

INVESTOR RELATIONS POLICY

Approvals

Date	Approving Authority
October 27, 2023	Board of Directors
July 30, 2022	Board of Directors
November 02, 2021	Board of Directors
June 10, 2020	Board of Directors
August 13, 2019	Board of Directors

Version Control

Version	Date	Change History
2.0	October 27, 2023	Changes in relation to dealing employee and inclusion of details of RTA and Debenture Trustee
1.4	July 30, 2022	No Change
1.3	November 02, 2021	Reference of RBI HFC directions included

1.2	June 10, 2020	No Change
1.1	August 13, 2019	No Change

Policy Owner: Secretarial Department

Disclaimer:

This document contains confidential information about INDIA SHELTER FINANCE CORPORATION LIMITED, its intellectual property, methodologies, plans and internal processes, and therefore is not meant for general circulation. It may be circulated internally, strictly on a need-to-know basis.

All rights reserved. These materials are confidential and proprietary to INDIA SHELTER FINANCE CORPORATION LIMITED. No part of these materials should be reproduced, published in any form by any means, electronic or mechanical including photocopy or any information storage or retrieval system nor should the materials be disclosed to third parties without written authorization of INDIA SHELTER FINANCE CORPORATION LIMITED.

1. Introduction

Maintaining high degree of corporate governance standard is a matter of importance for India Shelter Finance Corporation Limited ('India Shelter'). This includes *inter alia* providing open, timely, and regular information and communication to its shareholders and investors.

In order to achieve this objective and to set out clear rules and procedures for both India Shelter and for those seeking information from it, India Shelter has proposed to adopt this Investor Relations Policy ('Policy'). The main objective of this Policy is to ensure that all shareholders have equal and sufficient access to relevant information.

This Policy is to be read harmoniously with the terms of Share Subscription and Shareholders Agreement (SSSHA) and wherever there are differences between the Policy and the terms of SSSHA the matter contained in SSSHA shall prevail.

2. Guiding Principles

India Shelter is committed in providing timely, accurate and comprehensive information of its operations subject to the provisions of RBI, NHB, SEBI regulations and the Companies Act, 2013, to its investors. The purpose of the Policy is to ensure transparent and fair information distribution.

All employees of India Shelter and external investor relations/partners are advised to strictly adhere to this Policy. Any person seeking information is requested to do so within the framework provided in this Policy.

3. Objectives of the Policy

To effectively communicate with investors and analyst community

To provide clearly understandable information about the Company and its future business prospects to investors

To provide relevant and timely information with regards to India Shelter's operations to investors

To enable the investors in making informed decision making at general meetings

4. Contact Points

Contact point for the Investors, existing and potential, shall be MD &CEO or CFO or any other person(s) specifically mandated by them, which presently includes the Head-Investor Relations. Communication regarding financial results and corporate strategy is strictly limited to MD & CEO, CFO & Head-Investor Relations.. No other India Shelter representative may meet, comment or communicate with the Investors unless otherwise agreed by the CEO or CFO.

5. Principles of Disclosure Policy

1. India Shelter recognizes that effective communication results into an informed investor which enhances corporate governance by encouraging a culture of transparency in relation to India Shelter's corporate activities and proposals.
2. India Shelter will take precautions against selective disclosure.
3. India Shelter, where appropriate, will provide relevant information to media.

4. India Shelter encourages the development of effective communication tools to implement this Policy.
5. The web-site of India Shelter can be used to disseminate information.

6. Regular Reporting, Information, Ad-hoc disclosure

The Company reports on its business development and results on monthly basis along with other statutory requirements to its investors

7. Annual General Meeting

The Company communicates with all of its investors by organizing its the Annual General Meetings. The ordinary Annual General Meeting takes place within the first six months of each financial year.

Among other things, the Annual General Meeting is a platform to decide on the appropriation of net retained profits, ratification of the acts of the Management and Supervisory Boards and the appointment of the independent auditors. Amendments to the Articles of Association and measures which change the Company's share capital are approved exclusively at the General Meeting and are implemented by the Management Board.

Meetings with investors (bilateral and general) are held to ensure that the investors receives a balanced and complete view of the Company's performance and the issues faced by the business, while always observing applicable rules concerning selective disclosure, equal treatment of shareholders and insider trading.

8. Analysts Guidance

Except where expressly marked or confirmed as such in writing and as may be contained in the financial reporting, the Company is not giving guidance, and no other information or communication can be construed as guidance. Analysts' reports and valuations are not assessed, commented upon or corrected, other than upon request – and then at the discretion of India Shelter. India Shelter does not pay any fee(s) to parties for carrying out research for analysts' reports or for the production or publication of analysts' reports.

If India Shelter provides guidance, the guidance generally will relate to India Shelter anticipated revenues, anticipated earnings before interest and taxes for the current financial year and anticipated loan growth. If required, India Shelter will publicly disclose updates at other times depending on the circumstances. In addition, the Chief Executive Officer and Chief Financial Officer and Head-Investor Relations of the Company may determine to provide guidance for a longer or shorter time frame as the situation requires. Depending on when India Shelter publicly commented on guidance, neither the investor relations department of the Company nor any external service provider will comment on a prior public statement about guidance other than to refer to the last time guidance was publicly given.

9. Excluded Information, Limited Information

Subject only to applicable securities law, CEO or CFO or Head-Investor Relations may from time to time determine which information, or which type of information shall not form part of investor communication.

10. Registrar and Transfer Agent (RTA)

Kfin Technologies Private Limited is the RTA of the Company.

Address: Selenium, Tower-B, Plot No- 31 and 32,
Financial District, Nanakramguda, Serilingampally,
Hyderabad, Rangareddi 500 032, Telangana, India.

Contact: + 18003094001

Email@ einward.ris@kfintech.com

11. Debenture Trustee

Catalyst Trusteeship Limited is the Debenture Trustee of the Company

Address: Windsor, 6th Floor, Office No - 604,
C.S.T. Road, Kalina, Santacruz (East),
Mumbai – 400 098

Contact: +91 (022) 4922 0555

Email@ dt.mumbai@ctltrustee.com

12. Policy Review

This Policy is subject to annual review by the Board as and when required for the purpose of improving effectiveness and updating the procedures.

****_****