

Name of the issue: FINO PAYMENTS BANK LIMITED

1 Type of issue (IPO/ FPO) IPO

2 Issue size (Rs. in crore) 1,200.29

Grade of issue alongwith name of the rating

agency

Name Not Applicable Grade

4 Subscription Level (Number of times) (1)

1.37

*Before technical rejections and including Anchor portionand technical rejections cases Source:Final Post Issue Monitoring Report dated November 12, 2021

5 QIB holding (as a %age of total outstanding capital) as disclosed to stock exchanges

Particulars	%
(i) On Allotment	21.53%
(ii) at the end of the 1st Quarter immediately	19.86%
after the listing of the issue (December 31, 2021)	
· · · · · · · · · · · · · · · · · · ·	
(iii) at the end of 1st FY (March 31, 2022)	19.06%
(iv) at the end of 2nd FY (March 31, 2023)	11.94%
(v) at the end of 3rd FY (March 31, 2024) ⁽¹⁾	

⁽¹⁾ Will be updated in due course

6 Financials of the issuer

(Consolidated Rs. in crore)

Parameters	31-Mar-22	31-Mar-23	31-Mar-24
Net Sales/ Income from operations	1008.85	1229.91	Not Available
Net Profit after Minority Interest	42.74	65.08	Not Available
Equity Capital	83.21	83.21	Not Available
Reserves excluding revaluation reserves	393.43	458.82	Not Available
		100.02	

Note: Financials for the year ended March 31, 2024 shall be updated in due course



7 Trading status in the scrip of the issuer

Company's Equity Shares are listed on both the BSE Limited ("BSE") and the National Stock Exchange of India Limited ("NSE")

Particulars	Status
(ii) at the end of 2nd FY (March 31, 2022)	Frequently traded on NSE and BSE
(iii) at the end of 3rd FY (March 31, 2023)	Frequently traded on NSE and and infrequently traded on BSE
(iii) at the end of 3rd FY (March 31, 2024) (1)	Not Available
(4) "11 1 1 1 1	

⁽¹⁾ will be updated in due course

8 Change, if any, in directors of issuer from the disclosures in the offer document

Particulars	Name of Director	Appointed / Resigned	
During year ended March 31, 2022	Mahendra Kumar Chouhan Dr. Punita Kumar Sinha	Re-appointment Re-appointment	
During year ended March 31, 2023	Mahendra Kumar Chouhan Dr. Punita Kumar Sinha Mr. Prakash Kulathu Iyer Mr. Rakesh Bhartia Mr. Suresh Kumar Jain Mr. Rakesh Bhartia Mr. Prateek Roongta Mr. Ravi Subbaiah Pagadala Mr. Ravi Subbaiah Pagadala	Cessation Cessation Appointment Appointment Appointment Resignation Appointment Appointment Appointment Appointment Resignation	
During year ended March 31, 2024	Mr. Pankaj Kumar Mr.Rishi Gupta	Appointment Appointment	

⁽¹⁾ Information shall be updated in due course

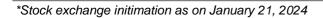
9 Status of implementation of project/ commencement of commercial production

Particulars	Remarks
(i) as disclosed in the offer document	Not Applicable
(ii) Actual implementation	
(iii) Reasons for delay in implementation, if any	

10 Status of utilization of issue proceeds

(i) as disclosed in the offer document		
	Amount to be	Estimated
	funded from the	Deployment (Rs cr)
	Net Proceeds (Rs cr)	
Augmentation of Bank's Tier – 1 capital base	283.357	283.357
Total	283.357	283.357

(ii) Actual utilization *	106.98
(iii) Reasons for deviation, if any	







11 Comments of monitoring agency, if Not Applicable applicable

12 Price-related data

Designated SE BSE Issue Price (Rs.) 577 Listing Date November 12, 2021

Price parameters	At close of listing day	At close of 30th	At close of 90th	As at th	ne end of March 3	1, 2022
	November 12, 2021	calendar day from listing day December 10, 2021	listing day	Closing price during FY	High during FY	Low during FY
Market Price	545.25	400.75	377.6	250.60	583.35	246.00
Sensex	60,686.69	58,786.67	58465.97	58,568.50	61,765.60	47,705.80
Sectoral Index			Not Applicable			
Price parameters	As at the end	As at the end of March 31, 2023 As at the end of March 31, 2024 ⁽¹⁾				, 2024 ⁽¹⁾
	Closing price during FY	High during FY	Low during FY	Closing price during FY	High during FY	Low during FY
Market Price	203.75	321.5	184.45	Not Available	Not Available	Not Available
Sensex	58991.52	63,583.07	50,921.22	Not Available	Not Available	Not Available
Sectoral Index			Not Applicable			

Source: Stock Exchange data. Where the 30th day / 90th day / March 31 of a particular year falls on a holiday, the immediately following trading day has been considered (1) will be updated in due course

13 Basis for Issue Price and Comparison with Peer Group & Industry Average

Accounting ratio	Name of company	Face Value (Rs.)	As disclosed in the offer	At the end of 1st FY March	At the end of 2nd FY March	At the end of 3rd FY March
			document	31, 2022	31, 2023	31, 2024
Basic EPS	Issuer: Consolidated	10	2.62	5.34	7.82	
	Peer Group:					
	Industry Avg					
P/E	Issuer: Consolidated	10	220.23	46.93	26.12	
	Peer Group:					
	Industry Avg					
RoNW%	Issuer:Consolidated	10	14.60%	8.97%	12.78%	
	Peer Group:					
	Industry Avg:					
NAV per share based on balance sheet	Issuer:Consolidated	10	19.30	17.46	65.1	
	Peer Group:					
	Industry Avg:					



Notes:

P/E based on basic EPS for the fiscal year

**Not available as the relevant fiscal years have not been completed / information not disclosed Company does not have any listed peer

14 Any other material information

Particulars Date

Source- Stock Exchange filings

For further updates and information, please refer stock exchange websites i.e. www.bseindia.com and www.nseindia.com