

No.CTL/DEB/19-20/Noting Certificate/6241

November 29, 2019

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 Ess Kay Fincorp Limited (“**the Company**”) for the Half year ended September 30, 2019.

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*



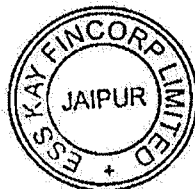
**ESS KAY FINCORP LIMITED**  
**G 1-2, NEW MARKET, KHASA KOTHI, JAIPUR, RAJASTHAN - 302001**  
 Email : info@esskayfin.in Phone : 0141-4161300  
 CIN : U65923RJ1994PLC009051

Statement of unaudited Balance Sheet for the six months ended September 30, 2019

		(Rupees in lakhs)
S. No.	Particulars	As at September 30, 2019 (Unaudited)
<b>A</b>	<b>ASSETS</b>	
<b>1</b>	<b>Financial assets</b>	
	Cash and cash equivalents	1,325.09
	Bank balance other than cash and cash equivalents	31,411.55
	Receivables	
	(i) Other receivables	94.71
	Loans	221,773.49
	Investments	5,618.89
	Other financial assets	5,830.55
		266,054.28
<b>2</b>	<b>Non-financial assets</b>	
	Current tax assets (net)	939.16
	Deferred tax assets (net)	938.78
	Property, plant and equipment	1,433.83
	Right of use asset	1,332.54
	Capital work-in-progress	106.18
	Other intangible assets	76.42
	Other non-financial assets	347.78
		5,174.69
	<b>TOTAL ASSETS</b>	<b>271,228.97</b>
<b>B</b>	<b>LIABILITIES AND EQUITY</b>	
	<b>Liabilities</b>	
<b>1</b>	<b>Financial liabilities</b>	
	Derivative financial instruments	250.90
	Payables	
	(a) Other payables	
	(i) total outstanding dues of micro enterprises and small enterprises	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,090.39
	Debt securities	82,568.13
	Borrowings (other than debt securities)	116,160.45
	Subordinated liabilities	4,050.24
	Lease liability	1,057.53
	Other financial liabilities	3,790.50
		208,968.14
<b>2</b>	<b>Non-financial liabilities</b>	
	Provisions	708.50
	Other non-financial liabilities	936.71
		1,645.21
	<b>Total liabilities</b>	<b>210,613.35</b>
<b>3</b>	<b>EQUITY</b>	
	Equity share capital	460.32
	Other equity	60,155.30
		60,615.62
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>271,228.97</b>

See accompanying notes to the financial results.

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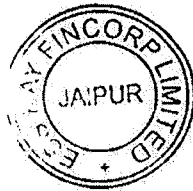
**ESS KAY FINCORP LIMITED**  
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 Email : info@skfin.in Phone : 0141-4161300  
 CIN : U65923RJ1994PLC009051

Statement of unaudited financial results for the six months ended September 30, 2019

S. No.	Particulars	(Rupees in lakhs)	
		For the six months period ended	
		September 30, 2019 (Unaudited)	September 30, 2018 (Unaudited)
I	Revenue from operations		
	Interest income	22,904.89	15,439.96
	Fees and commission income	1,038.49	341.15
	Net gain on fair value changes	4.53	-
	<b>Total revenue from operations</b>	<b>23,947.91</b>	<b>15,781.11</b>
II	Other income	1,763.81	321.94
III	<b>Total income (I+II)</b>	<b>25,711.72</b>	<b>16,103.05</b>
IV	Expenses		
	Finance costs	10,619.18	6,182.91
	Impairment on financial instruments	4,930.22	3,162.14
	Employee benefits expenses	4,715.27	3,150.28
	Depreciation and amortization expense	277.93	257.66
	Net gain on fair value changes	7.87	17.50
	Others expenses	1,485.12	1,128.17
V	<b>Total expenses</b>	<b>22,035.59</b>	<b>13,898.66</b>
VI	<b>Profit before tax (III-V)</b>	<b>3,676.13</b>	<b>2,204.39</b>
VII	Tax expense:		
	Current Tax	996.93	1,085.25
	Deferred Tax	(126.69)	(271.58)
	<b>Total tax expense</b>	<b>870.24</b>	<b>813.67</b>
VIII	<b>Net profit after tax for the period (VI-VII)</b>	<b>2,805.89</b>	<b>1,390.72</b>
IX	Other comprehensive income		
	Items that will not be reclassified to profit or loss		
	Remeasurements of the defined benefit plans	46.70	(14.11)
	Income tax on remeasurements of the defined benefit plans	(12.14)	4.11
X	<b>Other comprehensive income/(loss) for the period, net of tax</b>	<b>34.56</b>	<b>(10.00)</b>
XI	<b>Total comprehensive income for the period, net of tax (VIII+X)</b>	<b>2,840.45</b>	<b>1,380.72</b>
XII	Earnings per equity share		
	Basic (in Rupees)*	12.19	7.93
	Diluted (in Rupees)*	12.19	7.93
	Face value per share (in Rupees)	2.00	2.00

