

General information about company	
Scrip code	543386
NSE Symbol	FINOPB
MSEI Symbol	NA
ISIN	INE02NC01014
Name of the company	Fino Payments Bank Limited
Whether company is SME	No
Class of Security	Equity Shares
Type of report	Quarterly
Quarter Ended / Half year ended/Date of Report (For Prelisting / Allotment)	30-09-2024
Date of allotment / extinguishment (in case Capital Restructuring selected) / Listing Date	
Shareholding pattern filed under	Regulation 31 (1) (b)
Whether the listed entity is Public Sector Undertaking (PSU)?	No

Declaration					
Sr. No.	Particular	Yes/No	Promoter and Promoter Group	Public shareholder	Non Promoter- Non Public
1	Whether the Listed Entity has issued any partly paid up shares?	No	No	No	No
2	Whether the Listed Entity has issued any Convertible Securities ?	No	No	No	No
3	Whether the Listed Entity has issued any Warrants ?	No	No	No	No
4	Whether the Listed Entity has any shares against which depository receipts are issued?	No	No	No	No
5	Whether the Listed Entity has any shares in locked-in?	Yes	Yes	No	No
6	Whether any shares held by promoters are pledge or otherwise encumbered?	No	No		
7	Whether company has equity shares with differential voting rights?	No	No	No	No
8	Whether the listed entity has any significant beneficial owner?	Yes			

Table VI - Statement showing foreign ownership limits		
Particular	Approved limits (%)	Limits utilized (%)
As on shareholding date	74	4.37
As on the end of previous 1st quarter	74	5.22
As on the end of previous 2nd quarter	74	5.21
As on the end of previous 3rd quarter	74	5.23
As on the end of previous 4th quarter	74	5.75

Table I - Summary Statement holding of specified securities

Category (I)	Category of shareholder (II)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+ (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			
								No of Voting (XIV) Rights			Total as a % of (A+B+C)
								Class eg: X	Class eg:y	Total	
(A)	Promoter & Promoter Group	7	62411997			62411997	75	62411997		62411997	75
(B)	Public	64488	20802305			20802305	25	20802305		20802305	25
(C)	Non Promoter-Non Public										
(C1)	Shares underlying DRs										
(C2)	Shares held by Employee Trusts										
	Total	64495	83214302			83214302	100	83214302		83214302	100

Table I - Summary Statement holding of specified securities

Category (I)	Category of shareholder (II)	No. Of Shares Underlying Outstanding convertible securities (X)	No. of Shares Underlying Outstanding Warrants (Xi)	No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares		
						No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Sub-category (i)	Sub-category (ii)	Sub-category (iii)
(A)	Promoter & Promoter Group				75	16642861	26.67			62411997			
(B)	Public				25					20802305	0	0	0
(C)	Non Promoter-Non Public												
(C1)	Shares underlying DRs												
(C2)	Shares held by Employee Trusts												
	Total				100	16642861	20			83214302	0	0	0

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group

Sr.	Category & Name of the Shareholders (I)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			
								No of Voting (XIV) Rights			Total as a % of Total Voting rights
								Class eg: X	Class eg:y	Total	
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group										
(1)	Indian										
(a)	Individuals/Hindu undivided Family	6	12			12	0	12		12	0
(d)	Any Other (specify)	1	62411985			62411985	75	62411985		62411985	75
Sub-Total (A)(1)		7	62411997			62411997	75	62411997		62411997	75
(2)	Foreign										
Total Shareholding of Promoter and Promoter Group (A)=(A)(1)+(A)(2)		7	62411997			62411997	75	62411997		62411997	75
B	Table III - Statement showing shareholding pattern of the Public shareholder										
(1)	Institutions (Domestic)										
(a)	Mutual Funds	2	4666568			4666568	5.61	4666568		4666568	5.61
(c)	Alternate Investment Funds	3	160331			160331	0.19	160331		160331	0.19
(e)	Insurance Companies	1	283720			283720	0.34	283720		283720	0.34
Sub-Total (B)(1)		6	5110619			5110619	6.14	5110619		5110619	6.14
(2)	Institutions (Foreign)										
(d)	Foreign Portfolio Investors Category I	24	3256687			3256687	3.91	3256687		3256687	3.91
(e)	Foreign Portfolio Investors Category II	2	249524			249524	0.3	249524		249524	0.3

