



ICFL/LS/0042/2019-20

20 May 2019

BSE Limited

Listing Department, 1st Floor,
P J Towers, Dalal Streets, Fort
Mumbai - 400 001

National Stock Exchange of India Limited

Exchange Plaza, C-1, Block G
Bandra Kurla Complex
Bandra (E), Mumbai – 400 051

Scrip Code: 541336

Symbol: INDOSTAR

Sub.: Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI LODR”)

Dear Sir/ Madam,

Pursuant to Regulation 30 of SEBI LODR, kindly find enclosed the following:

- i. Copy of Press Release to be issued by the Company in connection with the audited financial results (standalone and consolidated) for the quarter and financial year ended 31 March 2019; and
- ii. Copy of analyst(s)/institutional investor(s) presentation with regard to analyst(s) / institutional investor(s) meet and call to be held on Tuesday, 21 May 2019.

Request you to kindly take the above on record and disseminate the same on your website.

Thanking you,

Yours faithfully,

For IndoStar Capital Finance Limited

Jitendra Bhati
SVP – Compliance & Secretarial
(Membership No. F8937)



Encl: a/a

IndoStar Capital Finance Limited

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CIN : L65100MH2009PLC268160

**For Media Queries:**

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For Immediate Release

IndoStar posts PAT of Rs. 74 Cr in Q4 FY19, up 83% YoY

The company has recommended final dividend of 10% per equity share for financial year 2018-19

Mumbai, May 20, 2019: IndoStar Capital Finance Limited (IndoStar), one of India's leading non-banking financial companies, announced its consolidated financial results for the quarter and year ended March 31, 2019. IndoStar posted a PAT of Rs.74 Cr in Q4 FY19, up 83% YoY on the back of strong disbursement growth in its Corporate and Retail businesses. Disbursements for this quarter were Rs. 2,028 Cr, 94% more than last year. The retail foray into CV Finance, SME Finance and Home Finance is progressing well and its retail AUM stands at Rs. 7,208 Cr; 61% of the aggregate AUM of Rs. 11,735 Cr, up from 27% at the beginning of the year. IndoStar continues to demonstrate excellent Asset Quality with gross NPA at 0.7 % and net NPA at 0.5% as on March 31, 2019 (Gross NPA 2.6% & Net NPA 1.7% with IIFL Assets).

Key Financials:

Particulars (Rs. Cr)	Q4 FY19	Q3 FY19	QoQ%	Q4 FY18	YoY %	FY19	FY18	YoY %
Net revenue from operations	177	174	2%	118	50%	657	465	41%
Pre-Provision Profits	112	116	-4%	68	65%	411	311	32%
PAT	74	71	4%	41	83%	241	200	20%

Consolidated financial update for the quarter ended March 31, 2019

- a. Capital Adequacy at 24% provides ample room to expand profitably.
- b. Completed acquisition of CV Finance business of IIFL : added ₹ 3,514 Cr to AUM, 161 branches and 1079 people
- c. Strong retail disbursement growth, 54%% YoY to Rs. 868 Cr.
- d. CV Finance and Housing Finance also became profitable in Q4FY19
- e. Cost to Income ratio declined 5.80 % YoY to 37%
- f. Comfortable liquidity position

Key company developments:

- The company's total strength is 2512 people as on March 31, 2019.
- IndoStar has a national footprint with 322 locations across 18 states.
- The customer base of the company has increased from 20,982 in Q3 FY19 to 66,271 in Q4 FY19.

The Board of Directors of the Company at their meeting held on 20 May 2019 recommended a Final Dividend at the rate of 10% i.e. Rs. 1.0 per equity share for financial year 2018-19, in addition to the interim dividend of Rs. 1.0 paid in November 2018. This Final Dividend will be paid after approval of shareholders at the AGM in August 2019.

IndoStar Capital Finance Limited

BSE: 541336 | NSE: INDOSTAR | Bloomberg: INDOSTAR:IN

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Please note: All financial numbers are reported under Indian Accounting Standards (Ind AS).

About IndoStar Capital Finance Limited:

IndoStar is a non-banking finance company "NBFC" registered with the Reserve Bank of India as a systemically important non-deposit taking company. We are a professionally managed and institutionally owned organization which is engaged in providing structured term financing solutions to corporates, Used and New vehicle financing for transporters, Home Finance through our wholly-owned subsidiary IndoStar Home Finance Private Limited and loans to SME borrowers in India.

For more information, visit www.indostarcapital.com