\*not annualized for the half year ended 30 September 2019 and 30 September 2018

See accompanying notes to the financial results.



Notes:

- 1) The Company is a systemically important non-deposit taking Non-Banking Financial Company ('NBFC') as defined under Section 45-IA of the Reserve Bank of India (RBI) Act, 1934.
- 2) The financial results for the half year ended September 30, 2019 have been reviewed by the audit committee and approved by the Board of Directors at its meeting held on November 27, 2019. The report is being filed with the Bombay Stock Exchange ("BSE") and is also available on the Company's website www.skfm.in
- 3) The financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016. The Company has adopted Ind AS from April 01, 2019 with effective transition date of April 01, 2018 and accordingly, these financial results together with the results for the comparative reporting period have been prepared in accordance with recognition and measurement principles laid down in Ind AS 34 "Interim Financial Reporting" as prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with Rule 3 of the Companies (Indian Accounting Standard) Rules, 2015 and relevant rules issued thereunder and other recognized accounting practices and policies.
- 4) The transition to Ind AS has been carried out from the erstwhile accounting standards notified under the Act read with Rule 7 of Companies (Accounts) Rules 2014 (as amended), guidelines issued by the RBI and other generally accepted accounting principles in India (collectively referred to as 'the previous GAAP').  

These financial results have been drawn up on the basis of Ind AS that are applicable to the Company as at September 30, 2019 based on the press release issued by the Ministry of Corporate Affairs on January 18, 2016. Any application guidance / clarifications / directions issued by RBI or other regulators are implemented as and when they are issued / applicable.
- 5) In compliance with Regulation 52 of the Securities Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, a limited review of financial results for the six months period ended September 30, 2019 has been carried out by the Statutory Auditors.  

As permitted under Circular No. CIR/IMD/DFI/69/2016 dated August 10, 2016 issued by SEBI, the Company has opted to avail exemption for submission of Ind-AS compliant financial results for the previous year ended March 31, 2019. Further, the financial results under Ind-AS for the six months period ended September 30, 2018 including the reconciliation of profit under the Ind AS as stated at point no. 9 have not been subjected to a 'Limited Review'. However, the management has exercised necessary due diligence to ensure that such unaudited financial results provide true and fair view of its affairs.
- 6) The Company is engaged in the business of financing, and accordingly, there are no separate reportable segments as per Ind AS 108 on operating segment.
- 7) 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 half year ended September 30, 2019 and re-measured its deferred tax assets basis the rate prescribed in the said section. The impact of change in tax rate is spread over the year via an adjustment to the estimated annual effective income tax. The impact of the above mentioned change in rate amounting to Rs. 1.74 lakhs has been recognized in the statement of profit and loss for the half year ended September 30, 2019.
- 8) Effective April 01, 2019, the Company has adopted Ind AS 116 - Leases and applied it to all lease contracts existing on April 01, 2019 using the modified retrospective method. Based on the same and as permitted under the specific transitional provisions in the Standard, the Company is not required to restate the comparative figures. On transition, the adoption of the new Standard resulted in recognition of the Right-of-Use asset of Rs. 1,332.54 lakhs and a lease liability of Rs. 1,057.53 lakhs. The effect of this adoption is not material to the profit for the period and earnings per share.



