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)	30-06-2025
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

De	laration				
Sr. No	Particular	Yes/No	Promoter and Promoter Group		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 Listed Entity has granted any ESOPs, which are outstanding?	Yes	No	Yes	No
5	Whether the Listed Entity has any shares against which depository receipts are issued?	No	No	No	No
6	Whether the Listed Entity has any shares in locked-in?	No	No	No	No
7	Whether any shares held by promoters are encumbered under "Pledged"?	No	No		
8	Whether any shares held by promoters are encumbered under "Non-Disposal Undertaking"?	No	No		
9	Whether any shares held by promoters are encumbered, other than by way of Pledge or NDU, if any?	No	No		
10	Whether company has equity shares with differential voting rights?	No	No	No	No
11	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	2.72
As on the end of previous 1st quarter	74	4.23
As on the end of previous 2nd quarter	74	3.88

As on the end of previous 3rd quarter	74	4.37
As on the end of previous 4th quarter	74	5.22

Table I	- Summary	/ Statement	t holding	of spe	ecified sec	curities										
	Category		No. of fully	у	No. Of shares underlyi	Total nos.	Sharehold ing as a % of total no. of shares	held in e	each (			No. Of Shares Underlyi ng	No. of Shares Underlyi	No. Of	No. of Shares Underlyi ng Outstand ing	Total No. of shares on fully diluted basis (includin
Categ ory (I)	ot sharehol	Nos. Of sharehold	equity	-up equi ty	ng Deposit ory Receipts (VI)	shares held (VII) = (IV)+(V) + (VI)	(calculate d as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Class eg:X	Cla ss eg: Y	Total	Total as a % of (A+R+	Outstand	ng Outstand ing Warrants	Outstand ing ESOP Granted (XC)	convertib le securities , No. of Warrants and ESOP etc. (X) = (XA+XB+ XC)	g
(A)	Promote r & Promote r Group	7	624119 97			624119 97	75	624119 97		624119 97	75					6241199 7
(B)	Public	63086	208064 05			208064 05	25	208064 05		208064 05	25			2947820	2947820	2375422 5
(C)	Non Promote r- Non	0	0			0		0		0	0					0

	Public												
(C1)	Shares underlyi ng DRs	0	0		0		0	0	0				0
(C2)	Shares held by Employe e Trusts	0	0		0	0	0	0	0				0
	Total	63093	832184 02		832184 02	100	832184 02	832184 02	100		2947820	2947820	8616622 2

Tá	able I - S	ummary Stat	ement holding o	of spo	ecified se	ecuri	ties										
C	ategory	Category of shareholder	Shareholding, as a % assuming full conversion of convertible securities ( as	Number of Locked in shares (XIII		Shares		Disposal Undertaking (XV)			r mbrances, (XVI)	of Sh encu (XVII	Number nares Imbered ) = +XV+XVI)	Number of equity shares	Sub-categ	gorization	of shares
Category	shareholder (II)	a percentage of diluted share capital) N		As a % of total Shares held (b)	No.	As a % of total Shares held (b)	No. (a)	Shares	No. (a)	As a % of total Shares held (b)	No.	As a % of total Shares held (b)	form (XVIII)	Sub- category (i)	Sub- category (ii)	Sub- category (iii)	
(4	<b>A)</b>	Promoter & Promoter Group	72.43											62411997			

(B)	Public	27.57						20806404	0	0	0
(C)	Non Promoter- Non Public							0			
(C1)	Shares underlying DRs							0			
(C2)	Shares held by Employee Trusts	0						0			
	Total	100						83218401	0	0	0

Table II - Statement	showing shar	eholding p	oattern o	of the	Promoto	er and P	romoter (	Group								
Sr. No.	Category & Name of the Shareholde rs (I)	lders (III)	No. of fully paid up equity shares held (IV)	ly paid -up equi ty shar	underl ying Deposi tory Receip ts (VI)	held (VII) = (IV)+(	of shares (calculat ed as per SCRR,	Numbe held in securiti No of V Rights Class eg: X	each es (I)	class of K) g (XIV)	Tota I as a % of Tota I Voti	Outstan ding converti ble	Underly ing Outstan	ding ESOP Granted	Underly ing Outstan ding converti ble securiti es, No. of Warrant s and ESOP	on fully diluted basis (includi ng warran ts, ESOP,

