

May 26, 2022

To,
BSE Limited
Department of Corporate
Services Phiroze
Jeejeebhoy Towers
Dalai Street, Mumbai-400001

Dear Sir,

Subject: Submission of audited annual financial results for the quarter and year ended March 31, 2022

In pursuant to Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby submit audited annual financial results for the quarter and year ended March 31, 2022, containing the following:

1. Declaration with respect to audit report with unmodified opinion
2. Auditors Report;
3. Statement of Assets and Liabilities as on March 31, 2022
4. Statement of Profit & Loss Account as on March 31, 2022
5. Disclosure under Regulation 52(4) of SEBI (LODR) Regulations, 2015

You are requested to take the same on your records.

Yours faithfully,
For Fincare Small Finance Bank Limited
(Formerly known Disha Microfin Limited)



Shefaly Kothari
Company Secretary and Compliance Officer

May 26, 2022

To,
Corporate Relation Department
Bombay Stock Exchange Ltd.
25th Floor, Phiroze
Jeejeebhoy Towers. Dalai
Street Mumbai -400001

Sub: Declaration regarding unmodified opinion of Statutory Auditor

Dear Sir/Madam,

We do hereby confirm that the Statutory Auditors of the Company, M/s. S R Batliboi & Associates, LLP (FRN 101049W), have expressed unmodified opinion in their Audit Report pertaining to the audited annual financial results of the Company for the year ended on March 31, 2022.

You are requested to take the same on your records.

Yours faithfully,
For Fincare Small Finance Bank Limited
(Formerly known Disha Microfin Limited)



Shefaly Kothari
Company Secretary and Compliance Officer

Independent Auditor's Report on the Quarterly and Year to Date Audited Financial Results of the Bank Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

**To
The Board of Directors of
Fincare Small Finance Bank Limited**

Report on the audit of the Financial Results

Opinion

We have audited the accompanying statement of annual financial results of Fincare Small Finance Bank Limited (the "Bank") for the year ended March 31, 2022 ("Statement"), attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable accounting standards prescribed under section 133 of the Companies Act, 2013 ("the Act") read with Companies (Accounts) Rules, 2014 (as amended), the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, of the net profit after tax and other financial information of the Bank for the year ended March 31, 2022.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to note 5 of the accompanying Statement, which describes the uncertainty continued to be caused by Covid-19 pandemic and related events which could impact the Bank's operations and financial metrics including provisions which are dependent on uncertain future developments.

Our opinion is not modified in respect of this matter.

Management's Responsibilities for the Financial Results

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Bank are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit after tax of the Bank and other financial information in accordance with the applicable accounting standards prescribed under section 133 of the Companies Act, 2013 ("the Act") read with Companies (Accounts) Rules, 2014 (as amended), the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists

related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

The Statement includes the results for the quarter ended March 31, 2021 being the balancing figure between the audited figures in respect of full financial year ended March 31, 2021 and the audited figures in respect of nine months period ended December 31, 2020 issued by predecessor auditor. The comparative financial information of the Bank for the corresponding year ended March 31, 2021, included in these financial results, were audited by the predecessor auditor who expressed an unmodified opinion on those financial information on June 14, 2021.

The Statement includes the results for the quarter ended March 31, 2022 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2022 and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subjected to a limited review by us, as required under the Listing Regulations.

For S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

ICAI Firm Registration Number: 101049W/E300004

**SARVESH
VISHWESH
WARTY**

Digitally signed by SARVESH
VISHWESH WARTY
DN: cn=SARVESH
VISHWESH WARTY, c=IN,
o=Personal,
email=sarvesh.warty@srb.in
Date: 2022.05.26 16:58:15
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per Sarvesh Warty

Partner

Membership No.: 121411

UDIN: 22121411AJQFTN7649

Mumbai

May 26, 2022



Fincare Small Finance Bank Limited

Financial Results for the quarter and year ended 31 March 2022

(All amounts in ₹ lakhs except otherwise stated)

