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: Business Responsibility and Sustainability Report for the FY2025-26

Ref: Regulation 34 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to the Regulation 34(2) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Business Responsibility and Sustainability Report (**"BRSR"**) of Fino Payments Bank Limited **("Bank")** forming part of Annual Report for the FY2025-26, is attached herewith.

The same 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 21:54:00 +05'30'

Basavraj Loni
Company Secretary & Compliance Officer

Place: Navi Mumbai

Encl.: As above

Business **Responsibility & SustainabilityReport**

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1. Corporate Identity Number (CIN) of the Listed Entity

- L65100MH2007PLC171959

2. Name of the Listed Entity

- Fino Payments Bank Limited

3. Year of incorporation

- 23/06/2007

4. Registered office address

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

5. Corporate address

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

6. E-mail

- cs@fino.bank.in

7. Telephone

- +91 22 7104 7000

8. Website

- https://www.fino.bank.in

9. Financial year for which reporting is being done

- FY2025-26

10. Name of the Stock Exchange(s) where shares are listed

- BSE Limited
- National Stock Exchange of India Limited

11. Paid-up Capital

- ₹83.22 Cr

12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report

- Name: Mr. Himanshu K Mishra
- Telephone number: 022 71047009
- e-mail ID: himanshu.m@fino.bank.in

13. Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).

- All the information is reported on standalone basis.

14. **Name of assurance provider:** NA

15. **Type of assurance obtained:** NA

II. Products/services

16. **Details of business activities (accounting for 90% of the Turnover):**

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	Financial Services	Payments Bank activities	100%

17. **Products/Services sold by the entity (accounting for 90% of the entity's Turnover):**

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1	Savings Account, Money transfer, CMS, BC Banking and Insurance	64191	100%

III. Operations

18. **Number of locations where plants and/or operations/offices of the entity are situated:**

Location	Number of plants	Number of offices	Total
National	NA	126	126
International	NA	NA	NA

19. **Markets served by the entity:**

a) **Number of locations**

Location	Number
National (No. of States)	All states and UTs in India
International (No. of Countries)	NA

b) **What is the contribution of exports as a percentage of the total turnover of the entity?** NA

c) **A brief on types of customers**

- Fino Payments Bank offers services to both retail as well as corporate customers. For retail customers, who are largely rural based, the Bank offers savings accounts, current accounts, mobile Banking, remittance, bill payments and third-party offerings such as insurance, and referral loans. For corporate clients across multiple sectors such as NBFC, MFI, Logistics, Edtech, eCommerce etc. the Bank offers cash management services.

V. Employees

20. **Details as at the end of Financial Year FY26:**

a. **Employees and workers (including differently abled):**

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
	EMPLOYEES					
1.	Permanent (D)	2,848	2,576	91.0%	272	9%
2.	Other than Permanent (E)	NA	NA	NA	NA	NA
3.	**Total Employees (D+E)**	**2,848**	**2,576**	**91.0%**	**272**	**9%**
	WORKERS*					
4.	Permanent (F)	NA	NA	NA	NA	NA
5.	Other than Permanent (G)	NA	NA	NA	NA	NA
6.	**Total Employees (F+G)**	**NA**	**NA**	**NA**	**NA**	**NA**

** The entire workforce of the Company is categorized as 'Permanent Employees'. Therefore, disclosures under 'Other than Permanent Employees' and 'Workers' category is not applicable.*

b) Differently abled Employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
	DIFFERENTLY ABLED EMPLOYEES					
1.	Permanent (D)	0	0	0	0	0
2.	Other than Permanent (E)	0	0	0	0	0
3.	**Total differently abled employees (D + E)**	**0**	**0**	**0**	**0**	**0**
	DIFFERENTLY ABLED WORKERS					
4.	Permanent (F)	NA	NA	NA	NA	NA
5.	Other than Permanent (G)	NA	NA	NA	NA	NA
6.	**Total differently abled workers (F + G)**	**NA**	**NA**	**NA**	**NA**	**NA**

