



ICFL/LS/00163/2019-20

08 November 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.: Submission of newspaper clippings of Unaudited Consolidated Financial Results for the quarter and half year ended 30 September 2019.

Ref: Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/ Madam,

Please find enclosed the newspaper clippings of the Unaudited Consolidated Financial Results for the quarter and half year ended 30 September 2019, published in the Free Press Journal (English Daily) and Navshakti (Marathi Daily) on 08 November 2019, in accordance with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

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

Registered Office : One Indiabulls Centre, 20th Floor, Tower 2A, Jupiter Mills Compound, Senapati Bapat Marg, Mumbai - 400013, India
T +91 22 4315 7000 | F +91 22 4315 7010 | contact@indostarcapital.com | www.indostarcapital.com
CIN : L65100MH2009PLC268160

IndoStar Capital Finance Limited



Regd Office: One Indfabulls Centre, Tower 2A, 20th Floor, Jupiter Mills Compound, S B Marg, Mumbai - 400013, India
 Tel: +91 22 43157000 Fax: +91 22 43157010 CIN: L65100MH2009PLC266160
 Website: www.indostarcapital.com E-mail: investor.relations@indostarcapital.com

EXTRACT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30 SEPTEMBER 2019

(INR in Lakhs)

Sr. No	Particulars	Quarter ended	Half Year ended	Quarter ended
		30 September 2019	30 September 2019	30 September 2018
		Unaudited	Unaudited	Unaudited
1	Revenue from operations (including other income)	42,392	84,298	31,976
2	Profit before tax	6,753	12,599	9,916
3	Profit after tax	4,941	9,650	6,398
4	Total comprehensive Income (Comprising profit after tax for the period and other comprehensive income after tax)	4,948	9,716	6,399
5	Paid up equity share capital (Face value of INR 10/- each)	9,227	9,227	9,224
6	Earnings per share (* not annualised)			
	Basic: (INR)	*5.36	*10.46	*7.15
	Diluted: (INR)	*5.31	*10.31	*6.98

a. The above is an extract of detailed format of unaudited consolidated financial results for the quarter and half year ended 30 September 2019, prepared pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI circular dated 05 July 2016. The full format of the unaudited standalone financial results and unaudited consolidated financial results are available on the website of the Company at www.indostarcapital.com and on the websites of the BSE Ltd. at www.bseindia.com and the National Stock Exchange of India Ltd. at www.nseindia.com. The key information of the unaudited standalone financial results of the Company are given below:

(INR in Lakhs)

Sr. No	Particulars	Quarter ended	Half Year ended	Quarter ended
		30 September 2019	30 September 2019	30 September 2018
		Unaudited	Unaudited	Unaudited
1	Revenue from operations (including other income)	40,702	81,167	31,347
2	Profit before tax	6,126	11,451	10,584
3	Profit after tax	4,586	8,048	7,089
4	Total comprehensive Income	4,594	8,111	7,090

b. The Board of Directors of the Company have declared an Interim Dividend at the rate of 10% i.e., INR 1 per equity share of the face value of INR 10/- each, for financial year 2019-20 and fixed the Record Date for the purpose of determining the entitlement of shareholders for the Interim Dividend as Wednesday, 20 November 2019.
 c. The above unaudited financial results have been reviewed by the Audit Committee and subsequently approved by the Board at its meeting held on 07 November 2019. The unaudited financial results have been subjected to limited review by the Statutory Auditor of the Company.

For and on behalf of the Board of Directors of IndoStar Capital Finance Limited

R. Sridhar
 Executive Vice-Chairman & CEO
 DIN: 00136637

Place: Mumbai
 Date: 07 November 2019

Disclosures in accordance with Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") for the half year ended 30 September 2019

(a) Credit Rating

Long Term Programme:

Debt Programme

"CARE AA-Positive" by CARE Ratings Limited and "IND AA-Stable" by India Ratings & Research Private Limited (Fitch Group) for Long Term Debt Programme of the Company.

