September 07, 2026

BSE Limited
P.J. Towers,
Dalal Street,
Mumbai- 400 001

Scrip Code: 543386

National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra - Kurla Complex,
Bandra (E), Mumbai - 400 051

Symbol: FINOPB

Dear Sir/ Madam,

Sub: Notice of the 10th Annual General Meeting ("AGM") of Fino Payments Bank Limited ("Bank") for the FY2025-26

We would like to inform that pursuant to the Regulation 34(1) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI Listing Regulations**"), the 10th AGM of the Bank will be held on Tuesday, September 29, 2026 at 12:00 Noon (IST) through Video Conferencing ("**VC**") or Other Audio Visual Means ("**OAVM**").

Further, the Bank has commenced the dispatch of the Annual Report for the FY2025-26 along with the Notice of the AGM through electronic mode to those Members whose e-mail addresses are registered with the Depository Participants/ RTA/ Bank. The Bank has dispatched the physical letters containing the web-link of Annual Report to those Members whose e-mail addresses are not registered with the Depository Participants/ RTA/ Bank.

The Notice of 10th AGM shall be available on the website of the Bank at www.fino.bank.in and also on the websites of the Stock Exchanges viz. BSE Limited at www.bseindia.com, National Stock Exchange of India Limited at www.nseindia.com and on the website of the e-voting service provider engaged by the Bank viz. National Securities Depository Limited at www.evoting.nsdl.com.

Kindly take the same on record.

Yours faithfully,

For Fino Payments Bank Limited

Basavraj Shivanand Loni
Digitally signed by Basavraj Shivanand Loni
Date: 2026.09.07 21:55:00 +05'30'

Basavraj Loni
Company Secretary & Compliance Officer

Place: Navi Mumbai

Encl.: As above

FINO PAYMENTS BANK LIMITED
CIN: L65100MH2007PLC171959
Regd. Office: Mindspace Juinagar, Plot No Gen 2/1/F, Tower 1,
8th Floor, TTC Industrial Area, MIDC Shirwane, Juinagar, Navi Mumbai,
Thane - 400706
Phone: +91 22 7104 7000
E-mail: cs@fino.bank.in | website: www.fino.bank.in

NOTICE

NOTICE is hereby given that the **10th (Tenth) Annual General Meeting ("AGM")** of the members of **Fino Payments Bank Limited ("Bank")** will be held on **Tuesday, September 29, 2026 at 12:00 Noon**, Indian Standard Time **("IST")** through Video Conferencing **("VC")** or Other Audio-Visual Means **("OAVM")**, in compliance with the relevant provisions of the Companies Act, 2013 and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with relevant circulars issued by Ministry of Corporate Affairs **("MCA")** and Securities and Exchange Board of India **("SEBI")** in this regard, to transact the following business:

ORDINARY BUSINESS:

1. **To receive, consider and adopt the audited financial statements of the Bank for the financial year ended March 31, 2026 together with the reports of the Board of Directors and Auditors thereon.**

By order of the Board of Directors
For Fino Payments Bank Limited

Basavraj Loni
Company Secretary & Compliance Officer
ICSI Membership No. ACS: 23095

Registered Office:
Mindspace Juinagar,
Plot No Gen 2/1/F, Tower 1,
8th Floor, TTC Industrial Area,
MIDC Shirwane, Juinagar,
Navi Mumbai, Thane - 400706
CIN: L65100MH2007PLC171959
Email: cs@fino.bank.in
Website: www.fino.bank.in

Place: Navi Mumbai
Date: August 24, 2026

NOTES:

1. As per the current composition of the Board, the Bank has five Independent Directors, and two Nominee Directors representing the Holding Company. Pursuant to Section 152(6)(c) of the Companies Act, 2013 ("**Act**"), Independent Directors are not liable to retire by rotation. Further, in accordance with the provisions of the Articles of Association of the Bank, the Nominee Directors of the Holding Company are appointed by the shareholders of the Bank, on a non-retiring basis. In view of the same, none of the Directors on the Board of the Bank are subject to retirement by rotation. Accordingly, the agenda item relating to the retirement of Directors by rotation and their re-appointment does not form part of the Notice convening the 10th Annual General Meeting.

2. The MCA vide General Circular No. 03/2025 dated September 22, 2025 have permitted the companies to hold Annual General Meetings through VC / OAVM, without physical presence of the members at a common venue and provided relaxation from dispatching of physical copy of Annual Report till further notice.

