

General information about company		
Scrip code	543386	
NSE Symbol	FINOPB	
MSEI Symbol	NOTLISTED	
ISIN	INE02NC01014	
Name of the entity	FINO PAYMENTS BANK LIMITED	
Date of start of financial year	01-04-2025	
Date of end of financial year	31-03-2026	
Reporting Quarter Type	Half Yearly	
Date of Quarter Ending	30-09-2025	
Type of company	Equity	
Whether Annexure I (Part A) of the SEBI Circular dated December 31, 2024 related to Compliance Report on Corporate Governance is applicable to the entity?	Yes	
Whether Annexure I (Part B) of the SEBI Circular dated December 31, 2024 related to Investor Grievance Redressal Report is Applicable to the entity?	Yes	
Whether Annexure I (Part C) of the SEBI Circular dated December 31, 2024 related to Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies is Applicable to the entity?	No	There was no new acquisition of shares or voting rights in any unlisted company, as required under the SEBI circular, during the quarter ended September 30, 2025.
Whether Annexure I (Part D) of the SEBI Circular dated December 31, 2024 related to Disclosure of Imposition of Fine or Penalty is Applicable to the entity?	No	There were no penalty or fine imposed on the company during the quarter ended September 30, 2025.

Whether Annexure I (Part E) of the SEBI Circular dated December 31, 2024 related to Disclosure of Updates to Ongoing Tax Litigations or Disputes is Applicable to the entity?	No	No update on ongoing tax litigation and disputes occurred during the quarter ended September 30, 2025
Whether Annexure I (Part F) of the SEBI Circular dated December 31, 2024 related to Disclosure Of Loans / Guarantees / Comfort Letters / Securities Etc. is Applicable to the entity?	No	There was no guarantee/comfort letter/securities given by the company during the quarter ended September 30, 2025.
Risk management committee	Applicable	
Market Capitalisation as per immediate previous Financial Year	Top 1000 listed entities	
Is SCORE ID Available ?	Yes	
SCORE Registration ID	COMF00210	
Reason For No SCORE ID		
Type of Submission	Original	
Remarks (website dissemination)		
Remarks for Exchange (not for Website Dissemination)		

Annexure I

Annexure I to be submitted by listed entity on quarterly basis

I. Composition of Board of Directors

Disclosure of notes on composition of board of directors explanatory

Whether the listed entity has a Regular Chairperson							Yes	
Whether Chairperson is related to MD or CEO							No	
Sr	Title (Mr / Ms)	Name of the Director	PAN	DIN	Category 1 of directors	Category 2 of directors	Category 3 of directors	Date of Birth
1	Mr	Rajat Kumar Jain	AAAPJ2678M	00046053	Non-Executive - Independent Director	Chairperson		13-09-1963
2	Mrs	Deena Asit Mehta	AABPM6683L	00168992	Non-Executive - Independent Director	Not Applicable		18-02-1961
3	Mr	Rakesh Bhartia	ADGPB7715C	00877865	Non-Executive - Independent Director	Not Applicable		26-02-1969
4	Mrs	Anita Sudhir Pai	AACPP8700E	07651059	Non-Executive - Independent Director	Not Applicable		28-03-1968
5	Mrs	Neeta Ananda Mukerji	AAPPM4157P	00056010	Non-Executive - Independent Director	Not Applicable		16-10-1965
6	Mr	Pankaj Kumar	AFCPK8851L	07245781	Non-Executive - Nominee Director	Not Applicable		22-11-1966
7	Mr	Prateek Roongta	ADWPR9439B	00622797	Non-Executive - Nominee Director	Not Applicable		28-05-1977
8	Mr	Rishi Gupta	AAPPG6986J	01433190	Executive Director	Not Applicable	CEO-MD	26-01-1969

I. Composition of Board of Directors					
Disqualification of Directors under section 164 of the Companies Act, 2013					
Sr	Whether the director is disqualified?	Start Date of disqualification	End Date of disqualification	Details of disqualification	Current status
1	No				Active
2	No				Active
3	No				Active
4	No				Active
5	No				Active
6	No				Active
7	No				Active
8	No				Active

