

February 9, 2022

To,
The Corporate Relationship Dept.
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001

Scrip Code: 950248

Dear Sir/Madam,

Ref: Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Sub: Submission of Unaudited Financial Results for the quarter and nine months ended 31st December, 2021 along with Limited Review Report thereon and other disclosures.

Pursuant to Regulation 52 of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015 (hereafter referred as LODR Regulations”), please find enclosed herewith Unaudited Financial Results of the Company for the quarter and nine months ended 31st December, 2021 as reviewed by the Audit Committee and approved by the Board of Directors of the Company in their respective meetings held on Wednesday, 9th February, 2022 along with the Limited Review Report of the Statutory Auditor thereon and other disclosures as required under Regulation 52 and Regulation 54 of LODR.

We further like to inform you that due to non-availability of updated XBRL taxonomy for filing of financial results on BSE listing portal for the quarter and nine months ended 31st December, 2021 in XBRL mode, we are submitting financial results in PDF mode only for quarter and nine months ended 31st December, 2021.

As required under Regulation 52(8) of the LODR the extract of the results will be published in the Newspaper.

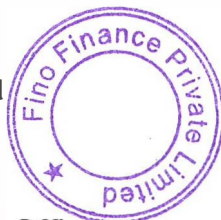
You are requested to take above on record and oblige.

Thanking you,

Yours sincerely,
For FINO Finance Private Limited



Jitendra Garg
Company Secretary & Compliance Officer

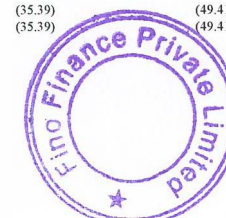


Encl: As above.

Fino Finance Private Limited (Formerly known as Intrepid Finance And Leasing Private Limited)
CIN : U65921MH1994PTC216496
Registered office: Mindspace Juinagar, 9th floor, Plot no Gen 2/1/F, Tower 1, TTC Industrial Area, MIDC , Shirwane, Navi Mumbai
Maharashtra 400706
Telephone No. 022-71377000
Website: www.finofinance.in, Email-ID: jitendra.garg@finopaytech.com

Financial Results for the quarter and nine months ended 31 December 2021

Particulars	Current Quarter ended 31 December, 2021	Quarter ended 30 September, 2021	Quarter ended 31 December 2020	For the nine months ended 31 December, 2021	For the nine months ended 31 December, 2020	For the year ended 31 March, 2021
	Unaudited INR Lakhs	Unaudited INR Lakhs	Unaudited INR Lakhs	Unaudited INR Lakhs	Unaudited INR Lakhs	Audited INR Lakhs
Revenue from Operations						
(i) Interest income	66.18	248.11	898.21	574.14	3,226.72	3,530.76
(ii) Fees and commission income	168.78	171.11	454.38	589.96	1,099.59	1,456.77
(iii) Sale of services	-	-	-	-	-	-
I. Total Revenue from operations	234.96	419.22	1,352.59	1,164.10	4,326.31	4,987.53
II. Other income	2.64	-	-	2.79	-	143.69
III. Total Income (I+II)	237.60	419.22	1,352.59	1,166.89	4,326.31	5,131.22
Expenses						
(i) Finance costs	201.20	376.57	659.04	995.64	2,143.50	2,575.74
(ii) Fees and commission expense	-	-	-	-	-	-
(iii) Impairment on financial instruments	319.26	3,577.06	2,472.17	4,083.74	3,357.20	4,416.91
(iv) Employee benefits expenses	280.27	386.97	604.11	1,077.48	1,754.05	2,298.89
(v) Depreciation and amortization expenses	18.49	36.68	123.17	92.17	370.94	496.87
(vi) Other expenses	135.55	204.90	198.59	476.36	620.86	815.43
Total Expenses (IV)	954.77	4,582.18	4,057.08	6,725.39	8,246.55	10,603.84
V. Profit/(loss) before Exceptional Items and Tax (III-IV)	(717.17)	(4,162.96)	(2,704.49)	(5,558.50)	(3,920.24)	(5,472.62)
VI. Exceptional Items	-	-	-	-	-	-
VII. Profit/(loss) before Tax (V-VI)	(717.17)	(4,162.96)	(2,704.49)	(5,558.50)	(3,920.24)	(5,472.62)
VIII. Tax expense:						
1. Current Tax	-	-	-	-	-	-
2. Deferred Tax	-	-	-	-	-	-
IX. Profit/(Loss) for the period (VII-VIII)	(717.17)	(4,162.96)	(2,704.49)	(5,558.50)	(3,920.24)	(5,472.62)
X. Other comprehensive income						
(i) Items that will not be reclassified to profit or loss						
Items that will not be reclassified to profit or loss	-	13.09	2.04	11.63	(4.82)	(8.54)
Income tax related to items that will not be reclassified to profit or loss	-	-	-	-	-	-
	-	13.09	2.04	11.63	(4.82)	(8.54)
(ii) Items that will be reclassified to profit or loss						
Items that will be reclassified to profit or loss	-	-	-	-	-	-
Income tax related to items that will be reclassified to profit or loss	-	-	-	-	-	-
	-	-	-	-	-	-
Other comprehensive income (net of tax)	-	13.09	2.04	11.63	(4.82)	(8.54)
XI. Total comprehensive income for the period (IX + X)	(717.17)	(4,149.87)	(2,702.45)	(5,546.87)	(3,925.06)	(5,481.16)
XII. Earnings per equity share						
1. Basic earnings per share	(1.99)	(36.68)	(24.42)	(28.33)	(35.39)	(49.41)
2. Diluted earnings per share	(1.99)	(36.68)	(24.42)	(28.33)	(35.39)	(49.41)
Nominal value per share Rs.10 each						



