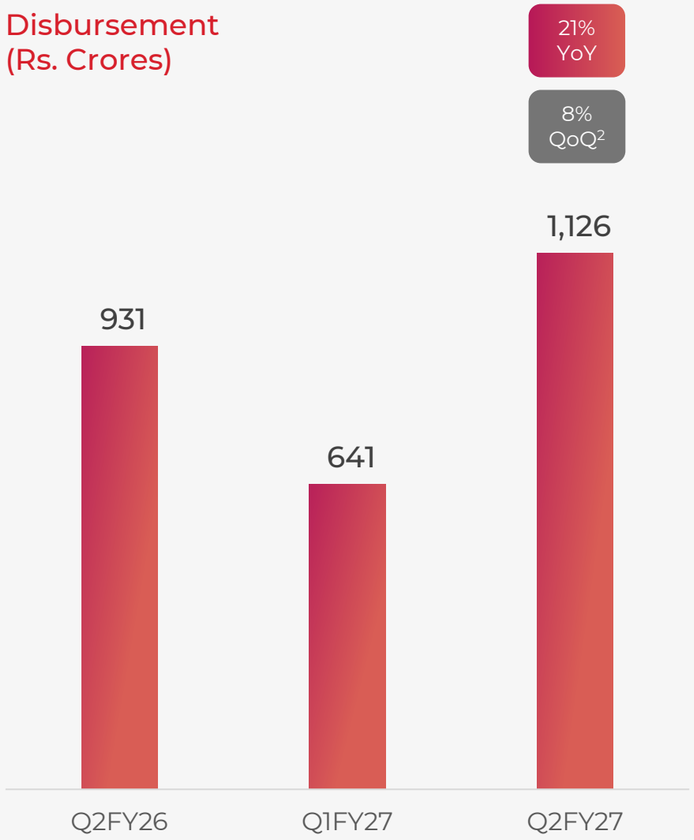
- Potential demand for housing by was pegged at 100m units as per the Reserve Bank of India's Report[1]
- LIG and EWS account for 95% of the shortage while MIG and above account for the remaining 5%
- Total demand to fulfil the entire shortage in value terms is estimated ~Rs. 174 tn
- Considering avg. 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

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

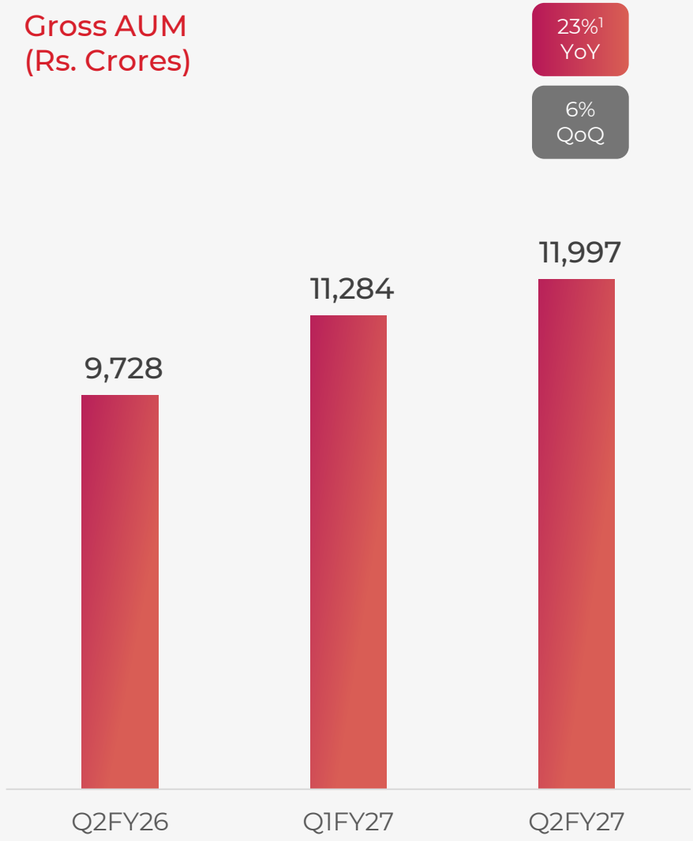
Robust Growth With Profitability

IndiaShelter Home Loans

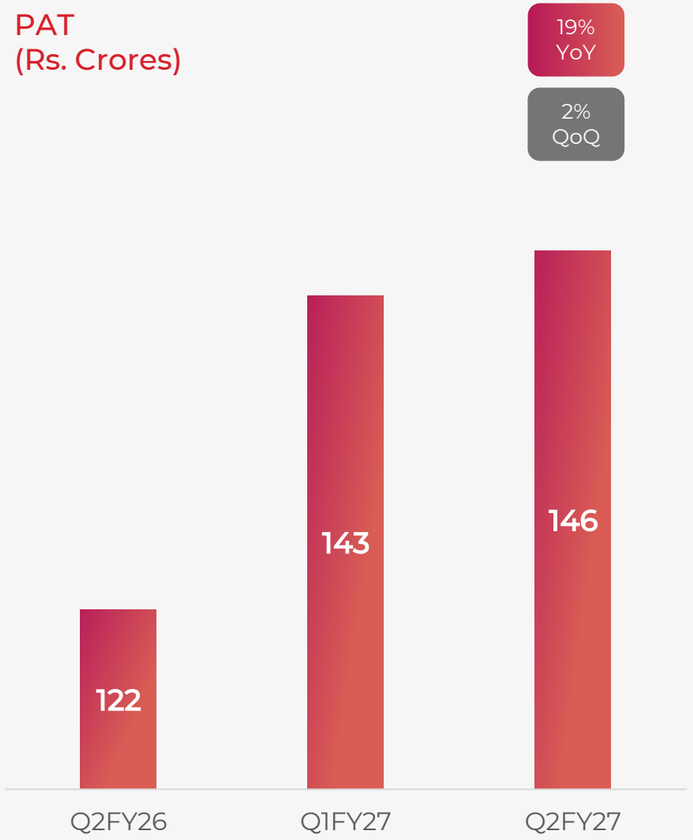
Disbursement (Rs. Crores)



Gross AUM (Rs. Crores)



PAT (Rs. Crores)

