



Indian School Finance Company Private Limited



Corporate Office : 236/237, DLF Towers, 15 Shivaji Marg, New Delhi - 110015

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. 2016 - Mar. 2017

 110% PAT	<ul style="list-style-type: none"> • A NBFC CATERING TO EDUCATION SECTOR EXCLUSIVELY • COVERING 13 STATES AND GROWING 	 85% AUM
<ul style="list-style-type: none"> • LOANS TO SCHOOLS & COLLEGES • LOANS TO VOCATIONAL COLLEGES • LOANS TO COACHING & TUTION CENTERS • LOANS TO SMEs IN EDUCATION SEGMENTS • LOANS TO TEACHERS 		

(Rs. in Lacs)

Particulars	Half Year Ended		Year Ended	
	March 31, 2017	March 31, 2016	March 31, 2017	March 31, 2016
	Unaudited	Unaudited	Audited	Audited
REVENUES				
1. Interest Earned (a)+(b)+(c)+(d)	2,401.41	1,388.43	4,186.17	2,415.96
(a) Interest/discount on advances/bills	2,355.15	1,386.35	4,123.42	2,409.67
(b) Income on Investments	46.25	2.08	62.75	6.29
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
(d) Others	-	-	-	-
2. Other income	83.36	87.32	157.40	158.61
3. Total Income (1+2)	2,484.77	1,475.75	4,343.56	2,574.57
EXPENSES				
4. Interest expended	1,092.90	763.63	2,145.37	1,363.33
5. Operating Expenses (a)+(b)+(c)+(d)+(e)+(f)	780.68	521.68	1,366.05	927.25
(a) Employees cost	531.93	379.80	956.74	660.43
(b) Rent	46.92	25.90	76.55	38.92
(c) Professional and consultancy charges	34.33	14.85	54.78	31.80
(d) Travel and conveyance	43.34	28.48	77.23	54.94
(e) Other operating expenses	96.27	63.43	156.93	111.06
(f) Depreciation	27.88	9.21	43.82	30.10
6. Total expenditure excluding provisions and contingencies	1,873.57	1,285.31	3,511.44	2,290.57
7. Operating profit before provisions and contingencies (3-6)	611.19	190.44	832.12	284.01
8. Provisions (other than tax) and contingencies	101.38	38.74	145.85	60.93
9. Profit/loss from ordinary activities before exceptional items and tax (7-8)	509.81	151.70	686.27	223.08
10. Exceptional items	-	-	-	-
11. Profit/loss from ordinary activities before tax (9-10)	509.81	151.70	686.27	223.08
12. Tax expense	165.05	2.56	230.24	5.85
13. Net profit/ (loss) from ordinary activities after tax (11-12)	344.77	149.13	456.03	217.22
14. Extraordinary items (net of tax expense)	-	-	-	-
15. Net profit / (loss) for the period (13-14)	344.77	149.13	456.03	217.22
16. Paid-up equity share capital (face value of Rs 10 each)	125.04	124.96	125.04	124.96
17. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	6,261.12	2,145.37	6,261.12	2,145.37
18. Analytical ratios				
(I) Capital Adequacy Ratio	25.57%	20.88%	25.57%	20.88%
(II) Earnings per share (EPS) (not annualised)				
Basic	27.48	11.93	36.38	17.37
Diluted	3.46	2.36	5.54	3.45
(III) NPA ratios				
A) Gross /Net NPA (Total AUM)	414.29/305.58	143.13/95.61	414.29/305.58	143.13/95.61
B) % of Gross/Net NPA (Total AUM)	1.45%/1.07%	0.93%/0.62%	1.45%/1.07%	0.93%/0.62%
C) Return on assets	1.77%	1.29%	2.65%	2.16%



LOAN TO EDUCATIONAL INSTITUTIONS.



LOAN FOR UPGRADING INFRASTRUCTURE



LOAN TO TEACHERS



LOAN TO VOCATIONAL INSTITUTES



IMPACTING QUALITY OF EDUCATION

- 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 30, 2017, 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/DF/69 /2016 dated August 10, 2016.
- The figures for six-months ended March 31, 2017 are the balancing figures between audited figures in respect of the full financial year upto March 31, 2017 and the unaudited published year-to-date figures for six-months ended September 30, 2016, 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, 2017 are 1.71% and 1.24% respectively.
- Return on assets is expressed as a percentage of loans and advances under financing activity. (Net Profit during the period/Average Monthly on Books AUM)
- 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

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Neeraj Sharma
Managing Director and CEO

Building Educational Infrastructure