I. Composition of Board of Directors													
Sr	Whether special resolution passed? [Refer Reg. 17(1A) of Listing Regulations]	Date of passing special resolution	Initial Date of appointment	Date of Re-appointment	Date of cessation	Tenure of director (in months)	No of Directorship in listed entities including this listed entity (Refer Regulation 17A of Listing Regulations)	No of Independent Directorship in listed entities including this listed entity [with reference to proviso to regulation 17A(1) & reg. 17A(2)]	Number of memberships in Audit/ Stakeholder Committee(s) including this listed entity (Refer Regulation 26(1) of Listing Regulations)	No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity (Refer Regulation 26(1) of Listing Regulations)	Reason for Cessation	Notes for not providing PAN	Notes for not providing DIN
1	NA		02-11-2020	02-11-2020		58.29	4	4	2	0			
2	NA		19-03-2020	19-03-2025		66.12	3	2	3	3			
3	NA		27-07-2022	27-07-2022		38.04	2	2	2	2			
4	NA		11-01-2024	11-01-2024		20.2	1	1	3	0			
5	NA		05-03-2024	05-03-2024		18.26	2	2	7	1			
6	NA		11-04-2023	11-04-2023		1	0	2	0				
7	NA		31-10-2022	31-10-2022		3	0	7	1				
8	NA		23-06-2007	02-05-2023		1	0	1	0				

Audit Committee Details							
Whether the Audit Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00168992	Deena Asit Mehta	Non-Executive - Independent Director	Chairperson	15-05-2020		
2	00056010	Neeta Ananda Mukerji	Non-Executive - Independent Director	Member	10-04-2024		
3	07651059	Anita Sudhir Pai	Non-Executive - Independent Director	Member	21-01-2024		
4	07245781	Pankaj Kumar	Non-Executive - Nominee Director	Member	24-07-2023		

Nomination and remuneration committee							
Whether the Nomination and remuneration committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00877865	Rakesh Bhartia	Non-Executive - Independent Director	Chairperson	09-12-2022		
2	00046053	Rajat Kumar Jain	Non-Executive - Independent Director	Member	11-05-2022		
3	00168992	Deena Asit Mehta	Non-Executive - Independent Director	Member	10-04-2024		
4	00622797	Prateek Roongta	Non-Executive - Nominee Director	Member	09-12-2022		

Stakeholders Relationship Committee							
Whether the Stakeholders Relationship Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00877865	Rakesh Bhartia	Non-Executive - Independent Director	Chairperson	09-12-2022		
2	00056010	Neeta Ananda Mukerji	Non-Executive - Independent Director	Member	10-04-2024		
3	07245781	Pankaj Kumar	Non-Executive - Nominee Director	Member	24-07-2023		
4	01433190	Rishi Gupta	Executive Director	Member	02-05-2017		

Risk Management Committee							
Whether the Risk Management Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00056010	Neeta Ananda Mukerji	Non-Executive - Independent Director	Chairperson	10-04-2024		
2	00168992	Deena Asit Mehta	Non-Executive - Independent Director	Member	15-05-2020		
3	00877865	Rakesh Bhartia	Non-Executive - Independent Director	Member	24-07-2023		
4	00622797	Prateek Roongta	Non-Executive - Nominee Director	Member	09-12-2022		

5	01433190	Rishi Gupta	Executive Director	Member	02-05-2017		
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Corporate Social Responsibility Committee							
Whether the Corporate Social Responsibility Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	01433190	Rishi Gupta	Executive Director	Chairperson	12-05-2022		
2	00877865	Rakesh Bhartia	Non-Executive - Independent Director	Member	09-12-2022		
3	00046053	Rajat Kumar Jain	Non-Executive - Independent Director	Member	28-11-2024		
4	07245781	Pankaj Kumar	Non-Executive - Nominee Director	Member	10-04-2024		

Other Committee						
Sr	DIN Number	Name of Committee members	Name of other committee	Category 1 of directors	Category 2 of directors	Remarks

Annexure 1**Annexure 1****III. Meeting of Board of Directors**

Disclosure of notes on meeting of board of directors explanatory								
Sr. No.	Date(s) of meeting (if any) in the previous quarter	Date(s) of meeting (if any) in the current quarter	Maximum gap between any two consecutive (in number of days)	Notes for not providing Date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors as on date of the meeting	Number of Directors present* (All directors including Independent Director)	No. of Independent Directors attending the meeting*
1	28-04-2025			Yes	8	7	5	
2	29-05-2025		30	Yes	8	8	5	
3		30-07-2025	61	Yes	8	8	5	
4		20-08-2025	20	Yes	8	7	5	

