

No. CTL/DEB/21-22/Noting Certificate/301

May 6, 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 **Ess Kay Fincorp 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*



EKFL/BSE/16/2021-22

05<sup>th</sup> May, 2021

To,  
Corporate Relations Department  
Bombay Stock Exchange Limited  
P.J. Towers, Dalal Street  
Mumbai-400001

**Sub.: Submission of Audited Financial Results along with Audit Report for the year ended on March 31, 2021.**

Dear Sir / Madam,

Pursuant to the provisions of Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform you that the Board of the company has approved the Audited financial results for the year ended on March 31, 2021 at its meeting held on 05<sup>th</sup> May, 2021.

Further, please note that the Statutory Auditors of the Company, M/s. B.S.R. & Co. LLP has submitted their Audit Report for the year ended March 31, 2021 with unmodified opinion.

The disclosures in compliance with Regulations 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2021 are enclosed herewith.


Kindly take the same on records for the information of the Non-Convertible Debenture holders, Market Linked Debentures holders and other stakeholders of the Company.

Thanking You,

**For Ess Kay Fincorp Limited**

For ESS KAY FINCORP LIMITED

Anagha Bangur  
Company Secretary  
Membership No.: F10697



Company Secretary

Encl: a/a

**ESS KAY FINCORP LIMITED**

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

Regd. Office : G 1-2, New Market, Khasa Kothi, Jaipur-302001  
Ph.: +91-141-4161300-500 | Toll Free Number: 1800 1039 039

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

CIN : U65923RJ1994PLC009051 | GSTIN : 08AAACE5115F1Z2

# B S R & Co. LLP

Chartered Accountants

14th Floor, Central B Wing and North C Wing,  
Nesco IT Park 4, Nesco Center,  
Western Express Highway,  
Goregaon (East), Mumbai - 400 063

Telephone: +91 22 6257 1000  
Fax: +91 22 6257 1010

## INDEPENDENT AUDITOR'S REPORT

### To the Members of Ess Kay Fincorp Limited

#### Report on the audit of the Annual Financial Results

##### Opinion

We have audited the accompanying annual financial results of Ess Kay Fincorp Limited (hereinafter referred to as the "Company") for the year ended 31 March 2021, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid annual financial results:

- a. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- b. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards, and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the year ended 31 March 2021.

##### Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those SAs are further described in the *Auditor's Responsibilities for the Audit of the Annual 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 we have obtained, is sufficient and appropriate to provide a basis for our opinion on the annual financial results.

##### Emphasis of Matter

As fully described in Note 7 to the annual financial results, the extent to which the COVID-19 pandemic will impact the Company's financial performance is dependent on future developments, which are highly uncertain.

Our opinion is not modified in respect of the above matter.

Registered Office:

14th Floor, Central B Wing and North C Wing, Nesco IT Park 4, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400063

### **Management's and Board of Directors' Responsibilities for the Annual Financial Results**

These annual financial results have been prepared on the basis of the annual financial statements. The Company's Management and the Board of Directors are responsible for the preparation and presentation of these annual financial results that give a true and fair view of the net profit/ loss and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act 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 accuracy and completeness of the accounting records, relevant to the preparation and presentation of the annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the annual financial results, Management and 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 is responsible for overseeing the Company's financial reporting process.

### **Auditor's Responsibilities for the Audit of the Annual Financial Results**

Our objectives are to obtain reasonable assurance about whether the annual financial results as a whole are 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 these annual financial results.

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 annual financial results, 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 through a separate report on the complete set of financial statements 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 in the financial results made by Management and Board of Directors.

- Conclude on the appropriateness of Management and 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 appropriateness of this assumption. 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 annual 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 annual financial results, including the disclosures, and whether the annual financial results represent 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.

#### **Other Matters**

The annual financial results include the results for the half year ended 31 March 2021 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the half year of the current financial year which were subject to limited review by us.

