



# Indian School Finance Company Private Limited



Corporate Office : DSM-236-237, 2nd Floor, DLF Towers 15, Shivaji Marg, Nazafgarh Road, New Dehi-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

## Limited Review Financial Results for the period Apr. 2016 - Sep. 2016

 <b>63%</b> PAT	• A NBFC CATERING TO EDUCATION SECTOR EXCLUSIVELY • COVERING 13 STATES AND GROWING	 <b>79%</b> AUM
• LOANS TO SCHOOLS & COLLEGES • LOANS TO VOCATIONAL COLLEGES • LOANS TO COACHING & TUTION CENTERS • LOANS TO SMEs IN EDUCATION SEGMENTS • LOANS TO TEACHERS		

ICRA assigns 1r BBB-(with stable outlook) to Indian School Finance Company, Wednesday, October 19, 2016

(Figures in Rs. Lacs)

Particulars	6 months ended September 30, 2016 (Unaudited)	6 months ended September 30, 2015 (Unaudited)	Financial Year Ended March 31, 2016 (Audited)
<b>REVENUES</b>			
1. Interest Earned (a)+(b)+(c)+(d)	<b>1,784.76</b>	<b>1,027.53</b>	<b>2,415.96</b>
(a) Interest/Discount on Advances/Bills	1,768.27	1,023.32	2,409.67
(b) Income on Investments	16.49	4.21	6.29
(c) Interest on Balances with Reserve Bank of India and Other Inter bank funds	-	-	-
(d) Others	-	-	-
2. Other Income	<b>74.03</b>	<b>71.29</b>	<b>158.61</b>
3. Total Income (1+2)	<b>1,858.80</b>	<b>1,098.82</b>	<b>2,574.57</b>
<b>EXPENSES</b>			
4. Interest expended	<b>1,052.48</b>	<b>599.70</b>	<b>1,363.33</b>
5. Operating Expenses (a)+(b)+(c)+(d)+(e)+(f)	<b>585.38</b>	<b>405.57</b>	<b>927.25</b>
(a) Employees Cost	424.80	280.63	660.43
(b) Rent	29.63	13.02	38.92
(c) Professional and Consultancy Charges	20.45	16.95	32.20
(d) Travel and Conveyance	33.89	26.45	54.94
(e) Other Operating Expenses	60.67	47.62	110.66
(f) Depreciation	15.94	20.89	30.10
6. Total Expenditure excluding provisions and contingencies	<b>1,637.86</b>	<b>1,005.26</b>	<b>2,290.57</b>
7. Operating Profit Before Provisions And Contingencies (3-6)	<b>220.94</b>	<b>93.56</b>	<b>284.00</b>
8. Provisions (other than tax) and contingencies	<b>44.47</b>	<b>22.19</b>	<b>60.93</b>
9. Profit/Loss from ordinary activities before exceptional items and tax (7-8)	<b>176.47</b>	<b>71.37</b>	<b>223.07</b>
10. Exceptional Items	-	-	-
11. Profit / Loss from ordinary activities before tax (9-10)	<b>176.47</b>	<b>71.37</b>	<b>223.07</b>
12. Tax Expense	65.18	3.28	5.85
13. Net Profit(+) / Loss(-) from Ordinary activities after tax (11-12)	<b>111.29</b>	<b>68.09</b>	<b>217.22</b>
14. Extraordinary Items (net of tax expense)	-	-	-
15. Net Profit / Loss for the Period (13-14)	<b>111.29</b>	<b>68.09</b>	<b>217.22</b>
16. Paid-Up Equity Share Capital (face value of Rs 10 each)	140.04	124.96	124.96
17. Reserves excluding Revaluation Reserves (As Per Balance Sheet of previous accounting year)	5967.20	1996.24	2145.37
<b>18. Analytical Ratios</b>			
(I) Capital Adequacy Ratio	33.81%	28.57%	20.88%
(II) Earnings Per Share (EPS)(not annualised)			
Basic	8.78	5.44	17.37
Diluted	1.71	1.06	3.45
<b>(III) NPA Ratios</b>			
A) Gross /Net NPA (90+ days past due (DPD))	392.27/301.63	124.01/75.74	143.13/95.61
B) % of Gross/Net NPA (90+ DPD / Total AUM)	1.93%/1.48%	1.10%/0.67%	0.93%/0.62%
C) Return On Assets	0.74%	0.80%	2.16%

- 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 12, 2016.
- The above results, for the period ended September 30, 2016 have been subjected to a 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. 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 September 30, 2016 are 2.22% and 1.69% respectively.
- Return on assets is expressed as a percentage of loans and advances under financing activity.
- 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

-Sd-  
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