

November 14, 2018 To, The Corporate Relationship Dept. BSE Limited PhirozeJeejeebhoy Towers Dalal Street Mumbai- 400001

Scrip Code: 950248

Dear Sir/Madam,

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

2015

Sub: Financial Results for the half year ended 30th September, 2018

Pursuant to Regulation 52 of the SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015 (hereafter referred as LODR Regulations"), we hereby submit the Audited Financial Results for the half year ended on 30th September, 2018 duly reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 14th November, 2018 together with the report of the Auditors thereon for the half year ended on 30th September, 2018.

Further, pursuant to Regulation 52 (4) and 52 (7) of above regulations, we would also like to submit that:

- 1. There is no change in Credit Rating of the Company as well as each of listed Non Convertible Debentures (NCD's). Credit Ratings of the Company are CRISIL BBB-/Stable and ICRA BBB-(Stable). Credit ratings of each of the NCD's are mentioned in **Annexure B**.
- 2. Asset cover ratio is 1.32
- 3. Debt Equity Ratio is 3.26 (Equity includes Subordinated Debt)
- Previous due dates for the payment of interest / repayment of principal of various nonconvertible debt securities issued by the Company are annexed vide Annexure A and the same has been duly paid.
- 5. Next due dates for the payment of interest / repayment of principal of various non-convertible debt securities issued by the Company are annexed vide **Annexure B**.

6. Debt service coverage ratio is not applicable to the Company, as we are NBFC registered with RBI.

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- Interest service coverage ratio is not applicable to the Company, as we are NBFC registered with RBI.
- As per Rule 18(7)(b)(ii) of the Companies (Share Capital And Debentures) Rules, 2014, the Company being NBFC, creation of Debenture Redemption Reserve is not applicable to debentures issued vide private placement.
- 9. The networth of the Company is Rs. 902,873,506
- 10. The net profit after tax is Rs. 79,212,424
- 11. The Earning Per Share is 7.15
- 12. There is no material deviations in the use of the proceeds of issue of non-convertible debt securities from the objects as stated in the offer documents.
- 13. M/s. BSR & Associates LLP, the Statutory Auditors of the Company have issued an unmodified opinion on the Audited Results for the half year ended 30th September, 2018 attached herewith as **Annexure C**.
- 14. The certificate signed by the debentures trustees that it has taken the note of the contents of the information submitted above are attached herewith as **Annexure D**.

We further state that we will publish the Audited financial results and statement for the half year ended 30th September, 2018 as per Regulation 52(4) in Free Press Journal and Navshakti on 16th November, 2018.

You are requested to take above on record and oblige.

Thanking you,

Yours sincerely,

For FINO Finance Private Limited

(Formerly known as Intrepid Finance and Leasing Private Limited)

Basavraj Loni

Company Secretary & Compliance Officer

Encl: As above.

Fino Finance Private Limited

(Formerly known as Intrepid Finance And Leasing Private Limited)

Statement of profit and loss

Financial results for the six months ended 30 September 2018

(Currency: Indian Rupees)