3. In compliance with the provisions of the Act, Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI Listing Regulations**") and MCA Circulars, the AGM of the Bank is being held through VC/ OAVM. Hence, the members can attend and participate in the ensuing AGM through VC/ OAVM only. The proceedings of the AGM will be deemed to be conducted at the Registered Office of the Bank which shall be the deemed Venue of the AGM.

4. In compliance with the MCA Circulars and SEBI Circulars, the Notice of the AGM along with the Annual Report for the FY2025-26 are being sent only through electronic mode to those members whose e-mail addresses are registered with the Bank/ Registrar and Transfer Agent ("**RTA**") i.e. KFin Technologies Limited ("**KFIN**") or with the Depository Participant ("**DP**"). A letter providing the web-link for accessing the Annual report, including the exact path, will be sent to those members who have not registered their email address with the Bank/RTA/DP.

5. The members will be entitled to get a physical copy of the Annual Report for the FY2025-26, free of cost, upon sending a request to the Bank on cs@fino.bank.in. The members may note that the Notice of the AGM and the Annual Report are also available on the Bank's website at www.fino.bank.in and on the websites of Stock Exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com. The Notice of the AGM and the Annual Report is also available on website of e-Voting agency i.e., National Securities Depository Limited ("**NSDL**") at www.evoting.nsdl.com.

   The Bank has enabled the members to participate at the AGM through the VC/ OAVM facility provided by NSDL. The instructions for participation by members are given in the subsequent paragraphs.

6. **PROXIES:**

   Pursuant to the provisions of the Act, a member entitled to attend and vote at the AGM is entitled to appoint a proxy to attend and vote on his/ her behalf and the proxy need not be a member of the Bank. Since this AGM is being held pursuant to the MCA Circulars and SEBI Circulars through VC/ OAVM, physical attendance of members has been dispensed with. Accordingly, the facility for appointment of proxies by the members will not be available for the AGM and hence the Proxy Form and Attendance Slip including the route map are not annexed to this Notice.

7. The Institutional/ Corporate members (i.e. other than individuals/ HUF, NRI, etc.) intending their authorized representatives to attend the AGM through VC/ OAVM on its behalf and to vote through remote e-Voting are requested to send scanned certified true copy (PDF/JPEG Format) of the Board Resolution/ Authority Letter etc. to the Scrutinizer by e-mail through its registered e-mail address at cskaushikjoshi@gmail.com with a copy marked to cs@fino.bank.in

   The Institutional / Corporate members can also upload the aforesaid documents by clicking on "**Upload Board Resolution / Authority Letter**" displayed under "**e-Voting**" tab in their login.

8. In case of joint holders, only such joint holder who is higher in the order of names as per the Register of members of the Bank will be entitled to vote at the AGM.

9. The members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Act.

10. All relevant documents referred to in this Notice requiring the approval of the members at the AGM will be available for inspection by the members. Members who wish to inspect the documents are requested to send an e-mail to cs@fino.bank.in mentioning their name, folio no. / Client ID and DP ID, and the documents they wish to inspect, with a self-attested copy of their PAN card attached to the e-mail.

11. The information related to the unpaid dividend has not been provided in this Notice as the Bank has not declared any dividend during any preceding years and hence, the provisions of Section 124 of the Act read with IEPF (Accounting, Audit, Transfer and Refund) Rules, 2016 are not applicable.

12. Members are requested to update their details such as name, postal address, e-mail address, telephone/ mobile numbers, Permanent Account Number (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code etc. with their DPs. Members may contact their respective DPs for availing the nomination facility.

13. The SEBI vide its circulars has mandated the submission of PAN by every participant in securities market. Members holding shares in electronic form are, therefore, requested to submit their PAN details to their DP for KYC updation.

14. **Updation of PAN, e–mail address, Bank account and other details**:

    Members may follow the process detailed below for registration of e-mail address, updation of bank account details, etc.

    Type of holder

    - **Shareholder holding shares in Physical form:**

      For availing the following investor services, send a written request in the prescribed forms to KFIN by email to einward.ris@kfintech.com or by post to Selenium Building, Tower B, Plot nos. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Telangana – 500 032.

