August 06, 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** **INE922K07120**	**ISIN: INE922K01024**

Sub: Investor Press Release on the Financial and Operational Performance of the Company for the quarter ended June 30, 2026.

Dear Sir / Madam,

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 ended June 30, 2026.

This Investor Press Release is also available on the Company's website at https://www.indiashelter.in/investor-relations

Kindly take the above information on record.

Thanking you,

For India Shelter Finance Corporation Limited

MUKTI CHAPLOT Digitally signed by MUKTI CHAPLOT Date: 2026.08.06 15:44:14 +05'30'

Mukti Chaplot
Company Secretary & Compliance Officer
M. No.: 38326

India Shelter Finance Corporation Limited

For Immediate Publication

Gross AUM as of Q1FY27 at Rs. 11,284 Crs, growth of 24% YoY

PAT of Rs. 143 Crs for Q1FY27, growth of 20% YoY

RoA for Q1FY27 at 5.8% and RoE for Q1FY27 at 17.5%

Investor Release **6th August 2026**

Gurugram, 6th August 2026: The Board of Directors of India Shelter Finance Corporation at its meeting held today, approved the unaudited financial results for quarter ended June 30, 2026.

Key Performance Metrics:

Particulars (Rs. Crs)	Q1FY27	Q1FY26	YoY	Q4FY26	QoQ
Gross AUM	11,284	9,120	24%	11,044	2%
Disbursements	641	887	*Refer Note 1*	1,040	*Refer Note 1*
Spread (%)	6.6%	6.4%		6.6%	
Opex/Gross AUM	4.0%	4.1%		3.9%	
PAT	143	119	20%	138	4%
RoA (%)	5.8%	6.0%		5.9%	
RoE (%)	17.5%	17.2%		17.6%	
Gross Stage 3 (%)	1.5%	1.2%		1.2%	

Note 1 *- During Q1FY27, the Company consciously transitioned to recognizing disbursements on cheque realization rather than cheque handover.*

Commenting on the performance, **Mr. Rupinder Singh, Managing Director and CEO of India Shelter Finance Corporation** said: FY27 has begun on a steady note, Gross AUM grew 24% YoY to Rs. 11,284 Crs.

During the quarter, the Company consciously transitioned to recognizing disbursements on cheque realization rather than cheque handover. This transition is aligned with stronger operational controls and the impact of the same is one time in nature. This one-time accounting change has shifted a portion of disbursement recognition across reporting periods and temporarily impacted reported Q1FY27 disbursements. Reported disbursements for the quarter stood at Rs. 641 Crs. Disbursement at clearance for Q1FY27 was at Rs. 1,046 Crs.

On profitability metrics, PAT for the quarter came in at Rs. 143 Crs registering a growth of 20% YoY and 4% QoQ. RoE for the quarter stood at 17.5%. Our Networth now stands at Rs. 3,352 Crs.

Profitability:

- Profit after tax grew by 20% YoY to Rs. 143 Crs in Q1FY27
- RoA stood at 5.8% in Q1FY27
- RoE stood at 17.5% in Q1FY27

Borrowings & Liquidity:

- Networth came in at Rs. 3,352 Crs as of June’26
- The company continues to carry a liquidity of Rs. 2,423 Crs as of June’26
- In Q1FY27, cost of funds were stable at 8.2%
- In Q1FY27, spreads were stable at 6.6%

Asset Quality & Provisions:

- Gross Stage 3 and Net Stage 3 were at 1.5% and 1.2% as of June’26

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 307 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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investorrelations@indiashelter.in