

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



CIN: L65100MH2009PLC268160

IndoStar Capital Finance Limited

20th Floor, Jupiter Mil's Compound; S.B. Marg, Mumbal - 400013, India +91-22 43157010 CIN: L65100MH2009PLC268160 Website: www.indostarcapital.com E-mail: investorrelations@indostarcapital.com

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

	A Company of the Comp	Quarter ended	Haif Year ended	Quarter ended
ST. No		30 September 2019	30 September 2019	30 September 2018
١٥	, Particulars	Unaudited	Unaudited	Unaudited
態	*	42,392	84,298	31,976
	Revenue from operations (including other income)	6.753	12,599	9,916
2	Profit before tax	4.941	9,650	6,398
3	Profitafier tax	4.948	9,716	6,399
4)	Total comprehensive Income (Comprising profit after tax for the period and other comprehensive Income after tax)	Section of the sectio		
縺	unit (Chan balan of MP 1116 6900	9,227	9,227	9,224
58	Earnings per share (* not annualised)			
6		5.36	*10.46	*7.15
	Basic (INR)	*5.31	*10.31	*6,36

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 pursunt 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)

	Quarter ended	Half Year ended	Quarter ended
r.	30 September 2019	30 September 2019	30 September 201
Particulars	Unaudited	Unaudited	 Unaudited
Revenue from operations (including other income)	40,702	B1,167	31,347
	6,126	11,451	10,584
2 Profit before tax ' '	4,586	8,048	7,089
3 Profit after tax 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.

The above providing financial results have a company to the purpose of determining the entitlement of shareholders for the Interim Dividend as Wednesday, 20 November 2019.

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

Place : Mumbai

Date : 07 November 2019

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

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;

*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.

CAREA1+ by CARE Ratings Limited ,*[ICRA]A1+* by ICRALImited and *CRISILA1+* by CRISILLimited for Short Term Debt Programme of the Company.

(b) Asset Cover available: As per the first provise 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 Depentures and whether the same has been paid or not during the half year ended 30 September 2019;

SUG Muernar greature	William Figure Agent Could	Due Date for Interest/Principal Payment	Payment Status*
Nature of the Instrument	Scrip Code	Due Date for Interest and Principal Payment 04/04/2019	Paid within due date
Series XV-Tranche D	953980	Due Date for interest and Principal Payment 04/04/2019	Paid within due date
Series XX – Trancha A	957672	Due Date for Interest and Principal Payment 12/04/2019	Paid within due date
Series XVI	-	Due Date for Interest Payment 12/04/2019	Pald within due dat
Series XXIV-Tranche D	957895	Due Date for Interest Payment 13/04/2019	*Payment made or
Series XXIV - Tranche C	957894	Due Date for interest Fayment 10/0-12015	15/04/2019
Series XXV	957916 4	Due Date for Interest Payment 02/04/2019 02/05/2019 02/06/2019 02/07/2019 02/08/2019 02/08/2019	*Payment made of 02/04/2019 02/05/2019 03/06/2019 02/07/2019 02/08/2019 03/09/2019
Series XXIX	957991 a : ALD	Due Date for Interest Payment 07/04/2019 07/05/2019 07/06/2019 07/07/2019 07/08/2019107/09/2019	*Payment made of OB/04/2019 07/05/2019 07/06/2019 08/07/2019 07/08/2019 07/08/2019 09/09/2019

Series XXXI	NA"	Due Date for Interest Payment	
i		02/04/2019	*Payment made o
	60	02/05/2019	02/04/2018
	,	02/06/2019	02/05/2019
		02/07/2019	03/08/2019
		02/08/2019	02/07/2019
Series XXXII		02/09/2019	02/08/2019
	, NA	Due Date for Interest Payment	03/09/2019
		02/04/2019	*Payment made or
		02/05/2019	02/04/2019
		02/06/2019	02/05/2019
	.	02/07/2019	03/06/2019
	1	02/08/2019	02/07/2019
Series XV - Tranche E		02/00/2010	02/08/2019
Series XV - Tranche B	953982	Due Date for Interest and Principal Payment Color	03/09/2019
Series XV-Tranche B	953976		Paid within due date
	953976	Due Date for Interest and Principal Payment	Paid within due date
Series XV - Tranche C	GEODZO		*Payment made on
Tranche V. Series II	953978 949281	Due Date for Interest and Principal Page 4	04/06/2019
Series XXVI	949281 N.A	Due Date for Interest Payment 06/06/2019	Paid within due date
Series XVIII	954285	TT DOTO TO REBIEST & Principal Day	Paid within due date
Series XXVII	957981		Paid within due date
Series XXX—Tranche A	958078		Paid within due date
Series XXI - Tranche C	957698		Paid within due date
Series XXIV-Tranche Die	957895		Paid within due date
ieries XXX - Tranche R	958079		Pald within due date
Series XXX - Tranche D	SOUGENATA SAN	and said fill sinal dayment of the con-	Pald within due date
Due date for Interest Payer	20001 B	Due Date for Interest and Principal Payment 27/09/2019 If Payment are governed by the business day conventions specified by the principal Payment and Principal Payment and Principal Payment and Principal Payment and Principal Payment 27/09/2019 Shelf Disclosure Document and Addard	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.

