



Ess Kay Fincorp Limited
Secured facilities under Multiple Banking Arrangement
As on March 31,2021

S. No.	Name of the Bank / Institution	Type of Facility	Date of Sanction	Sanctioned Amount	O/s as on 31.03.2021
	Facilities from Bank				
1	RBL Bank Limited	Term Loan	05-Mar-19	40	14.00
2	HDFC Bank Limited	Term Loan	14-Feb-18	10	0.35
3	HDFC Bank Limited	Term Loan	30-Aug-18	15	6.35
4	HDFC Bank Limited	Term Loan	07-Mar-19	25	9.89
5	HDFC Bank Limited	Term Loan	27-Aug-19	25	13.38
6	HDFC Bank Limited	Term Loan	21-Sep-20	25	22.53
7	HDFC Bank Limited	Term Loan	18-Nov-20	25	23.77
8	The South Indian Bank Limited	Term Loan	16-Mar-20	10	7.20
9	Punjab National Bank (earlier OBC)	Term Loan	03-Apr-19	15	9.64
10	Bank of Baroda (earlier Vijaya Bank)	Term Loan	03-Apr-17	5	1.20
11	Indusind Bank Limited	Term Loan	01-Oct-18	15	8.27
12	Ujjivan Small Finance Bank Ltd	Term Loan	24-Dec-19	20	11.67
13	Kotak Mahindra Bank Limited	Term Loan	27-Mar-19	40	15.56
14	Bank of Maharashtra	Term Loan	11-Jun-19	15	11.25
15	Federal Bank Limited	Term Loan	25-Jun-19	15	4.50
16	IDFC First Bank Limited	Term Loan	24-Jun-19	100	53.85
17	Capital Small Finance Bank Ltd	Term Loan	16-Sep-19	10	6.21
18	Axis Bank 2nd	Term Loan	23-Sep-19	15	7.50
19	Federal Bank Limited	Term Loan	21-Dec-19	15	7.50
20	Utkarsh Small Finance Bank	Term Loan	25-Nov-19	15	8.33
21	Dcb Bank Limited	Term Loan	08-Jan-20	15	9.61
22	Dcb Bank Limited	Term Loan	27-Oct-20	15	12.93
23	Indusind Bank Limited	Term Loan	06-Jan-20	35	26.25
24	SBM	Term Loan	04-Mar-20	20	10.00
25	ICICI Bank	Term Loan	25-Feb-20	10	4.58
26	CSB	NCD	12-May-20	15	15.00
27	Bank of Maharashtra	NCD	08-Jun-20	10	10.00
28	AU Small Finance bank	NCD	02-Jun-20	50	41.67



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29	Bank of India	NCD	16-Jun-20	50	50.00
30	Indian Bank	NCD	18-Jun-20	25	25.00
31	Punjab National Bank	NCD	22-Jun-20	25	25.00
32	Punjab & Sind Bank	NCD	26-Jun-20	50	50.00
33	State Bank of India	Term Loan	15-Jun-20	4.5	3.50
34	Union Bank of India	NCD	02-Jul-20	10	10.00
35	State Bank of India	NCD	13-Jul-20	75	75.00
36	Indian Overseas Bank	NCD	11-Aug-20	25	25.00
37	Federal Bank Limited	Term Loan	17-Sep-20	20	16.00
38	Kotak Mahindra Bank Limited	Term Loan	24-Sep-20	25	20.00
39	Bank of India	NCD	10-Nov-20	50	50.00
40	Union Bank of India	NCD	10-Nov-20	10	10.00
41	Bank of Baroda	Term Loan	26-May-20	25	23.89
42	Bank of Baroda	NCD	17-Dec-20	25	25.00
43	Axis Bank 3rd	Term Loan	18-Mar-20	30	30.00
44	Capital Small Finance Bank Ltd	Term Loan	07-Dec-20	8	7.38
45	Axis Bank 4th	Term Loan	21-Nov-20	10	10.00
46	Ujjivan Small Finance Bank	Term Loan	24-Dec-20	20	18.33
47	Utkarsh Small Finance Bank	Term Loan	23-Dec-20	18	16.50
48	Suryoday Small Finance Bank	Term Loan	19-Jan-21	20	19.58
49	IDFC First Bank Limited	Term Loan	01-Mar-21	100	100.00
50	Yes Bank	Term Loan	06-Mar-21	50	50.00
51	Indian Bank	Term Loan	04-Feb-21	25	25.00
52	RBL Bank Limited	Term Loan	26-Mar-21	75	75.00
53	Federal Bank Limited	Term Loan	16-Mar-21	100	100.00
54	Karnataka Bank	Term Loan	31-Mar-21	25	25.00
Total Secured Term Loans from Banks (a)				1525.5	1,258.14

S.N o.	Facilities from Financial Institutions	Type of Facility	Date of Sanction	Sanctioned Amount	O/s as on 31.03.2021
1	Small Industries Development Bank of India II	Term Loan	19-Sep-16	15.00	3.50
2	Small Industries Development Bank of India II	Term Loan	12-Jun-20	50.00	6.00



