

No.CTL/DEB/17-18/Noting Certificate

November 13, 2017

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, 2017.

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





EFL/SEC/BSE/2017-18/112

November 10, 2017 Saath Aapke... Hamesha

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 15.00 Crs NCD in respect of half year ending September 30 2017.

We wish to inform the following -

1. Credit Rating = CARE BBB+ effective from 10/07/2017
2. Debt - Equity Ratio = 7.76 as per unaudited financial results for the year ended September 30, 2017.
3. Details of redemption & payment of interest during last half year ending 30.09.2017

Series/Tranche	Type	Due Date of Payment	Amount	Actual Date of Payment
NCD-07	Secured Non-Convertible Debentures	20 th September 2017	4,390,085.78	20 th September 2017

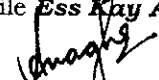
10. Details of redemption & payment of interest due in the next half year i.e 01.10.2017 to 31.12.2017

Series/Tranche	Type	Due Date of Payment	Amount	Actual Date of Payment
NCD-07	Secured Non-Convertible Debentures	20 th September 2017	4,390,085.78	20 th September 2017

4. Debenture Redemption Reserve- Not Applicable
5. Net Worth=78.07 crores
6. Net Profit after Tax=4.36 crores
7. Earnings per share= 161

This is for your information.

Thanking you,
Yours faithfully,

For **ESS KAY FINCORP LIMITED**
 For Ess Kay Fincorp Limited
 (Esrstwhile **Ess Kay Auto Finance Private 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.)
 Regd. Office : G1-2, New Market, Khasa Kothi, Jaipur-302001
 Ph. : +91-141-4161300-500 | Fax : +91-141-4012809
 E-mail : info@skfin.in | Website : www.skfin.in
 Corporate Identity Number : U65923RJ1994PTC009051

EFL/SEC/BSE/2017-18/110

November 10, 2017



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 48.00 Crs NCD in respect of half year ending September 30 2017.

We wish to inform the following -

1. Credit Rating = CARE BBB+ effective from 10/07/2017
2. Debt - Equity Ratio = 7.76 as per unaudited financial results for the year ended September 30, 2017.
3. Details of redemption & payment of interest during last half year ending 30.09.2017

Series/Tranche	Type	Due Date of Payment	Amount	Actual Date of Payment
NCD-03	Secured Non-Convertible Debentures	30 th May 2017	Rs.1,17,03,013.77	30 th May 2017

1. Details of redemption & payment of interest due in the next half year i.e 01.10.2017 to 31.12.2017

Series/Tranche	Type	Due Date of Payment	Amount	Actual Date of Payment
NCD-03	Secured Non-Convertible Debentures	30 th November 2017	Rs.79,31,324.30	30 th November 2017

4. Debenture Redemption Reserve- Not Applicable
5. Net Worth=78.07 crores
6. Net Profit after Tax=4.36 crores
7. Earnings per share= 161

This is for your information.

Thanking you,
Yours faithfully,

For Ess Kay Fincorp Limited
(Erstwhile **Ess Kay Auto Finance Private 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.)

Regd. Office : G1-2, New Market, Khasa Kothi, Jaipur-302001

Ph. : +91-141-4161300-500 | Fax : +91-141-4012809

E-mail : info@skfin.in | Website : www.skfin.in

Corporate Identity Number : U65923RJ1994PTC009051

EFL/SEC/BSE/2017-18/111

November 10, 2017



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 9.44Cr\$ NCD in respect of half year ending September 30 2017.

We wish to inform the following –

- Credit Rating = CARE BBB+ effective from 10/07/2017
- Debt – Equity Ratio = 7.76 as per unaudited financial results for the year ended September 30, 2017.
- Details of redemption & payment of interest during last half year ending 30.09.2017

Series/Tranche	Type	Due Date of Payment	Amount	Actual Date of Payment
NCD-04	Secured Non-Convertible Debentures	5 th May 2017	Rs.56,40,626	5 th May 2017

- Details of redemption & payment of interest due in the next half year i.e 01.10.2017 to 31.12.2017

Series/Tranche	Type	Due Date of Payment	Amount	Actual Date of Payment
NCD-04	Secured Non-Convertible Debentures	5 th November 2017	Rs.56,76,674	3 rd November 2017

- Debt Redemption Reserve- Not Applicable
- Net Worth=78.07 crores
- Net Profit after Tax=4.36 crores
- Earnings per share= 161

This is for your information.

Thanking you,
Yours faithfully,

For Ess Kay Fincorp Limited
(Erstwhile *Ess Kay Auto Finance Private 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.)

