

No. CTL/DEB/21-22/Noting Certificate/1459

June 30, 2021

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Indian School Finance Company Private Limited (“the Company”)** for the Half Year ended March 31, 2021.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited



Authorised Signatory

Encl: Results submitted by Company



**Independent Auditor's Report on the Financial Results of the Company Pursuant to the Regulation 52 of the SEBI
(Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**

To
The Board of Directors of
Indian School Finance Company Private Limited

Report on the audit of the Financial Results

Qualified Opinion

We have audited the accompanying statement of financial results of Indian School Finance Company Private Limited (the "Company"), for the year March 31, 2021 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, except for the possible effects of the matter described in the "Basis for Qualified opinion" section of our financial results, the Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net loss and other comprehensive income and other financial information of the Company for the year ended March 31, 2021.

Basis for Qualified Opinion

As more fully discussed in Note 14 to the financial results, the Reserve Bank of India vide their report June 9, 2021 has issued an inspection report for the year ended March 31, 2020 under Section 45N of the RBI Act 1934 in respect of such they have raised matters on compliance with regulations and guidelines issued by RBI and advised the Company to respond within a specified period of time. The Board of the Company has taken cognisance of the report and expects to respond in due course. Pending response of the Board and subsequent acceptance of the response/other possible action by the Reserve Bank of India, we are unable to comment on the consequential implications of these matters on the financial statements/ accompanying financial results for the year ended March 31, 2021.

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to Note 4 of the financial results which describes the impact of economic and social consequences of the Covid-19 pandemic including the limited lock downs imposed by various State Governments across India on the Company's business and financial metrics, particularly the Company's estimates of impairment of loans to customers, which continue to be dependent on uncertain future developments. Our opinion is not modified in respect of the matter.

Management's Responsibilities for the Financial Results

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net loss and other comprehensive income of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.



S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Further, we report that the figures for the half year ended March 31, 2021 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2021 and the published unaudited figures for the half year ended September 30, 2020, which were subjected to a limited review by us, as required under the Listing Regulations.

For S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

ICAI Firm registration number: 101049W/E300004



per Bharath N S

Partner

Membership No.: 210934



UDIN: 21210934AAAADV9991

Chennai

June 30, 2021

INDIAN SCHOOL FINANCE COMPANY PRIVATE LIMITED

(CIN: U65921AP1994PTC065392)

Registered Office Address: Unit No. 8-2-269/2/52, Plot No. 52, Sagar Society, Road No. 2, Banjara Hills, Hyderabad-500034

Phone No.: +91-40-66505000 Website: www.isfc.in

Standalone financial results for the year ended March 31, 2021

(Rupees in millions unless otherwise stated)		
Particulars	As at 31 March 2021	As at 31 March 2020
	Audited	Audited
ASSETS		
Financial assets		
Cash and cash equivalents	35.66	160.92
Bank balance other than cash and cash equivalents	534.26	484.27
Loans portfolio	2,486.71	3,591.65
Other financial assets	89.38	29.50
Total financial assets	3,146.01	4,266.34
Non-financial assets		
Current tax assets (net)	3.74	10.09
Deferred tax assets (net)	69.32	52.97
Property, plant and equipment	2.18	4.23
Intangible assets	2.24	3.24
Right to use assets	20.86	35.24
Other non- financial assets	12.15	12.38
Total non financial assets	110.49	118.15
Total Assets	3,256.50	4,384.49
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Trade payables	9.79	3.77
Debt securities	734.89	965.65
Borrowings (other than debt securities)	1,248.02	2,342.61
Lease liability	23.81	37.74
Other financial liabilities	75.82	70.14
Total financial liabilities	2,092.33	3,419.91
Non-financial liabilities		
Provisions	5.07	9.17
Other non-financial liabilities	3.29	5.17
Total non financial liabilities	8.36	14.34
Equity share capital		
Equity share capital	13.14	13.14
Other equity	1,142.67	937.10
Total equity	1,155.81	950.24
Total liabilities and equity	3,256.50	4,384.49

