



Indian School Finance Company Private Limited

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

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

Unaudited Financial Results for the period Apr. 1 - Sept. 30, 2014

Particulars	For 6 months ended 30/09/2014	For 6 months ended 30/09/2013	Year Ended 31/03/2014
	Limited Review	Unaudited	Audited
Rs. in Lakhs			
1. Interest earned (a)+(b)+(c)+(d)	663.06	481.39	1043.33
(a) Interest/disc. on advances/ bills	656.90	481.39	1043.33
(b) Income on investments	6.17	—	—
(c) Interest on funds with Reserve Bank of India and other inter-bank funds	—	—	—
(d) Others	—	—	—
2. Other Income	21.77	5.33	14.42
3. Total Income (1+2)	684.83	486.72	1057.75
4. Interest Expended	294.79	141.82	352.41
5. Operating Expenses (i)+(ii)	334.85	295.68	592.19
(i) Employees cost	222.30	186.20	365.90
(ii) Other operating expenses	112.55	109.48	226.28
6. Total Expenditure ((4+5) excluding provisions and contingencies	629.64	437.50	944.60
7. Operating Profit before Provisions and Contingencies (3-6)	55.19	49.22	113.15
8. Provisions (other than tax) and Contingencies	8.18	18.13	43.52
9. Exceptional Items	—	—	—
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	47.01	31.08	69.63
11. Tax expense	—	—	-5.69
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	47.01	31.08	75.32
13. Extraordinary items (net of tax expense)	—	—	—
14. Net Profit (+)/ Loss (-) for the period (12-13)	47.01	31.08	75.32
15. Paid-up equity share capital (Face Value of Rs. 10 Each)	153.29	153.29	153.29
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	—	—	1828.15
17. Analytical Ratios			
(i) Capital Adequacy Ratio	39.56%	51.35%	44.15%
(ii) Earnings Per Share (EPS)*	3.76	2.49	6.10
18. NPA Ratios			
(a) Gross/Net NPA (In lacs)	61.28/41.46	82.27/48.46	83.39/49.59
(b) % of Gross/Net NPA	0.90%/0.61%	2.11%/1.24%	1.63%/0.97%
(c) Return on Assets (PAT / Average Assets)**	1.62%	1.76%	1.81%

* The EPS for six months ended on September 30, 2014 and September 30, 2013 is not annualized.

**Average loan asset is computed as follows: (opening loan balance outstanding + closing loan balance outstanding)/2

Notes:

- The above results have been taken on record by the Board of Directors in the meetings held on 13th November, 2014.
- The Results of the half year ended September 30, 2014 have been subjected to Limited Review Audit by the Statutory

For Indian School Finance Company Private Limited

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Neeraj Sharma
Managing Director and CEO



Building Educational Infrastructure