



KERALA FINANCIAL CORPORATION

(INCORPORATED UNDER THE STATE FINANCIAL CORPORATIONS ACT No. LXIII OF 1951)

H.O. VELLAYAMBALAM, THIRUVANANTHAPURAM - 695033

Phone: 0471 - 2737500 (30 Lines) Fax : 2311750, 2318541, 2722090, 2313813

e-mail: kfc@kfc.org website : www.kfc.org

IS / ISO 9001



KFC/BOND/689 /2017



M/s. Catalyst Trusteeship Ltd
GDA House, Plot No.85
Bhusari Colony(Right)
Paud Road, Pune-411038
Ph:02025280081

Dear Sir,

Sub:- Half Yearly and Quarterly reports as on 31.03.2017

We are forwarding herewith the half yearly and quarterly reports as on 31.03.2017 of KFC Non SLR Bond Issue Series 1/2013, 1/2014 and 1/2016 as required by you. Kindly acknowledge receipt of the reports. Also please issue the Noting certificate for onward submission of half yearly report to Bombay Stock Exchange.

Yours faithfully

Asst General Manager (Accounts)



കേരള ഫിനാൻഷ്യൽ കോർപ്പറേഷൻ

(1951 - ലെ സ്റ്റേറ്റ് ഫിനാൻഷ്യൽ കോർപ്പറേഷൻ ആക്റ്റ് നം. LXIII പ്രകാരം രൂപീകൃതമായത്)

വെള്ളയമ്പലം, തിരുവനന്തപുരം - 695033



KERALA FINANCIAL CORPORATION

(INCORPORATED UNDER THE STATE FINANCIAL CORPORATIONS ACT No. LXIII OF 1951)

H.O. VELLAYAMBALAM, THIRUVANANTHAPURAM - 695033

Phone: 0471 - 2737500 (30 Lines) Fax : 2311750, 2318541, 2722090, 2313813

e-mail: kfc@kfc.org website : www.kfc.org

IS / ISO 9001



KFC/ACCTS/BOND/689/2017

20.04.2017

The Manager,
Bombay Stock Exchange Ltd.
Mumbai

Dear Sir,

Sub: Statutory Compliance – Half Yearly Report for the half year ending Mar 31,2017

In compliance with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are submitting the information as given below. Since the audit of accounts is in progress , the information provided are based on provisional financial statements as on 31.03.2017.

- a) Credit rating and change in credit rating (if any) -
 - i) BWR A – (SO) from M/s. Brick work Rating Agency P Ltd dated 06.05.2016 for the 8.72% Series 1/2013 Non SLR Bond Issue and 9.15% Series 1/2014 Non SLR Bond Issue.
 - ii) AA (SO) from SMERA dated 16.11.2016 and AA (SO) from M/s. Brick work Rating Agency P Ltd dated 06.05.2016 for 8.90% Series 1/2016 Non SLR Bond Issue
- b) Asset cover available, in case of non-convertible debt securities- 1.36
- c) Debt-equity ratio- 4.37
- d) Previous due date for the payment of interest / dividend for non-convertible redeemable preference shares / repayment of principal of non-convertible preference shares / non-convertible debt securities and whether the same has been paid or not; - As per Annexure A
- e) Next due date for the payment of interest / dividend of non-convertible preference shares / principal along with the amount of interest / dividend of non-convertible preference shares payable and the redemption amount- As per Annexure B
- f) Debt service coverage ratio- 0.35
- g) Interest service coverage ratio- 1.11
- h) Debenture redemption reserve- As per Annexure C
- i) Net worth- Rs. 440.66 crore
- j) Net profit after tax- Rs.11.50 crore
- k) Earnings per share- Rs.5.18

For Kerala Financial Corporation

Authorised Signatory

PREMNATH RAVINDRANATH
General Manager



കേരള ഫിനാൻഷ്യൽ കോർപ്പറേഷൻ

(1951 - ലെ സ്റ്റേറ്റ് ഫിനാൻഷ്യൽ കോർപ്പറേഷൻ ആക്റ്റ് നം. LXIII പ്രകാരം രൂപീകൃതമായത്)

വെള്ളയമ്പലം, തിരുവനന്തപുരം - 695033



KERALA FINANCIAL CORPORATION

(INCORPORATED UNDER THE STATE FINANCIAL CORPORATIONS ACT No. LXIII OF 1951)

H.O. VELLAYAMBALAM, THIRUVANANTHAPURAM - 695033

Phone: 0471 - 2737500 (30 Lines) Fax : 2311750, 2318541, 2722090, 2313813

e-mail: kfc@kfc.org website : www.kfc.org

IS / ISO 9001



ANNEXURE A

Details of redemption & payment of interest during last half year ending 31.03.2017:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
KERALAFIN-8.72% 6-6-23-PVT	Interest	06.12.2016	87200000.00	06.12.2016
KERALAFIN-9.15% 30-10-24-PVT	Interest	31.10.2016	91000000.00	31.10.2016
KERALAFIN-8.90% 09-11-23-PVT	Interest	09.11.2016	112164384.00	09.11.2016

ANNEXURE B

Details of redemption & interest due in the next half-year i.e. 01.04.2017 to 30.09.2017:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
KERALAFIN-8.72% 6-6-23-PVT	Interest	06.06.2017	87200000.00
KERALAFIN-9.15% 30-10-24-PVT	Interest	02.05.2017	91249315.07
KERALAFIN-8.90% 09-11-23-PVT	Interest	09.05.2017	110335616.00

Company does not expect default in payment of principal / interest due in next half year

ANNEXURE C

Details of Debenture Redemption Reserve (If applicable): NA

Series / Tranche	Amount of issue Rs. (In Cr.)	DRR required to be created Rs. (In Cr.)	DRR created upto 31.03.2017 Rs. (In Cr.)	Funds invested for debentures maturing during the year
		NA		


 PREMNATH RAVINDRANATH
 General Manager



കേരള ഫിനാൻഷ്യൽ കോർപ്പറേഷൻ

(1951 - ചെ സ്റ്റേറ്റ് ഫിനാൻഷ്യൽ കോർപ്പറേഷൻ ആക്റ്റ് നം. LXIII പ്രകാരം രൂപീകൃതമായത്)

വെള്ളയമ്പലം, തിരുവനന്തപുരം - 695033