

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)	31-03-2025
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?	No	No	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	4.23
As on the end of previous 1st quarter	74	3.88
As on the end of previous 2nd quarter	74	4.37
As on the end of previous 3rd quarter	74	5.22
As on the end of previous 4th quarter	74	5.21

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	64097	20806405			20806405	25	20806405		20806405	25

	Non Public												
(C1)	Shares underlying DRs												
(C2)	Shares held by Employee Trusts												
	Total				100					83218402	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 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		7	62411997			62411997	75	62411997		62411997	75

(A)=(A)(1)+(A)(2)											
B	Table III - Statement showing shareholding pattern of the Public shareholder										
(1)	Institutions (Domestic)										
(a)	Mutual Funds	2	2524586			2524586	3.03	2524586		2524586	3.03
(c)	Alternate Investment Funds	2	121632			121632	0.15	121632		121632	0.15
(e)	Insurance Companies	1	283720			283720	0.34	283720		283720	0.34
Sub-Total (B)(1)		5	2929938			2929938	3.52	2929938		2929938	3.52
(2)	Institutions (Foreign)										
(d)	Foreign Portfolio Investors Category I	26	3115839			3115839	3.74	3115839		3115839	3.74
(e)	Foreign Portfolio Investors Category II	5	282447			282447	0.34	282447		282447	0.34
Sub-Total (B)(2)		31	3398286			3398286	4.08	3398286		3398286	4.08
(3)	Central Government / State Government(s)										
(4)	Non-institutions										
(b)	Directors and their relatives (excluding independent directors and nominee directors)	2	5360			5360	0.01	5360		5360	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	61404	7164208			7164208	8.61	7164208		7164208	8.61
(h)	Resident Individuals	51	4313513			4313513	5.18	4313513		4313513	5.18

	holding nominal share capital in excess of Rs. 2 lakhs										
(i)	Non Resident Indians (NRIs)	960	439200			439200	0.53	439200		439200	0.53
(l)	Bodies Corporate	248	2184932			2184932	2.63	2184932		2184932	2.63
(m)	Any Other (specify)	1394	366642			366642	0.44	366642		366642	0.44
Sub-Total (B)(4)		64061	14478181			14478181	17.4	14478181		14478181	17.4
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)		64097	20806405			20806405	25	20806405		20806405	25
C		Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder									
Total (A+B+C2)		64104	83218402			83218402	100	83218402		83218402	100
Total (A+B+C)		64104	83218402			83218402	100	83218402		83218402	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)	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)

				(XI)= (VII)+(X) As a % of (A+B+C2)											
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group														
(1)	Indian														
(a)				0					12						
(d)				75					62411985						
Sub-Total (A)(1)				75					62411997						
(2)	Foreign														
Total Shareholding of Promoter and Promoter Group (A)=(A)(1)+(A)(2)				75					62411997						
B	Table III - Statement showing shareholding pattern of the Public shareholder														
(1)	Institutions (Domestic)														
(a)				3.03					2524586				0	0	0
(c)				0.15					121632				0	0	0
(e)				0.34					283720				0	0	0
Sub-Total (B)(1)				3.52					2929938	0	0	0			
(2)	Institutions (Foreign)														
(d)				3.74					3115839	0	0	0			
(e)				0.34					282447	0	0	0			
Sub-Total (B)(2)				4.08					3398286	0	0	0			
(3)	Central Government / State Government(s)														
(4)	Non-institutions														

(b)				0.01					5360	0	0	0
(c)				0.01					4326	0	0	0
(g)				8.61					7164208	0	0	0
(h)				5.18					4313513	0	0	0
(i)				0.53					439200	0	0	0
(l)				2.63					2184932	0	0	0
(m)				0.44					366642	0	0	0
Sub-Total (B)(4)				17.4					14478181	0	0	0
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)				25					20806405	0	0	0
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder											
Total (A+B+C2)				100					83218402			
Total (A+B+C)				100					83218402			
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. 2. The Non-Resident Indian ("NRI") includes (Repatriation) (524 no. of shareholders with 170382 equity shares) and NRI (Non-Repatriation) (436 no. of shareholders with 268818 equity shares). 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>

Individuals/Hindu undivided Family

Searial 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
Total as a % of Total Voting rights	0	0	0	0	0	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	0	0	0	0	0	
Number of Locked in shares (XII)							
No. (a)							
As a % of total Shares held (b)							
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)	2	2	2	2	2	2	
Reason for not providing PAN							
Reason for not providing PAN							
Shareholder type	Promoter	Promoter	Promoter	Promoter	Promoter	Promoter	

Individuals/Hindu undivided Family		
Searial 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)		
As a % of total Shares held (b)		
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)		
Searial 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)		

As a % of total Shares held (b)			
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			
Searial 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)	1831586	1831586	
No. Of Partly paid-up equity shares held (V)			
No. Of shares underlying Depository Receipts (VI)			
Total nos. shares held (VII) = (IV)+(V)+ (VI)	1831586	1831586	
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	2.2	2.2	
Number of Voting Rights held in each class of securities (IX)			
Class eg: X	1831586	1831586	
Class eg:y			
Total	1831586	1831586	

Total as a % of Total Voting rights	2.2	2.2	
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)	2.2	2.2	
Number of Locked in shares (XII)			
No. (a)			
As a % of total Shares held (b)			
Number of equity shares held in dematerialized form (XIV)	1831586	1831586	
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)	ENVISION INDIA FUND	FIDELITY FUNDS - INDIA FOCUS FUND	Click here to go back
PAN (II)	AAFCE9371A	AADCF2079C	Total
No. of fully paid up equity shares held (IV)	1445000	1041005	2486005

No. Of Partly paid-up equity shares held (V)			
No. Of shares underlying Depository Receipts (VI)			
Total nos. shares held (VII) = (IV)+(V)+ (VI)	1445000	1041005	2486005
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.74	1.25	2.99
Number of Voting Rights held in each class of securities (IX)			
Class eg: X	1445000	1041005	2486005
Class eg:y			
Total	1445000	1041005	2486005
Total as a % of Total Voting rights	1.74	1.25	2.99
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)	1.74	1.25	2.99
Number of Locked in shares (XII)			
No. (a)			
As a % of total Shares held (b)			
Number of equity shares held in dematerialized form (XIV)	1445000	1041005	2486005
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	
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Any Other (specify)				
Serial No.	1	2	3	
Category	Clearing Members	Trusts	HUF	
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)	1	4	1389	1394
No. of fully paid up equity shares held (IV)	3271	2663	360708	366642
No. Of Partly paid-up equity shares held (V)				
No. Of shares underlying Depository Receipts (VI)				
Total nos. shares held (VII) = (IV)+(V)+ (VI)	3271	2663	360708	366642
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0	0	0.43	0.43
Number of Voting Rights held in each class of securities (IX)				
Class eg: X	3271	2663	360708	366642
Class eg:y				
Total	3271	2663	360708	366642
Total as a % of Total Voting rights	0	0	0.43	0.43
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	0.43	0.43	
Number of Locked in shares (XII)					
No. (a)					
As a % of total Shares held (b)					
Number of equity shares held in dematerialized form (XIV)	3271	2663	360708	366642	
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			