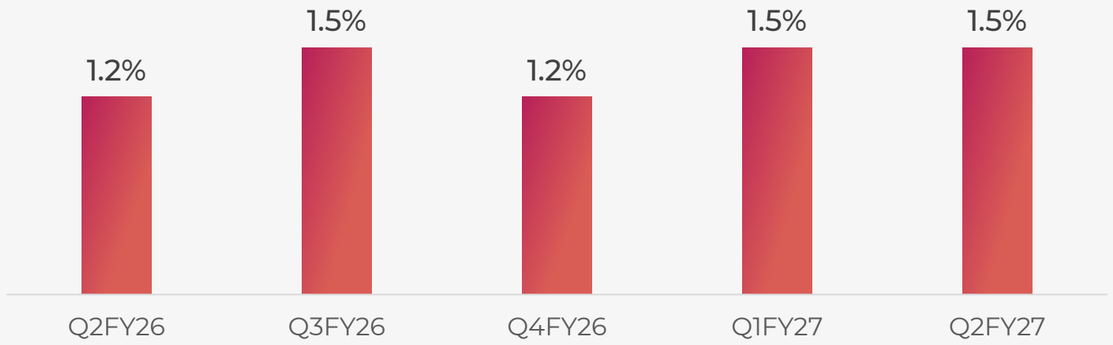


1 – AUM growth impacted by one time change in disbursement booking at realization implemented in Q1FY27 | 2 – QoQ disbursement growth basis Rs. 1,046 Crs of Disbursement at Clerance in Q1FY27 | PAT till FY26 are on consolidated basis

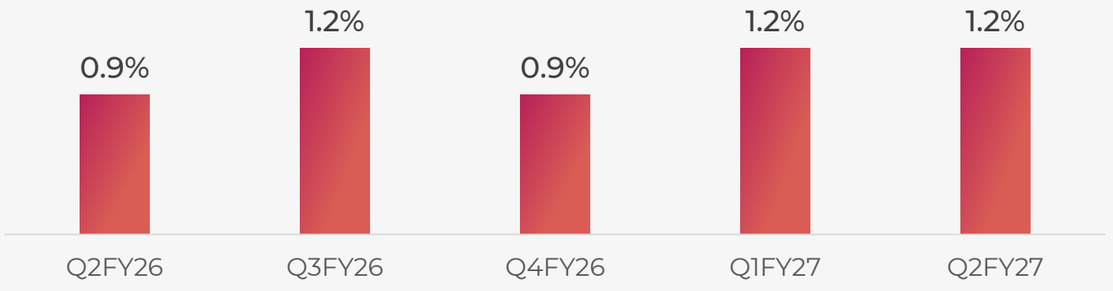
Asset Quality Metrics

IndiaShelter Home Loans

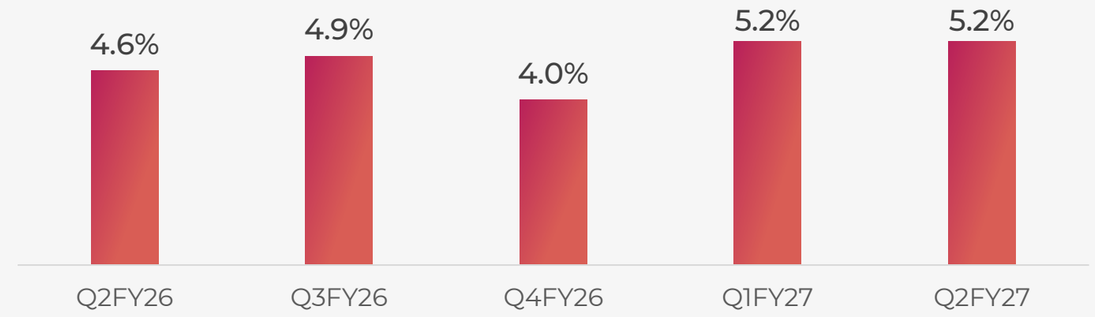
Stage 3/ GNPA (%)



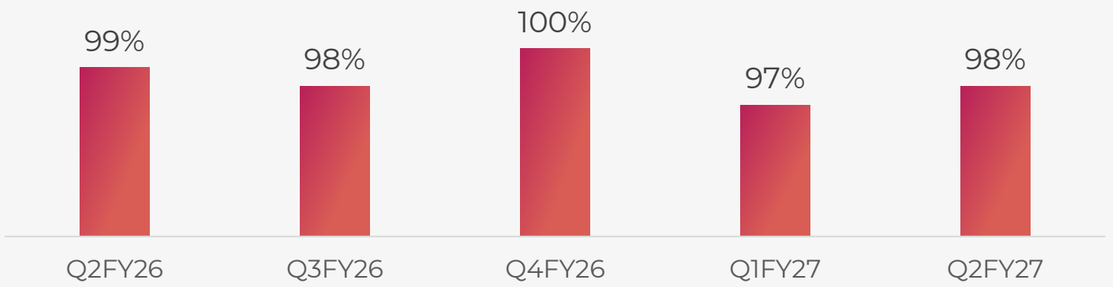
Net Stage 3/ NNPA (%)



30+ DPD (%)

