

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

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 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 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 Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	No. of Shares Underlying Outstanding convertible securities , No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants , ESOP, Convertible Securities etc.) (XI)=(VII +X)
								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					62411997
(B)	Public	63086	20806405			20806405	25	20806405		20806405	25			2947820	2947820	23754225
(C)	Non Promoter- Non	0	0			0		0		0	0					0

	Public															
(C1)	Shares underlying DRs	0	0			0		0		0	0					0
(C2)	Shares held by Employee Trusts	0	0			0	0	0		0	0					0
	Total	63093	83218402			83218402	100	83218402		83218402	100			2947820	2947820	86166222

Table I - Summary Statement holding of specified securities																
Category (I)	Category of shareholder (II)	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)	Number of Locked in shares (XIII)		Number of Shares pledged (XIV)		Non-Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized form (XVIII)	Sub-categorization of shares		
			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	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	72.43											62411997			

)								= (XA+XB +XC)	(XI)=(VI I+X)
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					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
B	Table III - Statement showing shareholding pattern of the Public shareholder															
(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

[illegible]

	t / Governor															
(c)	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter													0	0	0
Sub-Total (B)(3)		0	0			0	0	0		0	0			0	0	0
(4)	Non-institutions															
(b)	Directors and their relatives (excluding independent 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	7367510			7367510	8.85	7367510		7367510	8.85			396610	396610	7764120

	nominal share capital up to Rs. 2 lakhs															
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	62	5022749			5022749	6.04	5022749		5022749	6.04			1400818	1400818	6423567
(i)	Non Resident Indians (NRIs)	752	468649			468649	0.56	468649		468649	0.56			0	0	468649
(j)	Foreign Nationals													0	0	0
(k)	Foreign Companies													0	0	0
(l)	Bodies Corporate	214	2925373			2925373	3.52	2925373		2925373	3.52			0	0	2925373
(m)	Any Other (specify)	1334	366077			366077	0.44	366077		366077	0.44			0	0	366077
Sub-Total (B)(4)		63054	16160008			16160008	19.42	16160008		16160008	19.42			2947820	2947820	19107828

Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)		63086	20806 405			20806 405	25	20806 405		20806 405	25			294782 0	294782 0	237542 25
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder															
(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	294782 0	861662 22

Total (A+B+C)		63093	83218 402			83218 402	100	83218 402		83218 402	100			294782 0	294782 0	861662 22
----------------	--	-------	--------------	--	--	--------------	-----	--------------	--	--------------	-----	--	--	-------------	-------------	--------------

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group																
Sr. No.	Category & Name of the Shareholders (I)	Sharehold ing , as a % assuming full conversion of convertibl e securities (as a percentag e of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XIII)		Number of Shares pledged (XIV)		Non- Disposal Undertaki ng (XV)		Other encumbranc es, if any (XVI)		Total Number of Shares encumber ed (XVII) = (XIV+XV+X VI)		Number of equity shares held in dematerializ ed form (XVIII)	Sub-categorization of shares		
			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)	No. (a)	As a % of total Shares held (b)	No . (a)	As a % of total Shares held (b)		Sub- catego ry (i)	Sub- catego ry (ii)	Sub- category (iii)
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group															
(1)	Indian															
(a)	Individuals/Hindu 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				
B	Table III - Statement showing shareholding pattern of the Public shareholder																
(1)	Institutions (Domestic)																
(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											2526786	0	0	0	
(2)	Institutions (Foreign)																
(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 Government / State Government(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-institutions															
(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														
(l)	Bodies Corporate	3.4											2925373	0	0	0

(m)	Any Other (specify)	0.42											366077	0	0	0
Sub-Total (B)(4)		22.18											16160007	0	0	0
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+ (B)(4)		27.57											20806404	0	0	0
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder															
(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			

(A+B+C2)						
Number of Voting Rights held in each class of securities (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 of 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

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
	Name	PAN	Passport No. in case of a	Nationality	Nationality (Applicable in case	Name	PAN	Passport No. in case of a	Nationality	Nationality (Applicable in case	Whether by virtue of:					
											Shares	Voting	Rights on distributab	Exercise of	Exercise of	

			foreign nationa l		of Any other is selected)			foreign nationa l		of Any other is selected)		rights	le dividend or any other distributio n	control	significa nt influen ce	interest
1	Rish al Tane e		135702 2	Mauritius		Fino Paytec h Limite d	AAACF9869 M		India		14.08			No	No	08-07-2011
Total:											14.08	0	0			