

India Shelter Reports Strong Q3FY25 Performance with 36 percent YoY AUM Growth and 54 percent Surge in PAT

Category: Banking

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- AUM as of Q3FY25 at Rs. 7,619 Crs, growth of 36% YoY
- Disbursements at Rs. 879 Crs, growth of 29% YoY
- PAT of Rs. 96 Crs for Q3FY25, growth of 54% YoY
- RoA for Q3FY25 at 5.5% and RoE for Q3FY25 at 15.1%

[India Shelter Finance Corporation Limited](#) announced its [financial](#) results for the 3rd Quarter of Fiscal year 2025. 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, 2024.

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 strong performance in the third quarter of FY25 driven by strong demand environment in the affordable housing segment. We delivered an AUM growth of 36% YoY to Rs. 7,619 Crs [supported by a disbursement growth](#) of 29% YoY to Rs. 879 Crs.



India Shelter

Home Loans

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Key Performance Metrics:

Particulars (Rs. Crs)	Q3FY25	Q3FY24	YoY	Q2FY25	QoQ	9MFY25	9MFY24	YoY
AUM	7,619	5,609	36%	7,039	8%	7,619	5,609	36%
Disbursements	879	679	29%	828	6%	2,422	1,899	28%
Spread (%)	6.1%	6.0%		6.1%		6.1%	6.0%	
Opex/AUM	4.3%	4.4%		4.4%		4.3%	4.6%	
PAT	96	62	54%	90	7%	270	170	59%
RoA (%)	5.5%	4.7%		5.6%		5.5%	4.5%	
Gross Stage 3 (%)	1.2%	1.2%		1.2%		1.2%	1.2%	

We continue to maintain strong focus on leveraging tech to improve operations, onboarding and [customer experience](#). Company now processes 96% digital collections, 98% e-signing of applications, 78% of our customers are registered on the app with 71% [service](#) requests raised via the app.

With continued focus on branch expansion, [technology innovation](#) & manpower addition we strive to improve our efficiency metrics. Cost to Income improved to 37.4% in Q3FY25 from 41.1% in Q3FY24. During the quarter we added 5 new branches to [reach a count of 265 branches across 15 states](#).

Profitability:

- Profit after tax grew by 54% YoY to Rs. 96 Crs in Q3FY25

as against Rs. 62 Crs in Q3FY24

- RoA improved to 5.5% in Q3FY25 from 4.7% in Q3FY24
- RoE improved to 15.1% in Q3FY25 from 13.9% in Q3FY24

Borrowings & Liquidity:

- Networth is at Rs. 2,595 Crs as of December'24. The company continues to carry a liquidity of Rs. 1,752 Crs as of December'24
- In Q3FY25, cost of funds was maintained at 8.8%

Asset Quality & Provisions:

- Gross Stage 3 and Net Stage 3 at 1.2% and 0.9% as of 31st December'24
- 30+ DPD stood at 3.7% as of 31st December'24
- Credit Cost for the quarter at 0.5%

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 265 branches and maintains a granular portfolio. The company is being run by an experienced professional management team backed by marquee investors.