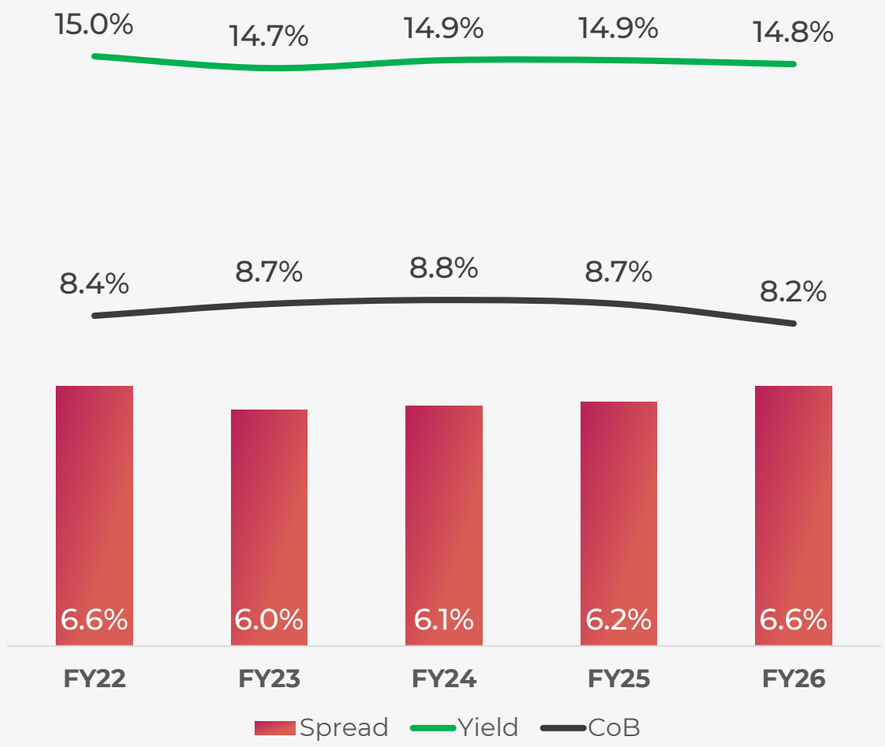


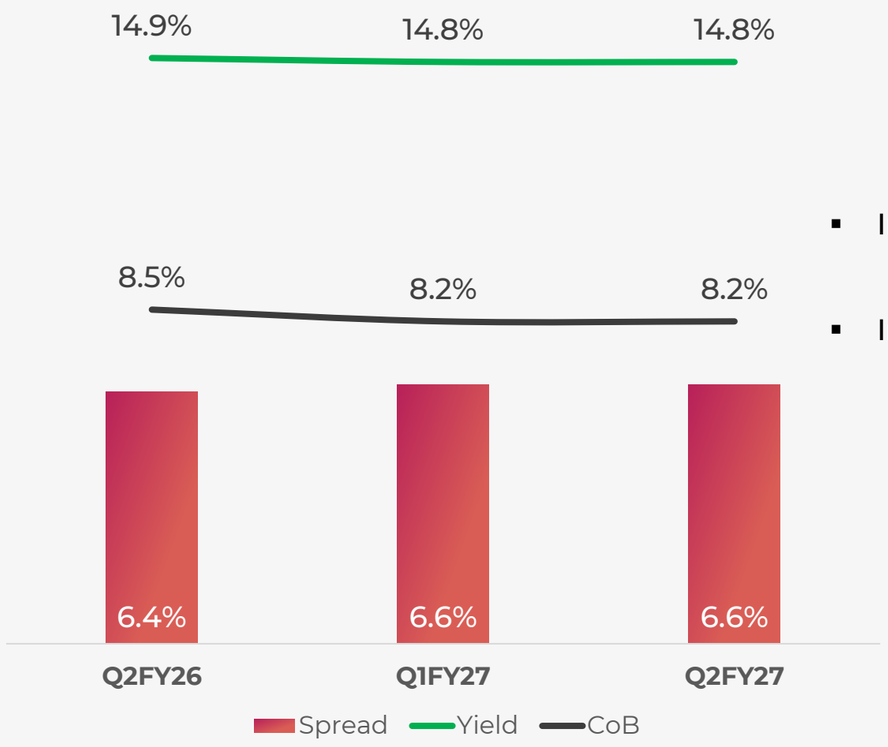
Collection Efficiency (%)



Cost of Funds Trending down

Yield, Cost of Funds & Spread (%)



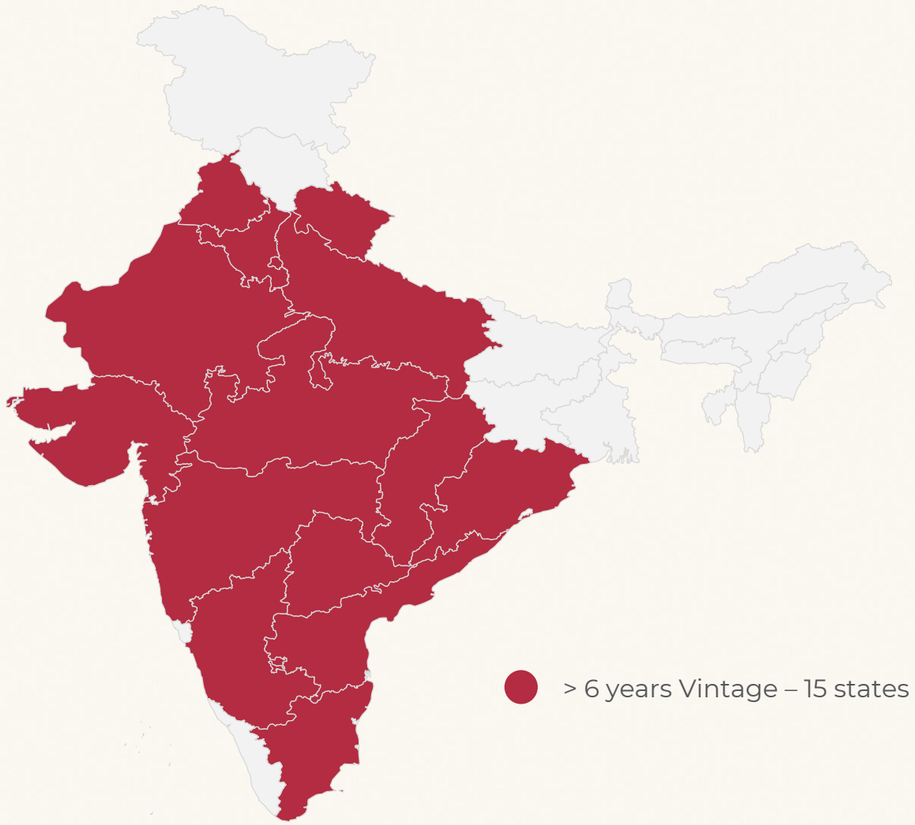


- Incremental lending yield is at 14.9%
- Incremental COF is at 8.1%

Yield and COF is position as at the end of relevant period and is excluding amortized upfront income/ expense as per IND AS. Incremental yield and COF is YTD position

Extensive Pan-India Distribution Network

Geographically Diversified with Contiguous Expansion



Scope for Operating Leverage

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

Branch Vintage	No of Branches	Gross AUM (Rs. Crs)	Gross AUM /Branch Q2FY27
Up to 1 year	14	141	10
1 to 3 years	96	2.028	21
More than 3 years	202	9,827	49
Total	**312**	**11,997**	**38**

Low geographic concentration

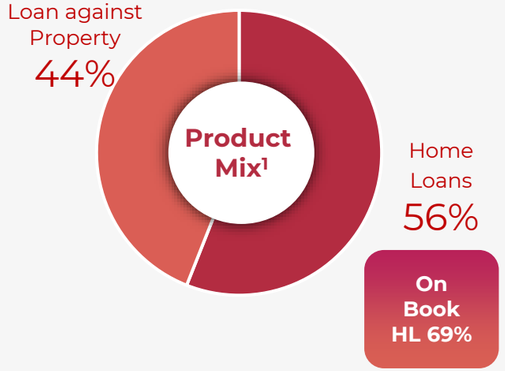
(State - wise Portfolio Break-up, Gross AUM %)

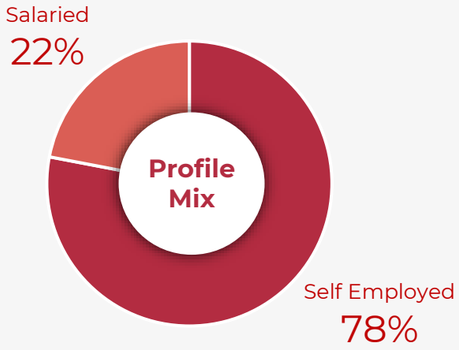
Particulars	Branches	Sept'26 (%)	Mar'21 (%)
Rajasthan	80	31%	33%
Maharashtra	40	15%	19%
Madhya Pradesh	32	9%	17%
Uttar Pradesh	28	7%	6%
Tamil Nadu	24	7%	1%
Telangana	17	6%	-
Gujarat	22	6%	9%
Karnataka	18	5%	5%
Others (7 states)	51	13%	10%
Total	**312**	**100%**	**100%**

