

## Frequently Asked Questions (FAQs)

### 1. What is the address of the registered office of Fino Payments Bank Limited?

The registered office address of the Fino Payments Bank Limited ("Bank") is situated at "Minspace Juinagar, Plot No Gen 2/1/F, Tower 1, 8th Floor, TTC Industrial Area, MIDC Shirwane, Juinagar, Navi Mumbai - 400 706"

### 2. Where the shares of the Bank are listed?

Shares of the Bank are listed on the BSE Limited (BSE) and National Stock Exchange of India Limited (NSE).

### 3. Who is the Registrar and Share Transfer Agents of the Bank?

The Registrar and Share Transfer Agents of the Bank is :

KFin Technologies Limited  
Registrar and Share Transfer Agent,  
Selenium Tower B, Plot 31 & 32,  
Gachibowli, Financial District, Nanakramguda,  
Serilingampally, Hyderabad – 500 032,  
Telangana, India  
Contact details : +91 40 6716 2222/ 7961 100

### 4. What is Dematerialisation of shares?

Dematerialisation of shares is the process of converting physical share certificates (paper) into an electronic format, stored in a Demat account of the person maintained with Depository Participant (DP). It makes the shares easily tradable, manageable, and secure, eliminating risks like loss or forgery.

### 5. Can dematerialized shares be pledged?

Yes, dematerialised shares can be pledged for the purpose of availing of any loan/ credit facilities or collateral arrangement with banks/ financial institutions.

### 6. How can I register my email id?

In order to register your email id, in respect of shares held in the demat mode, kindly update the email ID with your Depository Participant (DP). We recommend that you register your email id with your DP to receive important communications of the Bank from time to time.

**7. How do I receive annual report on demat shares? Will I be able to attend the AGM?**

On record date, the Depository Participants will provide the Beneficiary Position (known as Benpos) containing the list of demat account holders and the number of shares held in electronic form. On the basis of Benpos, the Bank will circulate the Annual report to the shareholders.

**8. How can I update my details regarding change in my address, bank account details etc. in respect of shares held in demat form?**

As you hold a demat account, all request/communication regarding change in address, bank account details, ECS mandate, registration of nomination etc. needs to be submitted to your DP directly.

**9. Where can I find the latest financial results?**

The latest financial results are uploaded under the Quarterly Results tab under Investors section at the link given below-

<https://docs.fino.bank.in/investors/quarterly-results>

**10. How to access the annual reports of the Bank?**

The Annual reports cab be accessed from the Financials tab under the Investor section at the link given below-

<https://docs.fino.bank.in/investors/financials#annual-report>.

**11. Where can I find the Bank's credit rating information?**

The latest credit rating is uploaded under the Announcements & Intimation tab under Investors section at the link given below-

<https://docs.fino.bank.in/investors>

**12. Where are analyst presentations and earnings releases?**

The latest analyst presentations and earnings are uploaded under the Quarterly Results tab under Investors section at the link given below -

<https://docs.fino.bank.in/investors/quarterly-results>

**13. How shareholders can participate and vote in the General Meeting?**

The procedure for participating in the AGM shall be provided in the notice of the general meeting.

Bank provides the facility of remote e-Voting and e-Voting during the AGM to its members holding shares as on the cut-off date decided by the Bank, to exercise their right to vote through electronic means on any or all of the businesses specified in the Notice.

Only a person whose name is recorded in the Register of members or in the Register of Beneficial Owners maintained by the RTA of Bank as on the cut-off date, shall be entitled to avail the facility of Remote e-voting or casting vote through e-Voting system during the AGM.

The voting rights of the members shall be in proportion to their shares of the paid-up equity share capital of the Bank as on the cut-off date, subject to the provisions of the Banking Regulation Act, 1949, as amended from time to time and Reserve Bank of India (Payments Banks – Acquisition and Holding of Shares or Voting Rights) Directions, 2025.

**14. What are the contact details for Investor grievances ?**

The investors may refer to the Investor section for accessing the contact details for any investor grievances under the below link -  
<https://docs.fino.bank.in/investors>

**15. Where can I access the stock exchange disclosures?**

The stock exchange disclosures can be accessed under the Announcements tab under the Investors section at the link given below -  
<https://docs.fino.bank.in/investors/announcements-intimation>

**16. Who are the directors of the Bank? Where can I access their profile?**

The details regarding the Board of Directors can be accessed from the following link-  
<https://docs.fino.bank.in/investors/corporate-governance#leadership-tab>.

**17. What is nomination facility?**

Section 72 of the Companies Act, 2013 allows shareholders to nominate individuals. This option is particularly beneficial for shareholders who hold shares in their own name. In the case of shares held jointly by individuals, the nomination will only come into effect in the event of death of all joint holders. To nominate someone for dematerialized shares, you must contact your Depository Participant (DP).

**18. What rights does a nominee have?**

In accordance with Section 72 of the Companies Act, 2013, the nominee is entitled to all rights in the securities of the deceased shareholder, excluding all other individuals. In the event of death of the shareholder, the nominee will inherit all the shareholder's rights. If there are joint holders, the nominee will only receive the rights in the event of death of all joint holders. The nominee must inform the Bank, RTA, or DP, as applicable, of the death of the shareholder along with the attested copy of the death certificate.

**19. Who can appoint a nominee and who can be appointed as a nominee?**

Individual shareholders who hold the shares in single name or joint names can appoint a nominee. If the shares are held jointly, all joint holders together must appoint the nominee. The nominee must be legally capable of entering into a contract. Minor(s) can be appointed as the nominee, provided the legal guardian is designated.

**20. What is the legal position of the nominee in case of death of the shareholders?**

The nominee acts as a Trustee of the securities of the original security holder and transfers the securities to the legal heir.

In case the nomination is made by joint-holders, it will come into play only upon the death of all the joint holders. Therefore, if one of the joint shareholders dies, the shares will devolve on the surviving shareholders to the exclusion of the nominee. In this case, the surviving shareholders may make a fresh nomination if they so desire.

**21. Can a registered nomination be modified? What is the effect of nomination upon transfer of shares?**

Yes. A nomination once made can be revoked by making a fresh nomination. In case joint shareholders have made a nomination, and one of them expires, the surviving shareholder(s) can make a fresh nomination. Further, upon transfer of shares, the nomination stands automatically rescinded.

**22. Can a Non-Resident (NRI) nominate and can an NRI be nominated?**

Yes, an NRI can nominate. However, a Power of Attorney holder cannot nominate on behalf of NRI. NRI can be a nominee on repatriable or non-repatriable basis subject to RBI's permission as applicable.