For and on behalf of the Board of Directors
Indian School Finance Company Private Limited



Sandeep Wirkhare

Sandeep Wirkhare
Managing Director and CEO

Place: Mumbai
Date: June 30, 2021

INDIAN SCHOOL FINANCE COMPANY PRIVATE LIMITED (CIN: U65921AP1994PTC065392) Registered Office Address: Unit No. 8-2-269/2/52, Plot No. 52, Sagar Society, Road No. 2, Banjara Hills, Hyderabad-500034 Phone No.: +91-40-66505000 Website: www.isfc.in Standalone financial results for the year ended March 31, 2021				
(Rupees in millions unless otherwise stated)				
Particulars	For the half year ended 31 March 2021	For the half year ended 31 March 2020	For the year ended 31 March 2021	For the year ended 31 March 2020
	Unaudited	Unaudited	Audited	Audited
Revenue from operations				
Interest Income	275.78	389.12	630.02	912.90
Net gain on derecognition of financial instruments under amortised cost category	29.63	-	52.19	-
Net gain on fair value changes	-	-	-	4.39
Other operating Income	15.73	18.01	18.82	36.55
Total revenue from operations	321.14	407.13	701.03	953.84
Other income	3.17	0.17	3.42	3.77
Total income	324.31	407.30	704.45	957.61
Expenses				
Finance costs	145.58	212.29	328.95	515.39
Impairment on financial instruments	223.09	83.01	342.37	149.15
Employee benefits expenses	84.13	78.97	167.54	171.92
Depreciation and amortization expense	6.16	8.89	13.82	16.69
Others expenses	21.23	21.65	38.59	42.15
Total expenses	480.19	404.81	891.27	895.30
Profit/(Loss) before tax	(155.88)	2.49	(186.82)	62.31
Tax Expense:				
Current tax	-	14.34	-	33.10
Deferred tax	(16.34)	(13.36)	(16.34)	(14.36)
Income-tax expense	(16.34)	0.98	(16.34)	18.74
Profit/(Loss) after tax	(139.54)	1.51	(170.48)	43.57
Other comprehensive income				
(i) Items that will not be reclassified subsequently to profit or loss				
-Remeasurment gains on defined benefit plans	1.79	2.35	1.79	2.35
-Income tax effect	-	(0.60)	-	(0.60)
Total other comprehensive income	1.79	1.75	1.79	1.75
Total comprehensive income/(Loss) for the period/year	(137.75)	3.26	(168.69)	45.32
Earnings/(Loss) per share (equity share, par value Rs10)				
Computed on the basis of total profit/(Loss) for the period/year				
Basic earnings/(Loss) per share (BEPS)*	(106.56)	1.16	(129.83)	33.68
Diluted earnings/(Loss) per share (DEPS)*	(106.56)	0.15	(129.83)	4.35

*BEPS and DEPS for the half year ended are not annualised

Place: Mumbai
Date: June 30, 2021



Sandeep Wirkhare
Sandeep Wirkhare
Managing Director and CEO

For and on behalf of the Board of Directors
Indian School Finance Company Private Limited

Notes:

