

Independent Auditors Review Report on the Unaudited Quarterly and Year to date Financial Results pursuant to Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended

Review Report

TO THE BOARD OF DIRECTORS OF INFINA FINANCE PRIVATE LIMITED

1. We have reviewed the accompanying statement of unaudited financial results of **INFINA FINANCE PRIVATE LIMITED** (“the Company”) for the quarter and nine months ended December 31, 2024 (“the statement”), being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended.
2. This statement, which is the responsibility of the Company’s management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 34, ‘Interim Financial Reporting’, prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the statement based on our review.
3. We conducted our review of the Statement 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 statement is 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 audit. A review is substantially less in scope than an audit conducted in accordance with Standard on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

K P B & ASSOCIATES

Chartered Accountants

4. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results, prepared in accordance with the aforesaid Indian Accounting Standard specified under section 133 of the Companies Act, 2013 read with relevant rules thereunder and other recognised accounting practices and policies generally accepted in India, has not disclosed the information required to be disclosed in terms of regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For K P B & Associates

Chartered Accountants

FRN No. 114841W

**Paras
Khimji
Savla**

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Paras Savla

Partner

Membership No. 105175

UDIN: 25105175BMOILX5869

Place: Mumbai

Date: 13 February 2025

INFINA FINANCE PRIVATE LIMITED Regd. Office : 7th Floor, Dani Corporate Park, 158 C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400 098. CIN U67120MH1996PTC098584 Website: www.infina.co.in Telephone: 91 22 66808300						
Statement of unaudited financial results for the quarter and nine months ended December 31, 2024						
(Rupees in lakhs)						
Particulars	Quarter Ended			Nine month ended		Year Ended
	December 31, 2024	December 31, 2023	September 30, 2024	December 31, 2024	December 31, 2023	March 31, 2024
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
I. REVENUE FROM OPERATIONS						
Interest Income	11,811.54	8,959.81	11,087.93	33,099.16	23,210.82	32,400.32
Dividend Income	0.23	24.00	0.02	0.25	48.27	55.48
Net gain / (loss) on fair value changes	2,228.67	825.31	2,382.33	6,007.38	11,593.22	14,203.95
Total Revenue from Operations	14,040.44	9,809.12	13,470.28	39,106.79	34,852.31	46,659.75
II. Other Income	-	0.01	-	113.62	12.31	34.97
III. Total Income (I + II)	14,040.44	9,809.13	13,470.28	39,220.41	34,864.62	46,694.72
IV. EXPENSES						
Finance Costs	6,263.34	4,388.90	5,814.13	17,054.73	10,119.02	14,644.80
Impairment on Financial Instruments	(67.86)	507.15	58.20	(872.15)	1,104.33	829.33
Employee Benefits Expenses	548.22	310.81	446.72	1,364.30	868.94	1,185.27
Depreciation, Amortization and Impairment	67.74	26.22	58.91	187.38	69.96	106.35
Other Expenses	637.39	195.14	282.85	2,424.99	605.04	830.26
Total Expenses	7,448.83	5,428.22	6,660.81	20,159.25	12,767.29	17,596.01
V. Profit Before Tax (III-IV)	6,591.61	4,380.91	6,809.47	19,061.16	22,097.33	29,098.71
VI. Tax Expense						
(i) Current Tax	1,565.90	384.63	1,681.06	4,563.84	2,749.42	5,426.54
(ii) Deferred Tax charge/(credit)	51.96	(136.77)	(312.15)	(168.70)	599.44	792.25
Total Tax Expense (i+ii)	1,617.86	247.86	1,368.91	4,395.14	3,348.86	6,218.79
VII. Profit After Tax (V-VI)	4,973.75	4,133.05	5,440.56	14,666.02	18,748.47	22,879.92
VIII. Other comprehensive income						
A. Items that will not be reclassified to profit or loss						
(i) Remeasurement gain/(loss) on defined benefit plan	(3.82)	(5.06)	(3.81)	3.40	(10.04)	(2.13)
(ii) Income tax relating to items that will not be reclassified to profit or loss	0.96	1.28	0.96	(0.86)	2.53	0.54
Total (A)	(2.86)	(3.78)	(2.85)	2.54	(7.51)	(1.59)
B. Items that will be reclassified to profit or loss						
(i) Debt Instruments through other comprehensive income - net change in fair value	(43.29)	-	24.78	(18.29)	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	4.60	-	(6.23)	(1.69)	-	-
Total (B)	(38.69)	-	18.55	(19.98)	-	-
Other comprehensive income (A + B)	(41.55)	(3.78)	15.70	(17.44)	(7.51)	(1.59)
IX. Total Comprehensive Income for the period (VII+VIII)	4,932.20	4,129.27	5,456.26	14,648.58	18,740.96	22,878.33
X. Paid-up Equity Share Capital (Face value of Rs.10 each)	220.10	220.10	220.10	220.10	220.10	220.10
XI. Other Equity						2,53,378.86
Earnings Per Share (not annualised) (Face value of Rs.10 each)						
Basic & Diluted (in Rupees)	225.98	187.78	247.19	666.33	851.82	1,039.52

