

General information about company

Scrip code	543386
NSE Symbol	FINOPB
MSEI Symbol	NA
ISIN	INE02NC01014
Name of the entity	FINO PAYMENTS BANK LIMITED
Date of start of financial year	01-04-2021
Date of end of financial year	31-03-2022
Reporting Quarter	Yearly
Date of Report	31-03-2022
Risk management committee	Not Applicable
Market Capitalisation as per immediate previous Financial Year	Any other

Annexure I

Annexure I to be submitted by listed entity on quarterly basis

I. Composition of Board of Directors

Disclosure of notes on composition of board of directors explanatory															
Whether the listed entity has a Regular Chairperson											Yes				
Whether Chairperson is related to MD or CEO											No				
PAN	DIN	Category 1 of directors	Category 2 of directors	Category 3 of directors	Date of Birth	Whether special resolution passed? [Refer Reg. 17(1A) of Listing Regulations]	Date of passing special resolution	Initial Date of appointment	Date of Re-appointment	Date of cessation	Tenure of director (in months)	No of Directorship in listed entities including this listed entity (Refer Regulation 17A of Listing Regulations)	No of Independent Directorship in listed entities including this listed entity (Refer Regulation 17A(1) of Listing Regulations)	Number of memberships in Audit/ Stakeholder Committee(s) including this listed entity (Refer Regulation 26(1) of Listing Regulations)	No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity (Refer Regulation 26(1) of Listing Regulations)
AABPC9245Q	00187253	Non-Executive - Independent Director	Chairperson		05-12-1955	No		02-05-2017	02-05-2017		59	3	3	2	1
ABPPJ6016P	05103064	Non-Executive - Independent Director	Not Applicable		05-05-1954	No		16-01-2019	16-01-2019		39	2	2	3	2
DAXPS7631M	05229262	Non-Executive - Independent Director	Not Applicable		13-05-1962	No		02-05-2017	02-05-2017		59	4	4	10	3
AABPM6683L	00168992	Non-Executive - Independent Director	Not Applicable		18-02-1961	No		19-03-2020	19-03-2020		24	2	1	4	2

I. Composition of Board of Directors

Disclosure of notes on composition of board of directors explanatory

Whether the listed entity has a Regular Chairperson

Sr	Title (Mr / Ms)	Name of the Director	PAN	DIN	Category 1 of directors	Category 2 of directors	Category 3 of directors	Date of Birth	Whether special resolution passed? [Refer Reg. 17(1A) of Listing Regulations]	Date of passing special resolution	Initial Date of appointment	Date of Re-appointment	Date of cessation	Tenure of director (in months)	No of Directorship in listed entities including this listed entity (Refer Regulation 17A of Listing Regulations)	No of Independent Directorship in listed entities including this listed entity (Refer Regulation 17A(1) of Listing Regulations)	Num meml in / Stako Comr includ listec (R Reg 26 Li Regu
5	Mr	Rajat Kumar Jain	AAAPJ2678M	00046053	Non-Executive - Independent Director	Not Applicable		13-09-1963	No		02-11-2020	02-11-2020		17	1	1	1
6	Mr	Avijit Saha	AMEPS3062L	05102009	Non-Executive - Nominee Director	Not Applicable		31-12-1968	No		18-05-2018				1	0	1
7	Mr	Ravi Subbaiah Pagadala	AGBPR0687F	08183038	Non-Executive - Nominee Director	Not Applicable		25-07-1963	No		22-05-2019				1	0	0
8	Mr	Rishi Gupta	AAPP6986J	01433190	Executive Director	Not Applicable	CEO-MD	26-01-1969	NA		23-06-2007	02-05-2020		23	1	0	1

Audit Committee Details							
Whether the Audit Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00168992	Deena Asit Mehta	Non-Executive - Independent Director	Chairperson	15-05-2020		
2	00187253	Mahendra Kumar Chouhan	Non-Executive - Independent Director	Member	02-05-2017		
3	05103064	Suresh Kumar Jain	Non-Executive - Independent Director	Member	22-05-2019		
4	05229262	Punita Kumar - Sinha	Non-Executive - Independent Director	Member	02-05-2017		
5	05102009	Avijit Saha	Non-Executive - Nominee Director	Member	06-08-2018		