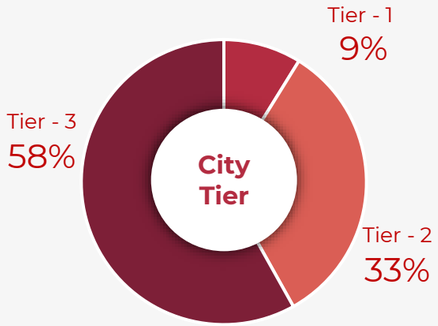
Customer & Portfolio Demographics

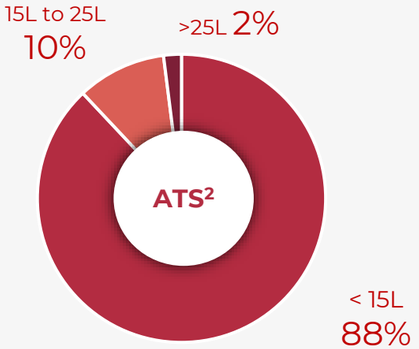
IndiaShelter Home Loans

September 2026

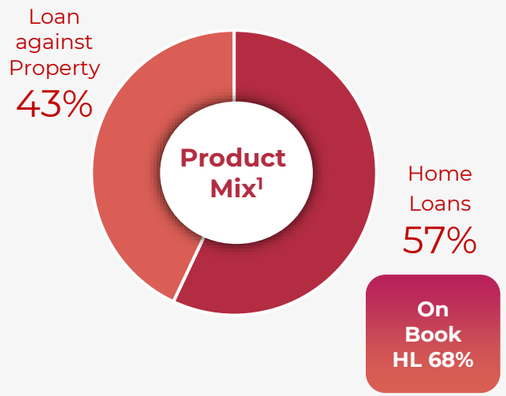


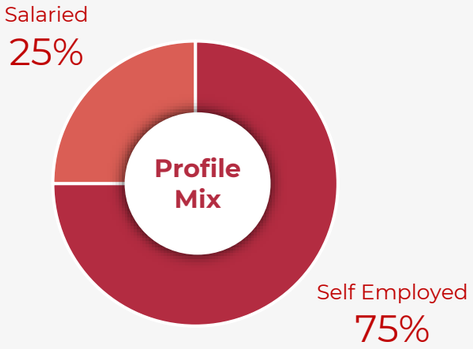


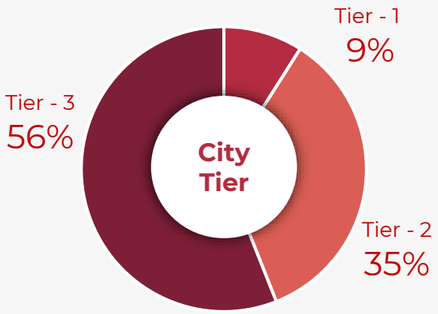


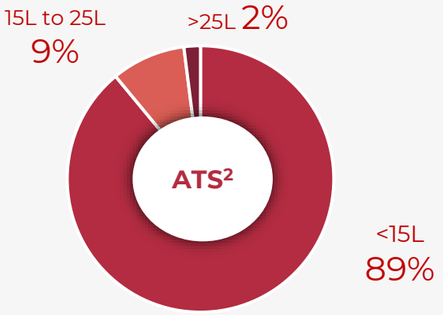


September 2025









1 – Product Mix on AUM | 2 - ATS on No of Loans

About the Company

Business Update

Tech, Credit & Risk

Financials

ESG

India Shelter Finance Corporation Limited

Robust Underwriting and Risk Management

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

IndiaShelter Home Loans

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 liveliness detection

52%
LTV

49%
FOIR

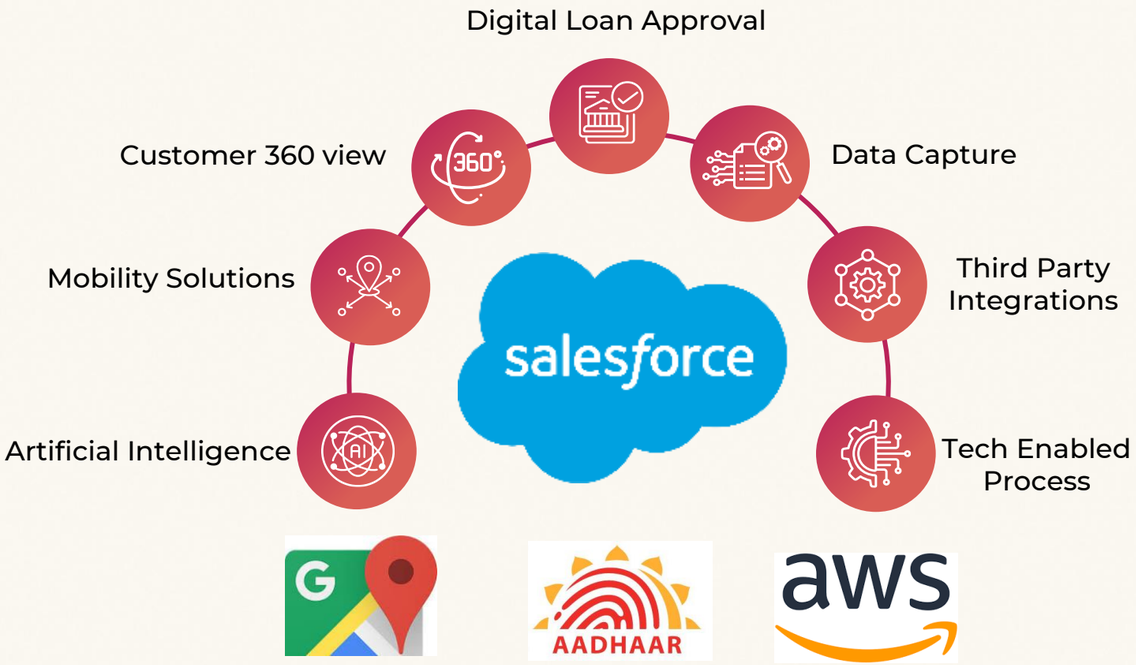
97%
SORP

88%
<15 lakhs Ticket Size[1]

1 –No of Loans

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

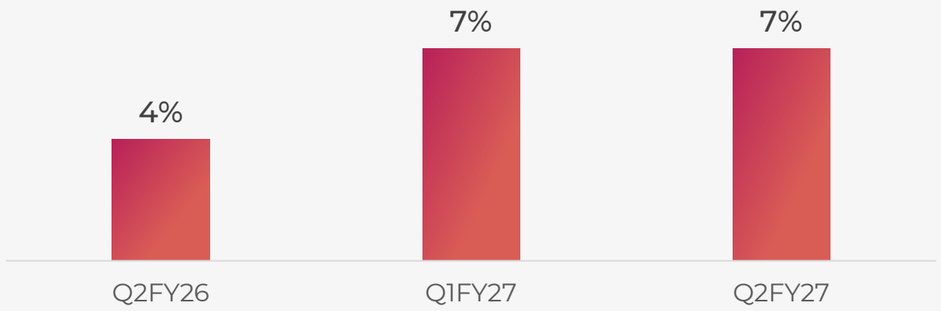
Geo-tagging of all properties during technical evaluation

