

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 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 ended June 30, 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
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

Q1FY27

India Shelter Finance Corporation Limited

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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.

Q1FY27 Snapshot

Gross AUM¹ Rs. Crore 11,284 Transitioned to disbursement booking at realization	Employees 4,964 	Spread 6.6% 	Gross Stage 3 1.5% 	ROA 5.8% 
Disbursement Rs. Crore 641 Transitioned to disbursement booking at realization	States 15 	Secured Book 100% 	Net Stage 3 1.2% 	ROE 17.5% 
PAT Rs. Crore 143 20% YoY 	Branches 307 	Average Ticket Size² Rs. Lakhs 10 	PCR⁴ 26% 	CRAR Leverage 59.1% 3.0 
Net Worth Rs. Crore 3,353 	In-House Sourcing 99% 	LTV³ 52% 	Credit Cost 0.5% 	Credit Rating⁵ AA- 

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 – Q1FY27

Gross AUM



Rs. Crore
11,284

Transitioned to
disbursement
booking at
realization

Spread



6.6%

Business Metrics & Expansion

- Company transitioned to disbursement booking at realization during Q1FY27
- Gross AUM grew **24% YoY** to **Rs. 11,284 Cr**
- Portfolio LTV maintained at **52%**, ATS continues at **Rs. 10 Lacs**
- Geographic presence stood at **307** locations as of 30th June'26, plan to open 40-45 branches this Financial Year

Operations & Technology

- AI is being institutionalized and embedded across Business, Credit, Collections, Operations, Compliance & Marketing.
- Continues to maintain strong focus on leveraging tech to improve operations, onboarding and customer experience
- Continues to focus on digital operations, company now processes **94%** digital collections, **99%** e-signing of applications

Liquidity & Cost of Borrowing

- Cost of Funds (COF) improved by **40 bps YoY** to **8.2%** as of June'26
- Spreads stable at **6.6%**
- Comfortable liquidity position, liquidity buffer stood at **Rs. 2,423 Crs** as of 30th June'26
- DA as a % of Gross AUM at **17%**, maintaining below the guided range of **18%**

Operating Efficiencies

- Net Income grew by **22% YoY** to **Rs. 312 Crs** in Q1FY27 as against **Rs. 255 Crs** in Q1FY26
- In Q1FY27, Opex to Gross AUM stood at **4.0%**

Asset Quality

- Gross Stage 3 and Net Stage 3 at **1.5%** and **1.2%** as of 30th June'26 as against **1.2%** and **0.9%** as of 30th June'25
- 30+ DPD at **5.2%** as of 30th June'26
- Credit Cost for the quarter at **0.5%**

Profitability¹

- Profit after tax grew by **20% YoY** to **Rs. 143 Crs** in Q1FY27 as against **Rs. 119 Crs** in Q1FY26
- In Q1, the annualized RoA stood at **5.8%** as against **6.0%** in Q1FY26
- In Q1, the annualized RoE stood at **17.5%** as against **17.2%** in Q1FY26

Disbursement



Rs. Crore
641

Transitioned to
disbursement
booking at
realization

ROE



17.5%

PAT



Rs. Crore
143

Gross Stage 3

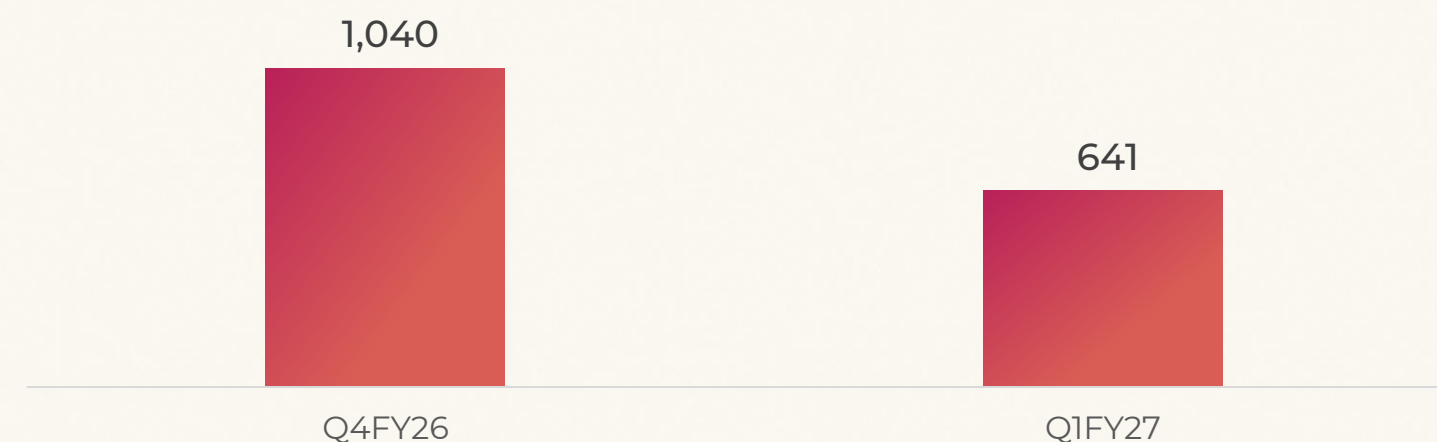


1.5%

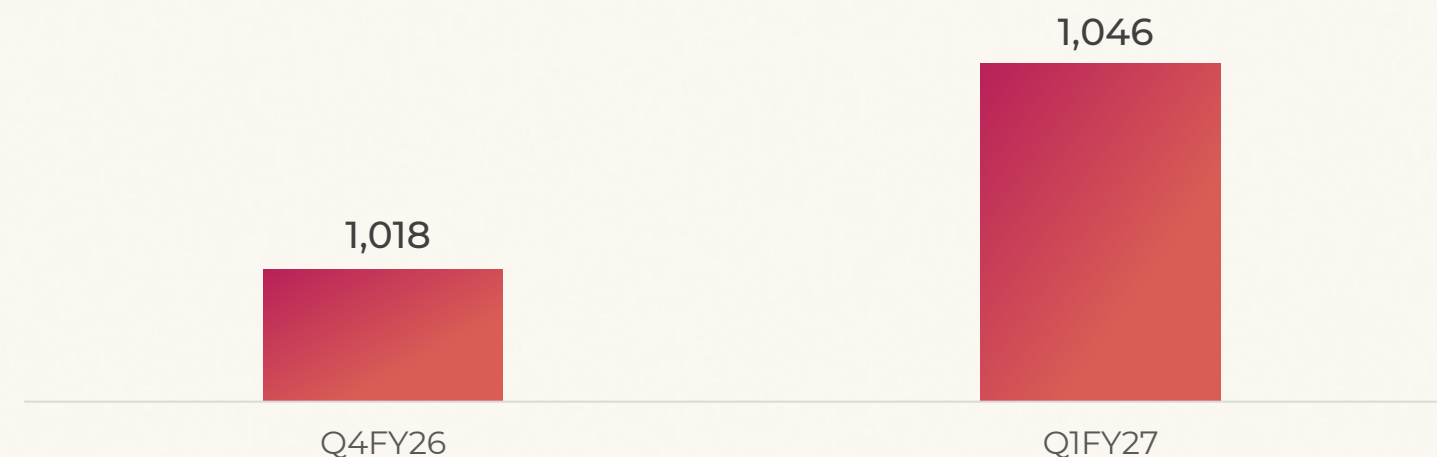
Understanding Q1FY27 Disbursement

- During Q1FY27, the Company consciously transitioned to recognizing disbursements on cheque realization rather than cheque handover. This one-time accounting change has shifted a portion of disbursement recognition across reporting periods and temporarily impacted reported Q1FY27 disbursements.
- This activity has no P&L impact as benefit of interest was already being provided to the customers.
- Excluding this timing impact, business trends remained healthy with strong sanction and login pipeline, and management continues to maintain its FY27 guidance of 25-30% AUM growth.

Disbursement at Booking (Rs. Crores)



Disbursement at Clearance (Rs. Crores)



| 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 307 branches and maintains a granular portfolio with ATS of ~ Rs. 10 Lacs

Rs. 11,284 Crs
Gross AUM

1,41,124
No of Customers

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 (Q1FY27)

72%

First Time Mortgage Borrowers

91%

Tier II & Tier III

82%

LIG + MIG

99%

Women Applicant

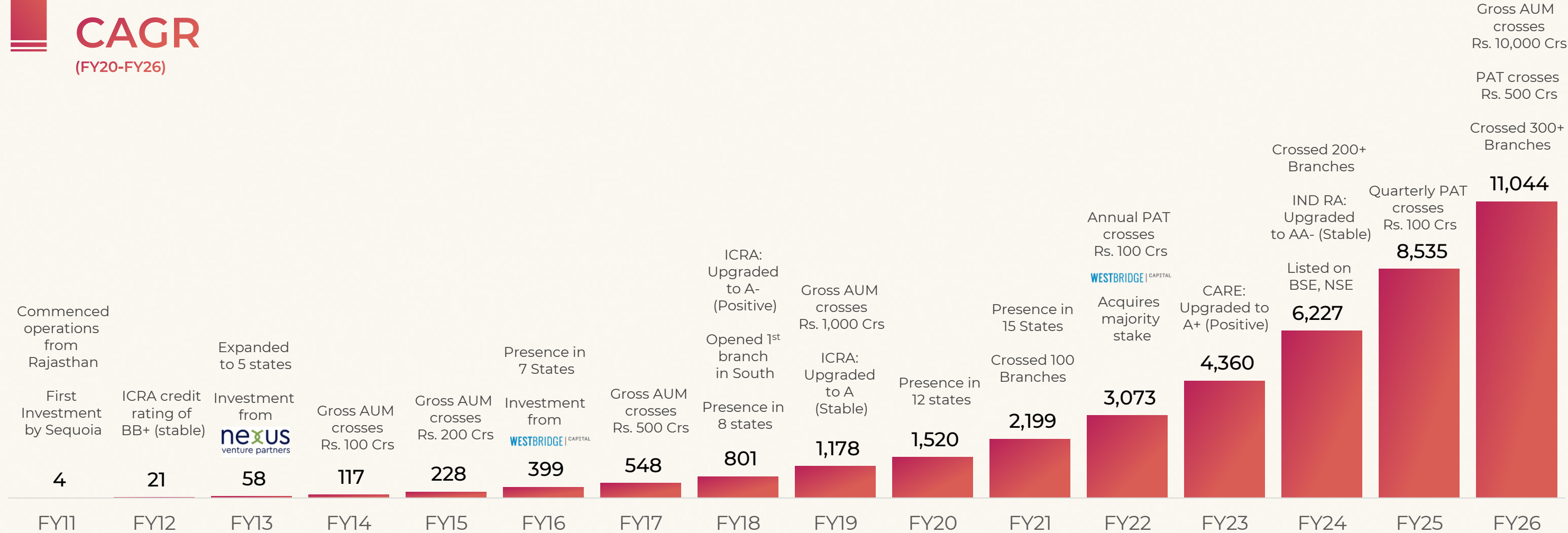
78%

Self-Employed

Growth Journey

Gross AUM (Rs. Crores)