							)							= (XA+XB +XC)	(XI)=(VI I+X)
А	Table II - Sta	tement sh	owing sh	nareh	olding pa	attern of	the Prom	oter and	Pro	moter G	iroup				
(1)	Indian														
(a)	Individuals/ Hindu undivided Family	6	12			12	0	12		12	0				12
(d)	Any Other (specify)	1	62411 985			62411 985	75	62411 985		62411 985	75				624119 85
Sub-Total (A)(1)		7	62411 997			62411 997	75	62411 997		62411 997	75				624119 97
(2)	Foreign														
Total Shareholding of Promoter and Promoter Group (A)=(A)(1)+(A)(2)		7	62411 997			62411 997	75	62411 997		62411 997	75				624119 97
В	Table III - Sta	tement sh	nowing s	hareh	olding p	attern o	f the Publi	ic shareh	olde	er					
(1)	Institutions (	(Domestic	)												
(a)	Mutual Funds	3	22030 66			22030 66	2.65	22030 66		22030 66	2.65		0	0	220306 6
(c)	Alternate Investment	1	40000			40000	0.05	40000		40000	0.05		0	0	40000

	Funds													
(e)	Insurance Companies	1	28372 0			28372 0	0.34	28372 0	28372 0	0.34		0	0	283720
(k)	Any Other (specify)	0	0			0	0	0	0	0		0	0	0
Sub-Total (B)(1)		5	25267 86			25267 86	3.04	25267 86	25267 86	3.04		0	0	252678 6
(2)	Institutions (	Foreign)												
(d)	Foreign Portfolio Investors Category I	26	20677 29			20677 29	2.48	20677 29	20677 29	2.48		0	0	206772 9
(e)	Foreign Portfolio Investors Category II	1	51882			51882	0.06	51882	51882	0.06		0	0	51882
Sub-Total (B)(2)		27	21196 11			21196 11	2.55	21196 11	21196 11	2.55		0	0	211961
(3)	Central Gove	ernment /	State Go	overnr	ment(s)									
(a)	Central Governmen t / President of India	0	0			0	0	0	0	0		0	0	0
(b)	State Governmen											0	0	0

	t / Governor												
(c)	Shareholdin g by Companies or Bodies Corporate where Central / State Governmen t is a promoter										0	0	0
Sub-Total (B)(3)		0	0		0	0	0	0	0		0	0	0
(4)	Non-institut	ions											
(b)	Directors and their relatives (excluding independen t directors and nominee directors)	1	5325		5325	0.01	5325	5325	0.01		809042	809042	814367
(c)	Key Managerial Personnel	1	4325		4325	0.01	4325	4325	0.01		341350	341350	345675
(g)	Resident Individuals holding	60690	73675 10		73675 10	8.85	73675 10	73675 10	8.85		396610	396610	776412 0

	nominal share capital up to Rs. 2 lakhs												
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	62	50227 49		50227 49	6.04	50227 49	50227 49	6.04			140081 8	642356 7
(i)	Non Resident Indians (NRIs)	752	46864 9		46864 9	0.56	46864 9	46864 9	0.56		0	0	468649
(j)	Foreign Nationals										0	0	0
(k)	Foreign Companies										0	0	0
(1)	Bodies Corporate	214	29253 73		29253 73	3.52	29253 73	29253 73	3.52		0	0	292537 3
(m)	Any Other (specify)	1334	36607 7		36607 7	0.44	36607 7	36607 7	0.44		0	0	366077
Sub-Total (B)(4)		63054	16160 008		16160 008	19.42	16160 008	16160 008	19.4 2			294782 0	191078 28

Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)		63086	20806 405			20806 405	125	20806 405		20806 405	25		294782 0	294782 0	237542 25
С	Table IV - Sta	itement sh	nowing s	hareh	olding p	attern o	f the Non	Promote	r- N	on Publi	c shar	eholder			
(1)	Custodian/ DR Holder - Name of DR Holders (If Available)	0	0			0		0		0	0				0
(2)	Employee Benefit Trust / Employee Welfare Trust under SEBI (Share Based Employee Benefits and Sweat Equity) Regulations , 2021	0	0			0	0	0		0	0				0
Total NonPromoter- Non Public Shareholding (C)= (C)(1)+(C)(2)		0	0			0		0		0	0				0
Total ( A+B+C2 )		63093	83218 402			83218 402	100	83218 402		83218 402	100		294782 0		861662 22