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

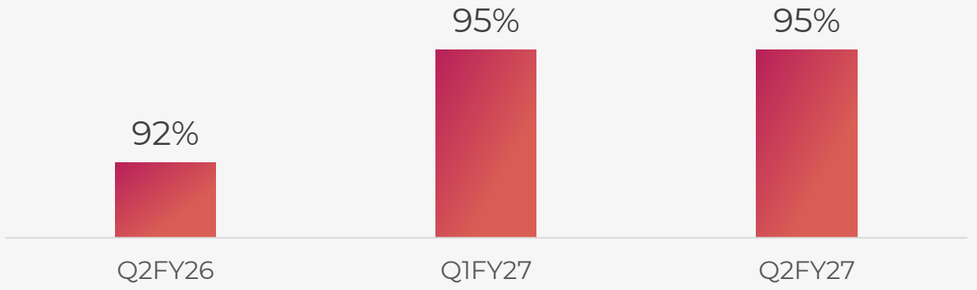
Salesforce integrated with downstream / upstream applications including mobile applications

Digital Adoption Progress

% of Digital Sourcing

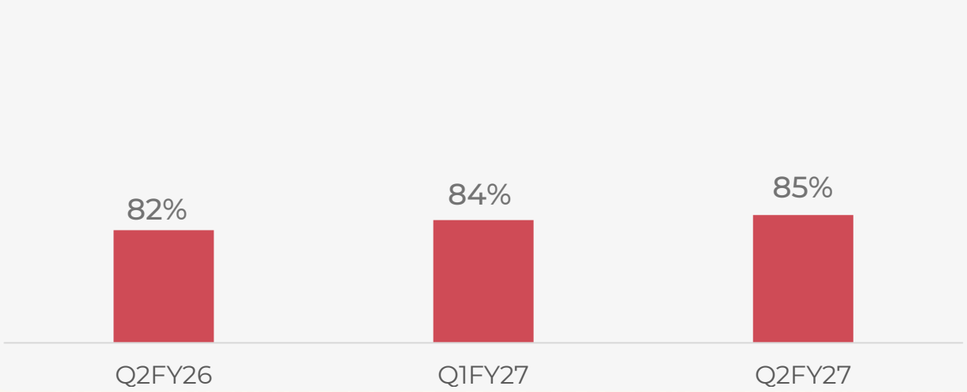


% of Account Aggregator (AA) penetration

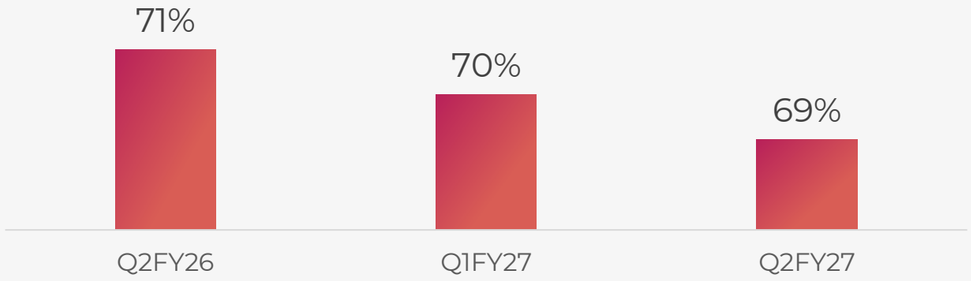


94%
Digital Collection

% of Customers registered on the app



% of Service Requests raised on the app

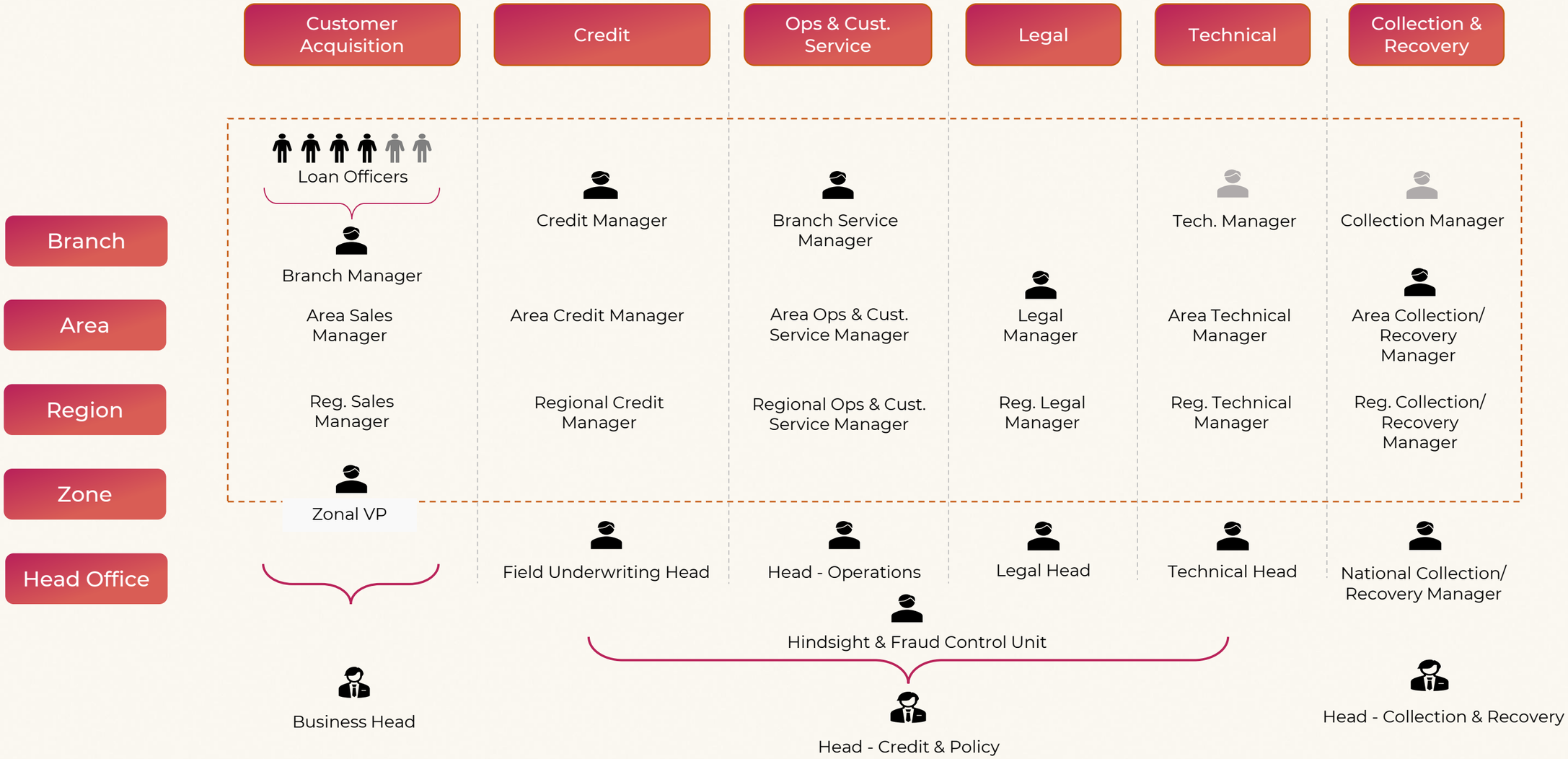


Account Aggregator Penetration is on sanctioned loan base

Separate Hierarchy Of Key Functions

Sales, Underwriting & Collections Independent of each function

IndiaShelter Home Loans