Sub-Total (B)(2)		26	3506211			3506211	4.21	3506211		3506211	4.21
(3)	Central Government / State Government(s)										
(4)	Non-institutions										
(b)	Directors and their relatives (excluding independent directors and nominee directors)	3	5460			5460	0.01	5460		5460	0.01
(c)	Key Managerial Personnel	2	4326			4326	0.01	4326		4326	0.01
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	61937	6632164			6632164	7.97	6632164		6632164	7.97
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	47	3587072			3587072	4.31	3587072		3587072	4.31
(i)	Non Resident Indians (NRIs)	840	258379			258379	0.31	258379		258379	0.31
(l)	Bodies Corporate	245	1456624			1456624	1.75	1456624		1456624	1.75
(m)	Any Other (specify)	1382	241450			241450	0.29	241450		241450	0.29
Sub-Total (B)(4)		64456	12185475			12185475	14.64	12185475		12185475	14.64
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)		64488	20802305			20802305	25	20802305		20802305	25
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder										
Total (A+B+C2)		64495	83214302			83214302	100	83214302		83214302	100
Total (A+B+C)		64495	83214302			83214302	100	83214302		83214302	100

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group

Sr.	No. Of Shares Underlying Outstanding convertible securities (X)	No. of Shares Underlying Outstanding Warrants (Xi)	No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares		
					No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Sub-category (i)	Sub-category (ii)	Sub-category (iii)
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group											
(1)	Indian											
(a)				0	0	0			12			
(d)				75	16642861	26.67			62411985			
Sub-Total (A)(1)				75	16642861	26.67			62411997			
(2)	Foreign											
Total Shareholding of Promoter and Promoter Group (A)=(A)(1)+(A)(2)				75	16642861	26.67			62411997			
B	Table III - Statement showing shareholding pattern of the Public shareholder											
(1)	Institutions (Domestic)											

(a)				5.61					4666568	0	0	0
(c)				0.19					160331	0	0	0
(e)				0.34					283720	0	0	0
Sub-Total (B)(1)				6.14					5110619	0	0	0
(2)	Institutions (Foreign)											
(d)				3.91					3256687	0	0	0
(e)				0.3					249524	0	0	0
Sub-Total (B)(2)				4.21					3506211	0	0	0
(3)	Central Government / State Government(s)											
(4)	Non-institutions											
(b)				0.01					5460	0	0	0
(c)				0.01					4326	0	0	0
(g)				7.97					6632164	0	0	0
(h)				4.31					3587072	0	0	0
(i)				0.31					258379	0	0	0
(l)				1.75					1456624	0	0	0
(m)				0.29					241450	0	0	0
Sub-Total (B)(4)				14.64					12185475	0	0	0
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)				25					20802305	0	0	0
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder											
Total (A+B+C2)				100	16642861	20			83214302			
Total (A+B+C)				100	16642861	20			83214302			
Disclosure of notes on shareholding pattern									Textual Information(1)			

Text Block

Textual Information()	<p>1. The holding of Fino PayTech Limited ("Promoter") includes two (2) Equity Shares each held by Rishi Gupta, Rajeev Arora, Vipr Raj Bharadwaj, Amit Kumar Jain, Ashish Ahuja and Shailesh Pandey as nominees of Promoter. The above six (6) individuals are registered shareholder whereas the beneficial interest in such twelve (12) Equity Shares is with Promoter.</p> <p>2. The Non-Resident Indian ("NRI") includes (Repatriation) (480 no. of shareholders with 134941 equity shares) and NRI (Non-Repatriation) (360 no. of shareholders with 123438 equity shares).</p> <p>3. In Annexure B statement showing foreign ownership limits, there is no Board approved limit. The Company has considered sectoral/statutory cap prescribed by Government /Regulatory Authorities i.e 74.00%.</p>
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Individuals/Hindu undivided Family