 **39% CAGR**
(FY20-FY26)



Key Success Factors



Experienced Board with Industry Veterans

Chairman



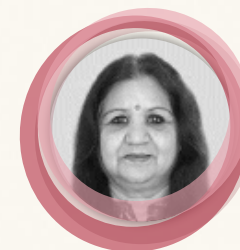
Sudhin Choksey

Ex-MD Gruh Finance
35+ yrs of BFSI experience

Independent Directors



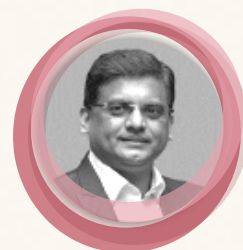
Parveen Gupta
Ex-MD SBI



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
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



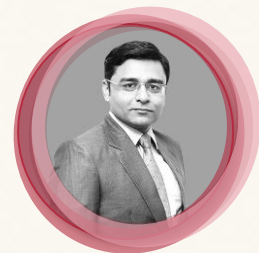
Nitin Goel
Head Credit & Policy
22+ yrs of experience



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

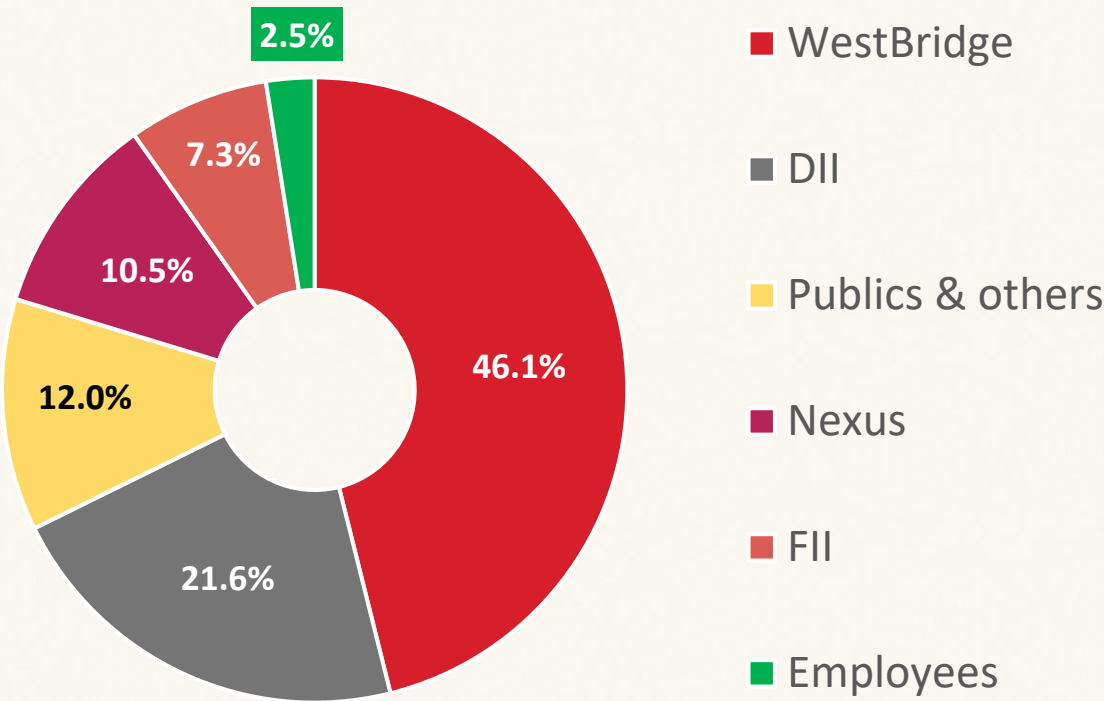


Aakash Jain
CCO
17+ yrs of experience

Shareholding Pattern

Key Institutional Investors

Investor	% Holding
WestBridge Capital^	46.1%
Nexus Venture Partners^	10.5%
Kotak Mutual Fund	6.7%
SBI Life	3.9%
Goldman Sachs India Equity#	2.7%
Axis Mutual Fund*	2.2%
Whiteoak Mutual Fund*	2.1%
Creaegis Investment Management#	1.8%
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%
Franklin Templeton Mutual Fund	0.4%



726 employees are covered under ESOP program, comprising:
~40% of the employees excluding frontline staff

^Holding through various schemes/funds | *Holdings through multiple mutual fund schemes | #including managed funds | Shareholding Pattern & Key Institutional Investors as of 31st July 2026

About the Company

| **Business Update**

Tech, Credit & Risk

Financials

ESG

Industry Dynamics

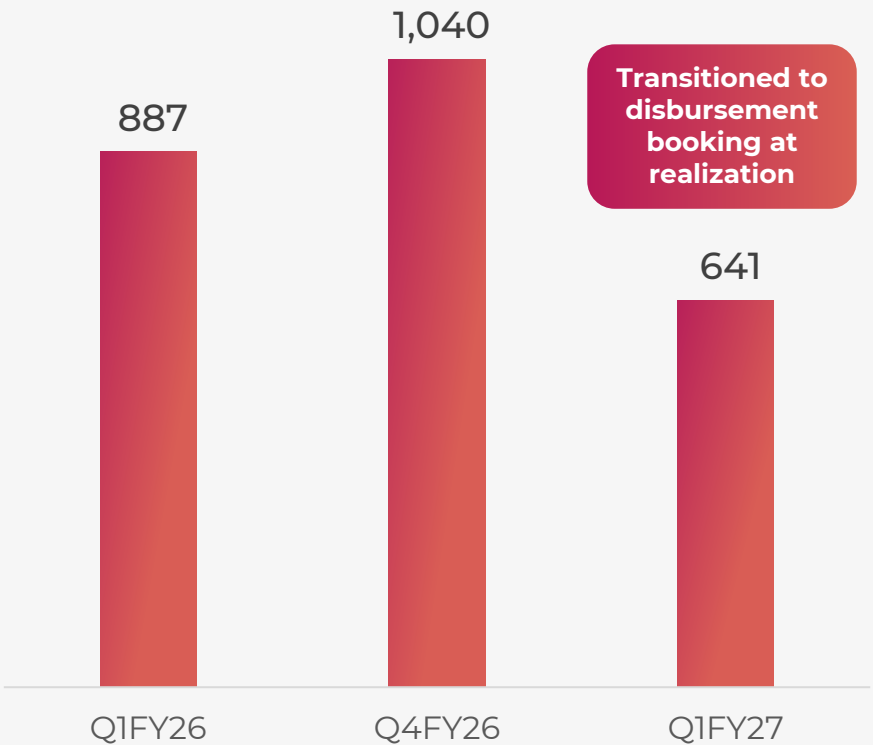
Segment	Income Profile (Rs. Lakh)	Housing Shortage (mn units)	Avg. Ticket Size (Rs. mn)	Value of Units (Rs. tn)	LTV (%)	Credit Penetration (%)	Aggregate Loan Demand (Rs. tn)
EWS	Up to 3	45	0.75	34	40%	40%	5
LIG	3 to 6	50	2.0	100	50%	80%	40
MIG & Above	6 and above	5	8.0	40	65%	85%	22
Total		100		174	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

- Potential demand for housing by was pegged at 100m units as per the Reserve Bank of India's 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

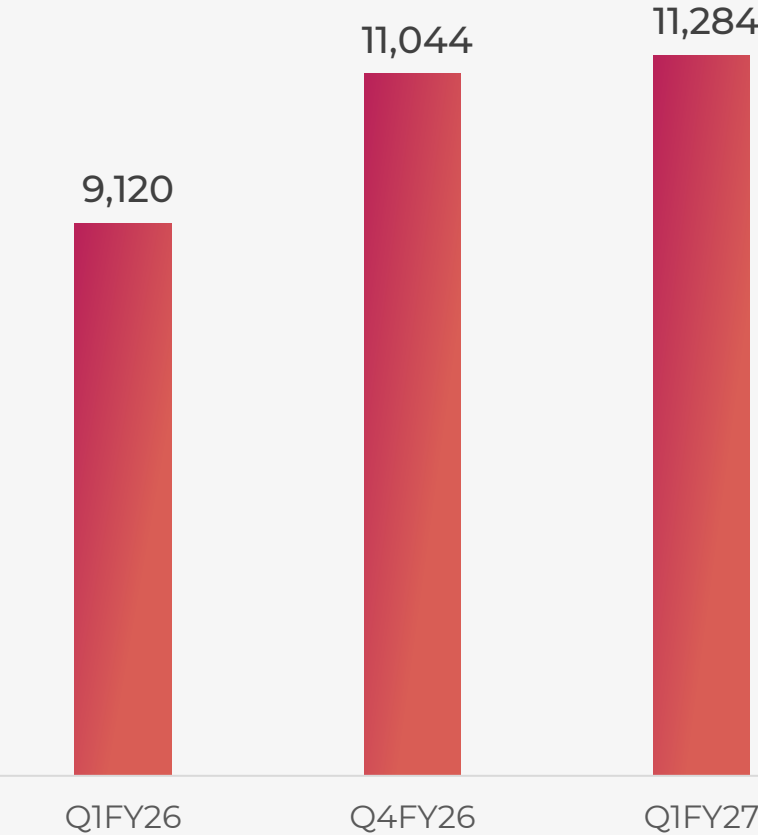
¹Reserve Bank of India's Report of the Committee on the Development of Housing Finance Securitisation Market in Sep'19