Excludes other functions & HO employees

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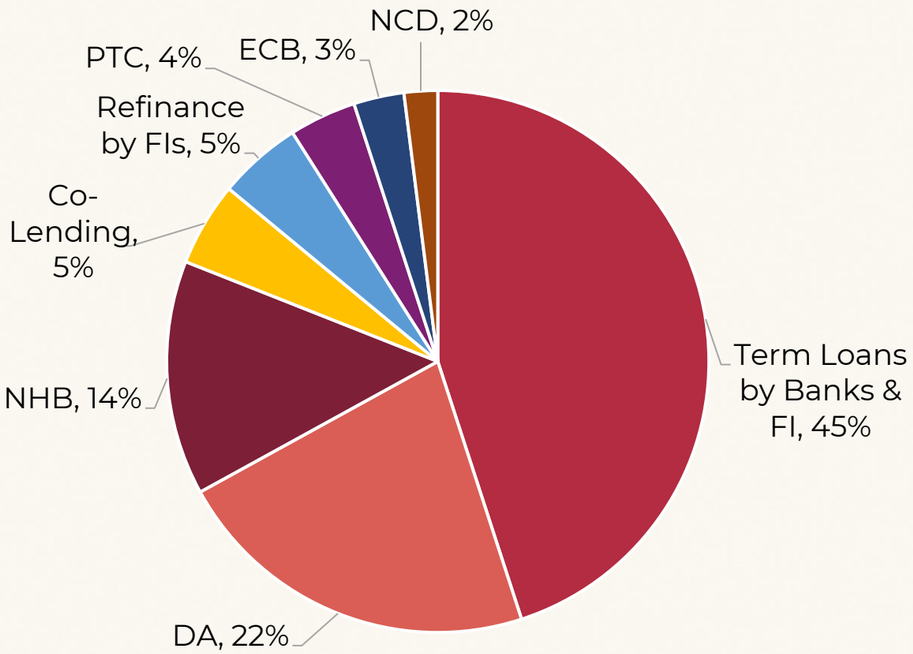
Financials

ESG

India Shelter Finance Corporation Limited

Strong Liability Franchise

Diversified Funding Profile and Lender Base | Q2FY27



8 years
Avg. Tenure of Borrowings

Strong Lending Relationships

33
Lender Relationships

Key Lenders

Financial Institution

Public Banks

Private Banks

DA – Direct Assignment, NHB – National Housing Bank, ECB – External Commercial Borrowing, PTC – Pass Through Certificates, NCD – Non-Convertible Debentures

Strong Balance Sheet

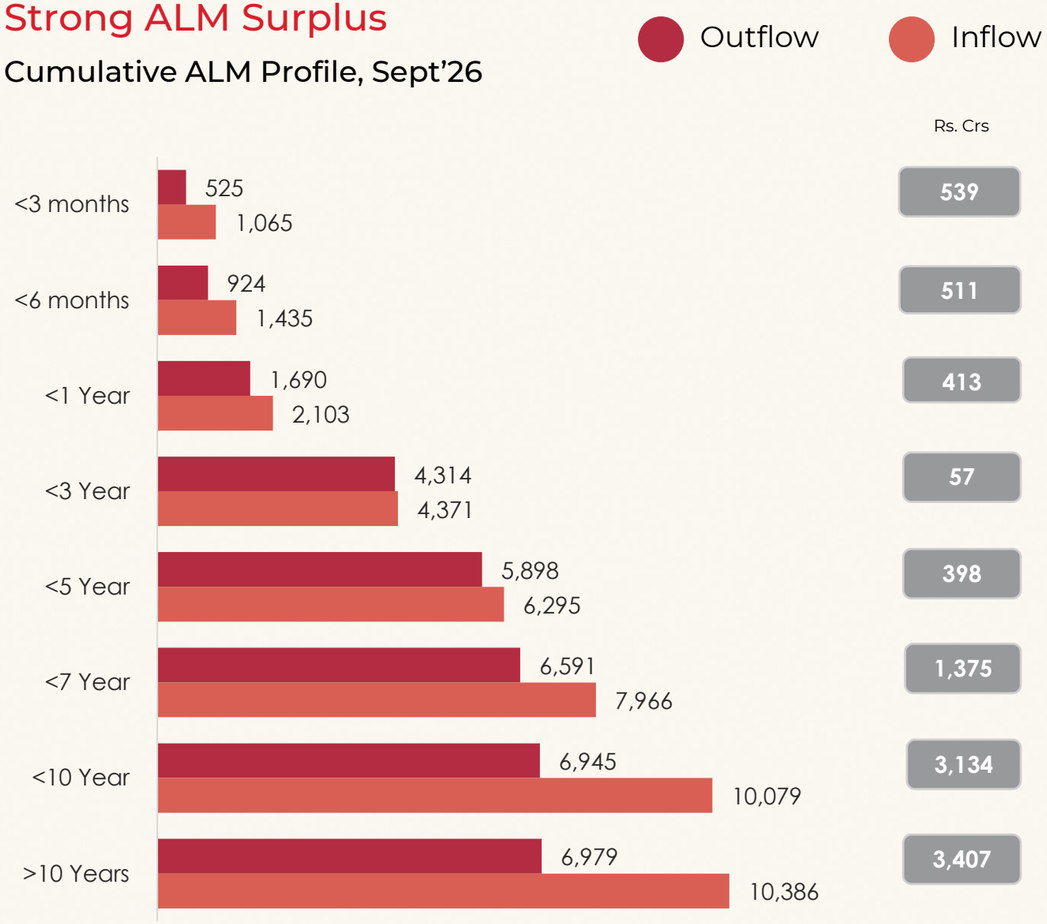
Consistent Rating Upgrades

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)

