

## IndoStar Capital Finance Limited

Registered Office: One Indiabulls Center, 20<sup>th</sup> Floor, Tower 2A, Jupiter Mills Compound, Senapati Bapat Marg, Mumbai-400013, India  
Board: +91 22 4315 7000 | Fax: +91 22 4315 7010 | Website: www.indostarcapital.com | E-mail: contact@indostarcapital.com  
CIN: U65100MH2009PLC268160

INDOSTAR

LIFE KA TAKE-OFF

(INR in Lacs)

### STATEMENT OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2018

| Sr. No. | Particulars   | Current year ended March 31, 2018 | Previous year ended March 31, 2017 |
|---------|---|-----------------------------------|------------------------------------|
|         |   | Audited                           | Audited                            |
| 1.      | Total Income from Operations  | 83,047                            | 71,554                             |
| 2.      | Net Profit for the period (before Tax, Exceptional and / or Extraordinary items)  | 36,089                            | 32,042                             |
| 3.      | Net Profit for the period before tax (after Exceptional and / or Extraordinary items)   | 36,089                            | 32,042                             |
| 4.      | Net Profit for the period after tax (after Exceptional and / or Extraordinary items)  | 23,557                            | 20,903                             |
| 5.      | Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)] (Note 4) |                                   |                                    |
| 6.      | Paid-up Equity Share Capital (Face Value of the Share INR 10 each)  | 7,868                             | 7,836                              |
| 7.      | Reserves (excluding Revaluation Reserves)   | 2,06,731                          | 1,82,205                           |
| 8.      | Net Worth   | 2,14,599                          | 1,90,041                           |
| 9.      | Outstanding Debt  | 4,82,276                          | 3,37,330                           |
| 10.     | Debt Equity Ratio   | 2.25                              | 1.78                               |
| 11.     | Earnings Per Share (EPS) (of INR 10/- each) (in Rupees)   |                                   |                                    |
|         | - Basic EPS   | 29.95                             | 28.45                              |
|         | - Diluted EPS   | 27.03                             | 26.09                              |

#### Notes:

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on May 30, 2018.
- The Consolidated revenue, profit before tax and profit after tax of the Company for the year ended March 31, 2018 are as stated below:

| Particulars                       | Current year ended March 31, 2018 | Previous year ended March 31, 2017 |
|-----------------------------------|-----------------------------------|------------------------------------|
|                                   | Audited                           | Audited                            |
| Revenues (including other income) | 83,398                            | 71,992                             |
| Profit before taxation            | 34,969                            | 32,304                             |
| Profit after taxation             | 22,437                            | 21,080                             |

- The above is an extract of the detailed format of the Annual Standalone Financial Results filed with the BSE Limited under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and with the National Stock Exchange of India Limited. The full format of the Annual Standalone Financial Results are available on the website of the National Stock Exchange of India Limited (www.nseindia.com) and the BSE Limited (www.bseindia.com) and the Company at www.indostarcapital.com.
- For the items referred in sub-clauses (a), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to BSE Limited and can be accessed at www.bseindia.com and www.nseindia.com.
- Ind ASs are not applicable to the Company for the year ended March 31, 2018.

For and on behalf of the Board of Directors of  
IndoStar Capital Finance Limited  
R. Sridhar, Executive Vice-Chairman & CEO  
DIN: 00136697

Place: Mumbai | Date: May 30, 2018

Disclosures in accordance with Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR") for the Half Year ended 31 March 2018

#### (a) Credit Rating and change in Credit Rating (if any):

##### Long Term Programme:

Debt Programme- "CARE AA-, Stable" 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-, Stable" 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.

There was no change in the Credit Ratings assigned to the Company. CARE Ratings Limited assigned rating of "CARE PP-MLD AA-Stable;" to Market Linked Debentures of the Company during the Half Year ended 31 March 2018.