Robust Growth With Profitability

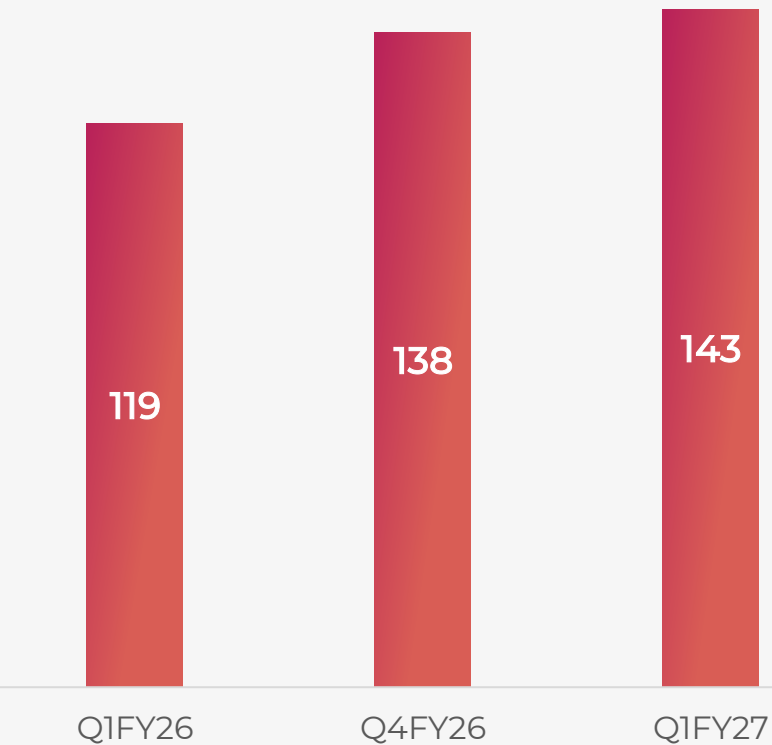
Disbursement
(Rs. Crores)



Gross AUM
(Rs. Crores)



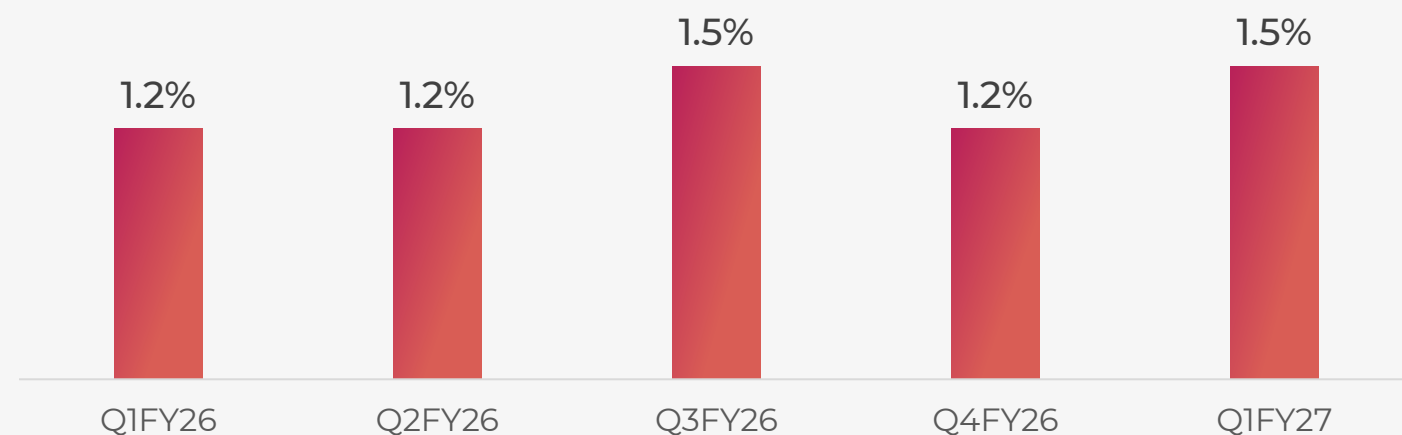
PAT
(Rs. Crores)



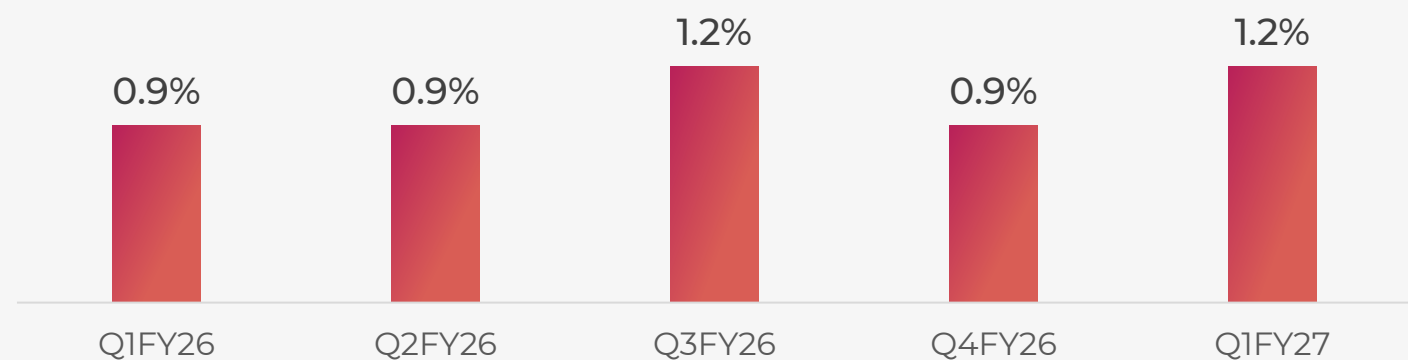
Refer [Slide 5](#) for details

Asset Quality Metrics

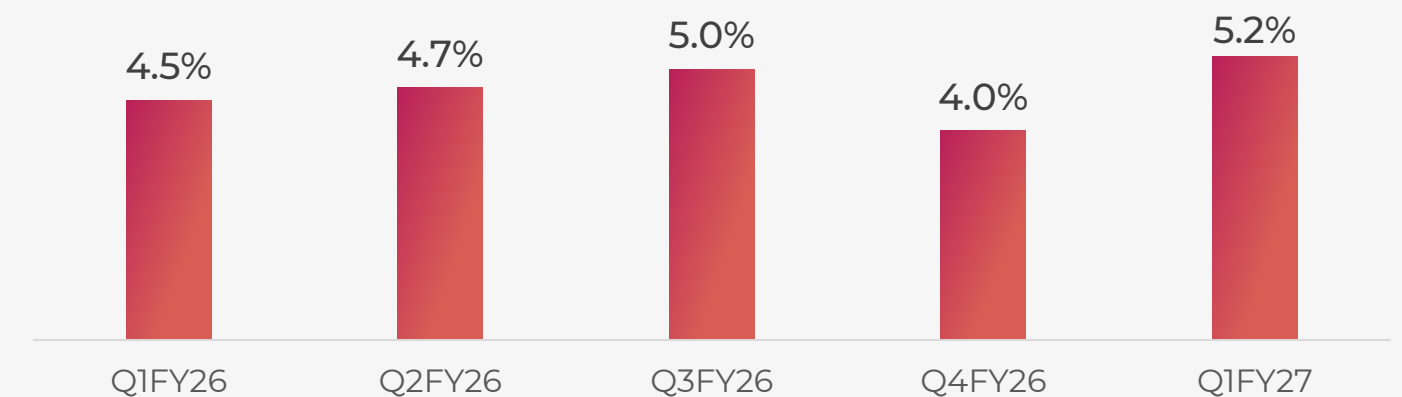
Stage 3/ GNPA (%)



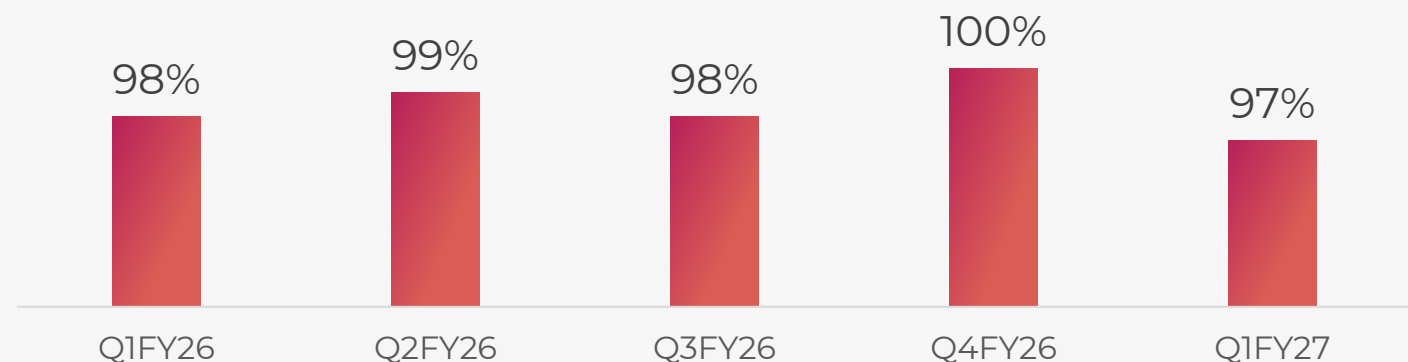
Net Stage 3/ NNPA (%)



30+ DPD (%)