[6] 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 Instrumer	t Scrip Code	t / principal in respect of Non-Convertil	30 Septem
Series XXV	957916 A	reat Due Date for interest Payment*	Due Date for Principal Paymer
11 .		02/10/2019	ator i fincipal Paymer
11		02/11/2019	2-
		02/12/2019	
		02/01/2020	
		02/02/2020	
Series XXX - Tranche E	958164	02/03/2020	
Series XIII - Tranche A	953211	01/11/2019	
Series XIII - Tranche B		08/01/2020	01/11/2019
Series XIX	953212	08/01/2020	
Series XXII - Tranche A	955754	08/02/2020	
Series XXII - Tranche 8	957721	15/03/2020	
Series XXII - Tranche C	957722	15/03/2020	
Series XXII - Tranche D	957723	15/03/2020	
Series XXIII - Tranche A	957724	. 15/03/2020	
Series XXI - Tranche A	957849	27/03/2020	
Series XXI - Tranche B	957695	26/02/2020	
Series XXIX	957697	26/02/2020	
	957991		26/02/2020
		07/10/2019 07/11/2019	
		07/12/2019	
		07/01/2020	
eries XXXI		07/02/2020	
(Cries AAA)	NA NA	07/03/2020	
		02/10/2019	
* *		02/11/2019	
		02/12/2019	
		02/01/2020	
ries XXXII		02/02/2020	
mos AXXII	NA .	02/03/2020	1
		02/10/2019	
		02/11/2019	•
		02/12/2019	
		02/01/2020	11
		02/02/2020	* II
ries XXXIII - Tranche B	958643	r 02/03/2020	
date for Interest Paymen ective Information Memorar laks s		13/03/2020 ent shall be governed by the business de	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 Reserve Bank of India.

(c) Interest Service Coverage Ratio is not applicable to the Company being a Non-Banking Financial Company registered with the

(g) Interest Service Coverage Ratio: As per first provise 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 (egistered with the Reserve Bank of India).

tegistered 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 It. Not Banking Financial Company registered with the Reserve Bank of India and Issuing Debentures on It. Not Banking Financial Company registered with the Reserve Bank of India and Issuing Debentures on It. Not Banking Financial Company registered with the Reserve Bank of India and Issuing Debentures on It. Not Banking Financial Company registered with the Reserve Bank of India and Issuing Debentures on It. Not Banking Financial Company registered with the Reserve Bank of India and Issuing Debentures on It. Not Banking Financial Company registered with the Reserve Bank of India and Issuing Debentures on It. Not Banking Financial Company registered with the Reserve Bank of India and Issuing Debentures on It. Not Banking Financial Company registered with the Reserve Bank of India and Issuing Debentures on It. Not Banking Financial Company registered with the Reserve Bank of India and Issuing Debentures on It. Not Banking Financial Company registered with the Reserve Bank of India and Issuing Debentures on It. Not Banking Financial Company registered with the Reserve Bank of India and Issuing Debentures on It. Not Banking Financial Company registered with the Reserve Bank of India and Issuing Debentures on It. Not Banking Financial Company registered with the Reserve Bank of India and Issuing Debentures on It. Not Banking Financial Company registered with the Reserve Bank of India and Issuing Policy Reserved R

- (k) Earnings per share: (a) Basic; INR 8.72 (b) Diluted: INR 8.60

Place: Mumbal

Date : 07 November 2019

For IndoStar Capital Finance Limited Jitendra Bhati SVP -- Compilance & Secretarial