CARE Rating, ICRA & IND RA

Strong ALM Surplus

Cumulative ALM Profile, Sept'26



Comfortable Liquidity Position

Particulars (₹ Cr)	As of Sept-26
Cash & Cash Equivalents[1]	760[1]
Un-availed Sanctions from Banks/FI	1,450
Total Liquidity Position	**2,210**

Total Available Liquidity of **INR 2,210 Cr**

Particulars (Rs. Cr.)	Q4FY27	Q4FY27	Q1FY28	Q2FY28
Opening Liquidity	**2,210**	**2,294**	**2,355**	**2,419**
Add: Principal Collections & Surplus from Operations	600	578	557	536
Less: Debt Repayments	516	517	493	500
Closing Liquidity	**2,294**	**2,355**	**2,419**	**2,456**

₹ 2,456 Cr of Surplus Funds[2] available for business

[1]Excluding lien marked balance of Rs. 50 Crs | [2]Without including any fresh disbursement and borrowing

Profit & Loss Statement - Quarterly

Particulars (Rs. Cr.)	Q2FY27	Q2FY26	YoY	Q1FY27	QoQ
Interest Income[1]	369.9	299.4	*24%*	357.1	*4%*
Net Gain on Direct Assignments	39.8	34.6	*15%*	36.2	*10%*
Non-Interest Income	40.7	35.2	*16%*	39.2	*4%*
Total Income	**450.5**	**369.2**	*22%*	**432.4**	*4%*
Finance Cost	128.2	109.4	*17%*	120.9	*6%*
Net Total Income	**322.3**	**259.9**	*24%*	**311.5**	*3%*
Operating Expenses	117.4	92.3	*27%*	112.9	*4%*
Pre-Provisioning Operating Profit	**204.9**	**167.6**	*22%*	**198.6**	*3%*
Credit Cost	16.3	9.5	*72%*	13.4	*22%*
Profit before Tax	**188.6**	**158.1**	*19%*	**185.2**	*2%*
Tax Expense	42.9	36.0	*19%*	42.2	*2%*
Profit after Tax	**145.6**	**122.0**	*19%*	**143.0**	*2%*
Basic EPS	13.4	11.3		13.2	
Diluted EPS	13.3	10.9		13.1	

[1]Interest Income includes Interest Income on Loans & Income from Liquid Investments | Figures till FY26 are on consolidated basis

Profit & Loss Statement – Half Year

Particulars (Rs. Cr.)	H1FY27	H1FY26	YoY
Interest Income[1]	727.0	587.1	*24%*
Net Gain on Direct Assignments	76.0	70.2	*8%*
Other Income	79.9	73.2	*9%*
Total Income	**882.9**	**730.5**	***21%***
Finance Cost	249.1	215.5	*16%*
Net Total Income	**633.8**	**515.0**	***23%***
Operating Expenses	230.3	181.9	*27%*
Pre-Provisioning Operating Profit	**403.5**	**333.1**	***21%***
Credit Cost	29.7	19.8	*50%*
Profit before Tax	**373.7**	**313.3**	***19%***
Tax Expense	85.1	71.8	*18%*
Profit after Tax	**288.6**	**241.5**	***20%***
Basic EPS	26.5	22.4	
Diluted EPS	26.2	21.6	

[1]Interest Income includes Interest Income on Loans & Income from Liquid Investments | Figures till FY26 are on consolidated basis

Profit & Loss Statement – Annual

Particulars (Rs. Cr.)	FY26	FY25	FY24	FY23	FY22
Interest Income[1]	1,234.7	953.0	712.7	509.0	378.2
Net Gain on Direct Assignments	146.4	98.1	79.1	43.9	49.7
Non-Interest Income	147.5	124.8	69.5	53.3	31.9
Total Income	**1,528.6**	**1,175.9**	**861.4**	**606.2**	**459.8**
Finance Cost	443.8	353.4	287.0	208.7	147.4
Net Total Income	**1,084.8**	**822.5**	**574.4**	**397.6**	**312.4**
Operating Expenses	391.2	306.9	236.0	181.5	133.5
Pre-Provisioning Operating Profit	**693.6**	**515.6**	**338.4**	**216.0**	**178.9**
Credit Cost	40.3	26.4	19.2	14.1	12.0
Profit before Tax	**653.3**	**489.2**	**319.2**	**202.0**	**166.9**
Tax Expense	150.1	111.3	71.6	46.6	38.5
Profit after Tax	**503.1**	**377.9**	**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

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

Balance Sheet

Particulars (Rs. Cr.)	Sept-26	Sept-25	March-26
Sources of Funds			
Share Capital	54.6	54.2	54.4
Reserves & Surplus	3,346.3	2,861.1	3,143.7
Borrowings	6,849.0	5,492.2	6,246.0
Other liabilities & provisions	185.6	172.8	170.8
Total	**10,435.5**	**8,580.3**	**9,615.0**
Application of Funds			
Loan Assets	9,270.6	7,634.0	8,568.5
Investments	629.7	467.7	395.2
Fixed Assets	27.9	31.0	29.2
Cash & Bank Balance	180.1	194.3	304.9
Other Assets	327.2	253.4	317.1
Total	**10,435.5**	**8,580.3**	**9,615.0**

Figures till FY26 are on consolidated basis

ECL Provisions Summary

Particulars	Sept-26	Sept-25	June-26	March-26
Gross Stage 3	147.1	97.8	138.0	109.8
% Portfolio in Stage 3	1.5%	1.2%	1.5%	1.2%
ECL Provision Stage 3	37.5	24.0	35.5	27.9
Net Stage 3	109.6	73.8	102.5	81.9
Provision Coverage Ratio (PCR) – Stage 3	25%	25%	26%	25%
Gross Stage 2	371.9	296.6	363.0	294.3
% Portfolio in Stage 2	3.9%	3.8%	4.1%	3.3%
ECL Provision Stage 2	19.2	10.1	18.9	15.4
Net Stage 2	352.6	286.5	344.2	278.9
Provision Coverage Ratio (PCR) – Stage 2	5.2%	3.4%	5.2%	5.2%
Gross Stage 1	8,992.6	7,437.5	8,420.6	8,400.9
% Portfolio in Stage 1	94.5%	95.0%	94.4%	95.4%
ECL Provision Stage 1	40.7	38.6	38.9	43.7
Net Stage 1	8,951.9	7,398.8	8,381.7	8,357.3
Provision Coverage Ratio (PCR) – Stage 1	0.5%	0.5%	0.5%	0.5%
Gross Stage 1, 2 & 3	9,511.6	7,831.9	8,921.6	8,805.0
ECL Provision	97.4	72.8	93.2	87.0
Total ECL Provision (%)	1.0%	0.9%	1.0%	1.0%