Particulars	6 months (Current 6 months) ended 30 September 18	6 months (Corresponding 6 months in the previous year) 30 September 17	Year to date ended 30 September 2018	Previous year ended 31 March 2018
	(Audited)	(Audited)	(Audited)	(Audited)
Income				
Revenue from operations	680,146,820	625,800,573	680,146,820	1,230,945,828
Other income		678,519	-	678,519
Total revenue (I)	680,146,820	626,479,092	680,146,820	1,231,624,347
Expenses	*			
	189,990,421	137,715,142	189,990,421	326,112,679
Employees benefits Finance costs	285,564,873	206,701,275	285,564,873	465,435,738
Depreciation and amortisation	17,552,581	23,483,404	17,552,581	54,051,976
Provision for loan losses and doubtful debts	28,846,775	161,166,302	28,846,775	605,817,854
Other expenses	78,979,746	84,169,099	78,979,746	197,907,496
Total expenses (II)	600,934,396	613,235,222	600,934,396	1,649,325,743
Profit / (Loss) before tax and prior period items (I) - (II)	79,212,424	13,243,870	79,212,424	(417,701,396)
Tax expenses	22 455 050	24,759,499	23,475,058	n=
Current tax	23,475,058	(33,403,742)	20,770,000	2,361,858
Deferred tax (credit) MAT credit entitlement	(23,475,058)		(23,475,058)	
Total tax expenses	•	(8,644,243)		2,361,858
Profit / (Loss) for the period / year	79,212,424	21,888,113	79,212,424	(420,063,254)
Earning per equity share				
ENGANGE TO THE COLOR AND ADDRESS OF THE SECOND SECO	7.15	3.18	7.15	(47.06)
Basic Diluted	7.15	3.18	7.15	(47.06)

Notes:

- 1. The Company is a Non-Banking Finance Company MFI registered with RBI.
- 2. The above financial results for the period ended 30 September 2018 have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 14 November 2018.
- 3. The financial results for the period ended 30 September 2018 of the Company have been audited by the Statutory Auditors of the Company.
- 4. Earnings per share for the half year ended 30 September 2018 and the 30 September 2017 have been calculated for six months and not annualised.
- 5. 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

> Mumbai 14 November 2018



Fino Finance Private Limited

(Formerly known as Intrepid Finance And Leasing Private Limited)

Balance sheet

as at 30 September 2018

(Currency: Indian Rupees)