IndoStar Capital Finance Limited Regd Office: One Indiabulis Centre, Tower 2A, 20th Floor, Jupiter Mills Compound, S B Marg, Mumbel - 400013, India Tel: +91 22 43157000 Fax: +91 22 43157010 CIN; Le5100MH200ePLC268160 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

Sr.	•	Quarter ended	Half Year ended	Quarter ended	
No	Particulars Particulars Particulars Particulars	30 September 2019	30 September 2019	30 September 2018	
		Unaudited	Unaudited	Unaudited	
劉泰	Revenue from operations (including other income)	42,392	84,2981	31,976	
2	Profit before tax	6,753	12,599	9,916	
33	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)			5,227	
	Basic (INR)	*5.36	*10.46	• • •7.15	
*	Diluted (INR)	*5.31	*10.31	*6.36	
Cw/A2	AND THE RESERVE OF THE PROPERTY OF THE PROPERT	an other meanings for installing	HAN AND DESCRIPTION OF THE PROPERTY OF THE PRO	2002-1-14-002-12047-500-120-1-1-1-1-1-1-1-1	

The above is an extract of detailed format of unaudited consolidated financial results for the quarter and half year ended 30 September 2019, prepared pursunt 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 standardone 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 As www.nseindia.com.

The key information of the unaudited standalone financial results of the Company are given below.

Sr. No Particulars	Quarter ended Half Year ended Quarter ended
No Particulars	30 September 2019 30 September 2019 30 September 2018
	Unaudited Unaudited Unaudited
1. Revenue from operations (including other incom	ie) 40,702 81,167 31,347
2 Profit before tax :	6,126 11,451 10.584
3 Profitaftertax	4,586 + 8,048 7,089
4 Total comprehensive Income	4,594 8,111 7,090

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.

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

Place: Mumbai

Date : 07 November 2019

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

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

(a) Credit Rating

Long Term Programme:

* Debt Programme

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

Market Linked Debentures

*CARE PR-MLDAA-; Positive*by CARE Ratings Limited for Market Linked Debentures of the Company.

Short Term Debt Programme

"CAREA1+" by CARE Ratings Limited, "IICRA[A1+" by ICRALimited and "CRISILA1+" 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=TrancheD	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	Pald 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	Pald within due date
Series XXIV - Tranche C	957894	Due Date for Interest Payment 13/04/2019	*Payment made on 15/0472019
Series XXV	957916	Due Daté for Interest Payment 02/04/2019 02/05/2019 02/05/2019 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	957991	Due Date for Interest Payment 07/04/2019 07/05/2019 07/06/2019 07/06/2019 07/08/2019 07/08/2019 07/08/2019	*Payment made on 08/04/2019 07/05/2019 07/06/2019 08/08/2019 07/08/2019

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	Paid within due date
Series XV-Tranche B	953976	Due Date for Interest Payment 10/05/2019	Pald within due date
Series XV—Tranche B	953976	Due Date for Interest and Principal Payment	*Payment made on
		. 05/06/2019 +	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 Payment 06/06/2019	Paid within due date
Series XXVI	N.A	Due Date for Interest & Principal Payment 24/06/2019	Paid within due date
Series XVIII	954285	Due Date for Interest and Principal Payment 28/06/2019	Paid within due date
Series XXVII	957981	Due Date for interest and Principal Payment 28/08/2019	Paid within due date
Series XXX-Tranche A	958078	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 Discipung Document and Added to the Payment and Payme

Nature of the Instrument	Scrip Code	Next Due Date for Interest Payment*	Due Date for Principal Payment
Series XXV	957916	02/10/2019	2 ac Date for Tincipal Paymen
		02/11/2019	
		02/12/2019	
		02/01/2020	
		02/02/2020	
		02/03/2020	
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	<u>.</u>
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	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	20/02/2020
		07/11/2019	
		07/12/2019	
		· 07/81/2020	
•		07/02/2020	
		07/03/2020	
Series XXXI	NA 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	Consultation (Consultation)
		02/11/2019	
		02/12/2019	
	- 1	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 8.60

Place: Mumbal Date : 07 November 2019 * For IndoStar Capital Finance Limited

Jitendra Bhati SVP – Compliance & Secretarial