Payments Bank
फिनो पेमेंट्स बैंक

September 29, 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: <u>Scrutinizer's Report and Results of e-voting and remote e-voting on the resolutions as set out in the Notice of 10th Annual General Meeting ("AGM") of Fino Payments Bank Limited ("the Bank")</u>**

Pursuant to Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI Listing Regulations**"), we hereby enclose the results of the e-voting at the 10th AGM of the Bank held on September 29, 2026 through Video-Conferencing/ Other Audio Visual Means (**"VC/OAVM"**), as well as the results of the remote e-voting conducted for the resolution specified in the Notice of the 10th AGM dated August 24, 2026.

The resolution proposed in the AGM Notice was passed with requisite majority. The report of, Mr.Tribhuwneshwar Kaushik of M/s. Kaushik Joshi & Co., Practicing Company Secretaries, Scrutinizer to scrutinize the aforementioned e-voting process, is enclosed herewith.

Kindly take the same on record.

Thanking You,

Yours faithfully,

**For Fino Payments Bank Limited**

Basavraj Shivanand Loni

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Date: 2026.09.29 19:22:22 +05'30'

**Basavraj Loni**
**Company Secretary & Compliance Officer**
Place: Navi Mumbai

Encl: a/a

| | |
|---|---|
| **Name of the Company** | Fino Payments Bank Limited |
| **Date of AGM/~~EGM/Postal Ballot~~** | 29-09-2026 |
| **Total No. of Shareholders as on Record Date (i.e. September 22, 2026)** | 66863 |
| **No. of shareholders present in the meeting either in person or through proxy:** | |
| **a. Promoters and Promoter Group** | 0 |
| **b. Public** | 0 |
| **No. of Shareholders attended the meeting through Video Conferencing** | |
| **a. Promoters and Promoter Group** | 1 |
| **b. Public** | 42 |

| | |
|---|---|
| Resolution No. | 1 |
| Resolution Required (Ordinary/Special) | Ordinary- 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. |
| Whether promoter/ promoter group are interested in the agenda/resolution? | No |

| Category | Mode of Voting | No. of shares held | No. of votes polled | % votes polled on outstanding shares | No. of votes - in favour | No. of votes - in Against | % of votes - in favour | % of votes - in Against |
|---|---|---|---|---|---|---|---|---|
| | | (1) | (2) | (3)= [(2)/(1)]*100 | (4) | (5) | (6)=[(4)/(2)]*100 | (7)=[(5)/(2)]*100 |
| Promoter and Promoter Group | E-voting | 62411997 | 21636783 | 34.67 | 21636783 | 0 | 100.00 | 0 |
| | Poll | | 0 | 0 | 0 | 0 | 0 | 0 |
| | Postal Ballot(if applicable) | | 0 | 0 | 0 | 0 | 0 | 0 |
| | **Total** | **62411997** | **21636783** | **34.67** | **21636783** | **0** | **100.00** | **0** |
| Public Institutions | E-voting | 73340 | 11304 | 15.41 | 11304 | 0 | 100 | 0 |
| | Poll | | 0 | 0 | 0 | 0 | 0 | 0 |
| | Postal Ballot(if applicable) | | 0 | 0 | 0 | 0 | 0 | 0 |
| | **Total** | **73340** | **11304** | **15.41** | **11304** | **0** | **100.00** | **0** |
| Public non-institutions | E-voting | 20733065 | 305757 | 1.47 | 90502 | 215255 | 29.60 | 70.40 |
| | Poll | | 0 | 0 | 0 | 0 | 0 | 0 |
| | Postal Ballot (if applicable) | | 0 | 0 | 0 | 0 | 0 | 0 |
| | **Total** | **20733065** | **305757** | **1.47** | **90502** | **215255** | **29.60** | **70.40** |
| | **Total** | **83218402** | **21953844** | **26.38** | **21738589** | **215255** | **99.02** | **0.98** |

Poddar Road, Malad (East), Mumbai-400097.
Peer Review Certificate No. 8388/2026

# FINO PAYMENTS BANK LIMITED

(CIN: L65100MH2007PLC171959)

Registered Office: Mindspace Juinagar, 8th Floor, Plot No. Gen 2/1/F, Tower 1, TTC Industrial Area, MIDC Shirwane, Juinagar, Navi Mumbai, Thane – 400706.