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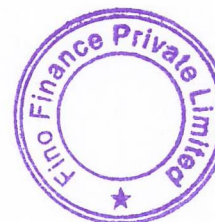
Notes

1. The Company is a Non-Banking Finance Company - MFI registered with the Reserve Bank of India ("the RBI").
2. The above financial results for the nine months ended 31 December 2021 have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 9 February 2022.
3. The financials results have been prepared in accordance with the requirement of Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosures requirements) Regulation 2015 as modified by Circular No. CIR/IMD/DF 1/69/2016 dated 10 August 2016 in continuation to Circular No.CIR/CFD/FAC/62/2016 dated 5 July 2016 and in compliance of the Companies (Indian Accounting Standards) Rules, 2015, in Division III of Notification No. GSR (E) dated 11 October 2018, issued by Ministry of Corporate Affairs, Government of India.
4. The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified and the final rules/interpretation have not yet been issued. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.
5. Earnings per share for the quarter ended December 31, 2021, September 30, 2021, December 31, 2020 and nine month ended December 31, 2021 and 31 December 2020 are not annualised.
6. The Company is mainly engaged in providing finance to poor women in rural areas of India who are organized as Joint Liability Groups ('JLG') and all its operation is in India only. Accordingly, there is no separate reportable segment as per Ind AS 108 on "Operating Segment" in respect of the Company.
7. The above financial results for the quarter and nine months ended December 31, 2021 have been subjected to Limited Review by the Statutory Auditors of the Company and the auditors have issued an unqualified review report.
8. The figures for the quarter ended December 31, 2021 and December 31, 2020 are the balancing figures between reviewed figures in respect of the nine months ended December 31, 2021 and December 31, 2020 (unaudited) and the audited figures for the half year ended September 30, 2021 and September 30, 2020 respectively.
9. No Debenture Redemption Reserve is required in respect of privately placed debentures in terms of Rule 18(7)(b)(iii) of Companies (Share Capital and Debenture) Rules, 2014 and as amended.
10. Previous periods / years figures have been regrouped / reclassified wherever necessary.

For and on behalf of the Board of Directors of
Fino Finance Private Limited
(Formerly known as Intrepid Finance And Leasing Private Limited)



Sudeep Gupta
Whole-time Director
DIN 07899859



Place : Navi Mumbai
Date : 9 February 2022

Fino Finance Private Limited

(Formerly known as Intrepid Finance and Leasing Private Limited)

CIN: U65921MH1994PTC216496

Registered office: Mindspace Juinagar, 9th floor, Plot no Gen 2/1/F, Tower 1, TTC Industrial Area, MIDC, Shirwane, Navi Mumbai, Maharashtra - 400706

