

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)	30-09-2025
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	2.87
As on the end of previous 1st quarter	74	2.72
As on the end of previous 2nd quarter	74	4.23
As on the end of previous 3rd quarter	74	3.88
As on the end of previous 4th quarter	74	4.37

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) =	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.)
								No of Voting (XIV) Rights			Total as a % of (A+B+C)					
								Class eg:X	Class eg: Y	Total						

															(XA+XB+XC)	(XI)=(VII+X)
(A)	Promoter & Promoter Group	7	62411997			62411997	75	62411997	62411997	75						62411997
(B)	Public	61615	20806405			20806405	25	20806405	20806405	25				2673513	2673513	23479918
(C)	Non Promoter- Non Public	0	0			0		0	0	0						0
(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	61622	83218402			83218402	100	83218402	83218402	100				2673513	2673513	85891915

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	72.66											62411997			
(B)	Public	27.34											20806405	0	0	0
(C)	Non Promoter-Non Public												0			
(C1)	Shares underlying DRs												0			
(C2)	Shares held by Employee Trusts	0											0			
	Total	100											83218402	0	0	0

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group																
Sr. No.	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 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 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					12

(d)	Any Other (specify)	1	62411985			62411985	75	62411985		62411985	75					62411985
Sub-Total (A)(1)		7	62411997			62411997	75	62411997		62411997	75					62411997
(2)	Foreign															
Total Shareholding of Promoter and Promoter Group (A)=(A)(1)+(A)(2)		7	62411997			62411997	75	62411997		62411997	75					62411997
B	Table III - Statement showing shareholding pattern of the Public shareholder															
(1)	Institutions (Domestic)															
(a)	Mutual Funds	3	2203079			2203079	2.65	2203079		2203079	2.65			0	0	2203079
(b)	Venture Capital Funds	0	0			0	0	0		0	0			0	0	0
(c)	Alternate Investment Funds	2	300000			300000	0.36	300000		300000	0.36			0	0	300000
(d)	Banks	0	0			0	0	0		0	0			0	0	0
(e)	Insurance Companies	1	283720			283720	0.34	283720		283720	0.34			0	0	283720

(f)	Provident Funds/ Pension Funds	0	0			0	0	0		0	0			0	0	0
(g)	Asset reconstruct ion companies	0	0			0	0	0		0	0			0	0	0
(h)	Sovereign Wealth Funds	0	0			0	0	0		0	0			0	0	0
(i)	NBFCs registered with RBI	0	0			0	0	0		0	0			0	0	0
(j)	Other Financial Institutions	0	0			0	0	0		0	0			0	0	0
(k)	Any Other (specify)	0	0			0	0	0		0	0			0	0	0
Sub-Total (B)(1)		6	2786799			2786799	3.35	2786799		2786799	3.35			0	0	2786799
(2)	Institutions (Foreign)															
(a)	Foreign Direct Investment	0	0			0	0	0		0	0			0	0	0

(b)	Foreign Venture Capital Investors	0	0			0	0	0		0	0			0	0	0
(c)	Sovereign Wealth Funds	0	0			0	0	0		0	0			0	0	0
(d)	Foreign Portfolio Investors Category I	27	1973582			1973582	2.37	1973582		1973582	2.37			0	0	1973582
(e)	Foreign Portfolio Investors Category II	1	250000			250000	0.3	250000		250000	0.3			0	0	250000
(f)	Overseas Depositories (holding DRs) (balancing figure)	0	0			0	0	0		0	0			0	0	0
(g)	Any Other (specify)	0	0			0	0	0		0	0			0	0	0
Sub-Total (B)(2)		28	2223582			2223582	2.67	2223582		2223582	2.67			0	0	2223582
(3)		Central Government / State Government(s)														

(a)	Central Government / President of India	0	0			0	0	0	0	0	0			0	0	0
(b)	State Government / Governor	0	0			0	0	0	0	0	0			0	0	0
(c)	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	0	0			0	0	0	0	0	0			0	0	0
Sub-Total (B)(3)		0	0			0	0	0	0	0	0			0	0	0
(4)	Non-institutions															
(a)	Associate companies / Subsidiaries	0	0			0	0	0	0	0	0			0	0	0

(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	2	4326			4326	0.01	4326		4326	0.01			392318	392318	396644
(d)	Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)	0	0			0	0	0		0	0			0	0	0
(e)	Trusts where any person belonging to 'Promoter	0	0			0	0	0		0	0			0	0	0

	and Promoter Group' category is 'trustee', 'beneficiary', or 'author of the trust'															
(f)	Investor Education and Protection Fund (IEPF)	0	0			0	0	0		0	0			0	0	0
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	59281	75108 93			75108 93	9.03	75108 93		75108 93	9.0 3			147215 3	147215 3	898304 6
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	66	46811 54			46811 54	5.63	46811 54		46811 54	5.6 3			0	0	468115 4