*For B S R & Co. LLP*

*Chartered Accountants*

Firm's Registration No. 101248W/W-100022

**ASHWIN S**

**SUVARNA**

Digitally signed by  
ASHWIN S SUVARNA

Date: 2021.05.05  
20:11:11 +05'30'

**Ashwin Suvarna**

*Partner*

Membership No. 109503

UDIN: 21109503AAAABD3063

Place: Mumbai  
Date: 5 May 2021

**ESS KAY FINCORP LIMITED**  
**G 1-2, NEW MARKET, KHASA KOTHI, JAIPUR, RAJASTHAN - 302001**  
**Email : info@skfin.in || Phone : 0141-4161300**  
**CIN : U65923RJ1994PLC009051**  
**Balance Sheet as at March 31, 2021**

(Amount in Rs. in lakhs)

Particulars	As at March 31, 2021 Audited	As at March 31, 2020 Audited
<b>ASSETS</b>		
<b>Financial assets</b>		
Cash and cash equivalents	23,331.49	6,236.85
Bank balance other than cash and cash equivalents	38,510.14	37,044.98
Receivables		
Other receivables	447.30	0.30
Loans	3,27,989.60	2,85,001.04
Investments	25,887.65	13,836.90
Other financial assets	3,914.07	3,451.28
<b>Total financial assets</b>	<b>4,20,080.25</b>	<b>3,45,571.35</b>
<b>Non-financial assets</b>		
Current tax assets (net)	30.86	93.09
Deferred tax assets (net)	3,888.27	1,931.92
Property, plant and equipment	5,601.55	4,210.18
Capital work-in-progress	42.85	266.72
Intangibles under development	89.35	82.80
Other intangible assets	118.15	50.55
Other non-financial assets	351.97	437.38
<b>Total non-financial assets</b>	<b>10,123.00</b>	<b>7,072.64</b>
<b>Total assets</b>	<b>4,30,203.25</b>	<b>3,52,643.99</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>Financial liabilities</b>		
Derivative financial instruments	50.59	545.00
Debt securities	1,52,032.09	1,26,014.13
Borrowings (other than debt securities)	1,66,373.79	1,25,571.17
Subordinated liabilities	4,029.39	4,047.72
Other financial liabilities	8,739.51	7,201.67
<b>Total financial liabilities</b>	<b>3,31,225.37</b>	<b>2,63,379.69</b>
<b>Non-financial liabilities</b>		
Current tax liabilities (net)	657.82	301.68
Provisions	553.71	740.03
Other non-financial liabilities	618.64	349.84
<b>Total non-financial liabilities</b>	<b>1,830.17</b>	<b>1,391.55</b>
<b>EQUITY</b>		
Equity share capital	521.78	503.90
Other equity	96,625.93	87,368.85
<b>Total equity</b>	<b>97,147.71</b>	<b>87,872.75</b>
<b>Total liabilities and equity</b>	<b>4,30,203.25</b>	<b>3,52,643.99</b>

**ESS KAY FINCORP LIMITED**  
**G 1-2, NEW MARKET, KHASA KOTHI, JAIPUR, RAJASTHAN - 302001**  
**Email : info@skfin.in || Phone : 0141-4161300**  
**CIN : U65923RJ1994PLC009051**  
**Statement of profit & loss for the half year and year ended March 31, 2021**

(Amount in Rs. in lakhs)

