



ICFL/LS/0146/ 2018-19

18 October 2019

BSE Limited

Listing Department, 1st Floor,
P J Towers, Dalal Street, 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.: Presentation - Liquidity Update

Dear Sir / Madam,

Please find enclosed presentation on liquidity update of the Company as on 30 September 2019.

Further, the presentation will be hosted on the Company's website at www.indostarcapital.com.

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

A handwritten signature in blue ink, appearing to read "Jitendra Bhati", written over a blue horizontal line.

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

Encl: As above

IndoStar Capital Finance Limited

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CIN : L65100MH2009PLC268160



INDOSTAR CAPITAL FINANCE LIMITED

Liquidity Update

18 October 2019

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Note : The figures for the previous period have been adjusted, wherever considered necessary to conform with the financial reporting requirements.

- Comfortable Liquidity Position
 - Positive ALM month on month for next 18 months
 - Raised INR 9,361 Mn in Q2 FY20
 - Cash and Cash Equivalents on hand INR 10,070 Mn
 - Cash and Equivalents higher by INR 6,878 Mn vs earlier estimate for Sept 19

- Assignment transaction under PCG in progress – INR 7,500 Mn

- Strong Balance Sheet
 - Debt Equity ~2.4x
 - Capital Adequacy ~25%

- 66% Retail AUM, up from 61% in March 2019

- Reduction in Corporate AUM of ~INR 8,800 Mn from March 2019

Particulars ₹ mn	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Q1 FY21	Q2 FY21	Q3 FY21	Q4 FY21
Opening Cash & Equivalents*	10,070	8,931	6,286	4,869	4,133	4,530	4,691	7,910	10,937	15,358
Loan repayment inflows [Principal]	1,240	1,218	2,118	2,552	1,365	1,593	6,185	5,716	7,262	5,729
Total Inflow	11,310	10,149	8,404	7,421	5,498	6,123	10,876	13,626	18,199	21,086
Liability Repayment [Principal]										
Commercial Paper	-	-	1,900	-	-	-	-	-	-	-
NCDs	-	500	-	-	250	500	250	-	500	3,956
IIFL Payouts	1,670	1,670	-	2,551	-	-	-	-	-	-
Term Loans & Others	709	1,693	1,635	737	718	932	2,716	2,689	2,341	3,410
Total Outflow	2,379	3,863	3,535	3,288	968	1,432	2,966	2,689	2,841	7,366
Closing Cash & Equivalents	8,931	6,286	4,869	4,133	4,530	4,691	7,910	10,937	15,358	13,720

* Details of Opening Cash & Equivalents	₹ mn
Cash & Bank Balance	3,120 [#]
Cash Equivalents	-
Mutual Funds	4,765
Term Deposits with Banks	944
Undrawn funding Lines	1,241
Total	10,070

Excludes deposits of INR 4090 Mn received against cash backed transaction

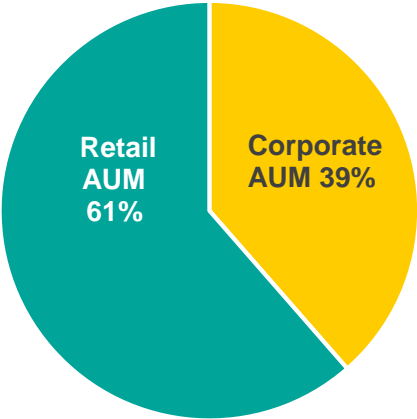
➤ Incremental Funding Mobilised

₹ mn	Q3 FY19	Q4 FY19	Q1 FY20	Q2 FY20
Banks	5,890	8,020	4,420	4,276
Markets	5,500	6,550		-
Assignments	1,000	1,629	1,224	2,965
Securitisation			2,400	2,120
Total	12,390	16,199	8,044	9,361

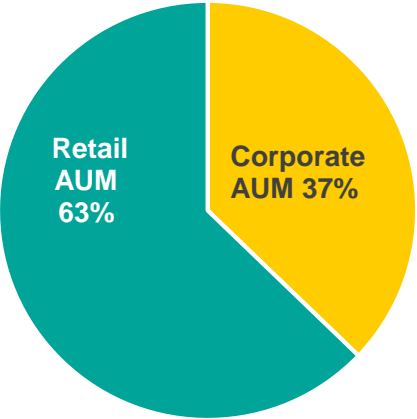
➤ Diversified funding sources

- 30 Commercial Banks
- 6 Financial institutions
- 12 Mutual funds

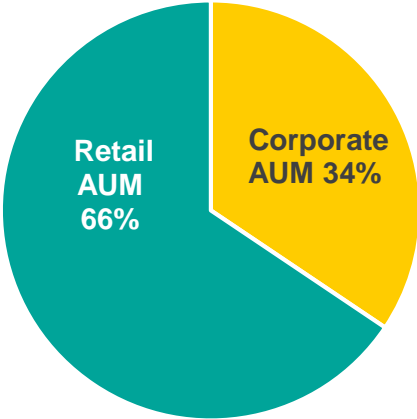
Mar-19 (A)



Jun-19 (A)



Sep-19 (E)



For Further Queries



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