#### (b) Asset Cover available: As per the first proviso to Regulation 52(4) of LODR, 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: 2.25

#### (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 31 March 2018:

| Nature of the Instrument | Scrip Code | Due Date for Interest/Principal Payment                                  | Payment Status          |
|--------------------------|------------|--|-------------------------|
| Series XVII - Tranche A  | -          | Due date for Interest - 17/11/2017 ; Due date for Principal - 17/11/2017 | Paid within due date(s) |
| *Series XI - Tranche A   | 951491     | Due date for Interest - 26/12/2017 ; Due date for Principal - 26/12/2017 | Paid within due date(s) |
| Series XIII - Tranche A  | 953211     | Due date for Interest - 08/01/2018                                       | Paid within due date    |
| Series XIII - Tranche B  | 953212     | Due date for Interest - 08/01/2018                                       | Paid within due date    |
| Series XIX               | 955754     | Due date for Interest - 08/02/2018                                       | Paid within due date    |
| Series XIV - Tranche B   | 953652     | Due date for Interest - 20/03/2018                                       | Paid within due date    |
| *Series XIV - Tranche A  | 953651     | Due date for Interest - 23/03/2018 ; Due date for Principal - 23/03/2018 | Paid within due date(s) |

\*Redeemed pursuant to exercise of Call Option.

#### (e) Next due date for the payment of interest / principal in respect of Non-Convertible Debentures from 1 April 2018 to 30 September 2018:

| Nature of the Instrument | Scrip Code | Next Due Date for Interest Payment* | Due Date for Principal Payment* |
|--------------------------|------------|-------------------------------------|---------------------------------|
| Series XV - Tranche A    | 953974     | 10/05/2018                          | -                               |
| Series XV - Tranche B    | 953976     | 10/05/2018                          | -                               |
| Series XV - Tranche C    | 953978     | 10/05/2018                          | -                               |
| Series XV - Tranche D    | 953980     | 10/05/2018                          | -                               |
| Series XV - Tranche E    | 953982     | 10/05/2018                          | -                               |
| Series XXV               | 957916     | 02/06/2018                          | -                               |
| Tranche V - Series I     | 949280     | 06/06/2018                          | 06/06/2018                      |
| Tranche V - Series II    | 949281     | 06/06/2018                          | -                               |
| Series XV - Tranche A    | 953974     | 13/06/2018                          | 13/06/2018                      |
| Series XII - Tranche A   | 952617     | 15/06/2018                          | 15/06/2018                      |
| Series XVIII             | 954285     | 30/06/2018                          | -                               |
| Series XXV               | 957916     | 02/07/2018                          | -                               |
| Series XXV               | 957916     | 02/08/2018                          | -                               |
| Series XXV               | 957916     | 02/09/2018                          | -                               |
| Series XIV - Tranche B   | 953652     | 20/09/2018                          | -                               |
| Series XII - Tranche B   | 952618     | 14/09/2018                          | 14/09/2018                      |
| Series XXVII             | **         | 28/08/2018                          | -                               |

\*Due dates for Interest Payment and Principal Payment shall be governed by the business day conventions specified in respective Information Memorandum(s) / Offer Document(s).

\*\*Listing Application to be submitted to the BSE Limited.

- Debt Service Coverage Ratio:** As per first proviso to Regulation 52(4), 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.
- Interest Service Coverage Ratio:** As per first proviso to Regulation 52(4), 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.
- Debenture Redemption Reserve:** Not Applicable. As per Rule 18(7)(b)(ii) 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 Non-Banking Financial Company registered with the Reserve Bank of India and issuing Debentures on Private Placement basis.

- Net Worth:** Rs. 2,14,599 lacs
- Net Profit After Tax:** Rs. 23,557 lacs
- Earnings per share (INR):**
  - Basic: 29.95
  - Diluted: 27.03

Place: Mumbai | Date: May 30, 2018

For IndoStar Capital Finance Limited  
Jitendra Bhati, Sr. VP-Compliance & Secretarial