Total (A.B.C.)	62002	83218	li	83218	100	83218	83218	100		294782	294782	861662
Total (A+B+C)	63093	402		402	100	402	402	100		0	0	22

		Shareholdi ng, as a % assuming full conversion of convertibl e	of L	hares	of S	mber Shares dged V)	Und	oosal		umbranc f any	Sha enc ed (	mber of res umber (XVII) = /+XV+X	Number of equity	Sub-cat	egorizati	on of share
Sr. No.	Category & Name of the Shareholders (I)	securities ( as a percentag e of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	No (a)	As a % of total Shar es held (b)	No (a)	As a % of total Shar es held (b)	No (a)	As a % of total Share s held (b)		As a % of total Shares held (b)	No (a)	As a %	shares held in dematerializ ed form (XVIII)	Sub- catego ry (i)	Sub- catego ry (ii)	Sub- category (iii)
A	Table II - Stater	ment showin	g sh	areholo	ding	patter	n of	the Pro	mote	r and Pro	mot	er Group	)			
(1)	Indian															
(a)	Individuals/Hi ndu undivided Family	0											12			

			_												
(d)	Any Other (specify)	72.43										62411985			
Sub-Total (A)(1)		72.43										62411997			
(2)	Foreign														
Total Shareholding of Promoter and Promoter Group (A)=(A)(1)+(A)(2)		72.43										62411997			
В	Table III - State	ment showin	ig sh	arehol	ding	patter	n of	the Pul	olic sh	nareholde	er				
(1)	Institutions (Do	omestic)													
(a)	Mutual Funds	2.56										2203066	0	0	0
(c)	Alternate Investment Funds	0.05										40000	0	0	0
(e)	Insurance Companies	0.33										283720	0	0	0
(k)	Any Other (specify)	0										0	0	0	0
Sub-Total (B)(1)		2.93								le Communication of the Commun		2526786	0	0	0
(2)	Institutions (Fo	reign)													
(d)	Foreign Portfolio Investors Category I	2.4										2067729	0	0	0

(e)	Foreign Portfolio Investors Category II	0.06								51882	0	0	0
Sub-Total (B)(2)		2.46								2119611	0	0	0
(3)	Central Govern	ment / State	Gov	ernme	ent(s	)							
(a)	Central Government / President of India	0								0	0	0	0
(b)	State Government / Governor	0											
(c)	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	0											
Sub-Total (B)(3)		0								0	0	0	0
(4)	Non-institution	IS											
(b)	Directors and their relatives (excluding independent	0.95								5325	0	0	0

	directors and nominee directors)										
(c)	Key Managerial Personnel	0.4						4325	0	0	0
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	9.01						7367509	0	0	0
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	7.45						5022749	0	0	0
(i)	Non Resident Indians (NRIs)	0.54						468649	0	0	0
(j)	Foreign Nationals	0									
(k)	Foreign Companies	0									
(1)	Bodies Corporate	3.4						2925373	0	0	0

(m) Sub-Total (B)(4)	Any Other (specify)	0.42											366077 16160007	0	0	0
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+ (B)(4)		27.57											20806404		0	0
С	Table IV - State	ment showir	ng sh	narehol	ding	patter	n of	the No	n Pro	moter- N	on P	ublic sh	areholder			
(1)	Custodian/DR Holder - Name of DR Holders (If Available)												0			
(2)	Employee Benefit Trust / Employee Welfare Trust under SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021	0											0			
Total NonPromoter- Non Public Shareholding (C)= (C)(1)+(C)(2)													0			
Total ( A+B+C2 )		100											83218401			
Total (A+B+C )		100											83218401			

	Textual
Disclosure of notes on shareholding pattern	Information
	(1)

Text Block	
Textual Information(1)	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) (398 no. of shareholders with 150592 equity shares) and NRI (Non-Repatriation) (370 no. of shareholders with 318057 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						
Sr. No.	1	2	3	4	5	6
Name of the Shareholders (I)	RAJEEV ARORA	IRISHI GUPTA	SHAILESH B PANDEY	AMIT KUMAR JAIN		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
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	0	0	0	0	0	0