21. Participation / Inclusion / Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B/A)
Board of Directors	8	3	37.5%
Key Management Personnel	4	0	0

22. Turnover rate for permanent employees and workers

	FY2025-26 (Turnover rate in current FY)			FY2024-25 (Turnover rate in previous FY)			FY2023-24 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	48%	30%	47%	53%	34%	46%	62%	32%	60%
Permanent Workers	NA	NA	NA	NA	NA	NA	NA	NA	NA

V. Holding, Subsidiary and Associate Companies (including joint ventures)

23. (a) Names of holding / subsidiary / associate companies / joint ventures

S. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1.	Fino PayTech Limited (FPL)	Holding company	FPL holds 75% stake in the Bank	No

VI. CSR Details

24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: Yes

(ii) Turnover (in ₹): 1587.9 Crore (Turnover represents Total Income)

(iii) Net worth (in ₹): 805.21 Crore

VII. Transparency and Disclosures Compliances

25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If yes, then provide web- link for grievance redress policy)	FY2025-26 Current Financial Year			FY2024-25 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes. (https://www.fino.bank.in/files/fino/media/post_attachments/sites/default/files/uploads/pages/corporate-governance/1700629946_VigilanceandWhistleBlowerPolicy.pdf)	0	0	-	0	0	-
Investors (other than shareholders)	Yes. The Investors can approach the Registrar and Share transfer Agents for resolution of any grievance. Further, the Bank is registered with SCORES platform which is a grievance redressal facilitation platform provided by SEBI. (https://www.fino.bank.in/files/fino/media/post_attachments/sites/default/files/uploads/pages/corporate-governance/1700629946_VigilanceandWhistleBlowerPolicy.pdf)	0	0	-	0	0	-
Shareholders	Yes. (https://www.fino.bank.in/files/fino/media/post_attachments/sites/default/files/uploads/pages/corporate-governance/1700629946_VigilanceandWhistleBlowerPolicy.pdf)	0	0	-	0	0	-
Employees and Workers	Yes. Comprehensive internal HR Policies governing employee conduct, workplace practices, ethics, leave, and employee welfare are accessible through the Bank's internal HR portal. (https://www.fino.bank.in/files/fino/media/post_attachments/sites/default/files/uploads/pages/corporate-governance/1700629946_VigilanceandWhistleBlowerPolicy.pdf)	0	0	-	1	0	-

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If yes, then provide web- link for grievance redress policy)	FY2025-26 Current Financial Year			FY2024-25 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Customers	Yes. (https://www.fino.bank.in/files/fino/media/post_attachments/sites/default/files/uploads/pages/notice-board/1693378107_CustomerGrievancePolicy.pdf). The Bank also has a dedicated customer helpline number (1800 268 1000) and email ID (customercare@fino.bank.in) to record customer grievances.	70,240	6,511	Broad categories of complaints include Internet/ Mobile/ Electronic Banking, Account opening/ difficulty in operations in accounts, ATM/Debit Cards & Levy of Charges without prior notice/ excessive charges.	97,625	8,238	Broad categories of complaints include Account under restrictions on suspicious pattern/ LEA, ATM Txn dispute, Fraudulent Txn, Account opening related etc.
Value Chain Partners	Yes. (https://www.fino.bank.in/files/fino/media/post_attachments/sites/default/files/uploads/pages/corporate-governance/1700629946_VigilanceandWhistleBlowerPolicy.pdf)	0	0	-	0	0	-
Other (Merchants)	Yes. (https://www.fino.bank.in/files/fino/media/post_attachments/sites/default/files/uploads/pages/corporate-governance/1700629946_VigilanceandWhistleBlowerPolicy.pdf). The Bank has a dedicated Merchant Helpline Desk number (1800 268 1000) and email ID (care@fino.bank.in) to record merchant grievances.	18,183	17	The complaints filed during the year were replied to.	15,748	6	The complaints filed during the year were replied to.

