

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					
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	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 - 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	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 - 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					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 - 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	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 / 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	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
(l)	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
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder										
Total (A+B+C2)		64460	83214302			83214302	100	83214302		83214302	100
Total (A+B+C)		64460	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					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)				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 (Foreign)											

(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 Government / State Government(s)												
(4)	Non-institutions												
(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	
(l)				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	
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder												
Total (A+B+C2)				100					83214302				
Total (A+B+C)				100					83214302				
Disclosure of notes on shareholding pattern								Textual Information(1)					

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)	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	ENVISION INDIA 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)				
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	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					
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*:				
	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:				
											Share s	Voting rights	Rights on distributable dividend or any other distribution	Exercise of control	Exercise of significant influence
1	Rishal Tane e		1357022	Mauritius		Fino PayTech Limited	AAACF9869M		India		14.08			No	No
Total:											14.08	0	0		