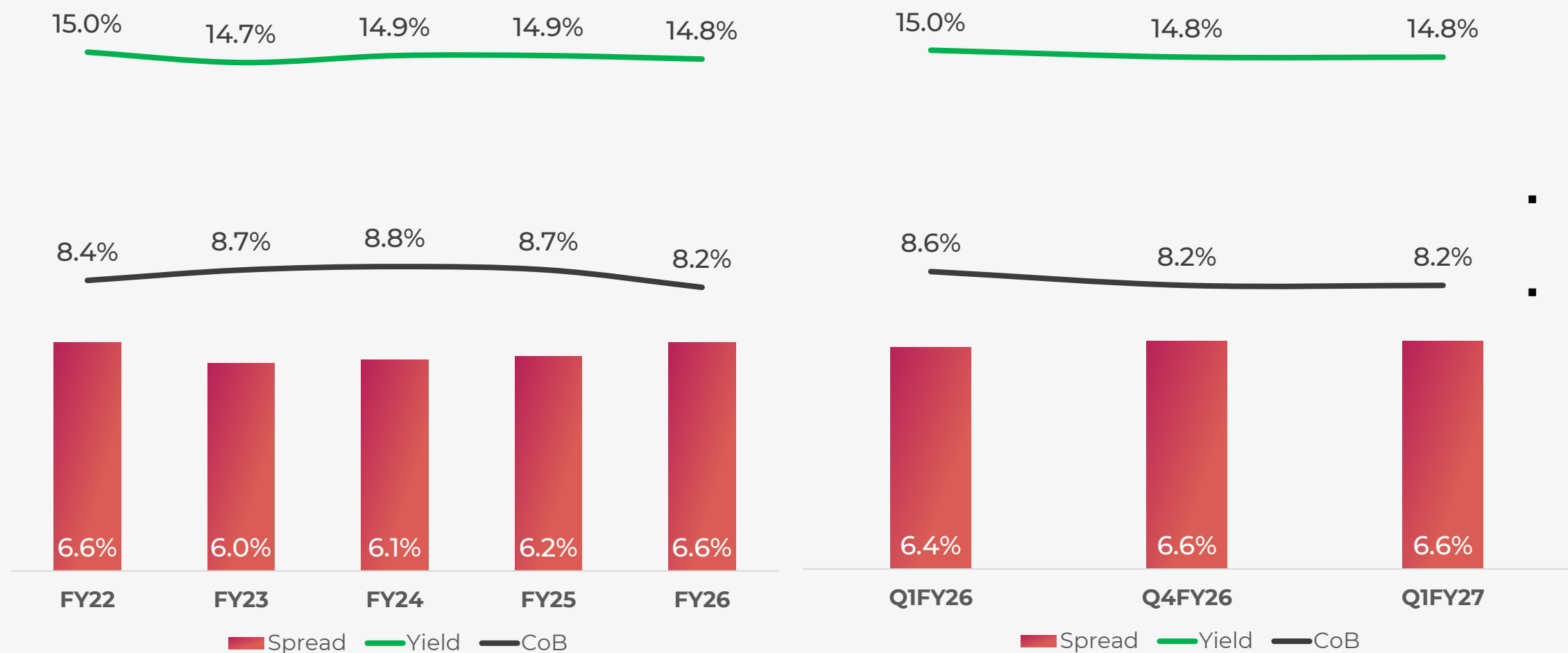


Collection Efficiency (%)



Cost of Funds Trending down

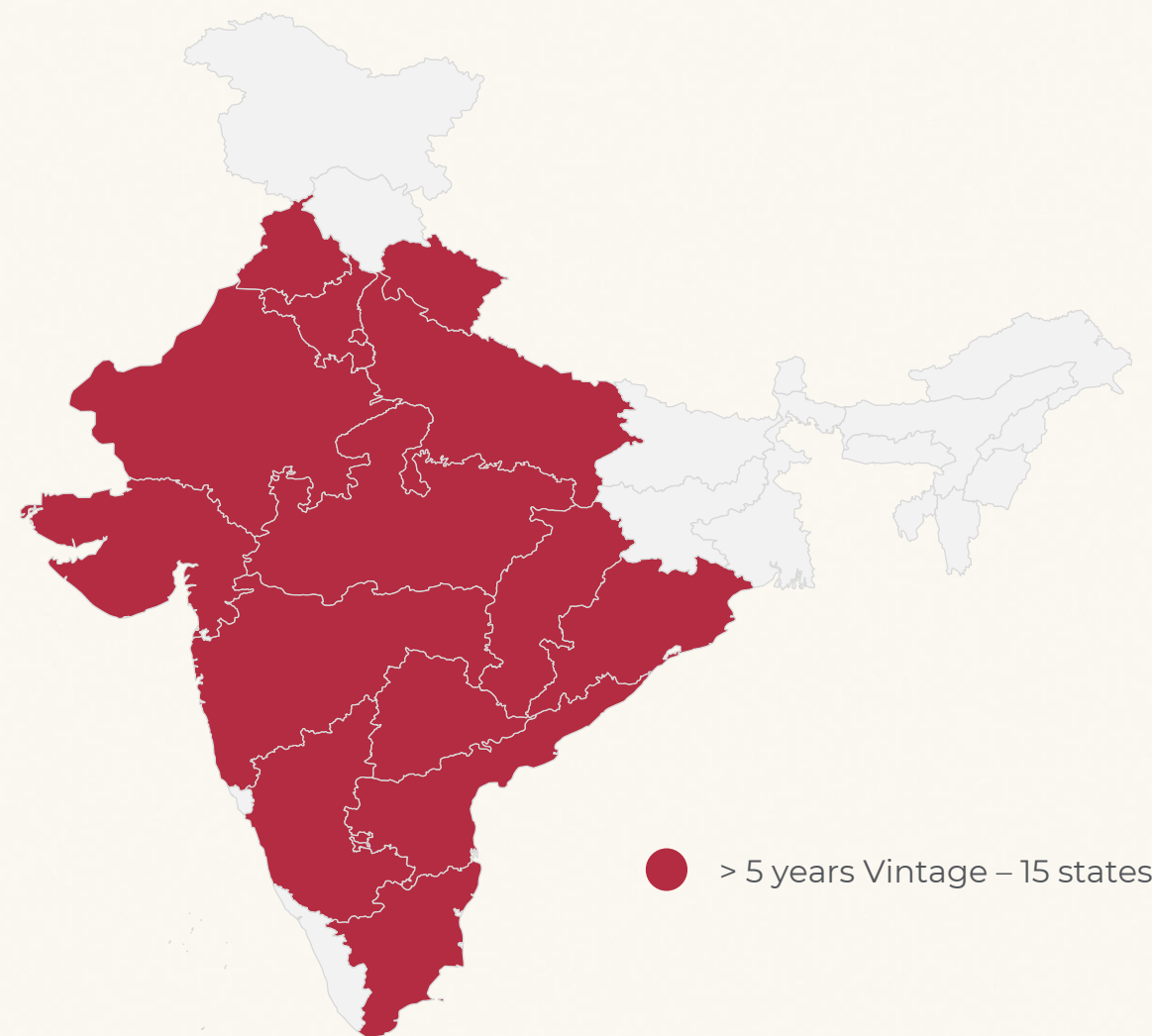
Yield, Cost of Funds & Spread (%)



- Incremental lending yield is at 14.9%
- Incremental COF is at 7.9%

Extensive Pan-India Distribution Network

Geographically Diversified with Contiguous Expansion



Scope for Operating Leverage

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

Branch Vintage	No of Branches	Gross AUM (Rs. Crs)	Gross AUM /Branch Q1FY27	Gross AUM /Branch FY21
Up to 1 year	17	189	11	1
1 to 3 years	97	2,045	21	14
More than 3 years	193	9,049	47	30
Total	307	11,284	37	19

