ESS KAY AUTO FINANCE PRIVATE LIMITED

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

CIN No:U65923RJ1994PTC009051

Rs. In Lacs.

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
Lega & 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. Net 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	23.24%	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	1,037.46	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: 1. 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 November, 2015 **2.** The statutory auditors of the company have carried out a limited review of the results. **3.** The previous period's figures have been regrouped/rearranged/reclassified wherever necessary. **4.** 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/-

For & on behalf of Board of Directors

Sd/-

Rajendra Kumar Setia

Managing Director

Date: 10.11.2015

Place: Jaipur