Market Linked Debentures

"CARE PP-MLD AA-Positive" by CARE Ratings Limited for Market Linked Debentures of the Company.

Short Term Debt Programme

"CARE A1+" by CARE Ratings Limited, "ICRA A1+" by ICRA Limited and "CRISIL A1+" by CRISIL Limited for Short Term Debt Programme of the Company.

(b) Asset Cover available: As per the first proviso to Regulation 52(4) of Listing Regulations, the requirement of disclosing Asset Cover is not applicable to the Company being a Non-Banking Financial Company registered with the Reserve Bank of India.

(c) Debt-Equity Ratio: 2.43:1

(d) Previous due date for the payment of Interest / repayment of principal in respect of the Non-Convertible Debentures and whether the same has been paid or not during the half year ended 30 September 2019:

Nature of the Instrument	Scrip Code	Due Date for Interest/Principal Payment	Payment Status*
Series XV - Tranche D	953980	Due Date for Interest and Principal Payment 04/04/2019	Paid within due date
Series XX - Tranche A	957672	Due Date for Interest and Principal Payment 04/04/2019	Paid within due date
Series XVI		Due Date for Interest and Principal Payment 12/04/2019	Paid within due date
Series XXIV - Tranche D	957895	Due Date for Interest Payment 12/04/2019	Paid within due date
Series XXIV - Tranche C	957894	Due Date for Interest Payment 13/04/2019	*Payment made on 13/04/2019
Series XXV	957916	Due Date for Interest Payment 02/04/2019 02/05/2019 02/06/2019 02/07/2019 02/08/2019 02/09/2019	*Payment made on 02/04/2019 02/05/2019 03/06/2019 02/07/2019 02/08/2019 03/09/2019
Series XXIX	957891	Due Date for Interest Payment 07/04/2019 07/05/2019 07/06/2019 07/07/2019 07/08/2019 07/09/2019	*Payment made on 08/04/2019 07/05/2019 07/06/2019 08/07/2019 07/08/2019 09/09/2019

Series XXXI	NA	Due Date for Interest Payment 02/04/2019 02/05/2019 02/06/2019 02/07/2019 02/08/2019 02/09/2019	*Payment made on 02/04/2019 02/05/2019 03/06/2019 02/07/2019 02/08/2019 03/09/2019
Series XXXII	NA	Due Date for Interest Payment 02/04/2019 02/05/2019 02/06/2019 02/07/2019 02/08/2019 02/09/2019	*Payment made on 02/04/2019 02/05/2019 03/06/2019 02/07/2019 02/08/2019 03/09/2019
Series XV - Tranche E	953982	Due Date for Interest and Principal Payment 02/05/2019	Paid within due date
Series XV - Tranche B	953976	Due Date for Interest and Principal Payment 10/05/2019	Paid within due date
Series XV - Tranche B	953976	Due Date for Interest and Principal Payment 05/06/2019	*Payment made on 04/06/2019
Series XV - Tranche C	953978	Due Date for Interest and Principal Payment 10/05/2019	Paid within due date
Tranche V - Series II	949281	Due Date for Interest and Principal Payment 06/06/2019	Paid within due date
Series XXVI	NA	Due Date for Interest & Principal Payment 24/06/2019	Paid within due date
Series XXVII	954285	Due Date for Interest and Principal Payment 28/06/2019	Paid within due date
Series XXVIII	957981	Due Date for Interest and Principal Payment 28/06/2019	Paid within due date
Series XXIX - Tranche A	956078	Due Date for Interest and Principal Payment 30/08/2019	Paid within due date
Series XXI - Tranche C	957698	Due Date for Interest and Principal Payment 23/08/2019	Paid within due date
Series XXIV - Tranche D	957895	Due Date for Interest and Principal Payment 18/09/2019	Paid within due date
Series XXX - Tranche B	958079	Due Date for Interest and Principal Payment 27/09/2019	Paid within due date
Series XXX - Tranche D	958079	Due Date for Interest and Principal Payment 27/09/2019	Paid within due date