Regd. Office : G1-2, New Market, Khasa Kothi, Jaipur-302001

Ph. : +91-141-4161300-500 | Fax : +91-141-4012809

E-mail : info@skfin.in | Website : www.skfin.in

Corporate Identity Number : U65923RJ1994PTC009051

EFL/SEC/BSE/2017-18/113

November 10, 2017

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 15.00 Crs NCD in respect of half year ending September 30 2017.

We wish to inform the following -

1. Credit Rating = CARE BBB+ effective from 10/07/2017
2. Debt – Equity Ratio = 7.76 as per unaudited financial results for the year ended September 30, 2017.
3. Details of redemption & payment of interest during last half year ending 30.09.2017

Series/Tranche	Type	Due Date of Payment	Amount	Actual Date of Payment
NCD-08	Unsecured Non-Convertible Debentures	21st September 2017	4,775,829.31	21st September 2017

11. Details of redemption & payment of interest due in the next half year i.e 01.10.2017 to 31.12.2017

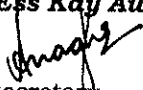
Series/Tranche	Type	Due Date of Payment	Amount	Actual Date of Payment
NCD-08	Unsecured Non-Convertible Debentures	21st December 2017	4,775,829.31	21st December 2017

4. Debenture Redemption Reserve- Not Applicable
5. Net Worth=78.07 crores
6. Net Profit after Tax=4.36 crores
7. Earnings per share= 161

This is for your information.

Thanking you,
Yours faithfully,

For Ess Kay Fincorp Limited or **ESS KAY FINCORP LIMITED**
(Erstwhile **Ess Kay Auto Finance Private 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.)

Regd. Office : G1-2, New Market, Khasa Kothi, Jaipur-302001

Ph. : +91-141-4161300-500 | Fax : +91-141-4012809

E-mail : info@skfin.in | Website : www.skfin.in

Corporate Identity Number : U65923RJ1994PTC009051

ESS KAY FINCORP LIMITED
(FORMERLY KNOWN AS ESS KAY AUTO FINANCE PRIVATE LIMITED)
G 1-2, NEW MARKET, KHASA KOTHI, JAIPUR, RAJASTHAN - 302001
CIN : U65923RJ1994PTC009051

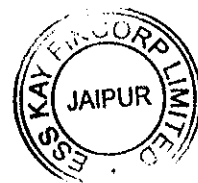
Statement of Un- Audited Financial Results for the Half Year Ended 30th September, 2017

Particulars	Half Year Ended		Rs. in Lacs.
	30/09/17	30/09/16	Year Ended
	Unaudited	Unaudited	31/03/17
REVENUE			14,897.22
I Revenue from Operations	9,596.36	6,804.63	723.38
II Other Income	213.82	310.07	
III TOTAL REVENUE (I+II)	9,810.18	7,114.70	16,720.60
EXPENSES:			3,167.13
IV Employee Benefit Expenses	2,191.95	1,307.36	6,915.53
Finance Cost	4,198.27	3,107.52	161.32
Depreciation And Amortization Expenses	94.37	63.74	559.93
Provisions and bad debts written off	856.85	273.01	3,034.47
Other Expenses	1,798.92	1,501.18	
V TOTAL EXPENSES	9,138.36	6,252.81	13,838.38
VI PROFIT BEFORE TAX (III-V)	671.82	861.89	1,882.22
VII TAX EXPENSE			906.05
(1). CURRENT TAX	345.25	398.39	2.07
(2). EARLIAR YEARS TAX	-	2.03	(255.75)
(3). DEFERRED TAX	(109.81)	(103.38)	1,229.85
VIII PROFIT AFTER TAX	436.38	564.85	
1. Paid-up share capital	270.71	322.36	270.71
- Equity Shares [Face Value : Rs. 100 per share]	270.71	202.42	270.71
- Compulsory Convertible Cumulative Preference Shares [Face Value : Rs. 100 per share]	-	119.94	-
2. Reserve and Surplus	8,792.79	7,636.74	8,356.41
3. Earnings Per Share (In Rs.) Face Value of Rs 100/- per share			
Basic	161.20	279.04	605.90
Diluted	161.20	208.64	454.30