Nomination and remuneration committee							
Whether the Nomination and remuneration committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	05103064	Suresh Kumar Jain	Non-Executive - Independent Director	Chairperson	22-05-2019		
2	00187253	Mahendra Kumar Chouhan	Non-Executive - Independent Director	Member	02-05-2017		
3	05229262	Punita Kumar - Sinha	Non-Executive - Independent Director	Member	02-05-2017		
4	08183038	Ravi Subbaiah Pagadala	Non-Executive - Nominee Director	Member	22-05-2019		

Stakeholders Relationship Committee							
Whether the Stakeholders Relationship Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	05103064	Suresh Kumar Jain	Non-Executive - Independent Director	Chairperson	11-11-2020		
2	01433190	Rishi Gupta	Executive Director	Member	02-05-2017		
3	00046053	Rajat Kumar Jain	Non-Executive - Independent Director	Member	11-11-2020		
4	00168992	Deena Asit Mehta	Non-Executive - Independent Director	Member	15-12-2021		

Risk Management Committee							
Whether the Risk Management Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	05103064	Suresh Kumar Jain	Non-Executive- Independent Director	Chairperson	22-05-2019		
2	00187253	Mahendra Kumar Chouhan	Non-Executive- Independent Director	Member	02-05-2017		
3	00168992	Deena Asit Mehta	Non-Executive- Independent Director	Member	15-05-2020		
4	00046053	Rajat Kumar Jain	Non-Executive- Independent Director	Member	11-11-2020		
5	01433190	Rishi Gupta	Executive Director	Member	02-05-2017		
6	05229262	Punita Kumar - Sinha	Non-Executive- Independent Director	Member	27-01-2022		

Corporate Social Responsibility Committee							
Whether the Corporate Social Responsibility Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00187253	Mahendra Kumar Chouhan	Non-Executive - Independent Director	Chairperson	02-05-2017	03-01-2022	
2	00168992	Deena Asit Mehta	Non-Executive - Independent Director	Chairperson	03-01-2022		
3	05229262	Punita Kumar - Sinha	Non-Executive - Independent Director	Member	02-05-2017		
4	05102009	Avijit Saha	Non-Executive - Nominee Director	Member	11-02-2019		

Other Committee						
Sr	DIN Number	Name of Committee members	Name of other committee	Category 1 of directors	Category 2 of directors	Remarks

Annexure 1**Annexure 1****III. Meeting of Board of Directors**

Disclosure of notes on meeting of board of directors explanatory							
Sr	Date(s) of meeting (if any) in the previous quarter	Date(s) of meeting (if any) in the current quarter	Maximum gap between any two consecutive (in number of days)	Notes for not providing Date	Whether requirement of Quorum met (Yes/No)	Number of Directors present* (All directors including Independent Director)	No. of Independent Directors attending the meeting*
1	11-10-2021				Yes	6	5
2	12-10-2021		0		Yes	6	5
3	22-10-2021		9		Yes	7	5
4	25-10-2021		2		Yes	7	5
5	13-11-2021		18		Yes	7	5
6	15-12-2021		31		Yes	8	5
7		03-01-2022	18		Yes	6	5
8		27-01-2022	23		Yes	8	5
9		23-03-2022	54		Yes	8	5

Annexure 1

IV. Meeting of Committees

Disclosure of notes on meeting of committees explanatory								
Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reason for not providing date	Whether requirement of Quorum met (Yes/No)	Number of Directors present* (All directors including Independent Director)	No. of Independent Directors attending the meeting*
1	Audit Committee	11-10-2021				Yes	4	4
2	Audit Committee	13-11-2021	32			Yes	5	4
3	Audit Committee	27-01-2022	74			Yes	5	4
4	Nomination and remuneration committee	11-10-2021				Yes	3	3
5	Nomination and remuneration committee	12-11-2021				Yes	3	3
6	Nomination and remuneration committee	15-12-2021				Yes	4	3

