

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, 2015

Particulars	Half Year Ended		Year Ended
	9/30/2015	9/30/2014	3/31/2015
	Unaudited	Unaudited	Audited
1. Interest earned (a)+(b)+(c)+(d)	4,513.44	3,883.40	8,216.40
(a) Interest/disc. on advances/ bills	3,697.67	3,324.67	6,985.69
(b) Income on investments	-	-	-
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-
(d) Others	815.77	558.73	1,230.71
2. Other Income	417.92	302.01	644.97
3. Total Income (1+2)	4,931.36	4,185.40	8,861.37
4. Interest Expended	2,168.53	1,832.58	4,072.91
5. Operating Expenses	1,936.13	1,426.21	3,265.48
(i) Employees cost	783.72	496.08	1,036.59
(ii) Other operating expenses	1,152.41	930.13	2,228.89
Legal & Professional Fees	370.49	191.40	364.94
Other Operating Expenses	781.93	738.73	1,863.96
6. Total Expenditure ((4+5) excluding provisions and contingencies)	4,104.67	3,258.78	7,338.39
7. Operating Profit before Provisions and Contingencies (3-6)	826.70	926.63	1,522.98
8. Provisions (other than tax) and Contingencies	171.70	488.06	148.29
9. Exceptional Items	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	654.99	438.57	1,374.69
11. Tax expense	225.41	152.14	470.18
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	429.58	286.43	904.51
13. Extraordinary items (net of tax expense)	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	429.58	286.43	904.51
15. Paid-up equity share capital (Face Value of the Share shall be indicated)	202.42	202.42	202.42
16. Reserve and Surplus	6,303.42	5,247.75	5,873.85
17. Analytical Ratios			
(i) Capital Adequacy Ratio	23.34%	20%	19.70%
(ii) Earnings Per Share (EPS)			
Basic	212.22	141.50	446.85
Diluted	158.68	105.80	334.12
18) NPA Ratios			
a) Gross NPA	838.30	1037.46	440.71
Gross NPA Ratio	2.29%	3.44%	1.42%
b) Net NPA	544.02	513.15	282.73
Net NPA Ratio	1.48%	1.70%	0.91%
c) Return on Assets	1%	1%	2.34%

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 10.11.2015
- The statutory auditors of the company have carried out a limited review of the results.
- The previous period's figures have been regrouped/ rearranged/ reclassified wherever necessary.
- During the half year, the company has changed the estimation of Overdue Interest from booking the interest on all standard assets (overdue for less than 90 days) to interest income for less than 75 days. Pursuant to the aforesaid change, income of overdue interest is reduced by Rs 13118054/- and profit and loss before tax by Rs 13118054/-

Date : 10.11.2015
Place : Jaipur

For & on behalf of Board of Directors

For ESS KAY AUTO FINANCE PVT. LTD.
(Rajendra Kumar Setia)
Managing Director

Managing Director

To
The Board of Directors of
ESS KAY Auto Finance Private Limited

LIMITED REVIEW REPORT ON UN-AUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2015 OF ESS KAY AUTO FINANCE PRIVATE LIMITED.

We have reviewed the accompanying statement of unaudited financial results of **ESS KAY AUTO FINANCE PRIVATE LIMITED** for the period ended 30th September, 2015. This statement is the responsibility of the Company's Management and has been approved by the Board of Director. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the Standard on Review Engagement (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 financial statements are 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 standard issued under the Companies (Accounting Standards) Rules, 2006 which continue to apply as per section 133 of the Companies Act, 2013, read with rules 7 of the Companies (Accounts) Rules, 2014 and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 29 of the Listing Agreement for debt securities 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 the 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 Reg. No. 000756N

Yogesh K. Gupta
Partner
M. No. 093214



Place: New Delhi

Dated: 10th November, 2015