	Particulars	For the half year ended March 31, 2021 (Refer note 4)	For the half year ended March 31, 2020 (Refer note 4)	For the year ended March 31, 2021 Audited	For the year ended March 31, 2020 Audited
	Revenue from operations				
	Interest income	35,028.25	30,467.48	65,388.40	54,544.50
	Fees and commission income	860.09	913.03	1,450.64	1,951.52
	Net gain on fair value changes	1,031.65	740.54	1,315.84	752.94
(I)	<b>Total revenue from operations</b>	<b>36,919.99</b>	<b>32,121.05</b>	<b>68,154.88</b>	<b>57,248.96</b>
(II)	Other income	478.12	399.63	963.45	991.31
(III)	<b>Total income (I+II)</b>	<b>37,398.11</b>	<b>32,520.68</b>	<b>69,118.33</b>	<b>58,240.27</b>
	Expenses				
	Finance costs	15,508.70	12,629.27	29,701.27	23,248.45
	Impairment on financial instruments	5,510.48	4,067.76	9,278.75	8,997.98
	Employee benefit expenses	7,364.24	5,855.74	12,739.75	10,571.01
	Depreciation and amortization	519.98	539.60	1,133.31	817.53
	Other expenses	2,569.87	2,569.71	3,923.60	4,054.83
(IV)	<b>Total expenses</b>	<b>31,473.27</b>	<b>25,662.08</b>	<b>56,776.68</b>	<b>47,689.80</b>
(V)	<b>Profit before tax (III-IV)</b>	<b>5,924.84</b>	<b>6,858.60</b>	<b>12,341.65</b>	<b>10,550.47</b>
(VI)	Tax expense				
	(1) Current tax	2,171.96	2,877.39	4,295.40	3,874.32
	(2) Tax related to earlier years	895.34	-	895.34	-
	(3) Deferred tax	(1,422.67)	(1,050.83)	(1,957.50)	(1,177.52)
	<b>Total tax expense</b>	<b>1,644.63</b>	<b>1,826.56</b>	<b>3,233.24</b>	<b>2,696.80</b>
(VII)	<b>Profit for the period (V-VI)</b>	<b>4,280.21</b>	<b>5,032.04</b>	<b>9,108.41</b>	<b>7,853.67</b>
(VIII)	Other comprehensive income / (expenses)				
	Items that will not be reclassified to profit or loss				
	- Remeasurements of the defined benefit plans	74.48	(38.68)	4.55	8.02
	Income tax relating to items that will not be reclassified to profit or loss	(18.75)	10.12	(1.15)	(2.02)
	<b>Other comprehensive income/(expenses)</b>	<b>55.73</b>	<b>(28.56)</b>	<b>3.40</b>	<b>6.00</b>
(IX)	<b>Total comprehensive income for the year (VII+VIII) (comprising profit/(loss) and other comprehensive income/(expenses) for the year)</b>	<b>4,335.94</b>	<b>5,003.48</b>	<b>9,111.81</b>	<b>7,859.67</b>
(X)	Earnings per equity share#				
	Basic (Rs.)	17.18	20.81	36.14	33.00
	Diluted (Rs.)	17.00	20.49	35.80	32.68

# Earnings per share for the interim period is not annualized.

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 and year ended March 31, 2021 have been reviewed by the Audit Committee at its meeting held on May 5, 2021 and approved by the Board of Directors at its meeting held on May 5, 2021. The report is being filed with the Bombay Stock Exchange Limited ("BSE") and is also available on the Company's website www.skfin.in.
- 3) The financial results for the year ended March 31, 2021 have been audited by the Statutory Auditors of the Company.
- 4) The figures for second half year of the current year and previous year are the balancing figures between audited figures in respect of the full financial year and the published year-to-date unaudited figures for the first half year.
- 5) The financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 ("the Act"), directions/ guidelines issued by the Reserve Bank of India ('RBI') and generally accepted accounting practices in India, in compliance with Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). Any application guidance/ clarifications/ directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/ applicable.
- 6) Other equity include Statutory Reserve as per Section 45-IC of Reserve Bank of India Act, 1934, balance in securities premium, employee stock option reserve and retained earnings.
- 7) In accordance with the Board approved moratorium policy read with the Reserve Bank of India (RBI) guidelines dated March 27, 2020, April 17, 2020 and May 23, 2020 relating to 'COVID-19-regulatory package', the Company had granted moratorium up to six months on the payment of installments falling due between March 01, 2020 and August 31, 2020 to the eligible borrowers. For the accounts where moratorium benefit was granted, the staging as March 31, 2021 is based on the days past due status considering the benefit of moratorium period. The Company continued to recognize interest income during the moratorium period and in the absence of other credit risk indicators, the granting of a moratorium period did not result in accounts becoming past due and automatically triggering stage 2 or stage 3 classification criteria.

Further, the Company holds management overlays against the potential impact of COVID-19 of Rs. 3,756.98 lakhs as at March 31, 2021 (March 31, 2020 - Rs. 759.52 lakhs) based on the information available at this point in time. The extent to which the COVID-19 pandemic will impact the Company's financial performance is dependent on future developments, which are highly uncertain. The impact of the global health pandemic may be different from that estimated at the date of approval of these financial results and the Company will continue to closely monitor any material changes to future economic conditions.

