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)	31-12-2024
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	on			
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 show	ving foreign ownership limits	
Particular	Approved limits (%)	Limits utilized (%)
As on shareholding date	74	3.88
As on the end of previous 1st quarter	74	4.37
As on the end of previous 2nd quarter	74	5.22
As on the end of previous 3rd quarter	74	5.21
As on the end of previous 4th quarter	74	5.23

				Table I - Sur	mmary Statement	holding of specif	ied securities				
College	Cotoron	Nos. Of	No. of fully	l Partiv naid-	No. Of shares	Total nos.	i Snarenoiding as a % oi	Number of class of sec	_	_	l in each
Category (I)	I charchalder IIII	shareholders	chares held	up equity	, ,	shares held (VII) = (IV)+(V)+	(calculated as per SCRR,	No of Voti	ng (XIV)	Rights	Total as a
( )		(III)	(IV)	shares held (V)	Receipts (VI)	(\/I)	1957) (VIII) As a % of (A+B+C2)	_	Class eg:y	Total	% of (A+B+C)
(A)	Promoter & Promoter Group	7	62411997			62411997	75	62411997		62411997	75
(B)	Public	64453	20802305			20802305	25	20802305		20802305	25
(C)	Non Promoter- Non Public										
(C1)	Shares underlying DRs										
(C2)	Shares held by Employee Trusts										
	Total	64460	83214302			83214302	100	83214302		83214302	100

				Table I - Summ	nary Statement holding	of sp	pecified se	ecurit	ies				
Category		No. Of Shares Underlying Outstanding	No. of Shares Underlying	No. Of Shares Underlying Outstanding convertible	Shareholding , as a % assuming full conversion of convertible securities	Lock	ced in res (XII)	Share or ot	IIIDEI EU	Number of equity shares held in dematerialized	Sub-categ	orization c	of shares
(1)	(11)	convertible securities (X)	Outstanding Warrants (Xi)	securities and No. Of Warrants (Xi) (a)	( as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	No. (a)		No. (a)	As a % of total Shares held (b)	form (XIV)	Sub- category (i)	Sub- category (ii)	Sub- category (iii)
(A)	Promoter & Promoter Group				75					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					83214302	0	0	0

	Table II - S	tatement show	ving sharehol	ding patte	rn of the Prom	oter and Pron	noter Group				
			No. of fully	No. Of Partly	No. Of shares	Total nos.	Shareholding as a % of total no. of	Number of class of se		g Rights hel s (IX)	d in each
	Category & Name of	Nos. Of	paid up	paid-up	underlying	shares held	shares (calculated	No of Voti	ng (XIV	) Rights	Total as
Sr.	the Shareholders (I)	shareholders (III)	equity shares held (IV)	equity shares held (V)	Depository Receipts (VI)	(VII) = (IV)+(V)+ (VI)	as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Class eg: X	Class eg:y	Total	a % of Total Voting rights
Α	Table II - Statement sho	owing sharehol	ding pattern o	of the Pron	noter and Prom	oter 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
В	Table III - Statement sh	owing shareho	lding pattern	of the Pub	lic shareholder						
(1)	Institutions (Domestic)										
(a)	Mutual Funds	2	4666568			4666568	5.61	4666568		4666568	5.61
(c)	Alternate Investment Funds	2	108397			108397	0.13	108397		108397	0.13
(e)	Insurance Companies	1	283720			283720	0.34	283720		283720	0.34
Sub-Total (B)(1)		5	5058685			5058685	6.08	5058685		5058685	6.08
(2)	Institutions (Foreign)										
(d)	Foreign Portfolio Investors Category I	29	2963235			2963235	3.56	2963235		2963235	3.56

(e)	Foreign Portfolio Investors Category II	2	117820			117820	0.14	117820	117820	0.14
Sub-Total (B)(2)		31	3081055			3081055	3.7	3081055	3081055	3.7
(3)	Central Government / S	State Governme	ent(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	61798	6733386			6733386	8.09	6733386	6733386	8.09
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	47	3602420			3602420	4.33	3602420	3602420	4.33
(i)	Non Resident Indians (NRIs)	919	335117			335117	0.4	335117	335117	0.4
(I)	Bodies Corporate	255	1690739			1690739	2.03	1690739	1690739	2.03
(m)	Any Other (specify)	1393	291117			291117	0.35	291117	291117	0.35
Sub-Total (B)(4)		64417	12662565			12662565	15.22	12662565	12662565	15.22
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)		64453	20802305			20802305	25	20802305	20802305	25
С	Table IV - Statement sh	owing shareho	lding pattern o	of the Non	Promoter- Nor	n Public share	holder			
Total ( A+B+C2 )		64460	83214302			83214302	100	83214302	83214302	100
Total (A+B+C )		64460	83214302			83214302	100	83214302	83214302	100