*Due date for Interest Payment and Principal Payment are governed by the business day conventions specified in the respective Information Memorandum / Offer Document / Shelf Disclosure Document and Addendum thereto.
(e) Next due date for the payment of interest / principal in respect of Non-Convertible Debentures from 30 September 2019 to 31 March 2020:

Nature of the Instrument	Scrp Code	Next Due Date for Interest Payment*	Due Date for Principal Payment*
Series XXV	957916	02/10/2019 02/11/2019 02/12/2019 02/01/2020 02/02/2020 02/03/2020	
Series XXX - Tranche E	958164	01/11/2019	
Series XIII - Tranche A	953211		01/11/2019
Series XIII - Tranche B	953212	08/01/2020	
Series XIX	956754	08/01/2020	
Series XXII - Tranche A	957721	08/02/2020	
Series XXII - Tranche B	957722	15/03/2020	
Series XXII - Tranche C	957723	15/03/2020	
Series XXII - Tranche D	957724	15/03/2020	
Series XXIII - Tranche A	957849	15/03/2020	
Series XXI - Tranche A	957695	27/03/2020	
Series XXI - Tranche B	957697	26/02/2020	
Series XXIX	957901	26/02/2020	26/02/2020
		07/10/2019 07/11/2019 07/12/2019 07/01/2020 07/02/2020 07/03/2020	
Series XXXI	NA	02/10/2019 02/11/2019 02/12/2019 02/01/2020 02/02/2020 02/03/2020	
Series XXXII	NA	02/10/2019 02/11/2019 02/12/2019 02/01/2020 02/02/2020 02/03/2020	
Series XXXIII - Tranche B	958643	13/03/2020	13/03/2020

*Due date for Interest Payment and Principal Payment shall be governed by the business day conventions specified in the respective Information Memorandum / Offer Document / Addendum to Shelf Disclosure Document and Addendum thereto.

- (f) Debt Service Coverage Ratio: As per first proviso to Regulation 52(4) of Listing Regulations, the requirement for disclosing Debt Service Coverage Ratio is not applicable to the Company being a Non-Banking Financial Company registered with the Reserve Bank of India.
- (g) Interest Service Coverage Ratio: As per first proviso to Regulation 52(4) of Listing Regulations, the requirement for disclosing Interest Service Coverage Ratio is not applicable to the Company being a Non-Banking Financial Company registered with the Reserve Bank of India.
- (h) Debenture Redemption Reserve: Not Applicable. As per Rule 18(7)(b)(iii) of Companies (Share Capital and Debenture) Rules, 2014 of the Companies Act, 2013, the requirement for creating Debenture Redemption Reserve is not applicable to the Company being a listed Non-Banking Financial Company registered with the Reserve Bank of India and Issuing Debentures on Private Placement basis.
- (i) Net Worth: INR 310,981 Lakhs
- (j) Net Profit After Tax: INR 8,048 Lakhs
- (k) Earnings per share:
 - (a) Basic: INR 8.72
 - (b) Diluted: INR 8.80

Place: Mumbai
Date: 07 November, 2019

For IndoStar Capital Finance Limited
Jitendra Bhatti
SVP - Compliance & Secretariat

IndoStar Capital Finance Limited

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For and on behalf of the Board of Directors of
IndoStar Capital Finance Limited

Place : Mumbai
Date : 07 November 2019

R. Sridhar
Executive Vice-Chairman & CEO
DIN: 00136697

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Market Linked Debentures

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Short Term Debt Programme

CARE A1+ by CARE Ratings Limited, *ICRA A1+* by ICRA Limited and *CRISIL A1+* by CRISIL Limited for Short Term Debt Programme of the Company.