Share coptal 110,768,070 110,768,070 110,768,070 110,768,070 110,768,070 110,768,070 110,768,070 110,768,070 110,768,070 120,687,730	Particulars	30 September 18	31 March 18	
Share capital 110,768,070 110,768,070 Reserves and surplus 226,089,654 746,877,230 Non-current liabilities 2,034,068,810 2,349,150,167 Long term borrowings 30,761,150 25,094,822 Current liabilities 2,064,829,960 2,374,244,989 Current borrowings 471,746,961 Trade payables: 32,570,889 93,597,414 Other current liabilities 32,570,889 93,597,414 Other current liabilities 2,045,519,058 1,811,517,454 Short term provisions 12,248,634,976 2,500,172,730 Total 5,250,322,660 5,732,063,020 Assets 83,723,715 99,390,324 Poferred tax sasets (net) 33,984,218 33,984,218 33,984,218 33,984,218 33,984,218 33,984,218 33,984,218 23,994,255 23,750,069 275,724,657 24,750,750,750 24,750,750,750,750 24,750,750,750,750 24,750,750,750,750 24,750,750,750,750,750,750,750 24,750,750,750,750,750,750,750,750,750,750	Equity and liabilities			
Reserves and surplus 326,089,654 746,877,230 Non-current liabilities 2,034,068,810 2,349,150,167 Long term borrowings 2,034,068,810 2,349,150,167 Long term provisions 2,064,829,960 2,374,244,988 Current liabilities 2,064,829,960 2,374,244,988 Short-term borrowings 32,570,889 93,597,414 Trade payables: 32,570,889 93,597,414 Other current liabilities 32,570,889 93,597,414 Other current liabilities 2,045,519,058 1,811,517,454 Other current liabilities 3,2570,889 93,597,414 Other current liabilities 3,2570,889 93,597,414 Other current liabilities 3,2570,889 93,597,416 Other current liabilities 3,2570,889 93,597,416 Other current assets 3,334,218 33,342,218 33,342,218	Shareholders' funds			
Non-current liabilities 2,034,068,810 2,349,150,167 Long term borrowings 2,034,068,810 2,349,150,167 Long term provisions 30,761,150 25,094,822 Current liabilities 2,064,829,960 2,374,244,989 Current provisions 471,746,961 Trade payables: 32,570,889 93,597,414 Ober of corterprises and small enterprises 32,570,889 93,597,414 Other current liabilities 2,045,519,058 1,811,517,454 Short term provisions 170,545,029 123,310,902 Total 2,248,634,976 2,500,172,730 Total 5,280,322,660 5,732,063,020 Assets Non-current assets Fixed assets 83,723,715 99,390,324 Deferred tax assets (net) 33,984,218 33,984,218 Long term loans and advances 1,150,574,397 1,296,972,537 Other non-current assets 22,344,666 41,755,132 Current investments 22,344,666 41,755,132 Cash and bank balances 625,810,796 57,791	Share capital	110,768,070	110,768,070	
Non-current liabilities 2,034,068,810 2,349,150,169 Long term provisions 30,761,150 25,094,822 Current liabilities 2,064,829,960 2,374,244,989 Current liabilities 471,746,961 Short-term borrowings - 471,746,961 Trade payables: - - Dues of creditors other than micro enterprises and small enterprises 32,570,889 93,597,414 Other current liabilities 2,045,519,058 1811,517,454 Short term provisions 170,545,029 123,310,902 Total 2,248,634,976 2,500,172,730 Assets - 5,732,063,020 Assets - 5,732,063,020 Assets - 5,732,063,020 Non-current assets 83,723,715 99,390,324 Deferred tax assets (net) 33,984,218 33,984,218 Long term loans and advances 1,150,574,397 1,290,972,537 Other non-current assets 22,344,466 41,735,132 Current investments 22,2344,466 41,735,132 Cash and bank balanc	Reserves and surplus	826,089,654	746.877,230	
Long term borrowings 2,034,068,810 2,349,150,167 Long term provisions 30,761,150 25,094,822 Current liabilities 2,064,829,960 2,374,244,989 Short-term borrowings - 471,746,961 Trade payables: - 471,746,961 Dues of micro enterprises and small enterprises 32,570,889 93,597,414 Other current liabilities 2,045,519,088 1,811,517,454 Short term provisions 170,545,029 123,310,902 Total 2,248,634,976 2,500,172,730 Total 3,250,322,660 5,732,063,020 Assets 83,723,715 99,390,324 Fixed assets 83,723,715 99,390,324 Deferred tax assets (net) 33,984,218 33,984,218 Long term loans and advances 1,150,574,397 1,290,972,537 Other non-current assets 1,349,032,336 275,742,657 Current seets 22,344,466 41,735,132 Current investments 22,344,466 41,735,132 Cash and bank balances 625,810,792 327,991,788 <		936,857,724	857,645.300	
Long term provisions 30,761,150 25,094,829 Current liabilities 2,064,829,960 2,374,244,989 Short-term borrowings 471,746,961 Trade payables: 32,570,889 93,597,414 Obers of creditors other than micro enterprises and small enterprises 32,570,889 93,597,414 Other current liabilities 2,045,519,058 1,811,517,454 Short term provisions 170,545,029 123,310,902 Total 2,248,634,976 2,500,127,700 Assets 8,722,032,660 5,732,063,020 Non-current assets Tangible assets 83,723,715 99,390,324 Deferred tax assets (net) 33,984,218 33,984,218 Long term loans and advances 1,150,574,397 1,290,972,537 Other non-current assets 80,750,006 275,742,657 Current assets 22,344,466 41,735,132 Cash and bank balances 625,810,792 527,991,768 Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 3,225,995 38,009,009 <	Non-current liabilities			