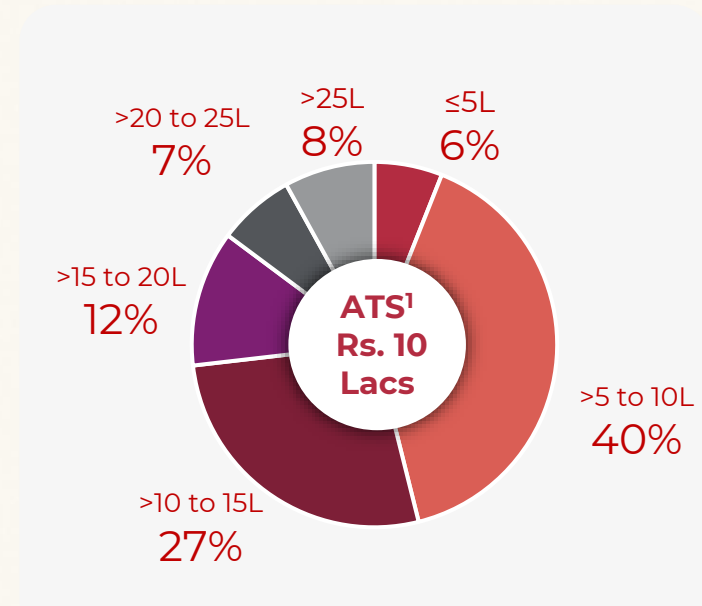
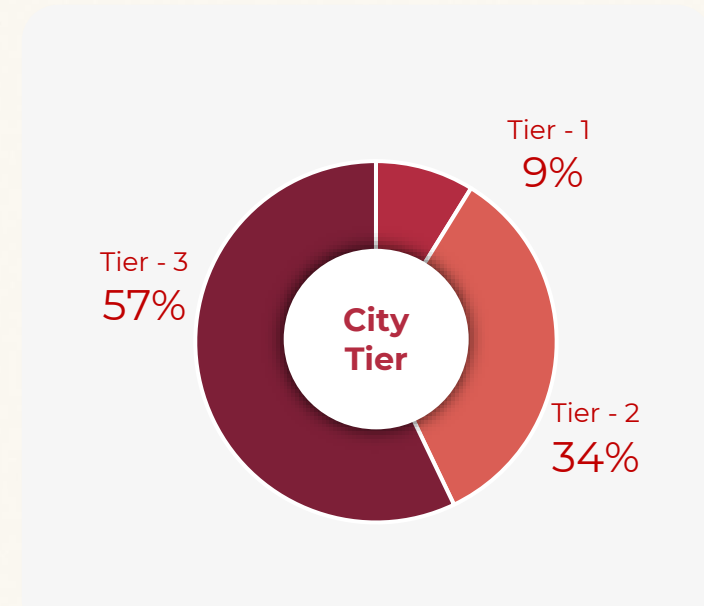
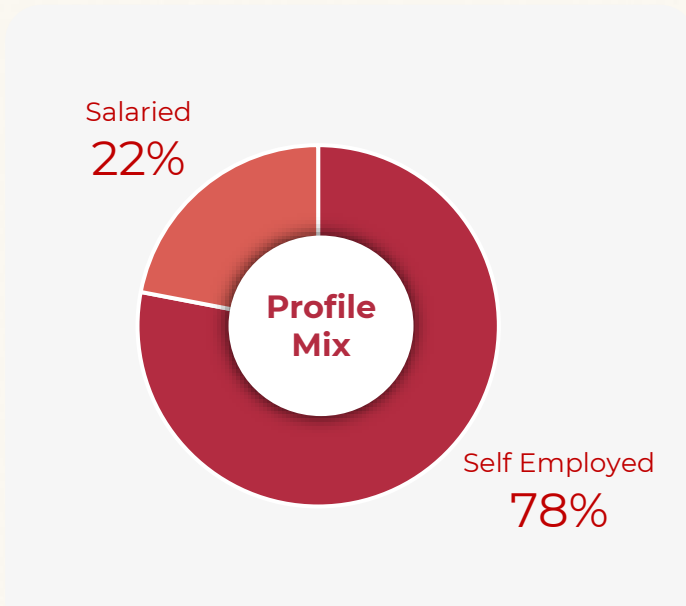
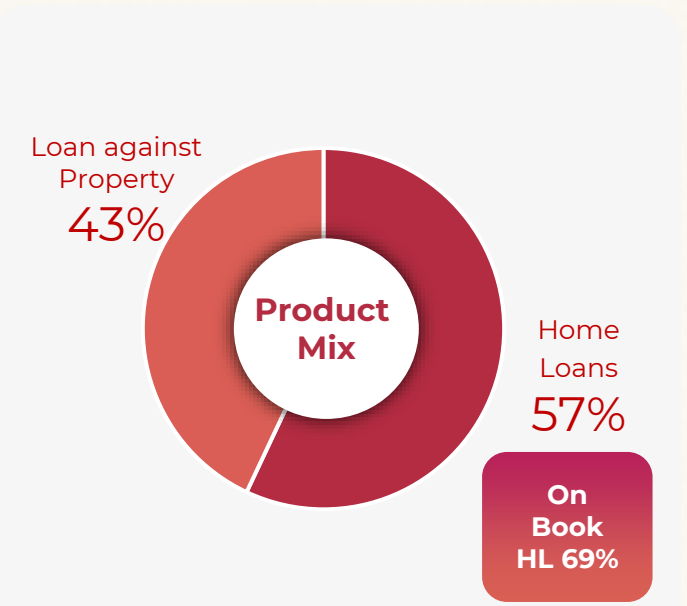
Low geographic concentration

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

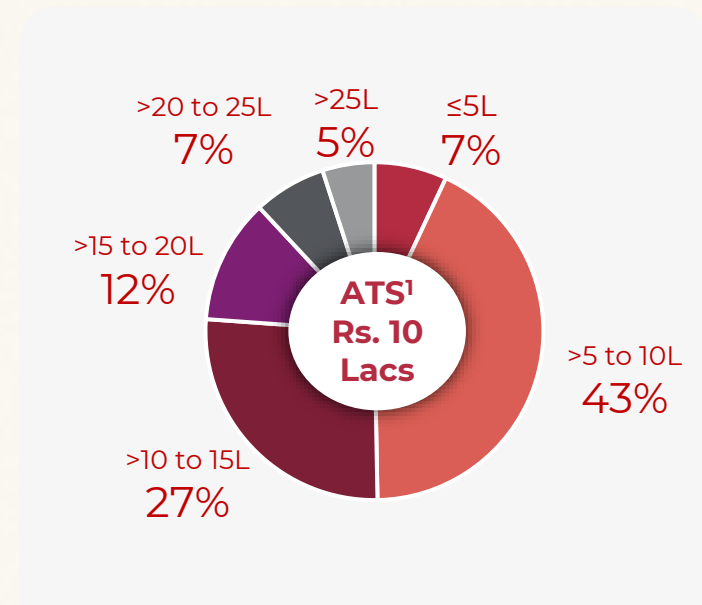
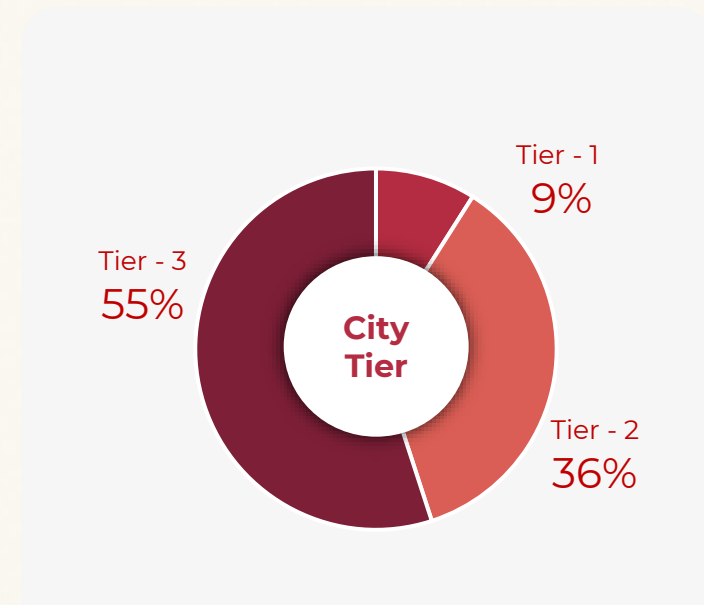
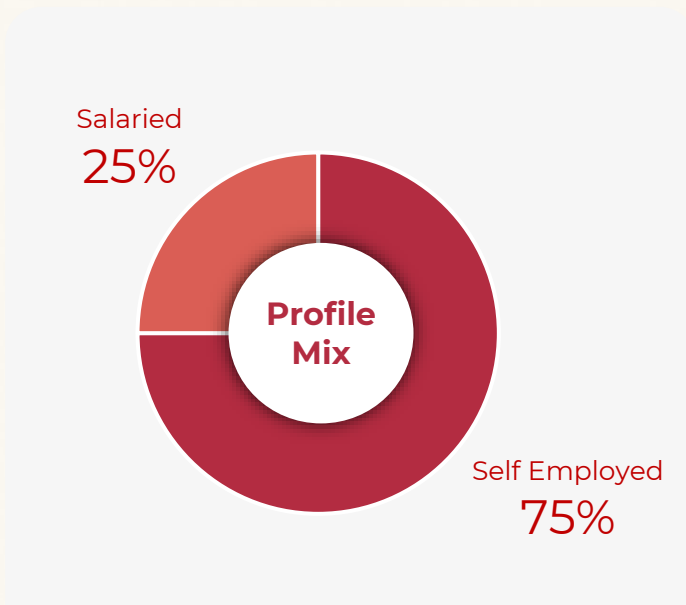
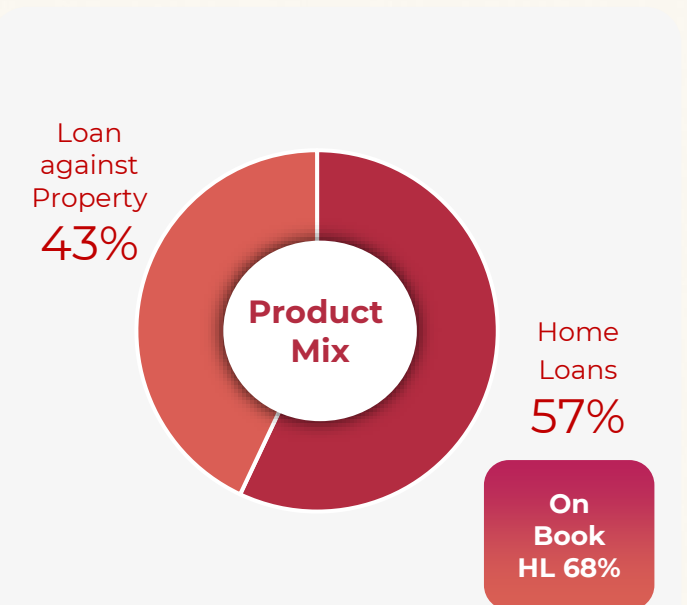
Particulars	Branches	June'26 (%)	Mar'18 (%)
Rajasthan	80	31%	41%
Maharashtra	40	15%	20%
Madhya Pradesh	32	9%	25%
Uttar Pradesh	26	7%	2%
Karnataka	17	5%	-
Gujarat	22	5%	8%
Tamil Nadu	25	7%	-
Others (8 states)	65	19%	4%
Total	307	100%	100%

Customer & Portfolio Demographics

June 2026



June 2025



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

About the Company

Business Update

| **Tech, Credit & Risk**

Financials

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

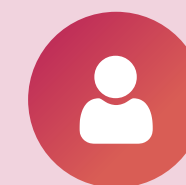
Legal Evaluation

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

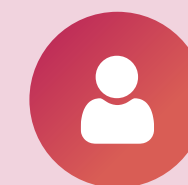
Controls in Place

Risk Management Process

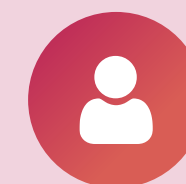
- ✓ In-house Business Rule Engine
- ✓ Centralized Risk Containment Unit
- ✓ Centralized Credit and Hindsight Control Unit
- ✓ Maker Checker at Critical Processes
- ✓ Every applicant/ co-applicant must visit branch
- ✓ Face liveliness detection