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3	Mudra	Term Loan	10-Jul-20	50.00	40.00
4	Hinduja Leyland Finance Limited	Term Loan	28-Mar-18	20.00	0.00
5	Hinduja Leyland Finance Limited	Term Loan	21-Feb-20	22.00	15.47
6	Bajaj Finance Limited	Term Loan	28-Sep-17	20.00	0.00
7	Bajaj Finance Limited-II	Term Loan	26-Feb-19	25.00	7.64
8	Bajaj Finance Limited -III	Term Loan	27-Feb-20	25.00	15.97
9	Bajaj Finance Limited -IV	Term Loan	25-Jan-21	40.00	38.05
10	Nabkisan Finance Limited	Term Loan	06-Sep-17	15.00	3.74
11	Nabkisan Finance Limited	Term Loan	22-Jan-19	7.75	5.04
12	Nabsamruddhi Finance Limited	Term Loan	13-Mar-20	20.00	15.00
13	Manappuram Finance Limited	Term Loan	16-Nov-17	25.00	1.79
14	Manappuram Finance Limited-II	Term Loan	26-Feb-19	50.00	18.69
15	Fedbank Financial Service Limited	Term Loan	23-Dec-17	15.00	2.02
16	Magma Fincorp Limited	Term Loan	30-Dec-17	10.00	0.00
17	Tata Capital Finance Service Limited	Term Loan	28-May-18	5.00	0.42
18	Fedbank Financial Service Limited	Term Loan	27-Jul-18	5.00	1.19
19	Volkswagen Finance Pvt Ltd.(T.L)	Term Loan	19-Sep-18	20.00	4.39
20	Vivriti Capital Private Limited	Term Loan	28-Mar-19	10.00	4.76
21	Sundaram Finance Limited	Term Loan	12-Jan-21	30.00	28.49
22	Maanaveeya Development And Finance Pvt. Ltd.	Term Loan	26-Feb-21	40.00	40.00



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23	Aditya Birla Finance Limited	Term Loan	24-Mar-21	25.00	25.00
Total Secured Term Loans from FIs (b)				544.75	277.16
Total Secured Term Loans (a+b)				2,070.25	1,535.30

Details of Cash Credit facilities

S. No.	Name of the Bank / Institution	Type of Facility	Date of Sanction	Sanctioned Amount	O/s as on 31.03.2021
1	Bank of Maharashtra	CC/WCDL	17-Oct-12	15.00	14.19
2	State Bank of India	CC/WCDL	15-Nov-11	6.00	0.00
3	State Bank of India - WCDL	CC/WCDL	22-Aug-16	39.00	39.00
4	RBL Bank Limited	CC/WCDL	24-Sep-15	5.00	0.02
5	HDFC Bank Limited	CC/WCDL	14-Feb-18	10.00	0.14
6	Au Small Finance Bank	CC/WCDL	28-Mar-17	32.85	0.07
7	Axis Bank	CC/WCDL	22-Mar-17	5.00	0.87
8	Indusind Bank	CC/WCDL	06-Jan-20	10.00	0.00
9	Kotak Mahindra Bank Limited	CC/WCDL	24-Sep-20	5.00	0.00
10	DCB Bank	CC/WCDL	27-Oct-20	0.50	0.00
Total Cash Credit				128.35	54.29

Details of Secured NCD

S. No.	Name of the Bank / Institution	Type of Facility	Date of Sanction	Sanctioned Amount	O/s as on 31.03.2021
1	Northern Arc Capital (Ifmr Fimpr Income Bu)	NCD	15-May-18	25	25.00
2	Karvy Capital	NCD	21-Dec-18	50	50.00
3	A K Capital Services Limited	NCD	13-Aug-19	10	10.00
4	ResponsAbility	NCD	24-Dec-19	86	86.00
5	ResponsAbility	NCD	29-Sep-20	70	70.00
6	FMO	NCD	11-Dec-19	290	217.50
7	Avendus Wealth	NCD	04-Jun-19	36.65	36.65
8	Avendus Wealth	NCD	09-Jan-20	33.6	33.60
9	Vivriti Capital Private Limited	NCD	12-Jun-20	20	15.00
10	Ambit Capital	NCD	28-Oct-20	53.9	53.90
11	Nippon India Mutual Fund	NCD	19-Nov-20	150	133.33



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12	Northern Arc PPMLD	NCD	28-Jan-21	50.9	50.90
13	Avendus Wealth	NCD	25-Feb-21	43.5	43.50
14	A K Capital Services Ltd	NCD	09-Mar-21	35	35.00
15	Navi Finserv Pvt. Ltd	NCD	09-Mar-21	90	90.00
16	Morgan Stanley India	NCD	31-Mar-21	100	100.00
Total Secured NCD				1,144.55	1,050.38

**Details of External Commercial
Borrowing**

S. No.	Name of the Bank / Institution	Type of Facility	Date of Sanction	Sanctioned Amount	O/s as on 31.03.2021
1	Global Climate Partnership Fund S.A	ECB	30-Dec-20	73.31	73.31
Total Unsecured NCD				73.31	73.31

**Details of Unsecured Term
Loan**

S. No.	Name of the Bank / Institution	Type of Facility	Date of Sanction	Sanctioned Amount	O/s as on 31.03.2021
1	Northern Arc Capital	Unsecured Term Loan	31-Dec-20	50	47.64
Total Unsecured Term Loan				50	47.64

Details of Unsecured NCD

S. No.	Name of the Bank / Institution	Type of Facility	Date of Sanction	Sanctioned Amount	O/s as on 31.03.2021
1	IFMR FIMPACT Long Term Multi Asset Class Fund	Unsecured NCD	29-Sep-16	20	20
Total Unsecured NCD				20	20

Details of Tier II capital

S. No.	Name of the Bank / Institution	Type of Facility	Date of Sanction	Sanctioned Amount	O/s as on 31.03.2021
1	IDFC First Bank Ltd (Capital First)	Tier II	21-Sep-15	20	20
2	IFMR Capital Finance Private Limited- NCD	Tier II	31-Jan-17	20	20
Total Tier II capital				40	40