Current liabilities 2,064,829,960 2,374,244,989 Short-term borrowings 471,746,961 Trade payables: Dues of micro enterprises and small enterprises 32,570,889 93,597,414 Other current liabilities 2,045,519,058 1,811,517,454 Short term provisions 170,545,029 123,310,902 Assets 2,248,634,976 2,500,172,730 Total 5,250,332,660 5,732,063,020 Non-current assets Short term provisions 83,723,715 99,390,324 Non-current assets Short term to assets (net) 33,984,218 Long term loans and advances 1,150,574,397 1,296,972,537 Other non-current assets 80,750,006 275,742,657 Current assets 80,750,006 275,742,657 Trade Receivables 22,344,466 41,735,132 Cash and bank balances 625,810,792 527,991,768 Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 3,391,290,324 4,025,973,284 Other current assets	Long term borrowings	2,034,068,810	2,349,150,167	
Current liabilities	Long term provisions	30,761,150	25,094,822	
Short-term borrowings 471.746.961 Trade payables:		2,064,829,960	2,374,244,989	
Trade payables : Dues of micro enterprises and small enterprises 32,570,889 93,597,414 Other current liabilities 2,045,519,058 1.811,517,454 Short term provisions 170,545,029 123,310,902 Total 2,248,634,976 2,500,172,730 Assets Non-current assets Fixed assets 83,723,715 99,390,324 Deferred tax assets (net) 33,984,218 33,984,218 Long term loans and advances 1,150,574,397 1,296,972,537 Other non-current assets 80,750,006 275,742,657 Current assets 22,344,466 41,735,132 Current investments 22,344,466 41,735,132 Cash and bank balances 625,810,792 527,991,768 Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 3,201,290,324 4,025,973,284				
Dues of micro enterprises and small enterprises 32,570,889 93,597,414 Other current liabilities 2,045,519,058 1.811,517,454 Short term provisions 170,545,029 123,310,902 2,248,634,976 2,500,172,730 Total 5,250,322,660 5,732,063,020 Assets Fixed assets Tangible assets 83,723,715 99,390,324 Deferred tax assets (net) 33,984,218 33,984,218 Long term loans and advances 1,150,574,397 1,296,972,537 Other non-current assets 80,750,006 275,742,657 Current assets 1,349,032,336 1,706,089,736 Current assets 22,344,466 41,735,132 Cash and bank balances 625,810,792 527,991,768 Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 3,99,299,324 4,025,973,284			471,746,961	
Dues of creditors other than micro enterprises and small enterprises 32,570,889 93,597,414 Other current liabilities 2,045,519,058 1,811,517,454 Short term provisions 170,545,029 123,310,902 2,248,634,976 2,500,172,730 Total 5,250,322,660 5,732,063,020 Assets Non-current assets Fixed assets 83,723,715 99,390,324 Deferred tax assets (net) 33,984,218 33,984,218 Long term loans and advances 1,150,574,397 1,296,972,537 Other non-current assets 80,750,006 275,742,657 Current assets 1,349,032,336 1,706,089,736 Current assets 22,344,466 41,735,132 Cash and bank balances 22,344,466 41,735,132 Cash and bank balances 22,344,466 41,735,132 Cher current assets 3,198,909,071 3,418,155,475 Other current assets 3,198,909,071 3,418,155,475 Other current assets 3,901,290,324 4,025,973,284	· · ·			
Other current liabilities 2,045,519,058 1.811,517,454 Short term provisions 170,545,029 123,310,902 Total 2,248,634,976 2,500,172,730 Total 5,250,322,660 5,732,063,020 Assets Non-current assets Fixed assets 83,723,715 99,390,324 Deferred tax assets (net) 33,984,218 33,984,218 Long term loans and advances 1,150,574,397 1,296,972,537 Other non-current assets 80,750,006 275,742,657 1,349,032,336 1,706,089,736 Current assets Current investments 22,344,466 41,735,132 Cash and bank balances 625,810,792 527,991,768 Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 54,225,995 38,009,099 Other current assets 3,901,290,324 4,025,973,284		(*)	*	
Short term provisions 170,545,029 123,310,902 Total 2,248,634,976 2,500,172,730 Assets 5,250,322,660 5,732,063,020 Non-current assets Fixed assets Fixed assets 83,723,715 99,390,324 Deferred tax assets (net) 33,984,218 33,984,218 33,984,218 Long term loans and advances 1,150,574,397 1,290,972,537 1,290,972,537 1,290,972,537 1,290,972,537 1,290,972,537 1,349,032,336 1,706,089,736 2,75,742,657 1,349,032,336 1,706,089,736 2,75,742,657 1,706,089,736 2,75,742,657 1,706,089,736 2,75,742,657 1,75,742,657 1,755,132 2,75,742,657 2,75,742,657 2,75,742,657 2,75,742,657 3,750,006 2,75,742,657				
Total 2,248,634,976 2,500,172,730 Assets 5,250,322,660 5,732,063,020 Non-current assets Fixed assets Fixed assets Fixed assets Tangible assets 83,723,715 99,390,324 Deferred tax assets (net) 33,984,218 33,984,218 Long term loans and advances 1,150,574,397 1,290,972,537 Other non-current assets 80,750,006 275,742,657 Current assets 1,349,032,336 1,706,089,736 Current investments 22,344,466 41,735,132 Cash and bank balances 625,810,792 527,991,768 Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 54,225,995 38,009,090 3,901,290,324 4,025,973,284				