Particulars	Quarter ended 31 March 2022	Quarter ended 31 December 2021	Quarter ended 31 March 2021	Year ended 31 March 2022	Year ended 31 March 2021
	Audited (Refer note 1)	Un-audited	Un-audited	Audited	Audited
1 Interest earned (a)+(b)+(c)+(d)	39,047	37,402	31,148	144,587	125,103
a Interest/discount on advances/bills	35,741	34,552	28,701	132,338	114,828
b Income on investments	2,662	2,310	1,747	9,435	6,852
c Interest on balances with Reserve Bank of India and other interbank funds	600	522	699	2,747	3,261
d Others	44	18	1	67	162
2 Others Income	7,492	5,354	6,816	20,178	12,568
3 Total income (1+2)	46,539	42,756	37,964	164,765	137,671
4 Interest Expended	14,666	14,174	13,126	56,978	55,005
5 Operating Expenses (i)+(ii)	18,457	16,666	12,875	64,680	46,327
i Employees cost	11,115	10,523	7,863	41,207	28,919
ii Other operating expenses	7,342	6,143	5,012	23,473	17,408
6 Total Expenditure (4+5)					
(excluding Provisions and Contingencies)	33,123	30,840	26,001	121,658	101,332
7 Operating Profit (3-6)					
(Profit before Provisions & Contingencies)	13,416	11,916	11,963	43,107	36,339
8 Provisions (other than tax) and Contingencies	6,688	21,326	10,810	42,532	21,697
9 Exceptional Items	-	-	-	-	-
10 Net Profit from Ordinary activity before Tax (7-8-9)	6,728	(9,410)	1,153	575	14,642
11 Tax Expenses	1,182	(2,233)	232	(312)	3,328
12 Net Profit from Ordinary activity after Tax (10-11)	5,546	(7,177)	921	887	11,314
13 Extra-ordinary Item	-	-	-	-	-
14 Net Profit/Loss for the period (12-13)	5,546	(7,177)	921	887	11,314
15 Paid-up equity share capital	22,078	22,078	6,361	22,078	6,361
16 Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	-	-	-	97,470	95,330
17 Analytical Ratios					
i Percentage of shares held by Government of India	-	-	-	-	-
ii Capital Adequacy Ratio	22.32%	24.46%	29.56%	22.32%	29.56%
iii Earning per share					
(a) Basic	2.37	(3.07)	0.45	0.38	5.55
(b) Diluted	2.37	(3.07)	0.45	0.38	5.55
iv Non-Performing Assets					
(a) Amount of gross non-performing assets	57,323	60,496	35,359	57,323	35,359
(b) Amount of net non-performing assets	24,983	25,277	14,841	24,983	14,841
(c) % of gross NPAs	7.79%	8.91%	6.42%	7.79%	6.42%
(d) % of net NPAs	3.55%	3.93%	2.80%	3.55%	2.80%
v Return on Assets (annualised)	2.16%	(3.04%)	0.46%	0.09%	1.44%
vi Net worth (Refer Note 11.a)	110,734	105,717	95,038	110,734	95,038
vii Outstanding Redeemable Preference Share	-	-	-	-	-
viii Debt Equity Ratio (Refer Note 11.b)	1.52	1.85	1.04	1.52	1.04
ix Total debt to total asset (Refer Note 11.c)	0.27	0.22	0.18	0.27	0.18

Balance Sheet as at 31 March 2022

Particulars	As on 31 March 2022	As on 31 March 2021
Capital and liabilities		
Capital	22,078	6,361
Employees stock options outstanding	638	100
Reserves and surplus	97,470	95,330
Deposits	645,558	531,850
Borrowings	294,354	140,043
Other liabilities and provisions	30,492	23,103
Total	1,090,590	796,787
Assets		
Cash and balances with Reserve Bank of India	111,679	103,650
Balances with banks and money at call and short notice	11,917	11,913
Investments	215,163	127,936
Advances	703,637	530,112
Fixed assets	4,234	3,619
Other assets	43,960	19,557
Total	1,090,590	796,787
Contingent liabilities	-	327
Bills for collection	-	-

Fincare Small Finance Bank Limited

Cash Flow Statement for the year ended 31 March 2022

(All amounts in ₹ lakhs except otherwise stated)

Particulars	Year ended 31 March 2022	Year ended 31 March 2021
A. Cash flows from operating activities:		
Net Profit before tax	575	14,642
Adjustments for :		
Depreciation and amortisation expenses	2,012	1,701
Employee Stock Option Compensation	538	100
Amortisation of premium on SLR investments in HTM category	1,032	685
(Profit)/loss on disposal of fixed assets	3	(1)
Loan portfolio written off	36,951	3,393
Provision for Advances	6,002	18,572
Provision for other contingencies	22	(267)
Provision for Investments	561	(5)
(Profit) on sale of Investment in SLR securities	(540)	(122)
Loss on sale of investment in SLR securities	284	99
(Profit) on sale of investment in mutual funds	(19)	(29)
Operating profit before working capital changes	47,421	38,768
Adjustments for :		
Increase in deposits	113,708	66,457
Increase/(decrease) in other liabilities	13,186	4,090
(Increase) in investments (net)	(88,564)	(27,897)
(Increase) in advances	(222,298)	(69,968)
(Increase)/decrease in fixed deposits	(3,752)	(516)
(Increase) in other assets	(20,138)	(21)
Cash Flows from/(used In) operating activities	(160,437)	10,913
Refund/(Payment) of direct taxes(Including Tax Deducted at Source)	(3,954)	(6,129)
Net cash flows from/(used In) operating activities	(164,391)	4,784
B. Cash flows from / (used In) investing activities:		
Purchase of fixed assets	(2,636)	(1,292)
Proceeds from sale of fixed assets	7	9
Purchase of investments in mutual funds	(5,000)	(18,000)
Proceeds from sale of investments in mutual funds	5,019	18,029
Proceeds from term money lending	(1,639)	(3,999)
Net cash flows from/(used in) investing activities	(4,249)	(5,253)
C. Cash flows from / (used In) financing activities:		
Proceeds from issue of equity shares	16,971	-
Proceeds from borrowing under the LAF segment	54,000	-
Proceeds from loans availed from banks and financial institutions	135,804	47,000
Repayment of loans availed from banks and financial institutions	(35,493)	(39,073)
Repayment of borrowing under the LAF segment	-	(4,700)
Net cash flows from/(used in) financing activities	171,282	3,227
Net increase in cash and cash equivalents during the half year ended (A+B+C)	2,642	2,758
Cash and cash equivalents at the beginning of the period	110,284	107,526
Cash and cash equivalents at the end of the period*	112,926	110,284

