

Limited Review Results for Half Year ended on 30th September 2015
(Pursuant to Clause 29 of the Listing Agreement for Debt Securities)

(₹ in Lacs)

Sr. No.	Particulars	6 months ended 30/09/2015	Corresponding 6 months ended in the previous year 30/09/2014	Previous accounting year ended 31/03/2015
		Unaudited	Unaudited	Audited
1	Interest earned (a)+(b)+(c)+(d)	30,466	24,878	52,805
	(a) Interest/disc. on advances/bills	26,673	21,804	46,789
	(b) Income on investments	-	-	-
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-
	(d) Others - Fee income	3,793	3,074	6,016
2	Other Income	5	-	-
3	Total Income (1+2)	30,471	24,878	52,805
4	Interest Expended	14,440	12,256	25,793
5	Operating Expenses (i)+(ii)+(iii)+(iv)+(v)+(vi)	2,536	1,857	4,100
	(i) Employees cost	1,872	1,398	2,806
	(ii) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure to be shown separately)	127	153	519
	(iii) Legal & professional fees	207	174	448
	(iv) Rent	106	89	177
	(v) Commission & brokerage	146	-	10
	(vi) Office expenses	78	43	139
6	Total Expenditure (4+5) excluding Provisions and Contingencies	16,976	14,113	29,893
7	Operating Profit before Provisions and Contingencies (3-6)	13,495	10,765	22,912
8	Provisions (other than tax) and Contingencies	502	166	304
9	Exceptional Items	-	-	-
10	Profit(+)/Loss (-) from Ordinary Activities before tax (7-8-9)	12,993	10,599	22,608
11	Tax expense	4,488	3,594	7,702
12	Net Profit(+)/Loss (-) from Ordinary Activities after tax (10-11)	8,505	7,005	14,906
13	Extraordinary Items (net of tax expense)	-	-	-
14	Net Profit(+)/ Loss(-) for the period (12-13)	8,505	7,005	14,906
15	Paid-up equity share capital (Face Value of the share ₹ 10/- each)	7,335	6,836	6,837
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	-	-	121,690
17	Analytical Ratios			
	(i) Capital Adequacy Ratio	31.32%	33.65%	32.64%
	(ii) Earnings Per Share (EPS) (in Rupees) (Not annualised)			
	- Basic EPS	11.87	10.21	21.72
	- Diluted EPS	11.72	10.21	21.43
18	NPA Ratios			
	(a) Gross NPA	2,618	1,939	1,939
	(b) Net NPA	2,174	1,745	1,745
	(c) % of Gross NPA	0.65%	0.65%	0.58%
	(d) % of Net NPA	0.54%	0.59%	0.52%
	(e) Return on Assets (NPAT for the period/ Average total assets) (Refer Note 4)	2.04%	2.11%	4.17%

Notes:

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on October 29, 2015.
- The above results for the half year ended September 30, 2015 and corresponding figures for the half year ended September 30, 2014 have been subject to limited review by the Statutory Auditor of the Company.
- The Company is engaged in financing activities in India. It operates in a single business segment.
- Average total asset represents the average of opening and closing total asset (including deferred tax asset).
- Previous period/year figures have been regrouped/reclassified to make them comparable with those of current period/year.

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