1. The financial results for year and six months ended March 31, 2021 have been reviewed by the Audit Committee and upon their recommendation, approved by the Board of Directors at their meetings held on June 30, 2021. Indian School Finance Company Private Limited ("the Company") has prepared these audited financial results ('the statement') in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015 ("Listing Regulations, 2015") and the accounting standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and relevant provisions of the Companies Act, 2013, as applicable. The results for the year ended March 31, 2021 have been audited by the Statutory Auditors of the Company.
2. The figures for half year ended March 31, 2021 and March 31, 2020 are the balancing figures between audited figures in respect of full financial year ended March 31, 2021 and March 31, 2020 and published year to date figures up to the half year ended September 30, 2020 and September 30, 2019 respectively which was subject to limited review by the statutory auditors
3. The company operates in two business segments i.e. lending to institutional and retail members for the purpose of Ind AS 108 on 'Operating Segments'. The company operates in single geographic segment i.e. domestic
4. The COVID-19 pandemic has continued to cause a significant disruption of the economic activities across the globe including India throughout the year, The Government of India announced a nation-wide lockdown to contain the spread of the virus which continued till May 31, 2020. Subsequently, the national lockdown was lifted by the Government but regional lockdowns continue to be implemented in areas with a significant number of CoVID-19 cases. Further, pursuant to the Reserve Bank of India ('RBI') COVID-19 Regulatory package issued vide circulars dated March 27, 2020 and May 23, 2020 which allowed lending institutions to offer moratorium to borrowers on payment of instalments falling due between March 1, 2020 and August 31, 2020, the Company has offered moratorium on the payment to all eligible borrowers that have opted to avail the same of all instalments and/or interest, as applicable, falling due between March 1, 2020 to August 31, 2020.

The Company has recorded an expected credit loss provision of INR.310.28 Million as at 31 March 2021 in respect of its loans and advance. In assessing the impairment allowance for loan portfolio, the Company has considered internal and external sources of information available including indicators of deterioration in the macro-economic factors. Further, the management has estimated the impact of the ongoing second wave of the pandemic on its loan portfolio, based on reasonable and supportable information available till date. Given the unique nature and scale of this pandemic, its full extent of impact on the Company's operations and financial metrics, more specifically on the borrower's ability to service their obligations on a timely basis, will depend on the severity and duration of the pandemic as well as on highly uncertain future developments. Accordingly, the management's estimate of impairment losses based on various variables and assumptions could result in actual credit loss being different than that being estimated. Further, the company has in addition to the moratorium benefit discussed above restructured certain loan account in accordance with the resolution framework for COVID-19 related stress as per the RBI circular dated August 2020. These accounts have been classified on the basis of the historical behavior of such loans and applying suitable macro-economic outlook and expected credit losses have been provided in respect of those loans as well.

5. The total borrowing of the Company as at 31 March 2021 are Rs.1958.89 Million. The company has breached certain financial covenants as on 31st March 2021 in respect of which the Company is in the process of seeking waivers from the lenders.

The management has performed a detailed assessment of its cash inflows and outflows for next 12 months and concluded that it will be able to meet its obligations as and when these fall due and is in the process of taking various actions including but not limited to negotiations for new securitization transactions, entering into co-lending arrangements, assessing the need for incremental borrowings, seeking further extension from its lenders in respect of repayment of loans, waiver of financial covenant breaches etc. While the Company expects to be able sustain its ability to repay liabilities in the normal course of its activities, , the principal shareholder has also provided unconditional financial support as and when necessary to the Company so that it is able to discharge its repayment of liabilities as and when these fall due. Accordingly, these financial results have been prepared on a going concern basis.

6. Hon'ble Supreme Court, in a public interest litigation (Gajendra Sharma vs Union of India & Anr), vide an interim order dated September 3, 2020 ('interim order') has directed that accounts classified which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Company, has not classified any account as NPA, as per regulatory norms, after August 31, 2020 till September 30, 2020.



The interim order granted to not declare accounts as NPA stood vacated on March 23, 2021 vide the judgment of the Hon'ble SC in the matter of Small Scale Industrial Manufacturers Association vs. UOI & Ors. and other connected matters. In accordance with the instructions in paragraph 5 of the RBI circular no. RBI/2021-22/17DOR.STR.REC.4/21.04.048/2021-22 dated April 07, 2021, the Company has carried out asset classification of the borrower accounts as per the extant RBI instructions / IRAC norms, without considering any standstill in asset classification and also done staging of the borrower accounts in accordance with ECL model / framework under Ind AS in the financial statements for the year ended March 31, 2021.