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9) As required by Paragraph 32 of Ind AS 101, net profit reconciliation between the figures reported under previous GAAP and Ind AS is as under, for the six months period ended September 30, 2018 is as under:

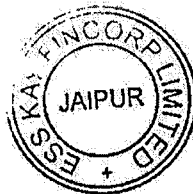
(Rupees in lakhs)	
Particulars	Six months period ended as at September 30, 2018
Profit and Loss as per previous GAAP	1,589.15
Add/ (less):	
Impact of accrual of interest on delay payment interest (DPI)	1,230.51
Impact of deferment of loan processing income (net of cost)	(240.89)
Impact on interest income pursuant to upfront recognition of premium on securitization transaction	(127.22)
Impact of lease liability and ROU asset recognition under Ind AS 116	(39.90)
Remeasurement of defined benefit obligation	14.11
Net fair value loss on investment at FVTPL	(17.50)
Impact of provision as per expected credit loss	(1,187.78)
Decrease in finance cost pursuant to application of effective interest rate method	(12.44)
Income recognition on stage III assets	174.02
Net deferred tax assets on above adjustment	8.66
Net profit after tax as per Ind AS	1,390.72
Other comprehensive income (net of tax) on account of remeasurement of defined benefit obligation	(10.00)
Total comprehensive income (after tax) as per Ind AS	1,380.72

10) Information under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is as follows:

(a) Credit rating and change in credit rating:

The Credit Analysis & Research limited (CARE), Brickwork Ratings (BWR) & Credit Rating Information Services of India Limited (CRISIL) have assigned following ratings to the Company:

Facility	September 30, 2019	March 31, 2019
(a) Secured Debentures	CARE A-   BWR A   CRISIL A	CARE A-   BWR A
(b) Unsecured Debentures	CARE A- ( Tier-II)   CARE A-	CARE A- ( Tier-II)   CARE A-
(c) Subordinated Term Loan	CARE A-	CARE A-
(d) Bank Facilities	CARE A-   BWR A   CRISIL A	CARE A-   BWR A



Handwritten signature or initials.

b)

Following is the information regarding interest and principal repayment of non-convertible debentures

(Rupees in lakhs)

ISIN	Outstanding as on September 30, 2019 **	Previous due date for repayment of principal	Previous due date for payment of interest	Whether the previous interest payment has been paid or not	Next due date and amount of interest and principal			
					Principal	Interest/Premium		
					Date	Amount	Date	Amount
INE124N07325	2,500.00	*	September 16, 2019	Paid	August 16, 2022	2,500.00	October 16, 2019	22.54
INE124N07317	250.00	*	September 13, 2019	Paid	August 13, 2022	5,000.00	October 14, 2019	2.03
INE124N08067	2,500.00	*	*	*	January 12, 2021	2,500.00	January 12, 2021	-
INE124N08042	2,000.00	*	August 05, 2019	Paid	February 03, 2023	2,000.00	November 4, 2019	60.56
INE124N08034	2,000.00	*	September 27, 2019	Paid	September 29, 2022	2,000.00	December 30, 2019	65.53
INE124N07259	3,665.00	*	*	*	June 04, 2021	3,665.00	June 04, 2021	-
INE124N07093	583.33	September 17, 2019	September 17, 2019	Paid	October 17, 2019	145.83	October 17, 2019	4.85
INE124N07267	375.00	*	September 13, 2019	Paid	June 14, 2021	375.00	December 14, 2019	11.08
INE124N07275	2,500.00	*	September 13, 2019	Paid	May 14, 2021	2,500.00	December 14, 2019	71.68
INE124N07283	2,500.00	*	September 13, 2019	Paid	June 14, 2021	2,500.00	December 14, 2019	71.68
INE124N07291	2,500.00	*	September 13, 2019	Paid	July 14, 2021	2,500.00	December 14, 2019	71.68
INE124N07145	5,000.00	*	May 31, 2019	Paid	February 26, 2021	1,250.00	May 29, 2020	570.78
INE124N07150	7,500.00	*	May 31, 2019	Paid	February 26, 2021	1,875.00	May 29, 2020	856.17
INE124N07168	7,500.00	*	May 31, 2019	Paid	February 26, 2021	1,875.00	May 29, 2020	856.17
INE124N07234	5,000.00	*	September 30, 2019	Paid	March 05, 2024	5,000.00	October 31, 2019	47.40
INE124N07085	375.00	September 27, 2019	September 27, 2019	Paid	October 30, 2019	135.00	October 30, 2019	3.30
INE124N07083	250.00	September 27, 2019	September 27, 2019	Paid	October 30, 2019	125.00	October 30, 2019	3.30
INE124N07101	340.91	September 27, 2019	September 27, 2019	Paid	October 30, 2019	113.64	October 30, 2019	2.93
INE124N07309	30,000.00	*	*	*	May 31, 2023	10,000.00	October 31, 2019	897.53
INE124N07127	2,500.00	*	*	*	November 12, 2021	2,500.00	November 12, 2021	-
INE124N07077	700.00	*	*	*	August 18, 2020	700.00	August 18, 2020	-
INE124N07333	5,000.00	*	*	*	September 13, 2022	5,000.00	December 13, 2019	145.83
TOTAL	85,539.24							