Annexure 1										
IV. Meeting of Committees										
Disclosure of notes on meeting of committees explanatory										
Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reason for not providing date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)	No. of Independent Directors attending the meeting*	No. of members attending the meeting (other than Board of Directors)
1	Audit Committee	28-04-2025				Yes	4	3	3	0
2	Audit Committee	29-05-2025	30			Yes	4	4	3	0
3	Audit Committee	30-07-2025	61			Yes	4	4	3	0
4	Nomination and remuneration committee	26-04-2025				Yes	4	4	3	0
5	Nomination and remuneration committee	29-05-2025				Yes	4	4	3	0
6	Nomination and remuneration committee	29-07-2025	60			Yes	4	4	3	0

Annexure 1										
IV. Meeting of Committees										
Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reason for not providing date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)	No. of Independent Directors attending the meeting*	No. of members attending the meeting (other than Board of Directors)
7	Nomination and remuneration committee	20-08-2025				Yes	4	3	3	0
8	Stakeholders Relationship Committee	23-06-2025				Yes	4	4	2	0
9	Risk Management Committee	25-04-2025				Yes	5	5	3	0
10	Risk Management Committee	29-07-2025	94			Yes	5	4	3	0
11	Corporate Social	29-05-2025				Yes	4	4	2	0

Responsibility Committee								
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Annexure 1		
V. Affirmations		
Sr	Subject	Compliance status (Yes/No)
1	The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015	Yes
2	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015 a. Audit Committee	Yes
3	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. b. Nomination & remuneration committee	Yes
4	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. c. Stakeholders relationship committee	Yes
5	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. d. Risk management committee (applicable to the top 1000 listed entities)	Yes
6	The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes
7	The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes

8	This report and/or the report submitted in the previous quarter has been placed before Board of Directors.	Yes
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Annexure 1		
Sr	Subject	Compliance status
1	Name of signatory	Basavraj Loni
2	Designation	Company Secretary and Compliance Officer

Affirmations on Compliance Requirements for AGM (applicable only for the first half-year filing i.e., 2nd quarter)				
I. Affirmations				
Sr	Particulars	Regulation Number	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
1	Copy of the annual report including balance sheet, profit and loss account, directors report, corporate governance report, BRSR & BRSR core, if applicable, displayed on website	46(2)	Yes	
2	Presence of Chairperson of Audit Committee at the Annual General Meeting	18(1)(d)	Yes	
3	Presence of Chairperson of the nomination and remuneration committee at the annual general meeting	19(3)	Yes	
4	Presence of Chairperson of the Stakeholder Relationship committee at the annual general meeting	20(3)	Yes	

5	Disclosure of the Secretarial Audit Report of the listed entity and the material subsidiaries in the Annual Report	24A(1)	Yes	
6	Compliance with the conditions laid down for Secretarial Auditor or the person signing the Secretarial Compliance Report	24A(1A), 24A(1B), 24A(1C)	Yes	
7	Submission of Annual Secretarial Compliance Report	24A(2)	Yes	
8	Whether "Corporate Governance Report" disclosed in Annual Report	34(3) read with para C of Schedule V	Yes	
Any other information to be provided				

Annexure III		
1	Name of signatory	Basavraj Loni
2	Designation	Company Secretary and Compliance Officer

Details of Cyber security incidence	
Whether as per Regulation 27(2)(ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter	No
Number of cyber security incidence or breaches or loss of data event occurred during the quarter	

Sr.	Date of the event	Brief details of the event

Signatory Details	
Name of signatory	Basavraj Loni
Designation of person	Company Secretary and Compliance Officer
Place	Navi Mumbai
Date	17-10-2025

Investor Grievance Details	
No. of investor complaints pending at the beginning of Quarter	0
No. of investor complaints received during the Quarter	0
No. of investor complaints disposed off during the Quarter	0
No. of investor complaints those remaining unresolved at the end of the Quarter	0