Serial No.	1	2	3	4	5	6
Name of the Shareholders (I)	RAJEEV ARORA	RISHI GUPTA	SHAILESH B PANDEY	AMIT KUMAR JAIN	ASHISH AHUJA	VIPRAJ BHARDWAJ
PAN (II)	AAEPA5108K	AAPPG6986J	ABGPP1963J	ACXPJ4811B	AFUPA7121F	AGHPB8030G
No. of fully paid up equity shares held (IV)	2	2	2	2	2	2
No. Of Partly paid-up equity shares held (V)						
No. Of shares underlying Depository Receipts (VI)						
Total nos. shares held (VII) = (IV)+(V)+ (VI)	2	2	2	2	2	2
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0	0	0	0	0	0
Number of Voting Rights held in each class of securities (IX)						
Class eg:X	2	2	2	2	2	2
Class eg:y						
Total	2	2	2	2	2	2

Individuals/Hindu undivided Family

Serial No.		
Name of the Shareholders (I)	Click here to go back	
PAN (II)	Total	
No. of fully paid up equity shares held (IV)	12	
No. Of Partly paid-up equity shares held (V)		
No. Of shares underlying Depository Receipts (VI)		
Total nos. shares held (VII) = (IV)+(V)+ (VI)	12	
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0	
Number of Voting Rights held in each class of securities (IX)		
Class eg:X	12	
Class eg:y		
Total	12	
Total as a % of Total Voting rights	0	
No. Of Shares Underlying Outstanding convertible securities (X)		
No. of Shares Underlying Outstanding Warrants (Xi)		
No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)		
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(Xi)(a) As a % of (A+B+C2)	0	
Number of Locked in shares (XII)		
No. (a)	0	
As a % of total Shares held (b)	0	
Number of Shares pledged or otherwise encumbered (XIII)		
No. (a)		
As a % of total Shares held (b)		
Number of equity shares held in dematerialized form (XIV)	12	

Reason for not providing PAN		
Reason for not providing PAN		
Shareholder type		

Any Other (specify)		
Serial No.	1	
Category	Bodies Corporate	Click here to go back
Name of the Shareholders (I)	Fino Paytech Limited	
PAN (II)	AAACF9869M	Total
No. of the Shareholders (I)	1	1
No. of fully paid up equity shares held (IV)	62411985	62411985
No. Of Partly paid-up equity shares held (V)		
No. Of shares underlying Depository Receipts (VI)		
Total nos. shares held (VII) = (IV)+(V)+ (VI)	62411985	62411985
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	75	75
Number of Voting Rights held in each class of securities (IX)		
Class eg: X	62411985	62411985
Class eg:y		
Total	62411985	62411985
Total as a % of Total Voting rights	75	75
No. Of Shares Underlying Outstanding convertible securities (X)		
No. of Shares Underlying Outstanding Warrants (Xi)		

No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)		
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	75	75
Number of Locked in shares (XII)		
No. (a)	16642861	16642861
As a % of total Shares held (b)	26.67	26.67
Number of Shares pledged or otherwise encumbered (XIII)		
No. (a)		
As a % of total Shares held (b)		
Number of equity shares held in dematerialized form (XIV)	62411985	62411985
Reason for not providing PAN		
Reason for not providing PAN		
Shareholder type	Promoter	

Mutual Funds		
Serial No.	1	
Name of the Shareholders (I)	MOTILAL OSWAL DYNAMIC FUND	Click here to go back
PAN (II)	AACTM3577A	Total
No. of fully paid up equity shares held (IV)	4123568	4123568
No. Of Partly paid-up equity shares held (V)		
No. Of shares underlying Depository Receipts (VI)		
Total nos. shares held (VII) = (IV)+(V)+ (VI)	4123568	4123568
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	4.96	4.96
Number of Voting Rights held in each class of securities (IX)		
Class eg: X	4123568	4123568