\* No due date before September 30, 2019.

\*\* Gross of adjustment of cost of raising borrowing to arrive at EIR as on September 30, 2019 is Rs. 1,479 lakhs  
Details provided above are for debentures outstanding as at September 30, 2019.



(c) As at September 30, 2019, the Company has outstanding Secured Redeemable Non-convertible debentures amounting to Rs. 79,039.24 lakhs. The said non-convertible debentures are secured by an adequate asset cover by way of creation of floating charge by hypothecation on the receivables of the Company. The Company also has Unsecured Redeemable Non-convertible debentures amounting to Rs.6,500 lakhs as at the period end. The mentioned amounts are principal outstanding excluding adjustment of cost of raising borrowing to arrive at EIR and unamortised amount of discount.

(d) Debt equity ratio: Debt [excluding interest accrued but not due] / Equity [paid up equity share capital and reserves and surplus]

Particulars	As at September 30, 2019
Debt equity ratio	3.37

(e) Net worth (Rupees in lakhs)

Particulars	As at September 30, 2019
Net worth	60,415.71

(f) Capital redemption reserve/ debenture redemption reserve as at September 30, 2019: Not applicable, since, debenture redemption reserve is not required in respect of privately placed debentures in terms of rule 18 (7) (b) (ii) of Companies (Share Capital and Debenture) Rules, 2014.

(g) Outstanding redeemable preference shares (quantity and value) as at September 30, 2019: Not applicable

(h) Debt service coverage ratio: Not applicable

(i) Interest service coverage ratio: Not applicable

(j) Asset Cover Available: Not applicable

(k) Net profit after tax: 2,805.89 lakhs

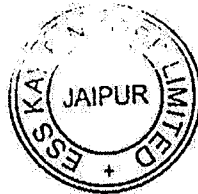
(l) Earnings per share (of Rs. 2/- each) (not annualized for the half year ended 30 September 2019)

Basic (Rs.)	12.19
Diluted (Rs.)	12.19

For and on behalf of the Board of Directors of  
Ess Kay Fincorp Limited

Rajendra Kumar Setia  
Managing Director  
DIN: 00957374

Place: Jaipur  
Date: November 27, 2019



# BSR & Co. LLP

Chartered Accountants

5th Floor, Lodha Excelus,  
Apollo Mills Compound  
N. M. Joshi Marg, Mahalaxmi  
Mumbai - 400 011  
India

Telephone +91 (22) 4345 5300  
Fax +91 (22) 4345 5399

## Limited review report on unaudited half yearly financial results pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To Board of Directors of  
Ess Kay Fincorp Limited