- 8) The Government of India, Ministry of Finance, vide its notification dated October 23, 2020, had announced COVID-19 Relief Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts ("the Scheme"), as per the eligibility criteria and other aspects specified therein and irrespective of whether RBI moratorium was availed or not. The Company has adjusted / refunded this amount to eligible borrowers, wherever possible basis information available.
- 9) Disclosure as required under RBI notification no. RBI/2019-20/220 DOR.No.BP.BC.63/21.04.048/2019-20 dated April 17, 2020 on COVID-19 Regulatory Package - Asset Classification and Provisioning.

(Amount in Rs. in lakhs)

Particulars	As at March 31, 2021	As at March 31, 2020
(i) Respective amounts in SMA/overdue categories, where the moratorium/deferment was extended *	1,20,371.00	53,114.28
(ii) Respective amount where asset classification benefits is extended	Nil**	4,478.35
(iii) Provision made on the cases where asset classification benefit is extended ***	-	-
(iv) Provisions adjusted during the respective accounting periods against slippages and the residual provisions	Nil	Nil

\* Outstanding as on March 31, 2021 and March 31, 2020 respectively on account of all cases where moratorium benefit is extended by the Company up to August 31, 2020.

\*\* There are NIL accounts where asset classification benefit is extended till March 31, 2021. Post the moratorium period, the movement of aging has been at actuals.

\*\*\* The Company has made adequate provision for impairment loss allowance (as per ECL model) for the year ended March 31, 2021.

- 10) During the year, to relieve COVID-19 pandemic related stress, the Company has invoked resolution plans for eligible borrowers based on the parameters laid down in accordance with the resolution policy approved by the Board of Directors of the Company and in accordance with the guidelines issued by the RBI on 6 August 2020.

- (a) Disclosure pursuant to RBI notification - RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated 06 Aug, 2020

(Amount in Rs. in lakhs)

Type of Borrowers	(A) Number of accounts where resolution plan has been implemented under this window	(B) exposure to accounts mentioned at (A) before implementation of the plan	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and	(E) Increase in provisions on account of the implementation of the resolution plan
Personal Loans	63	172.76	-	-	28.24
Corporate Persons	-	-	-	-	-
MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	63	172.76	-	-	28.24

- (b) Disclosure pursuant to RBI notification - RBI/2020-21/17 DOR.No.BP.BC/3/21.04.048/2020-21 dated 06 Aug, 2020

(Amount in Rs. in lakhs)

Type of borrower	Number of accounts where resolution plan has been implemented under this window	exposure to accounts mentioned at (A) before implementation of the plan
MSMEs	337	1,020.13



- 11) The Secured listed Non-Convertible Debentures of the Company are secured by first pari passu mortgage of immovable property situated at Chennai, Tamilnadu and first and exclusive charge on receivables of the Company by way of hypothecation to the extent of minimum 100% times of the amount outstanding.
- 12) In terms of the requirement as per RBI notification no. RBI/2019-20/170DOR(NBFC).CC.PD.No.109/22.10.106/2019-20 dated March 13, 2020 on Implementation of Indian Accounting Standards, Non-Banking Financial Companies (NBFCs) are required to create an impairment reserve for any short fall in impairment allowances under Ind AS 109 and Income Recognition, Asset Classification and Provisioning (IRACP) norms (including provision on standard assets). The impairment allowances under Ind AS 109 made by the Company exceeds the total provision required under IRACP (including standard asset provisioning), as at March 31, 2021 and accordingly, no amount is required to be transferred to impairment reserve.
- 13) Hon'ble Supreme Court vide order dated March 23, 2021, in the matter of Small Scale Industrial Manufactures Association vs UOI & Ors has stated that interim relief granted vide an interim order dated September 03, 2020 stands vacated. Accordingly the company has classified Non-Performing Assets as per extant RBI guidelines and as per ECL model under Ind AS financial statements.
- 14) In accordance with the instructions in the RBI circular dated April 07, 2021, all lending institutions shall refund / adjust 'interest on interest' to all the borrowers. Irrespective of whether of moratorium is fully or partly availed or not availed. Pursuant to these instructions, the Indian Bank Association (IBA) in consultation with other industry participants / bodies published the methodology for calculation of the amount of such interest on interest'. Accordingly the Company have estimated the said amount and made provision for refund / adjustments.
- 15) The Indian Parliament has approved the code on social security 2020 which subsumes the provident fund and gratuity act and rules thereunder. The ministry of labour and employment has also released draft rules thereunder on November 13, 2020 and has invited suggestions from stakeholders which are under active consideration by the ministry. The Company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and become effective.
- 16) There is no separate reportable segment as per Ind AS 108 on 'Operating Segments' in respect of the Company.
- 17) The Company is not a large corporate as per the criteria given under SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018 and hence the disclosure in respect of said circular is not applicable.
- 18) 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 CRISIL, Credit Analysis & Research limited (CARE), ICRA & Brickwork Ratings (BWR) have assigned following ratings to the Company:

Facility	March 31, 2021	March 31, 2020
Non-convertible debentures	CRISIL A	CRISIL A
	CARE A	CARE A
	BWR A	BWR A
Market Linked Debentures	CRISIL PP-MLD Ar/Stable	CRISIL PP-MLD Ar/Stable
	CARE PP-MLD A/Stable	CARE PP-MLD A/Stable
Structured Non-Convertible Debentures	ICRA AA+(CE) (Stable)	Not applicable
Subordinated Bonds	CARE A	CARE A
Loan facility	CRISIL A	CRISIL A
	CARE A	CARE A
	BWR A	BWR A

(b) Information regarding interest and principal payable on non convertible debentures are disclosed at "Annexure A".

(c) As at March 31, 2021, the Company has outstanding secured redeemable non-convertible debentures amounting to Rs. 150,038.1 lakhs. The said non-convertible debentures are secured by an adequate asset cover by way of creation of exclusive charge by hypothecation on the receivables of the Company. The Company also has unsecured redeemable non-convertible debentures amounting to Rs. 1,993.99 lakhs as at the period end.

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

Particulars	As at March 31, 2021 Audited
Debt equity ratio	3.47

(e) Net worth : Equity share capital + other equity - deferred tax assets - deferred expenses - intangible assets  
(Amount in Rs. in lakhs)

Particulars	As at March 31, 2021 Audited
Net worth	92,823.45

(f) Capital redemption reserve/ debenture redemption reserve as at March 31, 2021 : 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 March 31, 2021: 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: 9,108.41 lakhs

(l) Earnings per share (of Rs. 2/- each):

Basic (Rs.)	36.14
Diluted (Rs.)	35.80

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

Rajendra Kumar Setia  
Digitally signed by  
Rajendra Kumar Setia  
Date: 2021.05.05  
22:28:59 +05'30'