      - Form to register / change / update PAN, bank details, signature, e-mail address, mobile no. and address: **Form ISR-1**
      - Form for confirmation of signature of securities holder by the Banker: **Form ISR-2**
      - Form for nomination pursuant to Section 72 of the Act: **Form SH-13**
      - Form for declaration to opt-out of nomination: **Form ISR-3**
      - Form for cancellation or variation of nomination: **Form SH-14**
      - Form for requesting issue of duplicate certificate and other service requests for shares / debentures / bonds, etc., held in physical form: **Form ISR-4**

      The forms for updating the above details are available at https://www.fino.bank.in/investor-relations

    - **Shareholder holding shares in Dematerialized mode:**

      Please contact your DP to register / update your e-mail address, bank account details, address, etc. in your demat account, as per the process advised by your DP.

15. As per Regulation 40 of SEBI Listing Regulations, as amended, securities of listed companies can be transferred only in dematerialized form. Further, as per SEBI Circular dated January 25, 2022, the request of transmission or transposition of securities shall only be processed in dematerialized form by following the steps mentioned in the said circular. In view of the above and to eliminate all risks associated with physical shares and avail various benefits of dematerialization, Member is advised to dematerialize the share held by him in physical form. For this purpose, Member can contact the Bank at cs@fino.bank.in or KFIN at einward.ris@kfintech.com for assistance in this regard.

16. **Procedure & Instructions for e-Voting and joining the AGM through VC/ OAVM are as follows:-**

A. VOTING THROUGH ELECTRONIC MEANS:

a. In terms of Section 108 and other applicable provisions, if any, of the Act, read with the Companies (Management and Administration) Rules, 2014 and other relevant rules made thereunder, as amended, Regulation 44 of the SEBI Listing Regulations and MCA Circulars read with SEBI Circulars, the Bank is pleased to provide the facility of remote e-Voting and e-Voting during the AGM to its members holding shares as on Tuesday, September 22, 2026 ("**cut-off date**"), to exercise their right to vote through electronic means on the business specified in this Notice. The Bank has engaged the services and made necessary arrangements with NSDL for facilitating voting through electronic means, as authorized e-Voting agency.

b. The Remote e-voting commences on Friday, September 25, 2026 at 9:00 a.m. (IST) and ends on Monday, September 28, 2026 at 5:00 p.m. (IST). The e-Voting module shall be disabled by NSDL for voting thereafter.

c. A person who is not a shareholder as on the cut-off date should treat this Notice for information purpose only.

   Those members, who will be present in the AGM through VC/ OAVM facility and have not cast their vote on the Resolution through Remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system during the AGM.

d. The members who have cast their vote by Remote e-Voting prior to the AGM may also attend/ participate in the AGM through VC/ OAVM but shall not be entitled to cast their vote again.

e. 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 dated November 28, 2025.

f. Only a person whose name is recorded in the Register of members or in the Register of Beneficial Owners maintained by the RTA 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.

g. The members are strongly advised to use the e-voting procedure by themselves and not through any other person.

h. The Board of Directors has appointed Mr. Tribhuwneshwar Kaushik (Membership No: F10607) and in his absence, Mr. Savyasachi Joshi (Membership No: F12752) of M/s. Kaushik Joshi & Co., Practising Company Secretaries, as the Scrutinizer to scrutinize the Remote e-Voting process and the e-Voting process during the AGM, in a fair and transparent manner.

The details of the process and the way to vote electronically on NSDL e-Voting system consists of 'Two Steps' which are mentioned below:

Step 1: Access to NSDL e-Voting system

A) Login method for e-Voting for Individual shareholders holding securities in demat mode

In terms of SEBI circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 09, 2020 on e-Voting facility provided by listed companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and DPs. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Login method for Individual shareholders holding securities in demat mode is given below:

Type of shareholders	Login Method
Individual shareholders holding securities in demat mode with NSDL	1. Existing IDeAS user can visit the e-Services website of NSDL Viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. On the e-Services home page click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section, this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added services. Click on "Access to e-Voting" under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be re-directed to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. 2. If you are not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select "Register Online for IDeAS Portal" or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp 3. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number held with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on Bank name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. 4. Shareholders can also download NSDL Mobile App "NSDL Speede" facility by scanning the QR code mentioned below for seamless voting experience. **NSDL Mobile App is available on** App Store Google Play