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Series XX - Tranche A	957672	Due Date for Interest and Principal Payment 04/04/2019	Paid within due date
Series XVI	-	Due Date for Interest and Principal Payment 12/04/2019	Paid within due date
Series XXIV - Tranche D	957896	Due Date for Interest Payment 12/04/2019	Paid within due date
Series XXIV - Tranche C	957894	Due Date for Interest Payment 13/04/2019	*Payment made on 15/04/2019
Series XXV	957916	Due Date for Interest Payment	*Payment made on
		02/04/2019	02/04/2019
		02/05/2019	02/05/2019
		02/06/2019	03/06/2019
		02/07/2019	02/07/2019
		02/08/2019	02/08/2019
		02/09/2019	03/09/2019
Series XXIX	957991	Due Date for Interest Payment	*Payment made on
		07/04/2019	08/04/2019
		07/05/2019	07/05/2019
		07/06/2019	07/06/2019
		07/07/2019	08/07/2019
		07/08/2019	07/08/2019
		07/09/2019	09/09/2019

Series XXXI	NA	Due Date for Interest Payment	*Payment made on
		02/04/2019	02/04/2019
		02/05/2019	02/05/2019
		02/06/2019	03/06/2019
		02/07/2019	02/07/2019
		02/08/2019	02/08/2019
		02/09/2019	03/09/2019
Series XXXII	NA	Due Date for Interest Payment	*Payment made on
		02/04/2019	02/04/2019
		02/05/2019	02/05/2019
		02/06/2019	03/06/2019
		02/07/2019	02/07/2019
		02/08/2019	02/08/2019
		02/09/2019	03/09/2019
Series XV - Tranche E	953982	Due Date for Interest and Principal Payment	02/05/2019
Series XV - Tranche B	953976	Due Date for Interest Payment	10/05/2019
Series XV - Tranche B	953976	Due Date for Interest and Principal Payment	05/06/2019
Series XV - Tranche C	953978	Due Date for Interest and Principal Payment	10/05/2019
Tranche V - Series II	949281	Due Date for Interest Payment	06/06/2019
Series XXVI	N.A.	Due Date for Interest & Principal Payment	24/06/2019
Series XXVIII	954285	Due Date for Interest and Principal Payment	28/06/2019
Series XXVII	957981	Due Date for Interest and Principal Payment	28/08/2019
Series XXX - Tranche A	958078	Due Date for Interest and Principal Payment	30/08/2019
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Series XXX - Tranche B	958079	Due Date for Interest and Principal Payment	27/09/2019
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Series XXX - Tranche E	958164	01/11/2019	01/11/2019
Series XIII - Tranche A	953211	08/01/2020	
Series XIII - Tranche B	953212	08/01/2020	
Series XIX	955754	08/02/2020	
Series XXII - Tranche A	957721	15/03/2020	
Series XXII - Tranche B	957722	15/03/2020	
Series XXII - Tranche C	957723	15/03/2020	
Series XXII - Tranche D	957724	15/03/2020	
Series XXIII - Tranche A	957848	27/03/2020	
Series XXI - Tranche A	957695	26/02/2020	
Series XXI - Tranche B	957697	26/02/2020	26/02/2020
Series XXIX	957991	07/10/2019 07/11/2019 07/12/2019 07/01/2020 07/02/2020 07/03/2020	
Series XXXI	NA	02/10/2019 02/11/2019 02/12/2019 02/01/2020 02/02/2020 02/03/2020	
Series XXXII	NA	02/10/2019 02/11/2019 02/12/2019 02/01/2020 02/02/2020 02/03/2020	
Series XXXIII - Tranche B	958643	13/03/2020	13/03/2020

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(i) Net Worth: INR 310,981 Lakhs

(j) Net Profit After Tax: INR 8,048 Lakhs

(k) Earnings per share:

(a) Basic: INR 8.72

(b) Diluted: INR 8.60

Place: Mumbai

Date: 07 November 2019 *

For IndoStar Capital Finance Limited

Jitendra Bhati
SVP - Compliance & Secretarial