Annexure 1

IV. Meeting of Committees

Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reason for not providing date	Whether requirement of Quorum met (Yes/No)	Number of Directors present* (All directors including Independent Director)	No. of Independent Directors attending the meeting*
7	Nomination and remuneration committee	27-01-2022				Yes	4	3
8	Nomination and remuneration committee	23-03-2022				Yes	4	3
9	Stakeholders Relationship Committee	27-01-2022				Yes	4	3
10	Risk Management Committee	12-11-2021				Yes	5	4
11	Risk Management Committee	27-01-2022				Yes	5	4

Annexure 1

V. Related Party Transactions

Sr	Subject	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
1	Whether prior approval of audit committee obtained	Yes	
2	Whether shareholder approval obtained for material RPT	NA	
3	Whether details of RPT entered into pursuant to omnibus approval have been reviewed by Audit Committee	Yes	

Annexure 1**VI. Affirmations**

Sr	Subject	Compliance status (Yes/No)
1	The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015	Yes
2	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015 a. Audit Committee	Yes
3	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. b. Nomination & remuneration committee	Yes
4	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. c. Stakeholders relationship committee	Yes
5	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. d. Risk management committee (applicable to the top 500 listed entities)	NA
6	The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes
7	The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes
8	This report and/or the report submitted in the previous quarter has been placed before Board of Directors.	Yes

Annexure 1

Sr	Subject	Compliance status
1	Name of signatory	Basavraj Loni
2	Designation	Company Secretary and Compliance Officer

Annexure II**Annexure II to be submitted by listed entity at the end of the financial year (for the whole of financial year)****I. Disclosure on website in terms of Listing Regulations**

Sr	Item	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.	Web address
1	Details of business	Yes		www.finobank.com
2	Terms and conditions of appointment of independent directors	Yes		www.finobank.com
3	Composition of various committees of board of directors	Yes		www.finobank.com
4	Code of conduct of board of directors and senior management personnel	Yes		www.finobank.com
5	Details of establishment of vigil mechanism/ Whistle Blower policy	Yes		www.finobank.com
6	Criteria of making payments to non-executive directors	NA		
7	Policy on dealing with related party transactions	Yes		www.finobank.com
8	Policy for determining 'material' subsidiaries	Yes		www.finobank.com
9	Details of familiarization programmes imparted to independent directors	Yes		www.finobank.com

Annexure II**Annexure II to be submitted by listed entity at the end of the financial year (for the whole of financial year)****I. Disclosure on website in terms of Listing Regulations**

Sr	Item	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.	Web address
10	Contact information of the designated officials of the listed entity who are responsible for assisting and handling investor grievances	Yes		www.finobank.com
11	email address for grievance redressal and other relevant details	Yes		www.finobank.com
12	Financial results	Yes		www.finobank.com
13	Shareholding pattern	Yes		www.finobank.com
14	Details of agreements entered into with the media companies and/or their associates	NA		
15	Schedule of analyst or institutional investor meet and presentations made by the listed entity to analysts or institutional investors simultaneously with submission to stock exchange	Yes		www.finobank.com
16	New name and the old name of the listed entity	NA		
17	Advertisements as per regulation 47 (1)	Yes		www.finobank.com
18	Credit rating or revision in credit rating obtained	NA		
19	Separate audited financial statements of each subsidiary of the listed entity in respect of a relevant financial year	NA		
20	Whether company has provided information under separate section on its website as per Regulation 46(2)	Yes		www.finobank.com
21	Materiality Policy as per Regulation 30	Yes		www.finobank.com
22	Dividend Distribution policy as per Regulation 43A (as applicable)	NA		
23	It is certified that these contents on the website of the listed entity are correct	Yes		www.finobank.com