* Includes cash and bank balances with Reserve Bank of India , balances with Banks in current account as on 31 March 2022 and 31 March 2021.

Notes

- The above financial results for the quarter and year ended 31 March, 2022 have been reviewed by the Audit Committee and recommended for approval to and approved by the Board of Directors at its meeting held on 26 May, 2022. The figures of the quarter ended 31 March, 2022 and 31 March, 2021 are the balancing figures between audited figures in respect of the full financial year ended 31 March, 2022 and 31 March, 2021 and published year to date figures up to the nine months ended 31 December, 2021 and 31 December, 2020 respectively and which were subject to limited review and audit respectively.
 - "Other Income" includes income from non-fund based activities such as brokerage and commission, profit / loss on sale of investments (net), profit / loss on revaluation of investment (net) and income from sale of Priority Sector Lending Certificates.
 - During the quarter and year ended 31 March, 2022, the Bank has received approval from RBI to grant stock options of 2,65,748 shares under Employee Stock Option Scheme to MD & CEO for FY 2022 (Pertains to FY 21 – proposal for FY 22 is yet to be submitted to the RBI). Further, the total No. of options outstanding as on 31 March, 2022 is 25,83,556. No shares were allotted on exercise of options during the year.
 - During the year ended 31 March, 2022, the Bank has infused capital including premium amounting to ₹ 16,971 lakhs owing to a rights issue and ₹ 14,719 lakhs pursuant to bonus issue of equity shares.
 - India has witnessed multiple waves of COVID-19 pandemic since mid-2020 leading to significant volatility in Indian financial markets and a significant decrease in local economic activities and India is still emerging from the COVID-19 pandemic. Currently, while the number of new COVID-19 cases have reduced significantly and the Government of India is in the process of withdrawing COVID-19 related restrictions, the full extent of impact of the pandemic on the Bank's operations and financial metric (including impact on provision for loan portfolio) will depend on future developments, including, among other things, any new information concerning the severity of the COVID-19 pandemic, governmental and regulatory measures and the Bank's responses thereto, which are highly uncertain at this time.
- The Bank continues to carry an additional contingency provision of ₹ 670 lakh as at 31 March, 2022, which includes additional provision for the accounts restructured under RBI Resolution framework. Further, during the current quarter, the Bank had created an additional provision of ₹ 4,322 lakhs.

i) Details of resolution plan implemented under the Resolution Framework for Covid-19-related Stress as per RBI circular dated 6 August, 2020 (Resolution Framework 1.0) and 5 May, 2021 (Resolution Framework 2.0) as at 31 March, 2022 are given below:

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (i.e. 30 September, 2021) (A) ² 1	Of (A), aggregate debt that slipped into NPA during the half-year ended 31 March 2022	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year (i.e.31 March 2022) ³
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	25,977	10,673	266	2,901	12,138
Total	25,977	10,673	266	2,901	12,138

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

The amounts mentioned in the above table does not include interest accrued as on the date of implementation of the plan.

¹ Includes cases where the resolution plan implemented after 30 September, 2021

² Represents fund based outstanding as of 30 September, 2021

³ Represents fund based outstanding as of 31 March, 2022

(ii) Higher provision for COVID 19

The Bank held an aggregate Covid-19 related provision of ₹ 5,908 lakhs as at 31 March 2021. Further, the Bank made Covid-19 related provision amounting to ₹ 34,468 lakhs for the period ended 31 March, 2022. As at 31 March, 2022, the Bank held an aggregate Covid-19 related provision of ₹ 670 lakhs (included in General provision for standard assets of ₹ 108 lakhs and non-performing asset provision of ₹ 562 lakhs) after utilization towards Covid-19 related delinquencies.