1. We have reviewed the accompanying Statement of unaudited financial results of Ess Kay Fincorp Limited ('the Company') for the six months period ended 30 September 2019 ('the Statement').
2. This Statement, which is the responsibility of the Company's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "*Interim Financial Reporting*" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "*Review of Interim Financial Information Performed by the Independent Auditor of the Entity*" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. The financial results for the six months ended 30 September 2018 included in the Statement, are based on the previously issued results of the Company prepared in accordance with the Accounting Standard as per Section 133 of the Companies Act, 2013 and other recognised accounting practices and policies, as adjusted for the differences in the accounting principles adopted by the Company on transition to the Indian Accounting Standards ('Ind AS'). The figures for the corresponding half year ended 30 September 2018 including the reconciliation of profit under Indian Accounting Standards ('Ind AS') of the corresponding half year with profit reported under previous Generally Accepted Accounting Principles ('GAAP'), as reported in the Statement have been approved by Company's Board of Directors but have not been subjected to review.

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**Limited review report on unaudited half yearly financial results pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Continued)**

Ess Kay Fincorp Limited

5. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with applicable accounting standards and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

*For B S R & Co. LLP  
Chartered Accountants*

Firm's Registration number: 101248W/ W-100022



**Manoj Kumar Vijai**  
*Partner*

Place: Mumbai  
Date: 27 November 2019

Membership No.: 046882  
UDIN: 19046882AAAAGS2304

6. Net Worth= 60,415.71 Lacs
7. Net Profit after Tax= 2,805.89 Lacs
8. Earnings per share = 12.19
9. Debenture Redemption Reserve- Not Applicable
10. Capital redemption reserve: Not Applicable
11. Interest service coverage ratio = Not Applicable
12. Debt Service Coverage Ratio= Not Applicable

This is for your information.

Thanking you,

Yours faithfully,

For ESS KAY FINCORP LIMITED



Company Secretary

Company Secretary

Counter signatory:

For Catalyst Trusteeship Limited

Authorised Signatory

**ESS KAY FINCORP LIMITED**

(Formerly Known as ESS KAY AUTO FINANCE PVT. LTD.)

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CIN : U65923RJ1994PLC009051 | GSTIN : 08AAACE5115F1Z2

EFL/SEC/BSE/2019-20

29/11/2019

The Manager,

Stock Exchange Ltd.

Mumbai

Dear Sirs,

Sub.: Disclosure as per Regulation 52(5) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for Debt Securities for Debt Securities for 20.00 Crs (Sundaram Mutual Fund) NCD in respect of half year ending September 30.09.2019.


We wish to inform the following -

1. Credit Rating = Ind-Ra A(SO) effective from 18/01/2018
2. Revised Credit Rating : NA
3. Debt-Equity Ratio = 3.37 as per Audited Financial results for the year ended September 30, 2019.
4. Details of redemption & payment of interest during last half year ending 30.09.2019

Series/Tranche	Type	Due Date of Payment		Amount	Actual Date of Payment
		Principal	Interest		
204836-205035	Secured Non-Convertible Debentures	83,33,333.33	2,92,899.48	86,26,232.81	30 September 2019

5. Details of redemption & payment of interest due in the next half year i.e 30.09.2019 to 31.03.2020

Series/Tranche	Type	Due Date of Payment	Amount	Actual Date of Payment
204836-205035	Secured Non-Convertible Debentures	30 October 2019	8553007.94	30 October 2019

For ESS KAY FINCORP LIMITED  
  
 Company Secretary

**ESS KAY FINCORP LIMITED**

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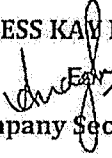
6. Net Worth= 60,415.71 Lacs
7. Net Profit after Tax= 2,805.89 Lacs
8. Earnings per share = 12.19
9. Debenture Redemption Reserve- Not Applicable
10. Capital redemption reserve: Not Applicable
11. Interest service coverage ratio = Not Applicable
12. Debt Service Coverage Ratio= Not Applicable

**This is for your information.**

**Thanking you,**

**Yours faithfully,**

**For ESS KAY FINCORP LIMITED**

  
**ESS KAY FINCORP LIMITED**

**Company Secretary**

**Counter signatory:**

**Company Secretary**

**For Catalyst Trusteeship Limited**

## **ESS KAY FINCORP LIMITED**

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CIN : U65923RJ1994PLC009051 | GSTIN : 08AAACE5115F1Z2



29/11/2019 Saath Apke... Hamesha

EFL/SEC/BSE/2019-20

The Manager,  
Stock Exchange Ltd.  
Mumbai

Dear Sirs,

Sub.: Disclosure as per Regulation 52(5) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for Debt Securities for Debt Securities for 25.00 Crs (AK Capital-PPMLD) NCD in respect of half year ending September 30,2019.