Class eg:y			
Total	4123568	4123568	
Total as a % of Total Voting rights	4.96	4.96	
No. Of Shares Underlying Outstanding convertible securities (X)			
No. of Shares Underlying Outstanding Warrants (Xi)			
No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)			
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	4.96	4.96	
Number of Locked in shares (XII)			
No. (a)			
As a % of total Shares held (b)			
Number of equity shares held in dematerialized form (XIV)	4123568	4123568	
Reason for not providing PAN			
Reason for not providing PAN			
Sub-categorization of shares			
Shareholding (No. of shares) under			
Sub-category (i)	0	0	
Sub-category (ii)	0	0	
Sub-category (iii)	0	0	

Foreign Portfolio Investors Category I			
Serial No.	1	2	
Name of the Shareholders (I)	FIDELITY FUNDS - INDIA FOCUS FUND	ENVISION INDIA FUND	Click here to go back
PAN (II)	AADCF2079C	AAFCE9371A	Total

No. of fully paid up equity shares held (IV)	1506082	1005000	2511082
No. Of Partly paid-up equity shares held (V)			
No. Of shares underlying Depository Receipts (VI)			
Total nos. shares held (VII) = (IV)+(V)+ (VI)	1506082	1005000	2511082
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.81	1.21	3.02
Number of Voting Rights held in each class of securities (IX)			
Class eg: X	1506082	1005000	2511082
Class eg:y			
Total	1506082	1005000	2511082
Total as a % of Total Voting rights	1.81	1.21	3.02
No. Of Shares Underlying Outstanding convertible securities (X)			
No. of Shares Underlying Outstanding Warrants (Xi)			
No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)			
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	1.81	1.21	3.02
Number of Locked in shares (XII)			
No. (a)			
As a % of total Shares held (b)			
Number of equity shares held in dematerialized form (XIV)	1506082	1005000	2511082
Reason for not providing PAN			
Reason for not providing PAN			
Sub-categorization of shares			
Shareholding (No. of shares) under			
Sub-category (i)	0	0	0
Sub-category (ii)	0	0	0
Sub-category (iii)	0	0	0

Any Other (specify)

Serial No.	1	2	3	
Category	Clearing Members	HUF	Trusts	
Category / More than 1 percentage	Category	Category	Category	
Name of the Shareholders (I)				Click here to go back
PAN (II)				Total
No. of the Shareholders (I)	2	1376	4	1382
No. of fully paid up equity shares held (IV)	354	238452	2644	241450
No. Of Partly paid-up equity shares held (V)				
No. Of shares underlying Depository Receipts (VI)				
Total nos. shares held (VII) = (IV)+(V)+ (VI)	354	238452	2644	241450
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0	0.29	0	0.29
Number of Voting Rights held in each class of securities (IX)				
Class eg: X	354	238452	2644	241450
Class eg:y				
Total	354	238452	2644	241450
Total as a % of Total Voting rights	0	0.29	0	0.29
No. Of Shares Underlying Outstanding convertible securities (X)				
No. of Shares Underlying Outstanding Warrants (Xi)				
No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)				
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	0	0.29	0	0.29
Number of Locked in shares (XII)				
No. (a)				

As a % of total Shares held (b)				
Number of equity shares held in dematerialized form (XIV)	354	238452	2644	241450
Reason for not providing PAN				
Reason for not providing PAN				
Sub-categorization of shares				
Shareholding (No. of shares) under				
Sub-category (i)	0	0	0	0
Sub-category (ii)	0	0	0	0
Sub-category (iii)	0	0	0	0

significant beneficial owners																
Sr. No	Details of the SBO					Details of the registered owner					Details of holding/ exercise of right of the SBO in the reporting company, whether direct or indirect*:				Date of creation / acquisition of significant beneficial interest	
	Name	PAN	Passport No. in case of a foreign national	Nationality	Nationality (Applicable in case of Any other is selected)	Name	PAN	Passport No. in case of a foreign national	Nationality	Nationality (Applicable in case of Any other is selected)	Whether by virtue of:					
											Shares	Voting rights	Rights on distributable dividend or any other distribution	Exercise of control		Exercise of significant influence
1	Rishal Tane		1357022	Mauritius		Fino PayTech Limited	AAACF9869M		India		14.08			No	No	08-07-2011
Total:											14.08	0	0			