- These financial results are prepared in compliance with the generally accepted accounting principles in India (Indian GAAP), statutory requirements prescribed under Banking Regulations Act, 1949, circulars and guidelines issued by the Reserve Bank of India ("the RBI") from time to time and Regulation 52 of Securities Exchange Board of India (Listing Obligation and Disclosure Requirements) 2015 as amended.
- EPS disclosed for the quarters ended period are not annualised.
- Figures for the previous period / year have been regrouped / reclassified wherever necessary to conform to the classification of the current period/year.
- There are no changes to the significant accounting policies adopted during the quarter and year ended 31 March, 2022 as compared to those followed for the year ended 31 March, 2021.
- The Bank has changed the estimate relating to incremental provisioning of non-performing assets during third quarter of the financial year based on days past due. The impact on account of the this change in estimate is decrease in provision towards NPA by Rs. 7,591 lakhs and increase in the Profit after tax by Rs. 5,680 lakhs.
- a) Networth is calculated as per Master Circular - Exposure Norms Issued By RBI
b) Debt Represents Borrowings with Residual Maturity of more than one year
c) Total Debt represents Total Borrowings of the Bank
- The Capital adequacy ratio("CRAR") has been computed as per the Operating guidelinesvide RBI notification RBI/2016-17/81 DBR.NBD.NO.26/16,13,218/2016-17 dated 6 October 2016 ("the Operating guidelines") prescribed for Small Finance Bank.The Bank has followed Basel II standardised approach for credit risk in accordance with the operating guidelines issued by the RBI for Small Finance Banks. Further no separate capital charge for market risk and operational risk have been computed in view of the exception contained in RBI Notification DBR.NBD.NO.4502/16,13,218/2017-18 dated 8 November 2017.
- During the quarter and year ended 31 March, 2022, the Bank has not transferred/acquired any loan under the RBI Master Direction on Transfer of Loan Exposures dated 24 September, 2021

**For and on behalf of the Board of Directors of
Fincare Small Finance Bank Limited**

RAJEEV YADAV 

Rajeev Yadav
MD and CEO
DIN: 00111379

Place: Bengaluru
Date: May 26, 2022

FINCARE SMALL FINANCE BANK LIMITED

Registered Office: 301-306, 3rd Floor, ABHIJEET -V, Opp. Mayor's Bunglow, Law Garden Road, Mithakhali Ahmedabad - 380006 Gujrat
Head Office: #835/39 5th Floor, Bren Mercury, Kalkondanahalli, Sarjapur Main Road, Bengaluru 560035 Karnataka www.fincarebank.com
CIN: U67120GJ1995PLC025373



Fincare Small Finance Bank Limited
Audited statement of financial results for the year ended 31 March 2022

Annexure I

Disclosures under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

1 Credit rating:

Deposit instrument	Name of rating agency	Rating assigned
Non-Convertible Debentures	India Ratings	IND A Stable
Term loans (Long)	ICRA Limited	[ICRA] A (Stable)
Term loans (Short)	CARE Limited	CARE A : Stable
Fixed Deposit	ICRA Limited	[ICRA] MA+ (Stable)
Certificate of Deposit	CRISIL Limited	CRISIL A1+

2 Previous due date for payment of principal/interest on Non Convertible Debentures ("NCDs")

NCD	ISIN number	Due date (from 01 January 2022 to 31 March 2022)	
		Principal	Interest
2500, 12.60% Debentures of ₹100,000 each	INE519Q08020	Not due	28-Feb-22
3700, 11.30% Debentures of ₹100,000 each	INE519Q08145	Not due	20-Mar-22
3800, 11.30% Debentures of ₹100,000 each	INE519Q08137	Not due	22-Mar-22
1000, 12.87% Debenture of ₹10,00,000 each	INE519Q08152	Not due	30-Mar-22

The Company has paid the interest and principal on NCDs on the respective due dates mentioned above.

3 Next due date for payment of principal/interest on Non-convertible Preference Shares - Not applicable.

4 Outstanding redeemable preference shares - Not applicable.

5 Debenture Redemption Reserve (DRR) - No DRR is required in respect of privately placed debentures in terms of Rule 18(7)(b)(ii) of the Companies (Share Capital and Debenture) Rules, 2014.

6 Net Profit after tax - (₹ 887 lakhs)

7 Earnings per share for the quarter ended 31 March 2022 - (₹ 2.37 per share)

8 Earnings per share for the year ended 31 March 2022 - (₹ 0.38 per share)

For and on behalf of the Board of Directors

RAJEEV : Digitally signed by
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Rajeev Yadav
MD and CEO
DIN: 00111379

Place: Bengaluru
Date: May 26, 2022

FINCARE SMALL FINANCE BANK LIMITED

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