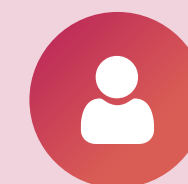
52%
LTV



49%
FOIR



98%
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

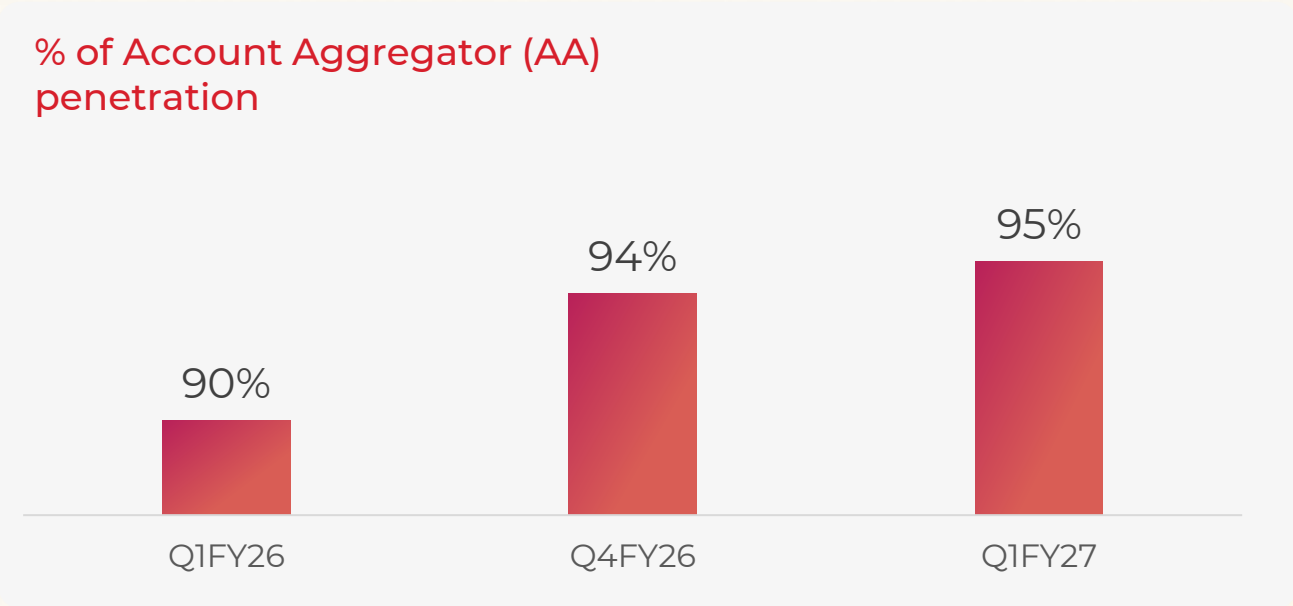
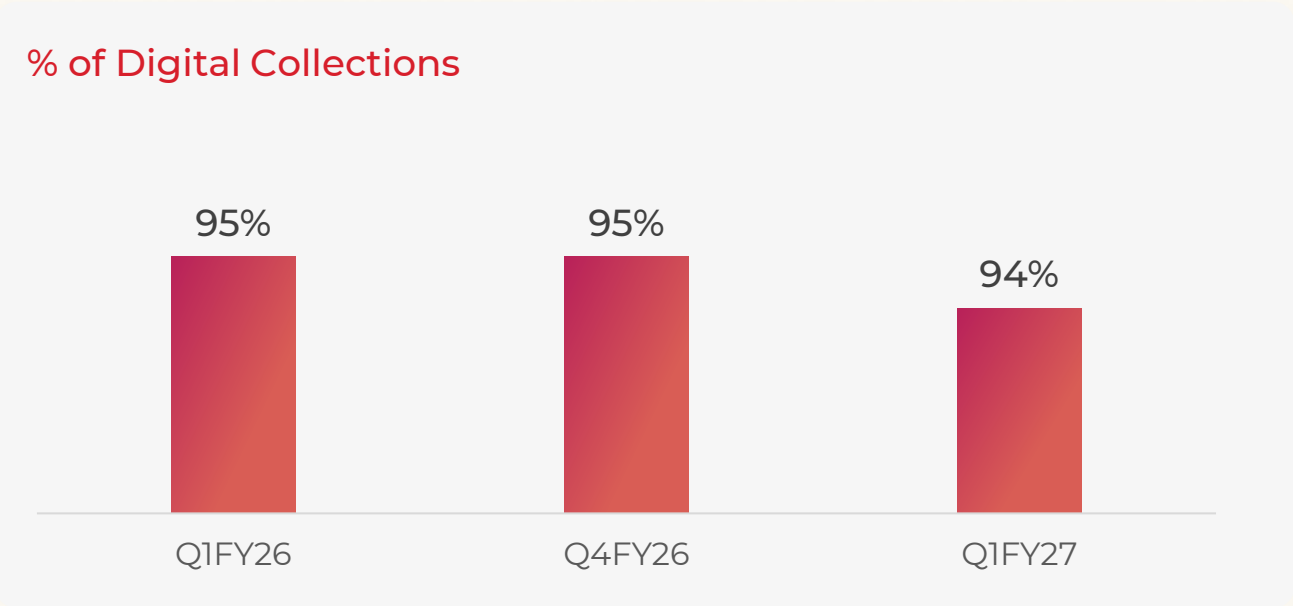
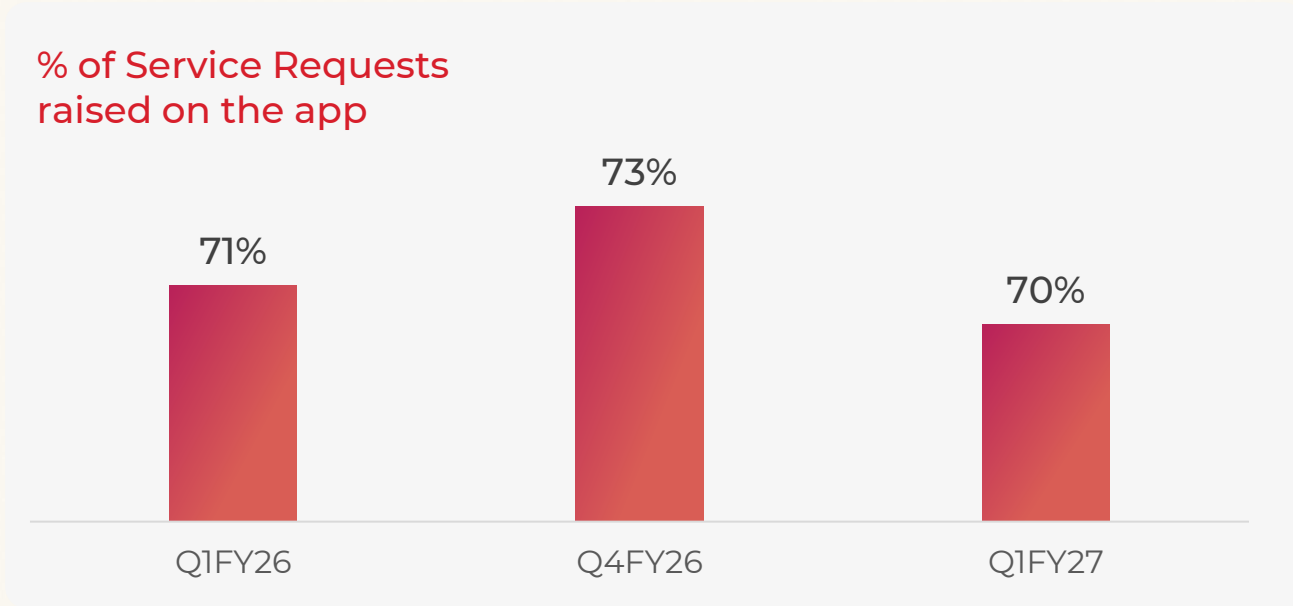
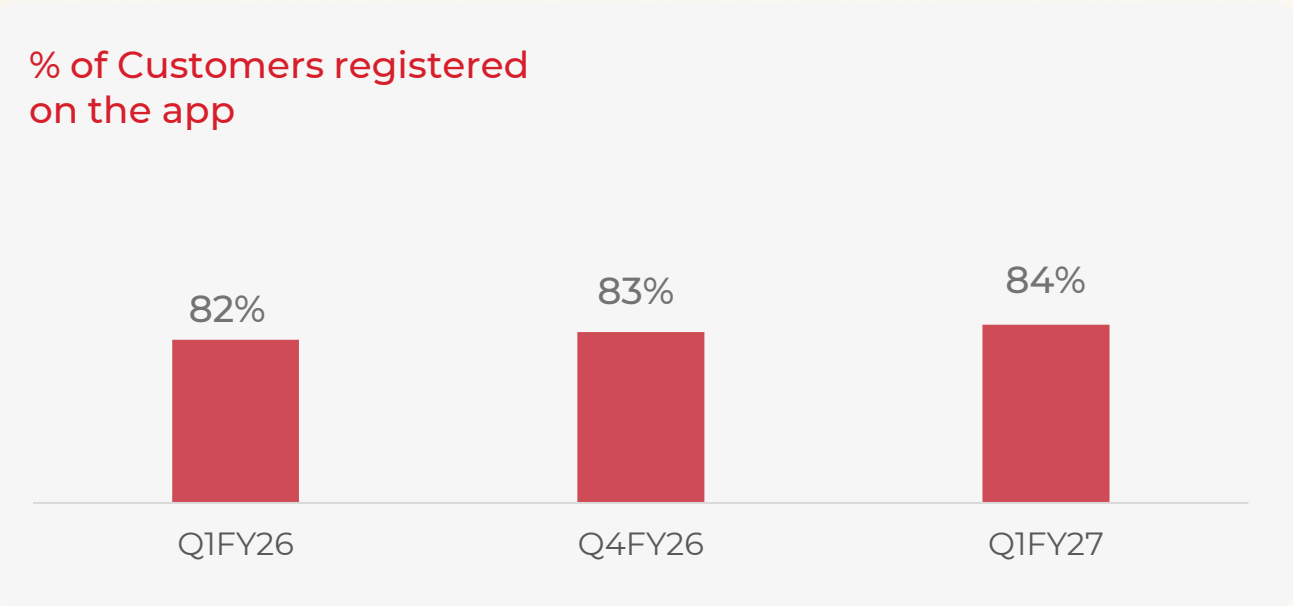
Extensive database with 100+ data points on customer and collateral profiles to enable robust analytics