We wish to inform the following -

1. Credit Rating = CARE PPMLD (BBB)+effective from 12/01/2018
2. Revised Credit Rating : NA
3. Debt — Equity Ratio = 3.37 as per Audited Financial results for the year ended September 30, 2019.
4. Details of redemption & payment of interest during last half year ending 30.09.2019

Series/Tranche	Type	Due Date of Payment		Amount	Actual Date of Payment
		Principal	Interest		
195586-195835	Secured Non-Convertible Debentures	NA	NA	NA	NA

5. Details of redemption & payment of interest due in the next half year i.e 30.09.2019 to 31.03.2020

Series/Tranche	Type	Due Date of Payment		Amount	Actual Date of Payment
		Principal	Interest		
195586-195835	Secured Non-Convertible Debentures	NA	NA	NA	NA

For ESS KAY FINCORP LIMITED

Company Secretary

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6. Net Worth= 60,415.71 lacs
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10. Capital redemption reserve: Not Applicable
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12. Debt Service Coverage Ratio= Not Applicable

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Thanking you,

Yours faithfully,

For ESS KAY FINCORP LIMITED

Company Secretary

Counter signatory:

For Catalyst Trusteeship Limited

Authorised Signatory

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E-mail : [info@skfin.in](mailto:info@skfin.in) | Website : [www.skfin.in](http://www.skfin.in)

CIN : U65923RJ1994PLC009051 | GSTIN : 08AAACE5115F1Z2

EFL/SEC/BSE/2019-20/367

27<sup>th</sup> November 2019

The Manager,  
Stock Exchange Ltd.  
Mumbai

Dear Sirs,

Sub.: Disclosure as per Regulation 52(5) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for Debt Securities for Debt Securities for 35.00 Crs (Axis Mutual Fund) NCD in respect of half year ending September 30,2018.

We wish to inform the following –

1. Credit Rating = Ind-Ra A(SO)) effective from 01/02/2018
2. Revised Credit Rating : CARE A- effective from June 29, 2018
3. Debt — Equity Ratio = 3.37 as per Audited Financial results for the year ended September 30, 2019.
4. Details of redemption & payment of interest during last half year ending 30.09.2019

Series/Tranche	Type	Due Date of Payment		Amount	Actual Date of Payment
		Principal	Interest		
205336-205685	Secured Non-Convertible Debentures	1,45,83,333.33	4,85,053.00	1,50,68,386.33	18 September 2019

13. Details of redemption & payment of interest due in the next half year i.e 30.09.2019 to 31.03.2020

Series/Tranche	Type	Due Date of Payment	Amount	Actual Date of Payment
205336-205685	Secured Non-Convertible Debentures	18 October 2019	1,50,68,386.33	18 October 2019

For EFL  
*Signature*

**ESS KAY FINCORP LIMITED**

(Formerly Known as ESS KAY AUTO FINANCE PVT. LTD.)

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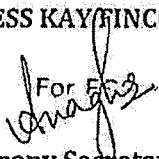
5. Net Worth= 60,415.71 Lacs
6. Net Profit after Tax= 2,805.89 Lacs
7. Earnings per share = 12.19
8. Debenture Redemption Reserve- Not Applicable
9. Capital redemption reserve: Not Applicable
10. Interest service coverage ratio = Not Applicable
11. Debt Service Coverage Ratio= Not Applicable

**This is for your information.**


Thanking you,

Yours faithfully,

For ESS KAY FINCORP LIMITED

  
For ESS  
Company Secretary

Counter signatory:

  
Company Secretary

For Catalyst Trusteeship Limited

Authorised Signatory

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