26. **Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format**

Sr. No	Material Issue Identified	Indicate whether Risk or Opportunity (R/O)	Rationale for Identifying the Risk / Opportunity	In-case of Risk, Approach to Adapt or Mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Financial & Digital Inclusion	Opportunity	Through its phygital model, the bank leverages local merchants equipped with digital devices to facilitate account openings and deliver essential banking services. These merchants, being from the community, foster trust and bridge the digital divide. Strategic initiatives like nationwide financial literacy camps in collaboration with NABARD, and the BC Sakhi program in partnership with NRLM - where village women are trained and empowered as banking correspondents -enhance outreach, drive customer engagement, and promote financial independence.	-	Positive
2	Data Protection and Cyber Security	Risk	Data protection and cybersecurity are critical material topics for the bank due to the sensitive nature of customer data it holds. In the event of a data breach, confidential personal and financial information may be exposed or compromised. Such incidents can severely damage the bank's reputation, erode customer trust, and lead to significant financial losses due to legal liabilities, regulatory penalties, and potential fraud. Ensuring robust data protection measures and cybersecurity protocols is essential to safeguard the bank's operations, maintain customer confidence, and uphold the institution's integrity in an increasingly digital financial landscape.	To mitigate data protection and cybersecurity risks, the bank adheres to industry-best standards and regulatory frameworks. It employs advanced security tools and continuous monitoring, to safeguard customer data. Regular audits, employee training, and robust incident response plans further strengthen its defense. These proactive measures ensure data integrity, protect customer trust, and minimize potential financial and reputational impact.	Negative

Sr. No	Material Issue Identified	Indicate whether Risk or Opportunity (R/O)	Rationale for Identifying the Risk / Opportunity	In-case of Risk, Approach to Adapt or Mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
3	Risk Management	Risk	Risk management is a critical material topic because poor risk oversight can lead to significant financial losses, regulatory penalties, and reputational damage. Ineffective risk controls expose the bank to market, operational, and cybersecurity threats, jeopardizing its stability and long-term success. Robust risk management safeguards the bank's financial health and trustworthiness.	Bank is continuously enhancing its risk and fraud detection tools by adopting cutting-edge technologies and automation. It remains committed to adhering strictly to all regulatory guidelines and compliance requirements. Robust internal controls, regular audits, and proactive monitoring are in place to prevent potential breaches. The bank maintains a zero-tolerance policy towards data security lapses, reinforcing its commitment to safeguarding customer information and maintaining trust.	Negative
4	Climate Action	Risk	Climate action presents risks through increased regulatory compliance costs, potential operational disruptions from extreme weather, and shifts in customer expectations. These factors can impact financial stability, increase credit and operational risks, and affect reputation and long-term sustainability if not managed effectively.	It is essential to recognize climate action as a key risk given its potential impact on operations and regulatory requirements. The bank acknowledges this importance and is actively in the process of assessing and implementing measures to effectively identify, manage, and mitigate climate-related risks to ensure resilience and long-term sustainability.	Negative
5	Employee Engagement and Wellbeing	Opportunity	Engaged and well-supported employees are more likely to deliver exceptional customer service, drive innovation, and contribute to the bank's long-term growth.	-	Positive

Sr. No	Material Issue Identified	Indicate whether Risk or Opportunity (R/O)	Rationale for Identifying the Risk / Opportunity	In-case of Risk, Approach to Adapt or Mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
			In a competitive financial landscape, prioritizing employee wellbeing can also position the bank as an employer of choice, reducing attrition and attracting top talent. the Bank has also been recognised as a Great Place to work, reflecting its commitment to building a high trust & performance culture. Ultimately, a motivated workforce aligns directly with the bank's mission to deliver accessible and reliable banking services, especially in underserved markets.		
6	Human Capital Development	Opportunity	As a customer-centric financial institution, empowering employees through continuous skill development, training, and wellness initiatives will foster a more engaged, motivated, and productive workforce. This, in turn, leads to improved customer interactions, increased operational efficiency, and lower attrition rates. Furthermore, prioritizing wellbeing supports a positive workplace culture, which enhances Fino's employer brand and attracts top talent. In the long term, a strong and resilient human capital base enables the bank to adapt to evolving market dynamics, innovate its product offerings, and effectively serve India's underbanked population — aligning with its vision of financial inclusion.	-	Positive