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

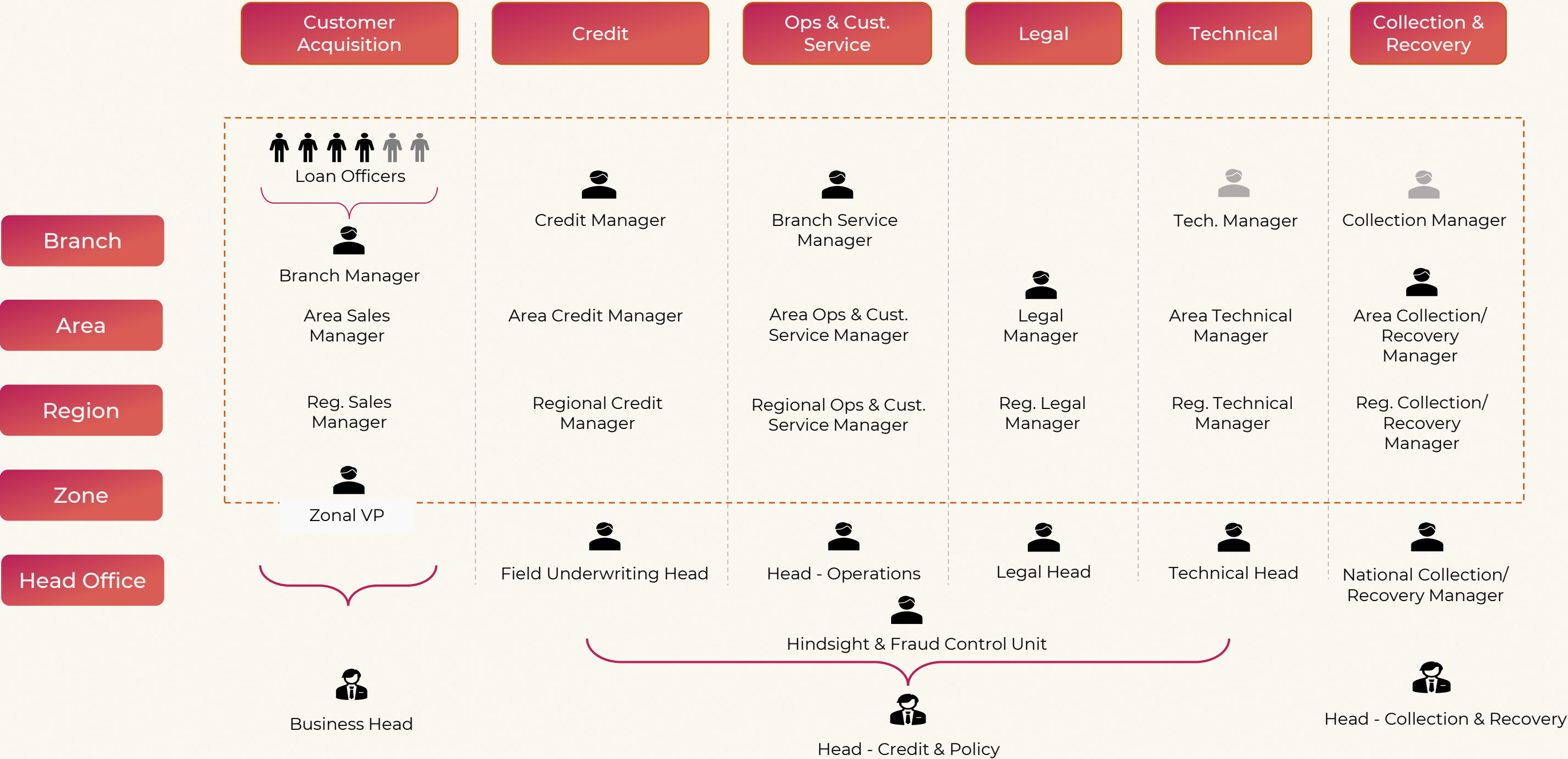
Digital Adoption Progress



Account Aggregator Penetration is on sanctioned loan base

Separate Hierarchy Of Key Functions

Sales, Underwriting & Collections Independent of each function



About the Company

Business Update

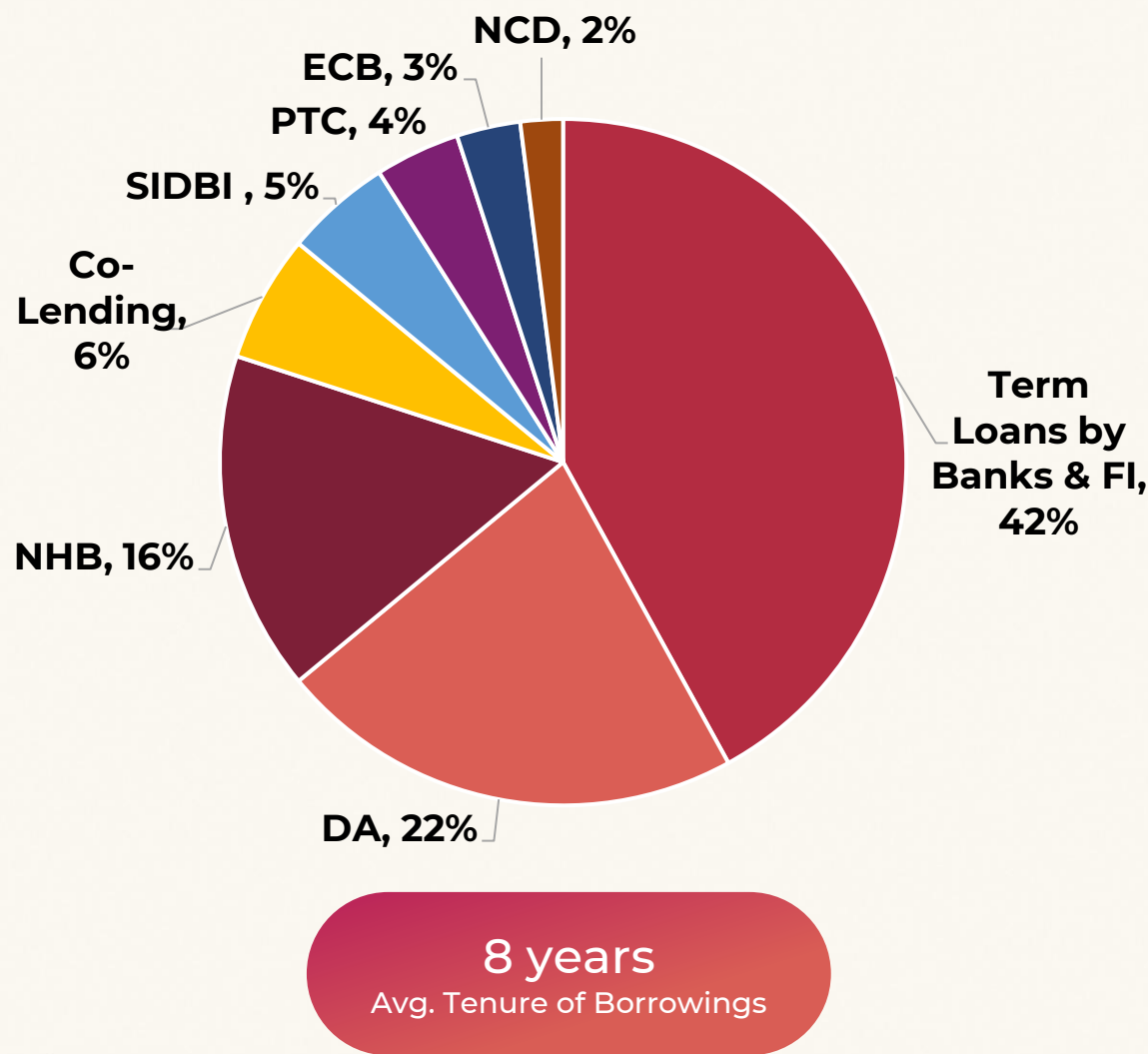
Tech, Credit & Risk

| **Financials**

ESG

Strong Liability Franchise

Diversified Funding Profile and Lender Base | Q1FY27



Strong Lending Relationships

32
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

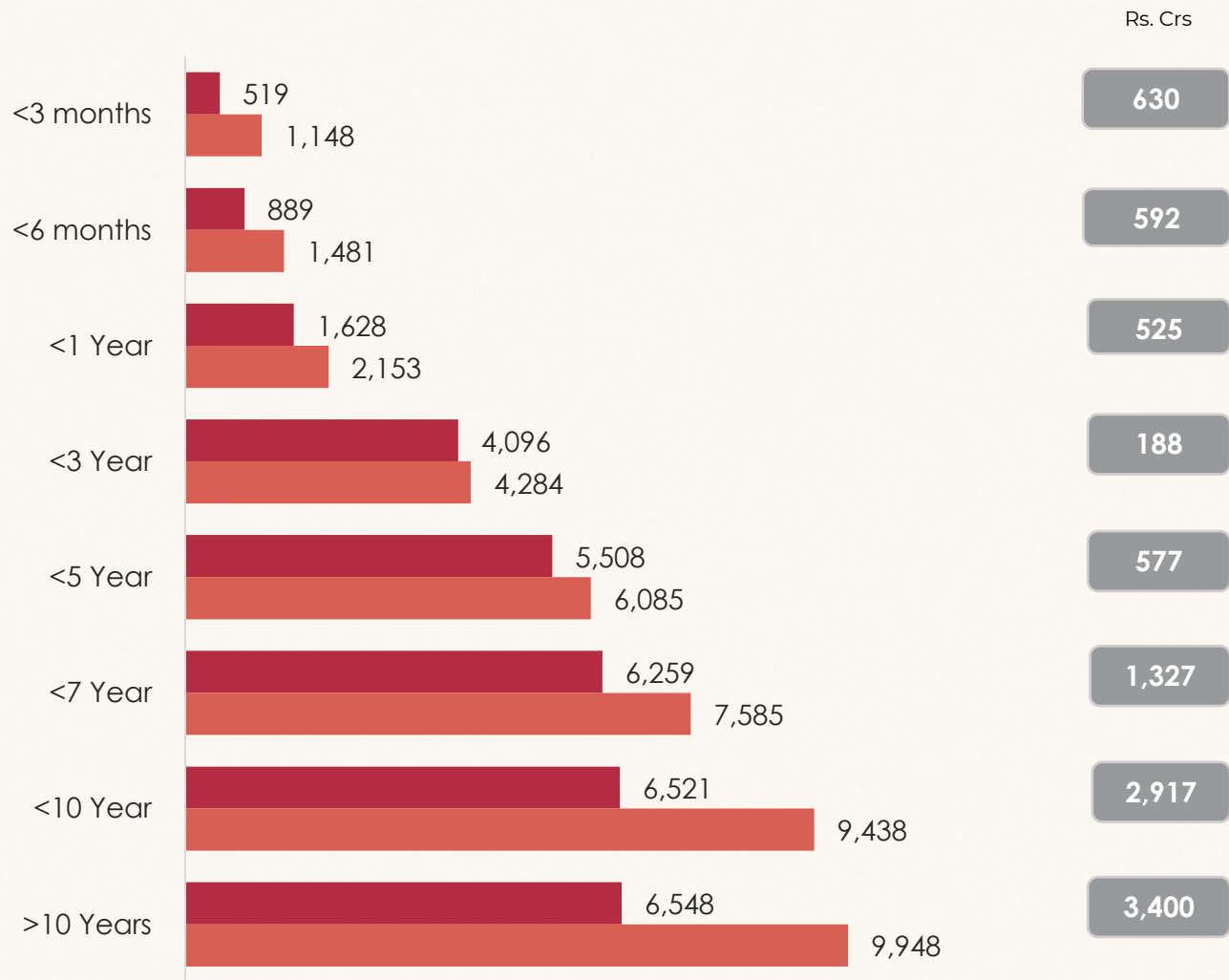
Consistent Rating Upgrades

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)

Strong ALM Surplus

Cumulative ALM Profile, June'26

● Outflow ● Inflow



Comfortable Liquidity Position

Particulars (₹ Cr)	As of June-26
Cash & Cash Equivalents ¹	858 ¹
Un-availed Sanctions from Banks/FI	1,565
Total Liquidity Position	2,423

Total Available
Liquidity of
INR 2,423 Cr

Particulars (Rs. Cr.)	Q2FY27	Q3FY27	Q4FY27	Q1FY28
Opening Liquidity	2,423	2,515	2,597	2,672
Add: Principal Collections & Surplus from Operations	561	540	520	501
Less: Debt Repayments	469	458	445	437
Closing Liquidity	2,515	2,597	2,672	2,736

₹ 2,736 Cr of Surplus Funds² available for business

¹Excluding lien marked balance of Rs. 52 Crs | ²Without including any fresh disbursement and borrowing

Profit & Loss Statement - Quarterly

Particulars (Rs. Cr.)	Q1FY27	Q1FY26	YoY	Q4FY26	QoQ
Interest Income ¹	357.1	287.7	24%	335.7	6%
Net Gain on Direct Assignments	36.2	35.6	2%	34.4	5%
Non-Interest Income	39.2	38.0	3%	38.2	3%
Total Income	432.4	361.3	20%	408.3	6%
Finance Cost	120.9	106.2	14%	115.0	5%
Net Total Income	311.5	255.1	22%	293.3	6%
Operating Expenses	112.9	89.7	26%	105.4	7%
Pre-Provisioning Operating Profit	198.6	165.5	20%	187.9	6%
Credit Cost	13.4	10.2	31%	7.9	70%
Profit before Tax	185.2	155.2	19%	180.0	3%
Tax Expense	42.2	35.8	18%	42.4	-1%
Profit after Tax	143.0	119.4	20%	137.6	4%
Basic EPS	13.2			12.7	
Diluted EPS	13.1			12.3	

¹Interest 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	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.)	June-26	June-25	March-26
Sources of Funds			
Share Capital	54.4	54.0	54.4
Reserves & Surplus	3,298.1	2,782.5	3,143.7
Borrowings	6,430.5	5,215.2	6,246.0
Other liabilities & provisions	162.7	135.0	170.8
Total	9,945.8	8,186.6	9,615.0
Application of Funds			
Loan Assets	8,688.9	7,208.5	8,568.5
Investments	286.1	486.7	395.2
Fixed Assets	27.3	27.9	29.2