7. In accordance with Reserve Bank of India ('RBI') guidelines relating to 'COVID-19 Regulatory Package' dated March 27, 2020, and subsequent guideline on EMI moratorium dated April 17, 2020 and May 23, 2020 ('RBI Regulatory Package'), the Company has offered moratorium on the payment of installments falling due between March 01, 2020 and August 31, 2020 ('moratorium period') to all eligible borrowers. In accordance with RBI guidelines, the moratorium period, wherever granted, is excluded from number of days past due for the purpose of asset classification.

Disclosure as required by RBI circular dated April 17, 2020 'COVID-19 Regulatory Package – Asset classification and provisioning' are given below:

(Amount in millions)		
Particulars	As at March 31, 2021	As at March 31, 2020
Amount in SMA/Overdue categories as on February 29, 2020*	347.75	633.62
Respective amounts where asset classification benefit was extended	56.04	137.95
Provision made in terms of paragraph 5 of the circular (As per paragraph 4, applicable to NBFC's covered under Ind AS) (as of March 31, 2021/March 31, 2020)**	31.37	20.69
Provision adjusted against slippages in terms of paragraph 6 of the circular	31.37	-
Residual provision as of March 31, 2021/March 31, 2020 in terms of paragraph 6 of the circular	-	20.69

*SMA/Overdue category includes cases – 1 to 90 days past due (DPD)

**This includes overall additional provision on account of Covid-19 and after considering slippages as per paragraph 6 of the circular.

8. RBI circular dated April 07, 2021 advised all lending institutions to immediately put in place a Board approved policy to refund/adjust the interest on interest' charged to the borrowers during the moratorium period, i.e., March 01, 2020 to August 31, 2020 in conformity with the Supreme Court judgement mentioned in paragraph 4 above. Accordingly, ISFC has reversed interest income by 1.74 million during the year ended March 31, 2021.
9. Disclosure pursuant to RBI notification no. RBI/2020-21/17 DOR.No.BP.BC/4/21.04.048/2020-21 dated August 06, 2020 (for restructuring of accounts of Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances having exposure less than or equal to Rs. 25 crores):

Particulars	March 31, 2021	March 31, 2020
No. of account restructured	350	-
Amount (Rs. in million)	829.84	-

10. The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified and the final rules/interpretation have not yet been issued. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective
11. The Company has elected to exercise the option permitted under section 115BAA of the Income Tax Act, 1961, as introduced by the Taxation Laws (Amendment) Ordinance, 2019. Accordingly, the Company has recognized provision for income tax for the year ended March 31, 2021 and re-measured its deferred tax assets/liability basis the rate prescribed in the aforesaid section and recognized the effect of change by revising the annual effective tax rate.
12. The figures for the previous periods have been regrouped/rearranged wherever necessary to conform to current period presentation.
13. The above financial results are available on the stock exchange website (www.bseindia.com) and the website of the Company (www.isfc.in).



14. The Reserve Bank of India on June 9, 2021 issued an inspection report for the year ended March 31, 2020 under Section 45N of the RBI Act 1934 in respect of such they have raised matters on compliance with regulations and guidelines issued by RBI and advised the Company to respond within a specified period of time. The Board of the Company has taken cognisance of the report and expects to respond in due course. The Company has placed the report to the Board on June 30, 2021.

**For and on behalf of the Board of Directors of
Indian School Finance Company Private Limited**

**Place: Mumbai
Date: June 30, 2021**



A handwritten signature in blue ink, appearing to read "Sandeep Wirkhare".

**Sandeep Wirkhare
Managing Director and CEO**



June 30, 2021

To,

Catalyst Trusteeship Services Limited,
Mittal Tower, B Wing,
Nariman Point,
Mumbai – 400021, Maharashtra, India

Dear Sir/ Madam,

Sub: - Disclosure pursuant to regulation 52(4) and 52(5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby submit the below statement as on March 31, 2021 in respect of following Non-convertible debentures issued by the company and outstanding as on March 31, 2021

a. Credit rating :

[ICRA] BB+ (Negative); reaffirmed

b. Asset cover available as on 1st May 2021 (Rs Lakhs)