ROE Tree & Key Ratios

IndiaShelter Home Loans

Particulars	Q2FY27	Q2FY26	Q1FY27	H1FY27	H1FY26	FY26
Net Interest Income to Average Total Asset	9.5%	9.1%	9.7%	9.5%	9.1%	9.1%
Non-Interest Income to Average Total Asset	1.6%	1.7%	1.6%	1.6%	1.8%	1.7%
DA Income to Average Total Asset	1.6%	1.7%	1.5%	1.5%	1.7%	1.7%
Net Interest Margin (NIM) to Average Total Asset	12.6%	12.4%	12.7%	12.6%	12.6%	12.5%
Operating Expenses to Average Total Assets	4.6%	4.4%	4.6%	4.6%	4.5%	4.5%
Credit cost to Average Total Assets	0.6%	0.5%	0.5%	0.6%	0.5%	0.5%
PBT to Average Total Assets	7.4%	7.5%	7.6%	7.5%	7.7%	7.5%
ROA (PAT to Average Total Assets)	5.7%	5.8%	5.8%	5.8%	5.9%	5.8%
Leverage (Average Total Assets to Average Net Worth)	3.0	2.9	3.0	3.0	2.9	2.9
ROE (PAT to Average Net Worth)	17.3%	17.0%	17.5%	17.5%	17.2%	17.0%

Particulars	Q2FY27	Q2FY26	Q1FY27	H1FY27	H1FY26	FY26
Opex to Gross AUM	4.0%	3.9%	4.0%	4.0%	4.0%	4.0%
Leverage	3.1	2.9	3.0	3.1	2.9	3.0
CRAR (%)	53.5%	57.1%	59.1%	53.5%	57.1%	56.4%
Book Value Per Share	311.4	269.0	308.0	311.4	269.0	294.1

Figures till FY26 are on consolidated basis

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

Key Growth Strategies

IndiaShelter Home Loans



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

India Shelter Finance Corporation Limited

ESG

Environmental (E)

- 4,546 No of Trees Planted
- 25,000 Trees under Maintenance
- ~90,920 kg per year Carbon Sequestration
- 0.011 (tCO2) scope 1 & 2 Emission Intensity/ Rs. Lacs
- 100% Loans Processed Digitally
- 0.000007 Total scope 3 Emission Intensity/ Rs. Lacs

Social (S)

- 223 Children supported for Leukemia Treatment
- 7,591 Beneficiaries reached for Community Healthcare
- 1,400 Children supported for Mid-day meal Programme
- 6 Female Para-athletes supported

Governance (G)

- Four Independent Directors
- Two women independent directors on the Board
- Zero case of data breach
- ISO/ IEC 27001:2022 certified
- Zero cases of discrimination
- Zero working conditions and health and safety complaint reported by employees

ESG Score

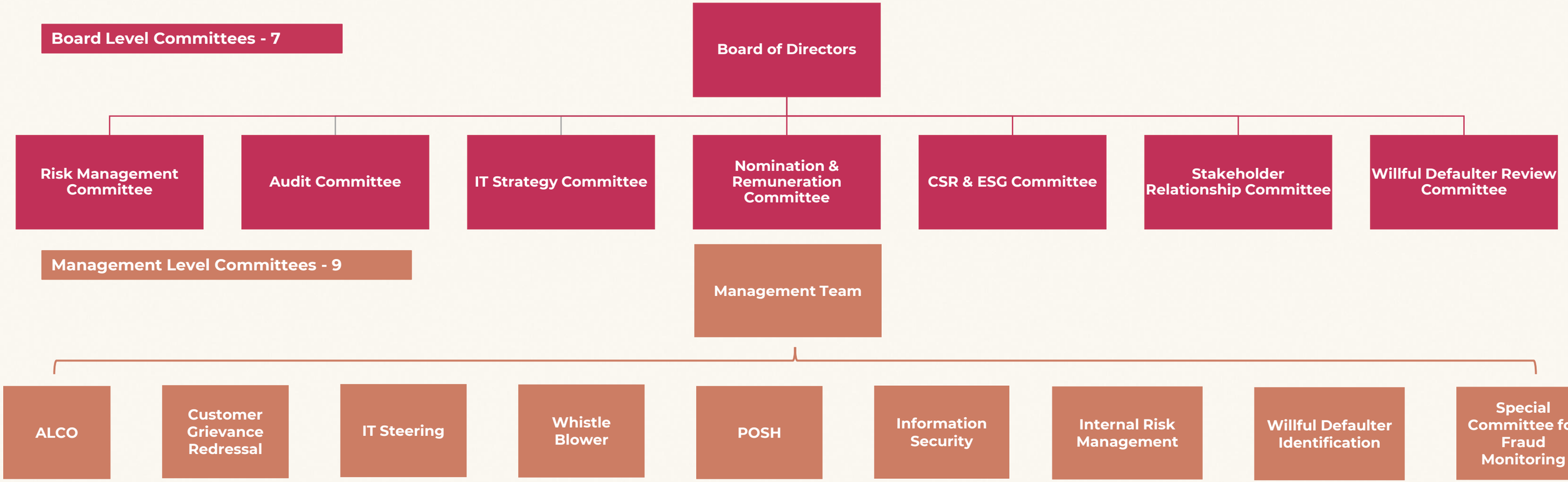
SES Stakeholders Empowerment Services
Analyze »» Educate »» Empower
ESG

SES ESG SCORE (ADJUSTED)			
2025	2026*	YOY Change	
76.8	77.7	↑	0.9

FOOTPRINT	HIGH			MEDIUM			LOW
RATING	A+	A	B+	B	C	D	E
	90-100	80-90	70-80	60-70	50-60	40-50	0-40
RISK	LOW			MEDIUM			HIGH

Strong Governance Structure

Strong corporate governance framework in place for effective risk management



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



NHB Award for lending to women borrowers



ASSOCHAM award for Overall performance



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



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



Best AHF Provider at the National Feather Awards



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

Glossary

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

Glossary

IndiaShelter Home Loans

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
		ML	Machine Learning
CX	Customer experience	MSME	Micro , Small & Medium Enterprises
DPD	Days Past Due	NNPA	Net non-performing assets
ECB	External commercial borrowing	NPA	Non-performing assets
ECL	Expected credit loss	Opex	Operating Expenses
EMI	Equated monthly instalments	PAT	Profit after tax
e-NACH	Electronic National Automated Clearing House	PBT	Profit before tax
		PCR	Provision coverage ratio
EPS	Earnings Per Share	ROA	Return on assets
EWS	Economically weaker section	ROE	Return on equity
FII	Foreign institutional investor	SME	Small & Medium Enterprise
FOIR	Fixed Obligation to Income Ratio	SORP	Self -Occupied Residential Property
FPC	Fair Practice Code	TAT	Turnaround Time
FPI	Foreign Portfolio Investor	UX	User Experience
GMA	Gross Managed Assets		

Thank You

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IndiaShelter Home Loans