Cash & Bank Balance	622.1	240.2	304.9
Other Assets	321.5	223.2	317.1
Total	9,945.8	8,186.6	9,615.0

Figures till FY26 are on consolidated basis

ECL Provisions Summary

Particulars	June-26	March-26	June-25
Gross Stage 3	138.0	109.8	91.8
% Portfolio in Stage 3	1.5%	1.2%	1.2%
ECL Provision Stage 3	35.5	27.9	22.5
Net Stage 3	102.5	81.87	69.3
Provision Coverage Ratio (PCR) – Stage 3	26%	25%	25%
Gross Stage 2	363.0	294.3	253.4
% Portfolio in Stage 2	4.1%	3.3%	3.4%
ECL Provision Stage 2	18.9	15.4	8.8
Net Stage 2	344.2	278.9	244.6
Provision Coverage Ratio (PCR) – Stage 2	5.2%	5.2%	3.5%
Gross Stage 1	8,420.6	8,400.9	7,048.4
% Portfolio in Stage 1	94.4%	95.4%	95.3%
ECL Provision Stage 1	38.9	43.7	36.2
Net Stage 1	8,381.7	8,357.3	7,012.2
Provision Coverage Ratio (PCR) – Stage 1	0.5%	0.5%	0.5%
Gross Stage 1, 2 & 3	8,921.6	8,805.0	7,393.6
ECL Provision	93.2	87.0	67.5
Total ECL Provision (%)	1.0%	1.0%	0.9%

ROE Tree & Key Ratios

Particulars	Q1FY27	Q1FY26	Q4FY26	FY26	FY25
Net Interest Income to Average Total Asset	9.7%	9.1%	9.5%	9.1%	8.9%
Non-Interest Income to Average Total Asset	1.6%	1.9%	1.6%	1.7%	1.8%
DA Income to Average Total Asset	1.5%	1.8%	1.5%	1.7%	1.4%
Net Interest Margin (NIM) to Average Total Asset	12.7%	12.8%	12.7%	12.5%	12.1%
Operating Expenses to Average Total Assets	4.6%	4.5%	4.6%	4.5%	4.5%
Credit cost to Average Total Assets	0.5%	0.5%	0.3%	0.5%	0.4%
PBT to Average Total Assets	7.6%	7.8%	7.8%	7.5%	7.2%
ROA (PAT to Average Total Assets)	5.8%	6.0%	5.9%	5.8%	5.6%
Leverage (Average Total Assets to Average Net Worth)	3.0	2.9	3.0	2.9	2.7
ROE (PAT to Average Net Worth)	17.5%	17.2%	17.6%	17.0%	15.1%

Particulars	Q1FY27	Q1FY26	Q4FY26	FY26	FY25
Opex to Gross AUM	4.0%	4.1%	3.9%	4.0%	4.2%
Leverage	3.0	2.9	3.0	3.0	2.9
CRAR (%)	59.1%	58.4%	56.4%	56.4%	60.6%
Book Value Per Share	308.0	262.8	294.1	294.1	251.1

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



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**

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



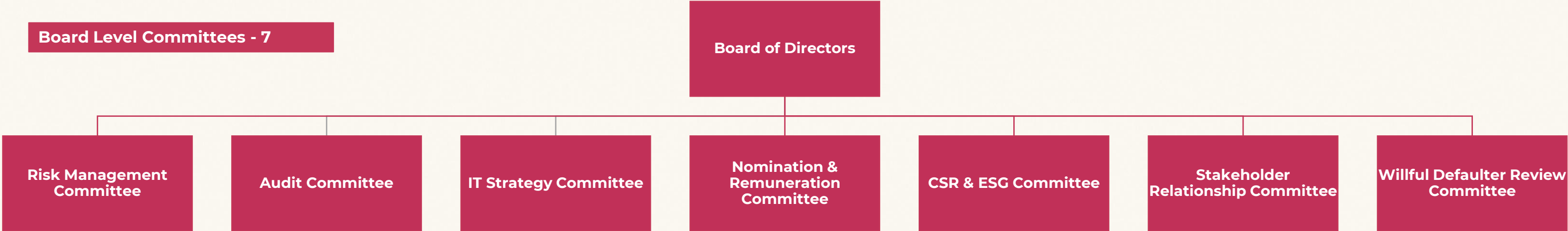
SES ESG SCORE (ADJUSTED)			
2025	2026*	YOY Change	
76.8	77.7	↑	0.9

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	

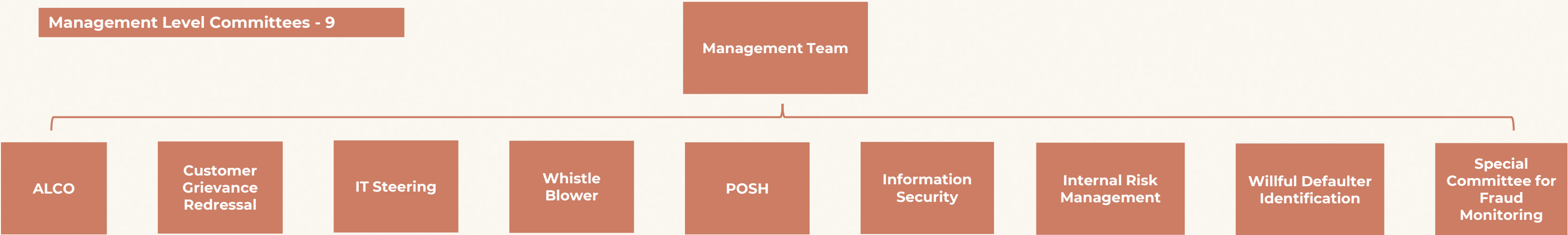
Strong Governance Structure

Strong corporate governance framework in place for effective risk management

Board Level Committees - 7



Management Level Committees - 9



- 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:

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