Note:

1. The financial results are prepared in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, recognition and measurement principles laid down in the Indian Accounting Standards (Ind AS) as prescribed under section 133 of the Companies Act, 2013 read with relevant rules thereunder and other accounting principles generally accepted in India.
2. The above financial results for quarter and nine month ended December 31, 2024 were reviewed by the Audit Committee and approved at the meeting of the Board of Directors held on February 13, 2025.
3. The limited review of the financial results for the quarter and nine month ended December 31, 2024 has been carried out by the Statutory Auditors. The results for quarter and nine month ended December 31, 2023 and year ended March 31, 2024 were subjected to limited review and audit respectively by another firm of Chartered Accountants.
4. The figures for quarter ended December 31, 2024 and December 31, 2023 are balancing figures between reviewed figures in respect of nine month ended December 31, 2024 and December 31, 2023 and the reviewed figures for the half year ended September 30, 2024 and September 30, 2023 respectively. The figures for quarter ended September 30, 2024 are balancing figures between reviewed figures in respect of six months ended September 30, 2024 and reviewed figures for the quarter ended June 30, 2024
5. Disclosure in compliance with regulation 52(4) of the Listing Regulations for the nine months ended December 31, 2024 is attached as Annexure 1.
6. The Company has not acquired or transferred any loan during the quarter & nine month ended December 31, 2024. Accordingly the company has not provided any disclosure pursuant to RBI circular RBI/DOR/2021-22/86 /DOR.STR.REC.51/21.04.048/2021-22 dated December 24, 2021.
7. There has been no material change in the accounting policies adopted during the quarter & nine month ended December 31, 2024 for the financial results as compared to those followed in Financial Statements for the year ended March 31, 2024.
8. Transfer to Special Reserve u/s 45 IC as per RBI Act, 1934 will be done at the year end.
9. Figures for the previous period/year have been regrouped wherever necessary to confirm to current period's presentation.

By Order of the Board
For INFINA FINANCE PRIVATE LIMITED

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Rajesh Doshi
Director
DIN : 00019502

Mumbai, February 13, 2025

INFINA FINANCE PRIVATE LIMITED

Regd.Office : 7th Floor, Dani Corporate Park, 158 C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400 098.

CIN U67120MH1996PTC098584

Website: www.infina.co.in Telephone: 91 22 66808300

Annexure 1

Disclosure in compliance with Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 for the nine months ended December 31, 2024.

Sr. No.	Particulars	
1	Debt-Equity ratio	1.19
2	Debt Service Coverage ratio	Not Applicable
3	Interest Service Coverage ratio	Not Applicable
4	Outstanding Redeemable Preference Shares (Quantity & Value)	Not Applicable
5	Capital Redemption Reserve/Debenture Redemption Reserve	Not Applicable
6	Net Worth (Rs. in Lakhs)	2,68,247.54
7	Net Profit After Tax (Rs. in Lakhs)	14,666.02
8	Earnings Per Share (Basic & Diluted) (in Rs.)	666.33
9	Current ratio	1.72
10	Long Term Debt To Working Capital	Not Applicable
11	Bad Debts To Account Receivable ratio	-
12	Current Liability ratio	1.00
13	Total Debts To Total Assets	0.54
14	Debtors Turnover	Not Applicable
15	Inventory Turnover	Not Applicable
16	Operating Margin (%)	55.13%
17	Net Profit Margin (%)	37.39%
18	Sector Specific equivalent Ratios such as	
	i) Gross Stage 3 ratio (%)	-
	ii) Capital adequacy ratio (%)	42.35%
	iii) Liquidity coverage ratio (%)	130.24%
	iv) Stage 3 Provision coverage ratio (%)	-