ESS KAY FINCORP LIMITED

Statement of Assets and Liabilities			
PARTICULARS		Rs. In Lacs.	
		Unaudited	Audited
		AMOUNT AS AT 30-Sep-17	AMOUNT AS AT 31-Mar-17
I EQUITY AND LIABILITIES			
1 SHAREHOLDER'S FUNDS		270.71	270.71
SHARE CAPITAL		8792.79	8356.41
RESERVES AND SURPLUS		9063.50	8627.12
TOTAL(1)			
2 NON-CURRENT LIABILITIES		34977.16	30197.51
LONG TERM BORROWINGS		838.35	613.89
OTHER LONG-TERM LIABILITIES		0.00	0.00
DEFERRED TAX LIABILITIES (NET)		356.16	303.24
LONG-TERM PROVISIONS		36171.67	31114.64
TOTAL(2)			
3 CURRENT LIABILITIES		8162.15	4597.17
SHORT TERM BORROWINGS		33943.12	32279.15
OTHER CURRENT LIABILITIES		1202.32	934.28
SHORT TERM PROVISIONS			
TOTAL(3)		43307.59	37810.60
TOTAL(1+2+3)		88542.76	77552.36

R 9



PARTICULARS	Rs. In Lacs.	
	Unaudited	Audited
	AMOUNT AS AT 30-Sep-17	AMOUNT AS AT 31-Mar-17
II ASSETS		
1 NON-CURRENT ASSETS		
PROPERTY PLANT AND EQUIPMENTS	1150.19	1016.25
INTANGIBLE ASSETS	19.50	21.71
CAPITAL WORK IN PROGRESS	75.00	0.00
NON-CURRENT INVESTMENTS	0.00	0.00
DEFERRED TAX ASSETS (NET)	542.53	432.72
LONG-TERM LOANS AND ADVANCES	45271.49	36960.59
OTHER NON-CURRENT ASSETS	1191.31	1406.77
TOTAL(1)	48250.02	39838.04
2 CURRENT ASSETS		
TRADE RECEIVABLES	100.83	189.25
INVESTMENTS	0.00	1650.50
CASH AND BANK BALANCE	3460.79	5542.59
SHORT-TERM LOANS AND ADVANCES	33179.03	26680.44
OTHER CURRENT ASSETS	3552.09	3651.54
TOTAL(2)	40292.74	37714.32
TOTAL(1+2)	88542.76	77552.36

Notes

The above financial results were reviewed and recommended by the Audit Committee of the Board and approved by the Board of

- Directors at their meeting held on 10th Nov 2017.
During the current year, the Company has changed the provisioning norms of standard assets from .35% to .40% based on RBI Notification No. RBI/DNBR/2016-17/45 dated September 1, 2016. Pursuant to this change, the provision on standard assets has been increased by Rs 49.86 lacs and profits has been reduced by Rs 49.86 lacs.
During the current year, the Company has changed its NPA provisioning policy based on RBI Notification No. RBI/DNBR/2016-17/45 dated September 01, 2016 pursuant to which loans outstanding for a period exceeding 90 days are classified as substandard assets and sub standard assets for a period exceeding 12 months are classified as doubtful debts. Due to this, the profit for the year has been decreased by Rs 131.95 lacs.
The previous period's figures have been regrouped/ rearranged/ reclassified wherever necessary to conform to the current period's classification/computation.
- The company has changed the name from "Ess Kay Fincorp Private Limited" to "Ess Kay Fincorp Limited". The same is in effect with 4th September 2017.
- Additional Information as required by Regulation 52 (4) of SEBI (Listing Obligation and Disclosure Requirement) Regulations 2015 are given below :-

- a) Credit rating has been assigned by CARE

Products	30th Sep 2017	31st March 2017
(a) Secured Debentures	CARE BBB+	CARE BBB
(a) Unsecured Debentures	CARE BBB+	CARE BBB-
(c) Subordinated Term Loan	CARE BBB ICRA BBB	CARE BBB-
(d) Bank Loan Facility	CARE BBB+	CARE BBB

- b) Debt Equity Ratio : 9.01
Debt = Long Term Borrowings + Short term Borrowings + Current Maturity of Long Term Debts
Equity = Share Capital + Reserves (excluding Statutory Reserves)
- c) Previous due date for the payment of interest / dividend for Non Convertible Redeemable Preference Shares / repayment of principle of not convertible preference shares / Non Convertible Debt Securities and whether the same has been paid or not : Set out in Annexure " A " for debt securities. The company does not have outstanding Non Convertible Redeemable Preference Shares.
- d) Next due date for the payment of interest / dividend of Non Convertible Preference Shares / Principle along with the amount of interest / Dividend of Non Convertible Preference Shares payable and the redemption amount : Set out in annexure "A" for debt securities. The company does not have any outstanding Non Convertible Redeemable Preference Shares.