Sr. No	Material Issue Identified	Indicate whether Risk or Opportunity (R/O)	Rationale for Identifying the Risk / Opportunity	In-case of Risk, Approach to Adapt or Mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
7	Corporate Governance	Risk	Corporate governance poses a significant risk to the Bank as lapses in governance can lead to weak oversight, misalignment of stakeholder interests, and increased vulnerability to regulatory non-compliance and reputational damage. In the dynamic financial services sector, especially for a payments bank operating in a highly regulated environment, poor governance can result in operational inefficiencies, fraud risks, and erosion of customer trust, ultimately impacting business sustainability and growth.	The Bank has successfully established a strong three-tier ESG committee structure that is actively improving oversight, accountability, and organization-wide ESG execution, the Bank has governance first approach.	Negative
8	Diversity, Equity, and Inclusion	Risk	While DEI is important, if not implemented carefully, it can pose risks to the Bank. These include possible internal conflicts, reduced efficiency in decision-making, and employee dissatisfaction if efforts are seen as insincere. Additionally, managing DEI-related regulatory requirements may increase compliance challenges.	The bank addresses DEI risks through ongoing employee training to promote genuine inclusion and minimize conflicts.	Negative

Sr. No	Material Issue Identified	Indicate whether Risk or Opportunity (R/O)	Rationale for Identifying the Risk / Opportunity	In-case of Risk, Approach to Adapt or Mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
9	Community Development	Opportunity	By actively engaging in initiatives that promote financial literacy, digital inclusion, and local entrepreneurship, the bank can build trust and long-term relationships with communities that are traditionally excluded from formal banking services. This approach not only aligns with Fino's mission of driving financial inclusion but also creates a loyal customer base, increases account openings, and drives usage of its digital and doorstep banking services. Investing in community development along with livelihood generation enhances the bank's social impact while unlocking new markets for growth and sustainable profitability.	-	Positive
10	Business Ethics and Sustainable Value Chain Management	Opportunity	Business Ethics and Sustainable Value Chain Management offer the bank an opportunity to strengthen trust with customers and stakeholders. By following ethical practices and ensuring sustainability in its operations, the bank can reduce risks, comply with regulations, and enhance its reputation. This approach supports long-term growth, operational efficiency, and aligns with the increasing demand for responsible banking.	-	Positive