Annexure II**II. Annual Affirmations**

Sr	Particulars	Regulation Number	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
1	Independent director(s) have been appointed in terms of specified criteria of 'independence' and/or 'eligibility'	16(1)(b) & 25(6)	Yes	
2	Board composition	17(1), 17(1A) & 17(1B)	Yes	
3	Meeting of Board of directors	17(2)	Yes	
4	Quorum of Board meeting	17(2A)	Yes	
5	Review of Compliance Reports	17(3)	Yes	
6	Plans for orderly succession for appointments	17(4)	Yes	
7	Code of Conduct	17(5)	Yes	
8	Fees/compensation	17(6)	Yes	
9	Minimum Information	17(7)	Yes	
10	Compliance Certificate	17(8)	Yes	

Annexure II**II. Annual Affirmations**

Sr	Particulars	Regulation Number	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
11	Risk Assessment & Management	17(9)	NA	
12	Performance Evaluation of Independent Directors	17(10)	Yes	
13	Recommendation of Board	17(11)	Yes	
14	Maximum number of Directorships	17A	Yes	
15	Composition of Audit Committee	18(1)	Yes	
16	Meeting of Audit Committee	18(2)	Yes	
17	Composition of nomination & remuneration committee	19(1) & (2)	Yes	
18	Quorum of Nomination and Remuneration Committee meeting	19(2A)	Yes	
19	Meeting of Nomination and Remuneration Committee	19(3A)	Yes	
20	Composition of Stakeholder Relationship Committee	20(1), 20(2) & 20(2A)	Yes	

Annexure II**II. Annual Affirmations**

Sr	Particulars	Regulation Number	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
21	Meeting of Stakeholders Relationship Committee	20(3A)	Yes	
22	Composition and role of risk management committee	21(1),(2),(3),(4)	NA	
23	Meeting of Risk Management Committee	21(3A)	NA	
24	Vigil Mechanism	22	Yes	
25	Policy for related party Transaction	23(1),(1A),(5), (6),(7) & (8)	Yes	
26	Prior or Omnibus approval of Audit Committee for all related party transactions	23(2), (3)	Yes	
27	Approval for material related party transactions	23(4)	NA	
28	Disclosure of related party transactions on consolidated basis	23(9)	NA	
29	Composition of Board of Directors of unlisted material Subsidiary	24(1)	NA	
30	Other Corporate Governance requirements with respect to subsidiary of listed entity	24(2),(3),(4),(5) & (6)	NA	

Annexure II

II. Annual Affirmations

Sr	Particulars	Regulation Number	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
31	Annual Secretarial Compliance Report	24(A)	Yes	
32	Alternate Director to Independent Director	25(1)	NA	
33	Maximum Tenure	25(2)	Yes	
34	Meeting of independent directors	25(3) & (4)	Yes	
35	Familiarization of independent directors	25(7)	Yes	
36	Declaration from Independent Director	25(8) & (9)	Yes	
37	D & O Insurance for Independent Directors	25(10)	Yes	
38	Memberships in Committees	26(1)	Yes	
39	Affirmation with compliance to code of conduct from members of Board of Directors and Senior management personnel	26(3)	Yes	
40	Disclosure of Shareholding by Non-Executive Directors	26(4)	Yes	
41	Policy with respect to Obligations of directors and senior management	26(2) & 26(5)	Yes	
	Any other information to be provided - Add Notes			

Annexure II

Annexure II		
1	Name of signatory	Basavraj Loni
2	Designation	Company Secretary and Compliance Officer

Annexure II

III. Affirmations

Sr	Particulars	Compliance status (Yes/No/NA)
1	The Listed Entity has approved Material Subsidiary Policy and the Corporate Governance requirements with respect to subsidiary of Listed Entity have been complied	NA
	Any other information to be provided	

Annexure II

Annexure II		
1	Name of signatory	Basavraj Loni
2	Designation	Company Secretary and Compliance Officer

Additional Half yearly Disclosure		
Applicability of disclosure	Not Applicable	
Reason for Non Applicability	Textual Information(1)	

Signatory Details

Name of signatory	Basavraj Loni
Designation of person	Company Secretary and Compliance Officer
Place	Navi Mumbai
Date	16-04-2022