Type of shareholders	Login Method
Individual shareholders holding securities in demat mode with CDSL	1. Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The users to login Easi /Easiest are requested to visit CDSL website www.cdslindia.com and click on login icon & New System Myeasi Tab and then use your existing my easi username & password. 2. After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the e-Voting is in progress as per the information provided by the Bank. On clicking the e-Voting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers, so that the user can visit the e-Voting service providers' website directly. 3. If the user is not registered for Easi/Easiest, option to register is available at CDSL website www.cdslindia.com and click on login & New System Myeasi Tab and then click on registration option. 4. Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the e-Voting is in progress and also able to directly access the system of all e-Voting Service Providers.
Individual shareholders (holding securities in demat mode) login through their depository participants	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. Upon logging in, you will be able to see e-Voting option. Click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

Important note: Shareholders who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL:

Login type	Helpdesk details
Individual shareholders holding securities in demat mode with NSDL	Shareholders facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.com or call at 022 - 4886 7000
Individual shareholders holding securities in demat mode with CDSL	Shareholders facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800-21-09911

B) Login Method for shareholders other than Individual shareholders holding securities in demat mode.

How to Log-in to NSDL e-Voting website

1. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com either on a Personal Computer or on a mobile.
2. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/ Member' section.
3. A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.

   Alternatively, if you are registered for NSDL e-services i.e. IDeAS, you can log-in at https://eservices.nsdl.com with your existing IDeAS login. Once you log-in to NSDL e-services after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.

4. Your User ID details are given below :

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	User ID
a) For members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example if your DP ID is IN300*** and Client ID is 12****** then your user ID is IN300***12******.
b) For members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID For example if your Beneficiary ID is 12************** then your user ID is 12**************.
c) For members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the company For example if folio number is 001*** and EVEN is 141949 then user ID is 141949001***

5. Password details for shareholders other than Individual shareholders are given below:
   a) If you are already registered for e-Voting, then you can use your existing password to login and cast your vote.
   b) If you are using NSDL e-Voting system for the first time, you will need to retrieve the 'initial password' which was communicated to you. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.
   c) How to retrieve your 'initial password'?
      i. If your email ID is registered in your demat account or with the company, your 'initial password' is communicated to you on your email ID. Trace the email sent to you from NSDL from your mailbox. Open the email and open the attachment i.e. .pdf file. Open the .pdf file. The password to open the .pdf file is your 8 digit client ID for NSDL account, last 8 digits of client ID for CDSL account. The .pdf file contains your 'User ID' and your 'initial password'.
      ii. If your email ID is not registered, please follow the detailed procedure with respect to registration of e-mail addresses as mentioned in note no. 14 of this Notice.
6. If you are unable to retrieve or have not received the "Initial password" or have forgotten your password:
   a) Click on "Forgot User Details/Password?" (If you are holding shares in your demat account with NSDL or CDSL) option is available on www.evoting.nsdl.com.
   b) If you are still unable to get the password by aforesaid option, you can send a request at evoting@nsdl.com mentioning your demat account number, your PAN, your name and your registered address etc.
   c) Shareholders can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.
7. After entering your password, tick on Agree to "Terms and Conditions" by selecting on the check box.
8. Now, you will have to click on "Login" button.
9. After you click on the "Login" button, Home page of e-Voting will open.

Step 2: Cast your vote electronically on NSDL e-Voting system

1. After successful login at Step 1, you will be able to see all the companies "EVEN" in which you are holding shares and whose voting cycle is in active status.
2. Select "EVEN" of Fino Payments Bank Limited i.e. 141949
3. Now you are ready for e-Voting as the voting page opens.
4. Cast your vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on "Submit" and also "Confirm" when prompted.
5. Upon confirmation, the message "Vote cast successfully" will be displayed.
6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.
7. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.

The instructions for shareholders for e-voting on the day of the AGM are as under:-

1. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned above for remote e-Voting.
2. Only those shareholders, who will be present in the AGM through VC/OAVM and have not cast their vote on the Resolution through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system in the AGM.
3. Shareholders who have voted through remote e-Voting will be eligible to attend the AGM. However, they will not be eligible to vote at the AGM.

4. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for remote e-Voting.

General guidelines for shareholders

1. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-Voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the 'Forgot User Details/Password?' or 'Physical User Reset Password?' option available on https://www.evoting.nsdl.com to reset the password.

2. In case of any queries, you may refer the Frequently Asked Questions ("**FAQs**") for shareholders and e-Voting user manual for shareholders available at the download section of https://www.evoting.nsdl.com or call on toll free no.: 022-4886 7000 or send a request at evoting@nsdl.com

3. In case of any grievances connected with the facility of e-voting, please contact Ms. Pallavi Mhatre, Deputy Vice President, NSDL, 3rd Floor, Naman Chamber, Plot C-32, G-Block, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400 051 or write to evoting@nsdl.com.