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/ No)	Yes	No	Yes	Yes	Yes	No	No	Yes	Yes
b. Has the policy been approved by the Board? (Yes/ No)	Yes	NA	Yes	Yes	Yes	NA	NA	Yes	Yes
c. Web Link of the Policies, if available	https://www.fino.bank.in/investor-relations#code-policies https://www.fino.bank.in/regulatory/notices-policies								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes	No	Yes	Yes	Yes	No	No	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes	NA	No	No	No	NA	NA	No	No
4. Name of the national and international codes/ certifications/labels/standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	1) ISO 27001:2022 2) ISO 9001:2015								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	The Bank has conducted a comprehensive Potential Materiality Test identifying 10 core material ESG topics and established a three-tier ESG governance framework to systematically integrate Environmental, Social, and Governance principles across the organization. The Bank has developed a structured Key Performance Indicators (KPI) framework comprising 42 measurable KPIs aligned with 16 strategic ESG goals, with quarterly tracking and review mechanisms institutionalized at each governance tier. ESG efforts reflects the Bank's commitment to transparency, regulatory compliance, sustainable and responsible banking practices.								
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	The Bank has demonstrated substantive progress against its ESG commitments tracking KPIs on target across FY2025-26. Key achievements include exceeding the 6 million digitally active users target, scaling financial inclusion infrastructure across underserved geographies, achieving 100% cybersecurity training completion, maintaining zero material data breaches, closing audit findings within stipulated timelines, executing the Fino WOW employee wellness program, and advancing environmental stewardship through systematic GHG emissions tracking. The Bank's three-tier governance structure has been effective with regular quarterly KPI tracking and review mechanism across all departments, demonstrating robust institutional commitment to sustainable business practices.								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Governance, leadership, oversight									
7 Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	Fino Payments Bank Limited recognizes that responsible banking practices are integral to long-term institutional sustainability and stakeholder value creation. During fiscal year 2025-26, the Bank expanded its reach to over 1.75 crore customers across the country through a network of more than 20.8 lakh merchants, strengthening financial inclusion and economic empowerment across underserved communities. The Board-level committee established to oversee sustainability initiatives ensures strategic alignment and governance oversight across organizational operations. The organization has invested substantially in enhancing employee capabilities, welfare initiatives, and workplace engagement to foster organizational resilience and talent development. The Bank maintains rigorous standards through comprehensive cybersecurity frameworks, ethical conduct protocols, and transparent stakeholder engagement practices. Moving forward, the institution will continue to enhance its sustainability disclosures, integrate responsible business practices into strategic planning, and strengthen institutional capacity to address evolving stakeholder expectations while maintaining regulatory compliance and operational excellence. The Bank further strengthened its ESG commitment through CSR initiatives in education, healthcare, skill development, and child welfare. It was also recognized at the Banking Frontiers Finnoviti 2026 Awards for its “Embedding ESG” initiative, reflecting its commitment to integrating sustainability into business strategy and creating long-term stakeholder value.								
8 Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Mr. Himanshu K Mishra, EVP								
9 Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details	Yes, A comprehensive three-tier ESG governance architecture comprises: - The Board-level CSR & ESG Committee to provide strategic oversight and governance direction on sustainability matters - The ESG Steering Committee at Executive level comprising senior management ensuring alignment with business strategy and enterprise risk management frameworks - The Core Sustainability Committee at Operational level with cross-functional representation driving systematic implementation and tracking of forty-two measurable KPIs, thereby ensuring clear accountability, effective coordination, and integration of ESG principles into organizational decision-making processes in alignment with SEBI and RBI governance expectations								

10. Details of Review of NGRBS's by the Company.

Particulars	FY2025-26								
	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action									
Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee	Com-mittee of the Board / Board	NA	Com-mittee of the Board / Board	Any other Com-mittee / Board	Com-mittee of the Board / Board	NA	NA	Com-mittee of the Board / Board	Any other Com-mittee / Board
Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)	Annually	NA	Annually	Annually	Annually	NA	NA	Annually	Annually
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances									
Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee	Com-mittee of the Board / Board	NA	Com-mittee of the Board / Board	Any other Com-mittee / Board	Com-mittee of the Board / Board	NA	NA	Com-mittee of the Board / Board	Any other Com-mittee / Board
Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)	Annually	NA	Annually	Annually	Annually	NA	NA	Annually	Annually
11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/ No). If yes, provide name of the agency.	P1	P2	P3	P4	P5	P6	P7	P8	P9
	The policies of the Bank are reviewed internally by the Board, annually and/or as and when required.								

12. If answer to question (1) above is "No" i.e. not all Principles are covered by a policy reason to be stated:

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the principles material to its business (Yes/No)	NA	Yes	NA	NA	NA	No	Yes	NA	NA
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)	NA	No	NA	NA	NA	No	No	NA	NA
The entity does not have the financial or/human and technical resources available for the task (Yes/No)	NA	No	NA	NA	NA	No	No	NA	NA
It is planned to be done in the next financial year (Yes/No)	NA	No	NA	NA	NA	Yes	No	NA	NA
Any other reason (please specify)	The Bank is in the process of establishing a baseline for measuring its environmental footprint. This includes evaluating existing operations and systems to identify opportunities for improvement and implementing measures to minimize environmental impact through efficient resource management and sustainable practices.								