R 9

Debt Redemption Reserve : As per the Rule 18(7)(b)(ii) of Companies (Share Capital and Debentures) Rules, 2014 read with Companies Act, 2013, no DRR is required to be maintained in case of privately placed debentures by NBFCs registered with RBI under Sec 45 IA of the RBI (Amendment) Act, 1997.

- f) Capital Redemption Reserve : Not Applicable
- g) Net worth : 7,806.72 lacs
- h) Net Profit After Tax 436.38 lacs
- i) Earning Per Share :
- | | |
|-------------|-----|
| Basic EPS | 161 |
| Diluted EPS | 161 |

j) During the half year ended 30th September 2017, the company has issued Secured and Unsecured Non Convertible Debentures. The details of the same are given below :-

Secured Unsecured	Listed Unlisted	Face Value	Number	Aggregate Face Value
Unsecured	Unlisted - Market Linked Debentures	10,00,000	200	20,00,00,000
Secured	Listed	10,00,000	200	20,00,00,000
Secured	Unlisted - Market Linked Debentures	1,00,000	1500	15,00,00,000

The listed Non Convertible Debenture of the Company aggregating to Rs 2000 lacs as on 30th September 2017 are secured by exclusive charge on identified standard receivables of the company which are not more than 30 days overdue. The total asset cover is above 100% of the principle amount of the said debentures.

Place : Jaipur
Date : 10th Nov 2017



For and on behalf of the Board of Directors

Rajendra Kumar Setia
Managing Director
DIN-00957374



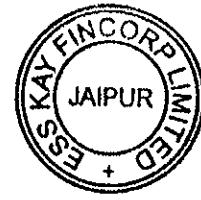
ESS KAY FINCORP LIMITED
 (Formerly known as Ess Kay Auto Finance Private Ltd)
 Private Placement for Debentures

Annexure-A

Amt in Lacs.

Sr No	ISIN No	Previous due date for payment of interest	Whether the previous interest payment has been paid or not	Next due date for payment of interest	Next due date for payment of Principal	Next Redemption amount
1	INE124N08026	15th Oct'2016	Paid	15th Oct,2017	15th Oct'2017	1,650.00
2	INE124N07028	30th May'2017	Paid	30th Nov'2017	30th Nov'2017	533.33
3	INE124N07036	5th May'2017	Paid	5th Nov'2017	5th Feb'2019	472.39
4	INE124N08034	29th Sept'2017	Paid	30th Dec'2017	29th Sept'2022	2,000.00
5	INE124N08042	3rd Aug'2017	Paid	3rd Nov'2017	3rd Feb'2023	2,000.00
6	INE124N07051	20th Sept'2017	Paid	20th Dec'2017	20th March'2018	375.00
7	INE124N08059	21st Sept'2017	Paid	21st Dec'2017	21st March'2018	375.00
8	INE124N08067	-	-	-	12th January'2021	2,500.00
9	INE124N07069	16th Sept'2017	Paid	16th Oct' 2017	16th Feb, 2018	375.00
10	INE124N07077	-	-	-	18th Aug,2020	1,500.00

Handwritten signature and scribbles.



S S KOTHARI MEHTA & CO
CHARTERED ACCOUNTANTS

Plot No. 68,
Okhla Industrial Area, Phase-III,
New Delhi-110020
Phone : +91-11-4670 8888
E-mail : delhi@sskmin.com
Website: www.sskmin.com

Limited Review Report

To
The Board of Directors
Ess Kay Fincorp Limited
(Erstwhile known as 'Ess Kay Fincorp Private Limited')

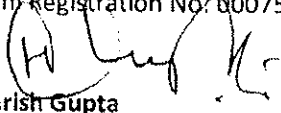
We have reviewed the accompanying statement of unaudited financial results of Esskay Fincorp Limited (erstwhile known as 'Ess Kay Fincorp Private Limited') (the 'Company') for the period 1 April 2017 to 30 September 2017 (the 'Statement') being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/IMD/DFI/69/2016 dated August 10, 2016 (collectively referred to as the 'Listing Regulations'). This Statement is the responsibility of the Company's management and has been approved by the Board of Directors of the Company. Our responsibility is to issue a report on the Statement based on our review.

We conducted our review 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.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognised accounting practices or 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 or that it has not been prepared in accordance with the relevant prudential norms issued by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For **S. S. Kothari Mehta & Co.**

Chartered Accountants
Firm Registration No. 000756N


Harish Gupta
(Partner)

Membership No.: 098336

Place: New Delhi

Dated: November 10, 2017