(i)	Non Resident Indians (NRIs)	708	505833			505833	0.61	505833		505833	0.61			0	0	505833
(j)	Foreign Nationals	0	0			0	0	0		0	0			0	0	0
(k)	Foreign Companies	0	0			0	0	0		0	0			0	0	0
(l)	Bodies Corporate	216	2676569			2676569	3.22	2676569		2676569	3.22			0	0	2676569
(m)	Any Other (specify)	1307	411924			411924	0.49	411924		411924	0.49			0	0	411924
Sub-Total (B)(4)		61581	15796024			15796024	18.98	15796024		15796024	18.98			2673513	2673513	18469537
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)		61615	20806405			20806405	25	20806405		20806405	25			2673513	2673513	23479918
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)		61622	83218 402			83218 402	100	83218 402		83218 402	100			267351 3	267351 3	858919 15
Total (A+B+C)		61622	83218 402			83218 402	100	83218 402		83218 402	100			267351 3	267351 3	858919 15

(a)	Individuals/Hindu undivided Family	0											12				
(d)	Any Other (specify)	72.66											62411985				
Sub-Total (A)(1)		72.66											62411997				
(2)	Foreign																
Total Shareholding of Promoter and Promoter Group (A)=(A)(1)+(A)(2)		72.66											62411997				
B	Table III - Statement showing shareholding pattern of the Public shareholder																
(1)	Institutions (Domestic)																
(a)	Mutual Funds	2.56											2203079	0	0	0	
(b)	Venture Capital Funds	0											0	0	0	0	
(c)	Alternate Investment Funds	0.35											300000	0	0	0	
(d)	Banks	0											0	0	0	0	
(e)	Insurance Companies	0.33											283720	0	0	0	

(f)	Provident Funds/ Pension Funds	0											0	0	0	0
(g)	Asset reconstruction companies	0											0	0	0	0
(h)	Sovereign Wealth Funds	0											0	0	0	0
(i)	NBFCs registered with RBI	0											0	0	0	0
(j)	Other Financial Institutions	0											0	0	0	0
(k)	Any Other (specify)	0											0	0	0	0
Sub-Total (B)(1)		3.24											2786799	0	0	0
(2)	Institutions (Foreign)															
(a)	Foreign Direct Investment	0											0	0	0	0
(b)	Foreign Venture Capital Investors	0											0	0	0	0

(c)	Sovereign Wealth Funds	0											0	0	0	0
(d)	Foreign Portfolio Investors Category I	2.3											1973582	0	0	0
(e)	Foreign Portfolio Investors Category II	0.29											250000	0	0	0
(f)	Overseas Depositories (holding DRs) (balancing figure)	0											0	0	0	0
(g)	Any Other (specify)	0											0	0	0	0
Sub-Total (B)(2)		2.59											2223582	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											0	0	0	0
(c)	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	0											0	0	0	0
Sub-Total (B)(3)		0											0	0	0	0
(4)	Non-institutions															
(a)	Associate companies / Subsidiaries	0											0	0	0	0
(b)	Directors and their relatives (excluding independent directors and nominee directors)	0.95											5325	0	0	0
(c)	Key Managerial Personnel	0.46											4326	0	0	0

(d)	Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)	0											0	0	0	0
(e)	Trusts where any person belonging to 'Promoter and Promoter Group' category is 'trustee', 'beneficiary', or 'author of the trust'	0											0	0	0	0
(f)	Investor Education and Protection Fund (IEPF)	0											0	0	0	0
(g)	Resident Individuals holding	10.46											7510893	0	0	0

	nominal share capital up to Rs. 2 lakhs															
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	5.45											4681154	0	0	0
(i)	Non Resident Indians (NRIs)	0.59											505833	0	0	0
(j)	Foreign Nationals	0											0	0	0	0
(k)	Foreign Companies	0											0	0	0	0
(l)	Bodies Corporate	3.12											2676569	0	0	0
(m)	Any Other (specify)	0.48											411924	0	0	0
Sub-Total (B)(4)		21.5											15796024	0	0	0
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)		27.34											20806405	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											83218402	
Total (A+B+C)		100											83218402	
Disclosure of notes on shareholding pattern														Textual Information (1)

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	72.66	0	0	0	0	72.66	

percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)							
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)	1.76	1.76	
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	

Any Other (specify)					
Sr. 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	1304	1	1307	
No. of fully paid up equity shares held (IV)	66	411856	2	411924	
Total nos. shares held (VII) = (IV)+(V)+ (VI)	66	411856	2	411924	
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0	0.49	0	0.49	
Number of Voting Rights held in each class of securities (IX)					
Class eg: X	66	411856	2	411924	
Total	66	411856	2	411924	
Total as a % of Total Voting rights	0	0.49	0	0.49	
No. Of Outstanding ESOP Granted (XC)	0	0	0	0	
No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	0	0	0	0	
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	66	411856	2	411924	
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	0.48	0	0.48	
Number of equity shares held in dematerialized form (XIV)	66	411856	2	411924	
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*:					Date of creation / acquisition of significant beneficial interest
	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:					
											Shares	Voting rights	Rights on distributable dividend or any other distribution	Exercise of control	Exercise of significant influence	
1	Rishal		1357022	Mauritius		Fino Paytec	AAACF9869M		India		14.04			No	No	08-07-2011

	Tane e					h Limite d										
Total:											14.04	0	0			