Total 5,250,322,660 5,732,063,020 Assets Non-current assets Fixed assets Fixed assets Tangible assets 83,723,715 99,390,324 Deferred tax assets (net) 33,984,218 <th co<="" td=""><td>Short term provisions</td><td></td><td></td></th>	<td>Short term provisions</td> <td></td> <td></td>	Short term provisions		
Assets Non-current assets Fixed assets Fixed assets Tangible assets 83,723,715 99,390,324 Deferred tax assets (net) 33,984,218 33,984,218 Long term loans and advances 1,150,574,397 1,296,972,537 Other non-current assets 80,750,006 275,742,657 Current assets 1,349,032,336 1,706,089,736 Current investments 54,225,995 527,991,768 Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 54,225,995 38,090,909 Other current assets 3,901,290,324 4,025,973,284				
Non-current assets Fixed assets 83,723,715 99,390,324 Deferred tax assets (net) 33,984,218 33,984.218 Long term loans and advances 1,150,574,397 1,296,972,537 Other non-current assets 80,750,006 275,742,657 Current assets 1,349,032,336 1,706,089,736 Current investments 2 1,706,089,736 Trade Receivables 22,344,466 41,735,132 Cash and bank balances 625,810,792 527,991,768 Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 54,225,995 38,090,909 3,901,290,324 4,025,973,284	Total	5,250,322,660	5,732,063,020	
Fixed assets Tangible assets Deferred tax assets (net) Long term loans and advances Other non-current assets Current assets Current assets Current unvestments Trade Receivables Cash and bank balances Short term loans and advances Other current assets Alignment assets	Assets			
Tangible assets 83,723,715 99,390,324 Deferred tax assets (net) 33,984,218 33,984,218 Long term loans and advances 1,150,574,397 1,296,972,537 Other non-current assets 80,750,006 275,742,657 Current assets Current investments Trade Receivables 22,344,466 41,735,132 Cash and bank balances 625,810,792 527,991,768 Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 54,225,995 38,090,909 3,901,290,324 4,025,973,284	Non-current assets			
Deferred tax assets (net) 33,984,218 33,984,218 Long term loans and advances 1,150,574,397 1,296,972,537 Other non-current assets 80,750,006 275,742,657 Current assets Current investments Trade Receivables 22,344,466 41,735,132 Cash and bank balances 625,810,792 527,991,768 Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 54,225,995 38,090,909 3,901,290,324 4,025,973,284	Fixed assets			
Long term loans and advances 1,150,574,397 1,296,972,537 Other non-current assets 80,750,006 275,742,657 1,349,032,336 1,706,089,736 Current assets Current investments Trade Receivables 22,344,466 41,735,132 Cash and bank balances 625,810,792 527,991,768 Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 54,225,995 38,090,909 3,901,290,324 4,025,973,284		83,723,715	99,390,324	
Other non-current assets 80,750,006 275,742.657 1,349,032,336 1,706,089.736 Current assets 2 2,344,466 41,735,132 Cash and bank balances 625,810,792 527,991,768 Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 54,225,995 38,090,909 3,901,290,324 4,025,973,284		33,984,218		
Current assets 1,349,032,336 1,706,089,736 Current investments 22,344,466 41,735,132 Cash and bank balances 625,810,792 527,991,768 Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 54,225,995 38,090,909 3,901,290,324 4,025,973,284		1,150,574,397		
Current assets Current investments Current investments 22,344,466 41,735,132 Trade Receivables 625,810,792 527,991,768 Cash and bank balances 3,198,909,071 3,418,155,475 Other current assets 54,225,995 38,090,909 3,901,290,324 4,025,973,284	Other non-current assets			
Current investments 22,344,466 41,735,132 Cash and bank balances 625,810,792 527,991,768 Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 54,225,995 38,090,909 3,901,290,324 4,025,973,284		1,349,032,336	1,706,089.736	
Trade Receivables 22,344,466 41,735,132 Cash and bank balances 625,810,792 527,991,768 Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 54,225,995 38,090,099 3,901,290,324 4,025,973,284	Current assets			
Cash and bank balances 625,810,792 527,991,768 Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 54,225,995 38,090,909 3,901,290,324 4,025,973,284	Current investments	·		
Short term loans and advances 3,198,909,071 3,418,155,475 Other current assets 54,225,995 38,090,909 3,901,290,324 4,025,973,284	Trade Receivables	22,344,466	41,735,132	
Other current assets 54,225,995 38,090,909 3,901,290,324 4,025,973,284	Cash and bank balances	625,810,792	527,991,768	
3,901,290,324 4,025,973,284	Short term loans and advances	3,198,909,071	3,418,155,475	
	Other current assets	54,225,995	38,090,909	
Total 5,250,322,660 5,732,063,020		3,901,290,324	4,025,973,284	
	Total	5,250,322,660	5,732,063,020	