Name of the Lender / Instrument	Security cover (Assets)	Security Multiplier	Borrowings Outstanding	Interest accrued	Total required
Blue Orchard Series I	2,178.80	1.10	1,927.50	53.16	2,178.73
Blue Orchard Series II	537.16	1.10	480.00	8.32	537.15
MEF	2,675.49	1.10	2,400.00	32.25	2,675.48
Symbiotics (AAV Sarl)	1,969.89	1.00	1,920.00	49.86	1,969.86

c. Debt Equity Ratio: 1.73 Times

d. Previous due date for the payment of interest/repayment of principal of non-convertible debt securities:
Annexure A

e. Next due date for the payment of interest/repayment of principal of non-convertible debt securities:
Annexure B

f. Debt service coverage ratio: Not Applicable

g. Interest service coverage ratio: Not Applicable

h. outstanding redeemable preference shares (quantity and value); Not Applicable

i. Capital redemption reserve/Debenture Redemption Reserve (if applicable):

Indian School Finance Company Private Ltd.

(Formerly Known as Corporate Deposits and Investments Private Limited)

Corporate Office: 346/347, DLF Towers, 15 Shivaji Marg, New Delhi - 110015 | Phone : +91-11-46762000
Registered Office: 8-2-269/2/52, Plot No.52, Sagar Society, Road No.2, Banjara Hills, Hyderabad - 500034 | Ph.: +91-40-66505000
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Not applicable

(According to Rule 18 (7) (ii) of Companies (Share Capital and Debentures) 2014, no Debenture Redemption Reserve is required to be created in case of Privately Placed Debentures issued by the Company which is NBFC registered with RBI under Section 45-IA of RBI (Amendment) Act, 1997.

- j. Net Worth:
INR 1146.40 Million
- k. Total Comprehensive Income for the period [comprising Profit/(Loss) for the period (after tax) and other Comprehensive Income (after tax)
INR, (168.69) Million
- l. Earnings per Share (Basic/Diluted): INR (129.83)/(13.58)

You are requested to take record of the same and oblige us.

Thanking You,

For Indian School Finance Company Private Limited

Harsha Joshi
Company Secretary

Indian School Finance Company Private Ltd.

(Formerly Known as Corporate Deposits and Investments Private Limited)

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Annexure – A

Detail of Payment of interest and redemption during last half year ended March 31st, 2021 (From Oct 1st, 2020)

ISIN	Listed/ Unlisted	Principal/Interest	Due date of Payment	Actual date of payment
INE471Q07083	Listed	Interest	15-Dec-20	15-Dec-20
		Interest	22-Dec-20	22-Dec-20
		Principal	22-Dec-20	22-Dec-20
		Interest	15-Mar-21	15-Mar-21
INE471Q07091	Listed	Interest	13-Jan-21	13-Jan-21
		Principal	13-Jan-21	13-Jan-21
INE471Q07133	Listed	Interest	25-Jan-21	25-Jan-21
		Interest	12-Feb-21	12-Feb-21
		Principal	12-Feb-21	12-Feb-21
INE471Q07117	Unlisted	Interest	13-Nov-20	13-Nov-20
		Interest	15-Mar-21	15-Mar-21
		Principal	15-Mar-21	15-Mar-21

Annexure - B

Detail of interest and redemption due in the next half year ended September 30th, 2021

ISIN	Listed/ Unlisted	Principal/I nterest	Due date of Payment	Actual date of payment
INE471Q07083	Listed	Interest	15-Jun-21	15-Jun-21
		Interest	30-Jun-21	30-Jun-21
INE471Q07091	Listed	Interest	15-Apr-21	15-Apr-21
			15-Jun-21	15-Jun-21
			28-Jul-21	
INE471Q07133	Listed	Interest	26-Apr-21	26-Apr-21
			15-Jun-21	15-Jun-21
			09-Aug-21	
INE471Q07117	Unlisted	Interest	15-Jun-21	15-Jun-21

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