



# Indian School Finance Company Private Limited

Corporate Office : DSM 236 - 237, 2nd Floor, DLF Towers, Shivaji Marg, Moti Nagar, New Delhi - 110015

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

CIN : U65921AP1994PTC065392

www.isfc.in

## Un-Audited Financial Results for the period April, 2018 - September, 2018

	<b>A NBFC CATERING TO EDUCATION SECTOR EXCLUSIVELY COVERING 15 STATES AND GROWING</b> ICRA ASSIGNS ir BBB- (WITH STABLE OUTLOOK)	
<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>		

Particulars	Half Year Ended		Year Ended
	September 30, 2018 Unaudited	September 30, 2017 Unaudited	March 31, 2018 Audited
1. Total Income from Operations	5,467.11	3,290.05	7,729.48
2. Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	949.00	554.50	1,500.35
3. Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	949.00	554.50	1,500.35
4. Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	672.59	402.90	1,075.58
5. Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	N.A.	N.A.	N.A.
6. Paid-Up Equity Share Capital (face value of Rs 10 each)	128.64	125.04	125.04
7. Reserves excluding Revaluation Reserves	8,012.16	6,664.02	7,336.70
8. Net Worth	8,523.57	7,171.83	7,844.51
9. Outstanding Debt	43,958.69	27,467.89	38,238.95
10. Outstanding Redeemable Preference Shares	376.77	376.77	376.77
11. Debt Equity Ratio	5.16	3.83	4.87
12. Earnings Per Share (EPS) (not annualized)			
Basic	53.00	32.04	85.84
Diluted	7.69	4.04	10.79
13. Capital Redemption Reserve (refer Note 6)	N.A.	N.A.	N.A.
14. Debenture Redemption Reserve (refer Note 6)	N.A.	N.A.	N.A.
15. Debt Service Coverage Ratio (refer Note 6)	N.A.	N.A.	N.A.
16. Interest Service Coverage Ratio (refer Note 6)	N.A.	N.A.	N.A.

- The above results were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on November 13, 2018 in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The above is an extract of the detailed format of half yearly/annual financial results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the half yearly/annual financial results are available on the websites of the BSE and the website of the company ([www.isfc.in](http://www.isfc.in)).
- For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the BSE and can be accessed on the website of the Company ([www.isfc.in](http://www.isfc.in)).
- The above results, for the period ended September 30, 2018 have been subjected to limited review by the Statutory Auditors of the Company.
- 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 and Companies (Accounting Standards) Amendment Rules, 2016. The Company operates in a single geographical segment i.e. domestic.
- The pertinent items have not been disclosed since it is not required as per Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.
- 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

Place: New Delhi  
Date: 13-11-2018

**Neeraj Sharma**  
Managing Director and CEO