(A+B+C2)						
Number of Voting Rights held in each class of secu	rities (IX)					
Class eg:X	2	2	2	2	2	2
Total	2	2	2	2	2	2
Total as a % of Total Voting rights	0	0	0	0	0	0
Total No. of shares on fully diluted basis (including warrants and Convertible Securities etc.) (XI)=(VII+X)	2	2	2	2	2	2
Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	0	0	0	0	0	0
Number of equity shares held in dematerialized form (XVIII)	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	
Sr. No.	
Name of the Shareholders (I)	Click here to go back
PAN (II)	Total
No. of fully paid up equity shares held (IV)	12
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
Total	12
Total as a % of Total Voting rights	0
Total No. of shares on fully diluted basis (including warrants and Convertible Securities etc.) (XI)=(VII+X)	12
Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	0
Number of equity shares held in dematerialized form (XVIII)	12
Reason for not providing PAN	
Reason for not providing PAN	
Shareholder type	

Any Other (specify)						
Sr. No.	1	2	3	4	5	
Category	Bodies Corporate	Bodies Corporate	Bodies Corporate	Bodies Corporate	Bodies Corporate	Click here to go back
Name of the Shareholders (I)	Fino Paytech Limited	FFPL Finserv Private Limited	Fino Trusteeship Services Limited	Fino Financial Services Private Limited	Bharat Petroleum Corporation Limited	
PAN (II)	AAACF9869M	AABCI0286N	AABCF3788J	AACCF4528M	AAACB2902M	Total
No. of the Shareholders (I)	1	0	0	0	0	1
No. of fully paid up equity shares held (IV)	62411985	0	0	0	0	62411985
Total nos. shares held (VII) = (IV)+(V)+ (VI)	62411985	0	0	0	0	62411985
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	75	0	0	0	0	75
Number of Voting Rights held in each class o	f securities (IX)					
Class eg: X	62411985	0	0	0	0	62411985
Total	62411985	0	0	0	0	62411985
Total as a % of Total Voting rights	75	0	0	0	0	75

Total No. of shares on fully diluted basis (including warrants and Convertible Securities etc.) (XI)=(VII+X)	62411985	0	0	0	0	62411985	
Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	72.43	0	0	0	0	72.43	
Number of equity shares held in dematerialized form (XVIII)	62411985	0	0	0	0	62411985	
Reason for not providing PAN							
Reason for not providing PAN							
Shareholder type	Promoter	Promoter Group	Promoter Group	Promoter Group	Promoter Group		

Mutual Funds		
Sr. No.	1	
Name of the Shareholders (I)	MIRAE ASSET BANKING AND FINANCIAL SERVICES FUND	Click here to go back
PAN (II)	AACTM0203B	Total
No. of fully paid up equity shares held (IV)	1510025	1510025
Total nos. shares held (VII) = (IV)+(V)+ (VI)	1510025	1510025

Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.81	1.81
Number of Voting Rights held in each class of securities (IX)		
Class eg: X	1510025	1510025
Total	1510025	1510025
Total as a % of Total Voting rights	1.81	1.81
No. Of Outstanding ESOP Granted (XC)	0	0
No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	0	0
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	1510025	1510025
Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	1.75	1.75
Number of equity shares held in dematerialized form (XIV)	1510025	1510025
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		
Sr. No.	1	
Name of the Shareholders (I)	ENVISION INDIA FUND	Click here to go back
PAN (II)	AAFCE9371A	Total
No. of fully paid up equity shares held (IV)	1445000	1445000
Total nos. shares held (VII) = (IV)+(V)+ (VI)	1445000	1445000
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.74	1.74
Number of Voting Rights held in each class of securities (IX)		
Class eg: X	1445000	1445000
Total	1445000	1445000
Total as a % of Total Voting rights	1.74	1.74
No. Of Outstanding ESOP Granted (XC)	0	0
No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	0	0

Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	1445000	1445000
Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	1.68	1.68
Number of equity shares held in dematerialized form (XIV)	1445000	1445000
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

Si	gnificant Beneficial Owners															
Sr		ails o	fthe SBO			Details	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 / acquisitio
	Nar e	n PA	Passpo t No. in case of a	Nationali	Nationalit y (Applicab le in case	Name	PAN	Passpo rt No. in case of a	Nationali ty	Nationalit y (Applicab le in case	Share		rirtue of: Rights on distributab		Exercise of	n of significan t beneficial

			foreign nationa I		of Any other is selected)			foreign nationa I		of Any other is selected)			le dividend or any other distributio n		significa nt influenc e	interest
1	Rish al Tane e		135702 2	Mauritius		h	AAACF9869 M		India		14.08			No	No	08-07-2011
Tot	Total:							14.08	0	0						