Information as per Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015

Sr.No.	Particulars	For the nine months ended 31 December, 2021	For the year ended 31 March, 2021
a)	Debt Equity Ratio**	1.01	1.13
b)	Debt service coverage ratio	NA	NA
c)	Interest service coverage ratio	NA	NA
d)	Outstanding redeemable preference share (quantity)	NA	NA
e)	Outstanding redeemable preference share (₹ in cr)	NA	NA
f)	Capital redemption reserve/ Debenture redemption reserve	Nil	Nil
g)	Net worth (₹ in cr)***	18.30	24.13
h)	Net Profit after tax (₹ in cr)	-55.59	-54.73
i)	Earnings per equity share (off ₹ 10/- each)		
	(i) Basic EPS (₹)	-28.33	-49.41
	(ii) Diluted EPS (₹)	-28.33	-49.41
j)	Current ratio*	NA	NA
k)	Long term debt to working capital ratio*	NA	NA
l)	Bad debts to account receivable ratio*	NA	NA
m)	Current liability ratio*	NA	NA
n)	Total debts to total assets****	0.71	0.80
o)	Debtors turnover*	NA	NA
p)	Inventory turnover*	NA	NA
q)	Operating margin (%)*	NA	NA
r)	Net profit margin (%)*****	-476%	-107%

Note: * The company prepares financials statements as per Division III, Schedule III of the Companies Act 2013, hence these ratios are not applicable.

** Debt equity ratio is (Debt securities + Subordinated liabilities)/ Network

*** Network is equal to paid up equity share capital plus other equity less prepaid expenses

**** Total debts is equal to (Debt securities + Subordinated liabilities)/ Total Asset

***** Profit after tax/ Total Income

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February 9, 2022

To,
The Corporate Relationship Dept.
BSE Limited
PhirozeJeejeebhoy Towers
Dalal Street
Mumbai- 400001

Scrip Code: 950248

Subject: Declaration Pursuant to proviso of Regulation 52(3) of the Securities & Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/Madam,

Pursuant to requirement of Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby declare that M/s Tibrewal Chand and Co, Chartered Accountants, Statutory Auditors of the Company have submitted the Limited Review Report with unmodified opinion on Unaudited Financial Statements of the Company for the quarter and nine months ended 31st December, 2021. Kindly take the same on your record.

Yours sincerely,

For FINO Finance Private Limited



Jitendra Garg
Company Secretary & Compliance Officer





TIBREWAL CHAND & CO.
CHARTERED ACCOUNTANTS

1001, Sumer Plaza, Marol Maroshi Road,
Andheri (East), Mumbai - 400059
Contact: +91 90221 95019
Email: contact@tibrewalchand.com

Independent Auditor's Review Report on unaudited standalone quarterly financial results and standalone year to date financial results of the Fino Finance Private Limited pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors of Fino Finance Private Limited

We have reviewed the accompanying statement of unaudited standalone financial results for the quarter ended 31 December 2021 and standalone year to date financial result for the period April 1, 2021 to December 31, 2021 of Fino Finance Private Limited. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review of the Statement 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 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 provide 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 standalone financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and 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 the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Our conclusion is not modified in respect of this matter.

For **Tibrewal Chand & Co**
Chartered Accountants
Firm Reg. No.: 311047E

Vishal
Rathi



Vishal Rathi
Partner
Membership No. 126244
UDIN: 22126244ABATGS7629
Place: Mumbai
Date: 09 February 2022

Offices :

1st Floor, KK - 5, Civil Township, Rourkela - 769004
35, C. R. Avenue, Suite No. 7A, 1st Floor, Kolkata - 700012
90, Nemi Sagar Colony, Vaishali Nagar, Jaipur - 302021
205, Kamal Sudama Complex, RPS Mode Bailey Road, Patna - 801503

February 9, 2022

To,
The Corporate Relationship Dept.
BSE Limited
PhirozeJeejeebhoy Towers
Dalal Street
Mumbai- 400001

Scrip Code: 950248

Subject: Disclosure of nature and extent of security created for the secured listed Non-Convertible Debentures (NCD's) of the Company as per Regulation 54 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015.

Dear Sir,

Pursuant to Regulation 54 of SEB (LODR) Regulation, 2015 we would like to inform that, the extent and nature of security created and maintained by the Company with respect to its listed non-convertible debt securities are as follows:

ISIN	Extent of Security created (% of total amount of NCD's)	Whether security on NCD's maintained as on 31.12.2021	Nature of security
INE517Q07091	100%	*No	Exclusive charge on book debts and receivables

* The said NCD was foreclosed on 14th October, 2021.

Kindly take the same on your records.

Yours sincerely,

For FINO Finance Private Limited



Jitendra Garg
Company Secretary & Compliance Officer