	Т	able II - Statem	ent showing sha	areholding pattern o	of the	Promot	er an	d Promoter Grou	ıp			
	No. Of Shares Underlying		No. Of Shares Underlying Outstanding	Shareholding , as a % assuming full conversion of convertible	Lock	nber of ked in res (XII)	pled othe	ber of Shares ged or rwise Imbered (XIII)	Number of equity shares	Sub-categ	gorization	of shares
Sr.	Outstanding convertible securities (X)		convertible securities and No. Of Warrants (Xi) (a)	securities ( as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	No. (a)	As a % of total Shares held (b)		As a % of total Shares held (b)	held in dematerialized form (XIV)	Sub- category (i)	category	Sub- category (iii)
A	Table II - Stater	ment showing s	hareholding patt	ern of the Promoter	and	Promote	er Gro	ир				
(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			
В	Table III - State	ment showing s	shareholding pat	tern of the Public sh	areh	older						
(1)	Institutions (Do	omestic)										
(a)				5.61					4666568	0	0	0
(c)				0.13					108397	0	0	0
(e)				0.34					283720	0	0	0
Sub-Total (B)(1)				6.08					5058685	0	0	0
(2)	Institutions (Fo	reign)										

(d)				3.56					2963235	0	0	0
(e)				0.14					117820	0	0	0
Sub-Total (B)(2)				3.7					3081055	0	0	0
(3)	Central Govern	ment / State Go	overnment(s)									
(4)	Non-institution	IS										
(b)				0.01					5460	0	0	0
(c)				0.01					4326	0	0	0
(g)				8.09					6733386	0	0	0
(h)				4.33					3602420	0	0	0
(i)				0.4					335117	0	0	0
(1)				2.03					1690739	0	0	0
(m)				0.35					291117	0	0	0
Sub-Total (B)(4)				15.22					12662565	0	0	0
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)				25					20802305	0	0	0
С	Table IV - State	ment showing :	shareholding pat	tern of the Non Pro	mote	r- Non Pเ	ublic	shareholder				
Total ( A+B+C2 )				100					83214302			
Total (A+B+C)				100					83214302			
Disclosure of notes on sharehold	ding pattern							Textual Information(1)				

	Text Block
	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.
Textual Information()	2. The Non-Resident Indian ("NRI") includes (Repatriation) (521 no. of shareholders with 150525 equity shares) and NRI (Non-Repatriation) (398 no. of shareholders with 184592 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%.

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	VIPRRAJ 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	
otal	12
otal as a % of Total Voting rights	0
o. Of Shares Underlying Outstanding convertible securities (X)	
o. of Shares Underlying Outstanding Warrants (Xi)	
o. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)	
hareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(Xi)(a) As a % f (A+B+C2)	0
umber of Locked in shares (XII)	
o. (a)	
s a % of total Shares held (b)	
lumber of Shares pledged or otherwise encumbered (XIII)	
lo. (a)	
s a % of total Shares held (b)	
umber of equity shares held in dematerialized form (XIV)	12
eason for not providing PAN	
leason 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)	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										
Searial No.	1	2								
Name of the Shareholders (I)	FIDELITY FUNDS - INDIA FOCUS FUND		Click here to go back							
PAN (II)	AADCF2079C	AAFCE9371A	Total							
No. of fully paid up equity shares held (IV)	1255970	1128000	2383970							
No. Of Partly paid-up equity shares held (V)										
No. Of shares underlying Depository Receipts (VI)										

Total nos. shares held (VII) = (IV)+(V)+ (VI)	1255970	1128000	2383970
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.51	1.36	2.86
Number of Voting Rights held in each class of securities (IX)			
Class eg: X	1255970	1128000	2383970
Class eg:y			
Total	1255970	1128000	2383970
Total as a % of Total Voting rights	1.51	1.36	2.86
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)	1.51	1.36	2.86
Number of Locked in shares (XII)			
No. (a)			
As a % of total Shares held (b)			
Number of equity shares held in dematerialized form (XIV)	1255970	1128000	2383970
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)							
Searial 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	1387	4	1393			
No. of fully paid up equity shares held (IV)	169	288304	2644	291117			
No. Of Partly paid-up equity shares held (V)							
No. Of shares underlying Depository Receipts (VI)							
Total nos. shares held (VII) = (IV)+(V)+ (VI)	169	288304	2644	291117			
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0	0.35	0	0.35			
Number of Voting Rights held in each class of securities (IX)							
Class eg: X	169	288304	2644	291117			
Class eg:y							
Total	169	288304	2644	291117			
Total as a % of Total Voting rights	0	0.35	0	0.35			
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	0.35	0	0.35			
Number of Locked in shares (XII)							
No. (a)							

As a % of total Shares held (b)									
Number of equity shares held in dematerialized form (XIV)	169	288304	2644	291117					
Reason for not providing PAN									
Reason for not providing PAN									
Sub-categorization of shares	sub-categorization of shares								
Shareholding (No. of shares) under	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 SB in the reporting company, whether direct or indirect*:					Date of creation /	
	OV			Passpor		Nationalit			Passpor t No. in case of a foreign national		Nationalit	Whether by virtue of:					acquisitio
		Nam e	PA N	t No. in	y e in case of Any other is	of Any other is	Name	PAN		y (Applicabl e in case of Any other is selected)	Share s	Votin g rights	Rights on distributabl e dividend or any other distribution	Exercis e of control	Exercise of significan t influence	n of significant beneficial interest	
1	-	Rishal Tane e		135702 2	Mauritius		Fino PayTec h Limited	AAACF9869 M		India		14.08			No	No	08-07-2011
Total: 14.0										14.08	0	0					