Rajendra Kumar Setia  
Managing Director  
DIN : 00957374

Place : Jaipur  
Date : May 5, 2021

**"Annexure A"**  
**(Amount in Rs. in lakhs)**

ISIN	Outstanding as on March 31, 2021 **	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	*	March 16, 2021	Paid	August 16, 2022	2,500.00	April 16, 2021	24.95
INE124N08042	2,000.00	*	February 3, 2021	Paid	February 3, 2023	2,000.00	May 3, 2021	64.62
INE124N08034	2,000.00	*	March 30, 2021	Paid	September 29, 2022	2,000.00	June 29, 2021	64.82
INE124N07259	3,665.00	*	*	*	June 4, 2021	3,665.00	June 4, 2021	888.70
INE124N07127	2,500.00	*	*	*	November 12, 2021	2,500.00	November 12, 2021	1,153.34
INE124N07242	5,000.00	*	March 31, 2021	Paid	March 5, 2024	5,000.00	April 30, 2021	45.87
INE124N07358	8,600.00	*	December 23, 2020	Paid	December 23, 2025	8,600.00	June 23, 2021	545.08
INE124N07341	21,750.00	January 10, 2021	January 10, 2021	Paid	January 10, 2023	7,250.00	July 10, 2021	1,125.48
INE124N07374	4,166.67	December 2, 2020	March 2, 2021	Paid	June 2, 2021	833.33	April 2, 2021	39.81
INE124N07382	1,000.00	*	December 8, 2020	Paid	June 8, 2023	1,000.00	June 8, 2021	56.10
INE124N07390	1,500.00	March 25, 2021	March 25, 2021	Paid	April 25, 2021	55.56	April 25, 2021	14.33
INE124N07408	5,000.00	*	*	*	June 16, 2023	5,000.00	June 16, 2021	550.00
INE124N07416	2,500.00	*	*	*	June 18, 2023	2,500.00	June 18, 2021	275.00
INE124N07424	2,500.00	*	*	*	June 22, 2023	2,500.00	June 22, 2021	275.00
INE124N07432	5,000.00	*	*	*	December 26, 2021	5,000.00	June 26, 2021	487.50
INE124N07440	1,000.00	*	*	*	July 2, 2023	1,000.00	July 2, 2021	102.77
INE124N07457	7,500.00	*	*	*	April 21, 2023	7,500.00	July 10, 2021	817.50
INE124N07465	2,500.00	*	*	*	February 17, 2022	2,500.00	August 17, 2021	231.25
INE124N07473	7,000.00	*	March 29, 2021	Paid	September 29, 2021	875.00	September 29, 2021	402.28
INE124N07366	3,360.00	*	*	*	January 9, 2022	3,360.00	January 9, 2022	818.48
INE124N07481	5,390.00	*	*	*	January 30, 2023	5,390.00	January 30, 2023	1,277.65
INE124N07499	6,000.00	*	*	*	May 10, 2022	6,000.00	November 10, 2021	555.00
INE124N07507	13,333.33	March 25, 2021	March 25, 2021	Paid	April 25, 2021	416.67	April 25, 2021	110.98
INE124N07515	2,500.00	*	March 17, 2021	Paid	September 20, 2021	625.00	June 17, 2021	60.81
INE124N07523	5,090.00	*	*	*	January 28, 2023	5,090.00	January 28, 2023	967.10
INE124N07531	4,350.00	*	March 25, 2021	Paid	April 25, 2022	217.50	April 25, 2021	37.38
INE124N07549	12,500.00	*	*	*	January 9, 2023	4,250.00	March 24, 2023	2,260.30
INE124N07556	10,000.00	*	*	*	April 2, 2024	10,000.00	March 31, 2022	1,000.00
<b>TOTAL</b>	<b>1,50,205.00</b>					<b>97,628.06</b>		<b>14,252.09</b>

\* No due date before March 31, 2021.

\*\*Details provided above are for debentures outstanding as at March 31, 2021 and includes the derivative portion but does not include interest accrued but not due.

EFL/SEC/BSE/2021-22

05/05/2021

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 of Rs. 150 Crores (Nippon) in respect of half year ended and year ended on 31<sup>st</sup> March, 2021.**

We wish to inform the following –

1. Credit Rating = ICRA AA+ (CE) Stable; effective from 27<sup>th</sup> November, 2020
2. Debt — Equity Ratio = 3.47 as per Audited Financial results for the year ended on 31<sup>st</sup> March 2021.
3. Details of redemption & payment of interest during last half year ended on 31<sup>st</sup> March, 2021.

Series/Tranche	Type	Due Date of Payment		Amount	Actual Date of Payment
		Principal	Interest		
5247546- 5249045	Secured Non- Convertible Debentures	25-Dec-20	25-Dec-20	5,61,65,296.81	24-Dec-21
		25-Jan-21	25-Jan-21	5,38,04,794.52	25-Jan-21
		25-Feb-21	25-Feb-21	5,34,57,990.87	25-Feb-21
		25-Mar-21	25-Mar-21	5,17,03,652.97	25-Mar-21

4. Details of redemption & payment of interest due in the next half year i.e. 01.04.2021 to 30.09.2021

Series/Tranche	Type	Due Date of Payment		Amount	Actual Date of Payment
		Principal	Interest		
5247546- 5249045	Secured Non- Convertible Debentures	25-Apr-21		5,27,64,383.56	23-Apr-21
		25-May-21		NA	NA
		25-Jun-21		NA	NA
		25-Jul-21		NA	NA
		25-Aug-21		NA	NA
		25-Sep-21		NA	NA

5. Debenture Redemption Reserve- Not Applicable
  6. Net Worth= 92,823.45 Lakhs
  7. Net Profit after Tax= 9,108.41 Lakhs
  8. Earnings per share = 36.14
  9. Interest Coverage Ratio= N.A
  10. Debt Service Coverage Ratio= N.A
- This is for your information.