# CONSOLIDATED SCRUTINIZER'S REPORT

**ON**

**THE ELECTRONIC VOTING ("E-VOTING") PROCESS (REMOTE E-VOTING) AND E-VOTING CONDUCTED AT THE 10TH ANNUAL GENERAL MEETING OF FINO PAYMENTS BANK LIMITED HELD THROUGH VIDEO CONFERENCING ("VC")/ OTHER AUDIO-VISUAL MEANS ("OVAM") ON TUESDAY, SEPTEMBER 29, 2026.**

## REPORT OF THE SCRUTINIZER

**[Pursuant to Section 108 of the Companies Act, 2013 and Rule 20 of Companies (Management and Administration) Rules, 2014 as amended]**

**To,**
**Mr. Basavraj Loni**
**Company Secretary & Compliance Officer**
Fino Payments Bank Limited

10th Annual General Meeting of Fino Payments Bank Limited held on Tuesday, September 29, 2026 at 12:00 noon (IST) through Video Conferencing ("**VC**")/Other Audio-Visual Means ("**OAVM**")

Dear Sir,

I, **Tribhuwneshwar B. Kaushik**, Partner of **Kaushik Joshi & Co.**, Company Secretaries, having Office at 205, 2nd Floor, Nadiadwala Market, Poddar Road, Malad (East), Mumbai-400097, appointed by the Board of **FINO PAYMENTS BANK LIMITED** ("**Bank**") as the Scrutinizer for the purpose of scrutinizing electronic voting ("**e-voting**") process ("**remote e-voting**") and e-voting conducted at the 10th Annual General Meeting ( **"AGM"** ) pursuant to the provisions of Section 108 of the Companies Act, 2013 ("**Act**") read with Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended and in accordance with Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the 10th AGM of the Bank held through VC/ OVAM on Tuesday, September 29, 2026 at 12:00 noon (IST). I say, I am familiar and well versed with the concept of electronic voting system as prescribed under the said Rules.

I submit report as under:

a) The AGM was held through Video Conferencing ("VC") or Other Audio-Visual Means ("OAVM") in compliance with the provisions of the Companies Act, 2013, Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") and Ministry of Corporate Affairs and SEBI Circulars, without the physical presence of the Members at a common venue and as confirmed by the Bank, the Notice of the 10th AGM along with the Annual Report for F.Y. 2025-26 has been sent on September 07, 2026 only through electronic mode to those Members whose e-mail addresses are registered with the Bank, Registrar and Transfer Agent **("RTA")** or Central Depository Services (India) Limited **("CDSL") /** National Securities Depository Limited **("NSDL")** (collectively CDSL and NSDL be referred as **"Depositories")**. Further, a letter providing the QR Code and the web-link, giving the exact path where details of the Notice of AGM and Annual Report for the FY2025-26 is available on the website, was sent to those members, who had not registered their e-mail addresses.

b) Pursuant to MCA Circulars, Public Notice was published on Tuesday, September 08, 2026 in 'The Free Press Journal' and 'Financial Express' (English Newspapers) and in Navshakti (Marathi Newspaper) specifying the date, time of the AGM, manner in which the members can attend the AGM and confirming the dispatch of the Notice and the Annual report of the Bank for the FY 2025-26.

