



KERALA FINANCIAL CORPORATION

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

H.O. VELLAYAMBALAM, THIRUVANANTHAPURAM - 695033

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IS / ISO 9001



KFC/BOND/Q4/2018

10.05.2018

The Manager
BSE Ltd
Mumbai

Sub: Statutory Compliance – Half Yearly Report for the half year ended March 31, 2018

In compliance with SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015, We are submitting information as given below

- a) Un-audited or audited financial results for the half year ended as on March 31, 2018 signed by Statutory Auditor. Half-yearly results shall be taken on record by the Board of Directors and signed by the Managing Director / Executive Director within 45 days from the end of Half Year.- Enclosed
- b) Credit rating and change in credit rating (if any);

Sl No	Series	ISIN	Issue Size (Rs in Crore)	Credit Rating
1	1/2013	INE818F08029	200	BWR A-(SO)
2	1/2014	INE818F08037	200	BWR A-(SO)
3	1/2016	INE818F07013	250	SMERA AA(SO)

- c) Asset cover available, in case of non-convertible debt securities: 1.33(for 8.90% Series 1/2016 Non SLR Bond Issue).
- d) Debt-equity ratio – 4.32
- e) 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; and, as per **Annexure A**.
- f) 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**.
- g) Debt service coverage ratio (not applicable for NBFC); - 0.40
- h) Interest service coverage ratio (not applicable for NBFC); - 1.34
- i) Details of Debenture redemption reserve in the format **ANNEXURE – C**
- j) Net worth; - 466.80 Cr
- k) Net Profit After Tax; - 34.15 Cr
- l) Earnings per Share. - 15.39

Thanking you,

Authorised Signatory

SOYA.K
Asst. General Manager
Kerala Financial Corporation
Thiruvananthapuram - 695 033



കേരള ഫിനാൻഷ്യൽ കോർപ്പറേഷൻ

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

വെള്ളയമ്പലം, തിരുവനന്തപുരം - 695033

ANNEXURE – A**Details of redemption & payment of interest during last half year ending on 31.03.2018:**

Consent Letter / Tranche Reference No.	Series / Tranche	ISIN	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
KERALA FIN-8.72% 6-6-23-PUT	Series 1/2013	INE818F08029	Interest	6.12.2017	87200000	6.12.2017
KERALA FIN-9.15% 30-10-24-PUT	Series 1/2014	INE818F08037	Interest	30.10.2017	91249315.12	30.10.2017
KERALA FIN-8.90% 09-11-23-PUT	Series 1/2016	INE818F07013	Interest	9.11.2017	112164387	9.11.2017

ANNEXURE – B**Details of redemption & interest due in the next half-year i.e. 01.04.2018 to 30.09.2018:**

Consent Letter / Tranche Reference No.	Series / Tranche	ISIN	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
KERALA FIN-8.72% 6-6-23-PUT	Series 1/2013	INE818F08029	Interest	06.06.2018	87200000
KERALA FIN-9.15% 30-10-24-PUT	Series 1/2014	INE818F08037	Interest	30.04.2018	91750684.93
KERALA FIN-8.90% 09-11-23-PUT	Series 1/2016	INE818F07013	Interest	09.05.2018	110335616

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

ANNEXURE - C**Details of Debenture Redemption Reserve (If applicable):**

Series / Tranche	Amount of issue Rs. (In Cr.)	DRR required to be created Rs. (In Cr.)	DRR created upto 31.03.2018 Rs. (In Cr.)	Funds invested for debentures maturing during the year
		NA		



SOYA, K
Asst. General Manager
Kerala Financial Corporation
Thiruvananthapuram - 695 033



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 (without independent verification thereof) the information, as specified under Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Regulations**”), provided to us by **Kerala Financial Corporation** for the Half year ended on March 31, 2018.

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
(Formerly GDA Trusteeship Limited)**


Authorized Signatory

Date: 10.05.2018