The accompanying notes to the accounts form an integral part of the condensed balance sheet.

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

Mumbai 14 November 2018

Ari

BSR & Associates LLP

Chartered Accountants

5th Floor, Lodha Excelus, Apollo Mills Compound N. M. Joshi Marg, Mahalaxmi Mumbai - 400 011 India Telephone +91 (22) 4345 5300 Fax +91 (22) 4345 5399

To the Board of Directors of

Fino Finance Private Limited

(formerly known as Intrepid Finance and Leasing Private Limited)

We have audited the financial results of Fino Finance Private Limited (formerly known as Intrepid Finance and Leasing Private Limited) ('the Company') for the half year ended 30 September 2018 ('financial results'), attached herewith, being submitted by the company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations').

These financial results have been prepared on the basis of the condensed interim financial statements, which are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial results based on our audit of such interim financial statements, which have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard ('AS') 25 for 'Interim Financial Reporting', prescribed under Section 133 of the Companies Act, 2013 and other accounting principles generally accepted in India and in compliance with Listing Regulations.

We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

Based on our audit conducted as above, in our opinion and to the best of our information and according to the explanations given to us, these financial results:

- are presented in accordance with the requirements of the Listing Regulations; and
- (ii) give a true and fair view of the net profit and other financial information for the half year ended 30 September 2018.