Thanking you,  
For Ess Kay Fincorp Limited  
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.)

Regd. Office : G 1-2, New Market, Khasa Kothi, Jaipur-302001

Ph.: +91-141-4161300-500 | Toll Free Number: 1800 1039 039

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

CIN : U65923RJ1994PLC009051 | GSTIN : 08AAACE5115F1Z2

EFL/SEC/BSE/2021-22

05/05/2021

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 of Rs. 25 Crores (AK Capital-PPMLD) in respect of half year ended and year ended on 31<sup>st</sup> March, 2021.**

We wish to inform the following –

1. Credit Rating = CARE PP MLD BBB+; Stable effective from 10<sup>th</sup> July, 2017
2. Debt — Equity Ratio = 3.47 as per Audited Financial results for the year ended on 31<sup>st</sup> March, 2021.
3. Details of redemption & payment of interest during last half year ended on 31<sup>st</sup> March, 2021.

Series/Tranche	Type	Due Date of Payment		Amount	Actual Date of Payment
		Principal	Interest		
195586-195835	Unsecured Non-Convertible Debentures	12-Jan-21	12-Jan-21	37,78,54,250	12-Jan-21

4. Details of redemption & payment of interest due in the next half year i.e. 01.04.2021 to 30.09.2021

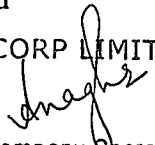
Series/Tranche	Type	Due Date of Payment	Amount	Actual Date of Payment
195586-195835	Unsecured Non-Convertible Debentures	NA	NA	NA

5. Debenture Redemption Reserve- Not Applicable
6. Net Worth= 92,823.45 Lakhs
7. Net Profit after Tax= 9,108.41 Lakhs
8. Earnings per share = 36.14
9. Interest Coverage Ratio= N.A
10. Debt Service Coverage Ratio= N.A

This is for your information.

Thanking you,  
For Ess Kay Fincorp Limited

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.)

Regd. Office : G 1-2, New Market, Khasa Kothi, Jaipur-302001

Ph.: +91-141-4161300-500 | Toll Free Number: 1800 1039 039

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

CIN : U65923RJ1994PLC009051 | GSTIN : 08AAACE5115F1Z2

EFL/SEC/BSE/2021-22

05/05/2021

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 of Rs. 100 Crores (Morgan Stanley) in respect of half year ended and year ended on 31<sup>st</sup> March, 2021.**

We wish to inform the following -

1. Credit Rating = CRISIL A/Stable; effective from 22<sup>nd</sup> March, 2021
2. Debt — Equity Ratio = 3.47 as per Audited Financial results for the year ended on 31<sup>st</sup> March, 2021.
3. Details of redemption & payment of interest during last half year ended on 31<sup>st</sup> March, 2021.

Series/Tranche	Type	Due Date of Payment		Amount	Actual Date of Payment
		Principal	Interest		
5264496-5265495	Secured Non-Convertible Debentures	NA	NA	NA	NA

4. Details of redemption & payment of interest due in the next half year i.e. 01.04.2021 to 30.09.2021

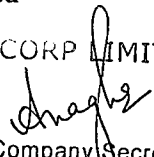
Series/Tranche	Type	Due Date of Payment		Amount	Actual Date of Payment
		Principal	Interest		
5264496-5265495	Secured Non-Convertible Debentures	NA	NA	NA	NA

5. Debenture Redemption Reserve- Not Applicable
6. Net Worth= 92,823.45 Lakhs
7. Net Profit after Tax= 9,108.41 Lakhs
8. Earnings per share = 36.14
9. Interest Coverage Ratio= N.A
10. Debt Service Coverage Ratio= N.A

This is for your information.

Thanking you,  
For Ess Kay Fincorp Limited

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.)

Regd. Office : G 1-2, New Market, Khasa Kothi, Jaipur-302001  
Ph.: +91-141-4161300-500 | Toll Free Number: 1800 1039 039

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

CIN : U65923RJ1994PLC009051 | GSTIN : 08AAACE5115F1Z2