Process for those shareholders whose e-mail IDs are not registered with the depositories for procuring user ID and password and registration of e-mail IDs for e-Voting for the resolution set out in this notice:

1. For the shares held in demat mode, please provide DPID-CLID (16 digit DPID + CLID or 16-digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self-attested scanned copy of PAN Card), Aadhaar (self-attested scanned copy of Aadhaar Card) to cs@fino.bank.in. If you are an Individual shareholder holding securities in demat mode, you are requested to refer to the login method explained at Step 1 (A) i.e. Login method for e-Voting and joining virtual meeting for Individual shareholders holding securities in demat mode.

2. Alternatively, shareholders may send a request to evoting@nsdl.com for procuring user ID and password for e-voting by providing above mentioned documents.

3. In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and DPs. Shareholders are required to update their mobile number and e-mail ID correctly in their demat account in order to access e-Voting facility.

INSTRUCTIONS FOR SHAREHOLDERS FOR ATTENDING THE AGM THROUGH VC/OAVM ARE AS UNDER:

i. The shareholder will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-Voting system. The shareholders may access by following the steps mentioned above for 'Access to NSDL e-Voting system'. After successful login, you can see link of "**VC/OAVM link**" placed under "**Join meeting**" menu against company name. You are requested to click on VC/ OAVM link placed under Join Meeting menu. The link for VC/OAVM will be available in "Shareholder/ Member" login where the EVEN of the Bank will be displayed. Please note that the shareholders who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the Notice to avoid last minute rush.

ii. In accordance with the MCA Circulars, the VC/ OAVM will have a capacity to allow at least 1000 Shareholders to participate in the AGM and such participation shall be on a first-come-first-served basis. However, please note that pursuant to the MCA Circulars, large shareholders (i.e. shareholders holding 2% or more shareholding), promoters, institutional investors, directors, key managerial personnel, the chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, auditors, etc. may be allowed to attend the AGM without restriction on account of first-come-first-served principle.

iii. The link for joining the AGM through VC/ OAVM will be activated 30 minutes before the time scheduled for commencement of the AGM and will be closed 30 minutes after conclusion of the AGM. The shareholders may join the AGM by following the procedure mentioned in this Notice.

iv. The shareholders are encouraged to join the Meeting through laptops for better experience. Further, the shareholders will be required to allow camera and use internet with a good speed to avoid any disturbance during the meeting. Please note that participants connecting from mobile devices or tablets or through laptop connecting via mobile hotspot may experience audio/video loss due to fluctuation in their respective network. It is therefore recommended to use stable Wi-Fi or LAN connection to mitigate any kind of aforesaid glitches.

v. The shareholders who would like to express their views or ask questions during the AGM may register themselves as a speaker by sending request from their registered e-mail ID mentioning their name, DP ID and Client ID/ folio number, PAN, mobile number at cs@fino.bank.in in advance i.e. at least seven (7) days prior to date of AGM. Those shareholders who have registered themselves as a speaker will only be allowed to express their views/ ask questions during the AGM. The Bank reserves the right to restrict the number of questions and number of speakers depending on the availability of time for the AGM.

17. A person, who acquire shares of the Bank and becomes shareholder of the Bank after the date of sending of this Notice and hold shares as on the cut-off date i.e. Tuesday, September 22, 2026 can cast the vote by following instructions as mentioned in this Notice under “Access to NSDL e-voting system”

18. In line with "Green Initiative" the shareholders whose email addresses are not registered with the Bank/RTA or with their respective DP are requested to register and update their email address through respective DP.

19. The Scrutinizer shall, immediately after the conclusion of voting at the AGM, first count the votes cast during the AGM thereafter unblock the votes cast through remote e-Voting and make a consolidated Scrutinizer’s Report of the total votes cast in favour or against, if any, to the Part-Time Chairperson or Company Secretary who shall countersign the same, in accordance with the applicable provisions of law. The results of voting will be announced within 2 (two) working days of the conclusion of AGM and same along with the Scrutinizer’s Report will be available on the Bank’s website at www.fino.bank.in and on the e-Voting agency’s website i.e. NSDL at https://www.evoting.nsdl.com and communication of the same will be sent to BSE Limited and National Stock Exchange of India Limited. The Bank will also display the results of the AGM on the notice board at its Registered Office.