For B S R & Associates LLP

Chartered Accountants

Firm's Registration No: 116231W/W-100024

N Sampath Ganesh

Partner

Membership No: 042554

Mumbai 14 November 2018



ANNEXURE - A

Details of redemption & payment of interest during last half year ending September 30, 2018 i.e 1.04.2018 to 30.09.2018:

Series / Tranche	Type (Principal/ Interest)	Due date of payment	Amount (Rs.)		Actual date of Payment
			Principal	Interest	
			amount	amount	
INE517Q08016					
16.10% – Intrepid Finance and Leasing Private Limited 2021	Interest	29/06/2018	-	10,034,932	29/06/2018
	Interest	28/09/2018		10,034,932	28/09/2018
INE517Q07091				24 750 250	17/00/2010
14.30% Intrepid Finance and Leasing Private Limited 2022	Interest	17/09/2018	-	21,759,350	17/09/2018
INE517Q07109 12.00% Intrepid Finance and Leasing Private Limited 2018	Principal and Interest	03/04/2018	8,333,400	527,617	03/04/2018
	Principal and Interest	03/05/2018	8,333,200	467,910	03/05/2018
	Principal and Interest	04/06/2018	8,333,400	416,051	04/06/2018
	Principal and Interest	03/07/2018	8,333,400	301,496	03/07/2018
	Principal and Interest	03/08/2018	8,333,200	241,791	03/08/2018
	Principal and Interest	03/09/2018	8,333,400	161,195	03/09/2018





ANNEXURE - B Details of redemption & interest due in the next half-year i.e. 1.10.2018 to 31.03.2019:

Series / Tranche	Type (Principal/ Interest)	Due date of payment	Amount (Rs.)		Credit ratings as on 30 th Sept, 2018
			Principal amount	Interest amount	
INE517Q08016					
16.10% – Intrepid Finance	Interest	31/12/2018	-	10,365,753	
and Leasing Private Limited 2021	Interest	29/03/2019	-	9,704,110 CRISIL BBB-/ STABLE	
INE517Q07091					
14.30% Intrepid Finance and Leasing Private Limited 2022	Interest	15/03/2019	-	20,940,450	CRISIL BBB-/ STABLE
INE517Q07109					
12.00% Intrepid Finance and Leasing Private Limited 2018	Principal and Interest	03/10/2018	8,333,400	77,986	[ICRA] A-SO

Company does not expect default in payment of principal / interest due in next half year

Registered Office: SK Elite, Plot No D-404 & 405, 05th Floor, MIDC Turbhe, Navi Mumbai, Maharashtra 400705 Tel.: (+91-22) 7137 7000 | www.finofinance.in

Annexure C

BSR & Associates LLP

Chartered Accountants

5th Floor, Lodha Excelus, Apollo Mills Compound N. M. Joshi Marg, Mahalaxmi Mumbai - 400 011 Telephone +91 (22) 4345 5300 Fax +91 (22) 4345 5399

To the Board of Directors of

Fino Finance Private Limited

(formerly known as Intrepid Finance and Leasing Private Limited)

We have audited the financial results of Fino Finance Private Limited (formerly known as Intrepid Finance and Leasing Private Limited) ('the Company') for the half year ended 30 September 2018 ('financial results'), attached herewith, being submitted by the company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations').

These financial results have been prepared on the basis of the condensed interim financial statements, which are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial results based on our audit of such interim financial statements, which have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard ('AS') 25 for 'Interim Financial Reporting', prescribed under Section 133 of the Companies Act, 2013 and other accounting principles generally accepted in India and in compliance with Listing Regulations.

We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

Based on our audit conducted as above, in our opinion and to the best of our information and according to the explanations given to us, these financial results:

- are presented in accordance with the requirements of the Listing Regulations; and
- (ii) give a true and fair view of the net profit and other financial information for the half year ended 30 September 2018.

For B S R & Associates LLP

Chartered Accountants

Firm's Registration No: 116231W/W-100024

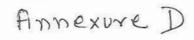
100,000

N Sampath Ganesh

Partne

Membership No: 042554

Mumbai 14 November 2018







No.CTL/DEB/18-19/Noting Certificate/1818

November 14, 2018

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 Fino Finance Private Limited ("the Company") for the Half year ended September 30, 2018.

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

