



# Indian School Finance Company Private Limited

Corporate Office : 502, KLJ Towers, Netaji Subhash Place, Pitampura, Delhi - 110034

Registered Office : 8-2-269/2/52, Plot No 52, Sagar Society, Road No. 2, Banjara Hills, Hyderabad - 500034

CIN : U65921AP1994PTC065392

www.isfc.in

## Audited Financial Results for the period Apr. 2015 - Mar. 2016

	<ul style="list-style-type: none"> <li>• A NBFC CATERING TO EDUCATION SECTOR EXCLUSIVELY</li> <li>• COVERING 11 STATES AND GROWING</li> </ul>	
<ul style="list-style-type: none"> <li>• LOANS TO SCHOOLS &amp; COLLEGES • LOANS TO VOCATIONAL COLLEGES • LOANS TO COACHING &amp; TUTION CENTERS</li> <li>• LOANS TO SMEs IN EDUCATION SEGMENTS • LOANS TO TEACHERS</li> </ul>		

(Rupees in Lacs)

Particulars	Half Year Ended		Year Ended	
	March 31, 2016	March 31, 2015	March 31, 2016	March 31, 2015
	Unaudited	Unaudited	Audited	Audited
<b>REVENUES</b>				
1. Interest Earned (a)+(b)+(c)+(d)	1,388.43	843.79	2,415.96	1,506.85
(a) Interest/discount on advances/bills	1,386.35	842.51	2,409.67	1,499.60
(b) Income on Investments	2.08	1.28	6.29	7.45
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
(d) Others	-	-	-	-
2. Other income	87.32	69.82	158.61	91.59
3. Total Income (1+2)	1,475.75	913.61	2,574.57	1,598.43
<b>EXPENSES</b>				
4. Interest expended	763.63	476.46	1,363.33	771.25
5. Operating Expenses (a)+(b)+(c)+(d)+(e)+(f)	521.67	357.50	927.23	692.35
(a) Employees cost	379.80	234.16	660.43	456.46
(b) Rent	25.90	20.68	38.92	40.70
(c) Professional and consultancy charges	14.85	24.59	31.80	56.25
(d) Travel and conveyance	28.48	18.40	54.94	34.20
(e) Other operating expenses	63.43	39.14	111.05	73.35
(f) Depreciation	9.21	20.53	30.10	31.39
6. Total expenditure excluding provisions and contingencies	1,285.30	833.96	2,290.57	1,463.60
7. Operating profit before provisions and contingencies (3-6)	190.45	79.65	284.00	134.84
8. Provisions (other than tax) and contingencies	38.74	14.48	60.93	22.66
9. Profit/loss from ordinary activities before exceptional items and tax (7-8)	151.71	65.17	223.07	112.18
10. Exceptional Items	-	-	-	-
11. Profit/loss from ordinary activities before tax (9-10)	151.71	65.17	223.07	112.18
12. Tax expense	2.56	11.47	5.85	11.47
13. Net profit/ (loss) from ordinary activities after tax (11-12)	149.15	53.70	217.22	100.71
14. Extraordinary items (net of tax expense)	-	-	-	-
15. Net profit / (loss) for the period (13-14)	149.15	53.70	217.22	100.71
16. Paid-up equity share capital (face value of Rs 10 each)	124.96	124.96	124.96	124.96
17. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	2,145.37	1,928.15	2,145.37	1,928.15
<b>18. Analytical ratios</b>				
(I) Capital Adequacy Ratio	20.88%	33.32%	20.88%	33.32%
(II) Earnings per share (EPS) (not annualised)				
Basic	11.93	4.29	17.37	8.05
Diluted	2.36	0.86	3.45	1.61
(III) NPA ratios				
A) Gross/Net NPA (Total AUM)	143.13/95.61	87.25/57.20	143.13/95.61	87.25/57.20
B) % of Gross/Net NPA (Total AUM)	0.93%/0.62%	0.99%/0.65%	0.93%/0.62%	0.99%/0.65%
C) Return on assets	1.38%	0.78%	2.28%	1.64%

- The above results have been audited by the Statutory Auditors of the Company and have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on May 27, 2016, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The Company has elected to apply the format applicable to banks and non-banking financial companies, for submission of the half yearly financial results, issued by SEBI vide circular no. CIR/IMD/DF1/G /2015 dated November 27, 2015.
- The figures for six-months ended March 31, 2016 are the balancing figures between audited figures in respect of the full financial year upto March 31, 2016 and the unaudited published year-to-date figures for six-months ended September 30, 2015, which were subjected to limited review.
- The Company operates in a single reportable segment i.e. lending to borrowers, which have similar risks and returns for the purpose of AS 17 on 'Segment Reporting' specified under section 133 of the Companies act 2013, read with rule 7 of the companies (Accounts) Rules, 2014. The Company operates in a single geographical segment i.e. domestic.
- The NPA ratios reported above are including the off-balance sheet loans and advances. The Gross NPA and Net NPA ratios excluding the off-balance sheet loans and advances as at March 31, 2016 are 0.88% and 0.54% respectively.
- Return on assets is expressed as a percentage of loans and advances under financing activity.
- The published figures upto Year ended March 31, 2015 were reviewed by a firm of Chartered Accountants other than S.R. Batliboi & Associates LLP.
- Previous year / half year figures have been regrouped where necessary to conform to current year / half year presentation.

For and on behalf of the Board of Directors  
Indian School Finance Company Private Limited

-s/-  
Neeraj Sharma  
Managing Director and CEO



LOANS TO EDUCATIONAL INSTITUTIONS



EDUCATIONAL INFRASTRUCTURE LOANS



LOANS FOR SCHOOL BUSES



LOANS TO TEACHERS



IMPACTING QUALITY OF EDUCATION

## Building Educational Infrastructure