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c) The Compliance with the provisions of the Act and the Rules made there under relating to e-Voting (which includes remote e-voting and the e-voting provided at the AGM) to the Members on the resolution proposed in the Notice convening the $10^{th}$ AGM of the Bank was the responsibility of the Management. My responsibility as a scrutinizer was to ensure that the voting process is conducted in a fair and transparent manner and is restricted to making a Scrutinizer's Report of the votes cast in favour or against the resolution contained in the notice of the $10^{th}$ AGM and render a consolidated scrutinizer's report on the voting to the Chairman of the meeting or the Company Secretary on the said resolution.

d) The e-voting facility both for e-voting prior to the AGM (remote e-voting) and e-voting at the AGM was provided by NSDL.

e) The Members of the Bank as on the **"cut-off"** date i.e. Tuesday, September 22, 2026 were entitled to vote on the Resolution No. 1 as set out in the notice of AGM.

f) The remote e-voting period commenced on Friday, September 25, 2026 at 09:00 a.m. (IST) and concluded on Monday, September 28, 2026 at 5:00 p.m. (IST) and the NSDL remote e-voting portal was blocked thereafter.

g) At the $10^{th}$ AGM of the Bank held on Tuesday, September 29, 2026, the facility to vote through e-voting system had been provided to facilitate voting for those Members who were present at the Meeting through VC/OAVM but could not participate in the remote e-Voting to record their votes on the resolution to be passed.

h) After the closure of the e-voting at the AGM, the votes cast through e-voting at the AGM and through remote e-voting prior to the date of AGM were unblocked on Tuesday, September 29, 2026 around 01:45 p.m. in the presence of two witnesses who are not in the employment of the Bank.

i) I hereby submit a consolidated scrutinizer's report pursuant to Rule 20(4)(xii) of the Companies (Management and Administration) Rules, 2014 on the resolution contained in the Notice of the aforesaid $10^{th}$ AGM based on the scrutiny of remote e-voting and the e-voting at the AGM and votes cast therein by equity shareholders based on the data downloaded from the e-voting system by the NSDL.

j) The results of the remote e-Voting together with that of the voting through e-voting conducted at the AGM through VC/OAVM are as under:

1. **RESOLUTION NO. 1 AS AN ORDINARY RESOLUTION**

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.

(i) Voted **in favour** of the resolution:

| Particulars of Voting | Number of members voted | Number of votes cast by them | % of total number of valid votes cast |
|---|---|---|---|
| Remote e-voting | 132 | 21710541 | 98.8917 |
| E-voting at the AGM | 4 | 28048 | 0.1278 |
| **TOTAL** | **136** | **21738589** | **99.0195** |

(ii) Voted **against** the resolution:

| Particulars of Voting | Number of members voted | Number of votes cast by them | % of total number of valid votes cast |
|---|---|---|---|
| Remote e-voting | 8 | 215255 | 0.9805 |
| E-voting at the AGM | 0 | 0 | 0 |
| **TOTAL** | **8** | **215255** | **0.9805** |

(iii) **Invalid Votes:**

| Particulars of Voting | Total number of members whose votes were declared invalid | Total number of votes held by them |
|---|---|---|
| Remote e-voting | 0 | 0 |
| E-voting at the AGM | 0 | 0 |
| **TOTAL** | **0** | **0** |

**Resolution passed with requisite Majority**

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Based on the foregoing, the Resolution No. 1 has been passed with the requisite majority.

All the relevant records of Voting will be under my safe custody until the Chairman of the meeting considers, approves and signs the Minutes of the 10th Annual General Meeting and the same shall be handed over to the Company Secretary of the Bank for safe keeping.

Thanking You,

Sincerely,

**For KAUSHIK JOSHI & CO.**
**Company Secretaries**

Tribhuwneshwar Bhuwneshwar Kaushik

Digitally signed by Tribhuwneshwar Bhuwneshwar Kaushik
Date: 2026.09.29 19:07:46 +05'30'

**Tribhuwneshwar B. Kaushik**
**Partner**
**Membership No. FCS 10607**
**CP No. 16207**
**UDIN: F010607H001663984**

Place: Mumbai
Date: September 29, 2026

**For Fino Payments Bank Limited**

Basavraj Shivanand Loni

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Date: 2026.09.29 19:21:50 +05'30'

**Basavraj Loni**
Company Secretary & Compliance Officer