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as "Essential" and "Leadership". While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

PRINCIPLE 1 Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable

Essential Indicators

1. Percentage coverage by training and awareness programmes on any of the principles during the financial year:

Sr. No.	Segment	No. of Employees	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	No. of Employees attended trainings/ awareness programmes	%age of persons in respective category covered by the awareness programmes
1	Board of Directors	8	5	1. CII Corporate Governance Summit 2. Fundamentals of AI for Entrepreneurs, Corporates & Professionals by IIT Bombay 3. Board Training & Director Development by IiAS 4. 20th International Conference on Corporate Social Responsibility 5. Directors' Certification in Risk Governance & Leadership by IICA		1. 13% 2. 25% 3. 88% 4. 13% 5. 13%
2	Key Managerial Personnel	4	1	Cyber security - AI & generative AI - Governance & assurance - The Indian Corporate Governance landscape including Corporate Governance Scores 2024 - Information technology governance, Risk controls and assurance practices - Regulatory trends - Sustainability Trends in India	1	100%
3	Employees other than BoD and KMPs	925	139	Induction Program for new joinees includes trainings such as Product & Process, Compliance, Information Security Management (ISMS), cyber threats and fraud awareness, Prevention of Sexual Harassment (PoSH) and Internal Complaints Committee training, anti-money laundering, anti-fraud training and customer service.	925	100.00%
4	Workers	-	-	-	-	-

2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

	Monetary				
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In ₹)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty	1	Reserve Bank of India	₹ 29.60 lakhs	Penalty of ₹29.60 lakhs has been levied by the Reserve Bank in exercise of the powers conferred under Section 47A(1)(c) read with Section 46(4)(i) of the Banking Regulation Act.	No
Lien	1	CID	₹11.92 Crore	The CID had lien marked on ₹11.92 Crores in the bank account of the Bank in relation to an ongoing investigation of an incident reported by one of the Undertaking of Karnataka Government. As per the CID office, accused has used the services of 4 merchants of the Bank. However, it is pertinent to note that neither the Bank nor any of its employees are involved in the said incident. Therefore, the Bank had filed an application and challenged the lien marked by the CID before the Hon'ble Court at Bengaluru for removal of the lien so marked in March 2025. The said application is rejected by Hon'ble XXIII Addl. City Civil & Sessions Judge & Special Judge (P.C. Act) at Bengaluru vide order dated 4th March 2026. The Bank has challenged the said order before the High Court of Karnataka.	Yes
Settlement	1	Securities and Exchange Board of India	₹5.88 lakhs	Bank had received a show cause notice vide letter SEBI/HO/EAD/EAD5/P/OW/2024/31639/1 dated October 08, 2024 from Securities and Exchange Board of India ("SEBI") on October 14, 2024 for the alleged violation of the provisions of Regulation 30(3), (6) and (7), read with Clause 9 of Para B of Part A of Schedule III of SEBI (Listing Obligations and Disclosure Requirements), 2015 ("SEBI LODR"), Clause 9 of Para B of Annexure I and Clause 9 of Table I of Annexure II to SEBI Circular SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023. The Bank had filed the settlement and adjudication application with SEBI and made requisite disclosure under Regulation 30 as pre-condition to settlement proceedings on January 24, 2025. Upon filing of Revised Settlement Terms (RST) on April 03, 2025, the Independent High Powered Advisory Committee (HPAC) examined the application & RST and recommended that the specified proceedings may be settled upon payment of ₹ 5,88,921/- (Five Lakh Eighty-Eight Thousand Nine Hundred and Twenty-One Rupees). Accordingly, the Bank has duly made payment of the aforesaid amount on September 16, 2025 towards the Settlement proceedings without admission or denial of the findings of the fact and conclusions of law. The Bank has received the settlement order dated October 06, 2025 from SEBI vide Settlement Order No. SO/SM/KS/2025-26/8256. Pursuant to the Regulation 30 of the SEBI LODR, the Bank has made relevant disclosure of settlement order to the stock exchanges on October 06, 2025.	No

	Monetary				
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In ₹)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Compounding Fee	NA	NA	NA	NA	NA

	Non-Monetary			
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment	NA	NA	NA	NA
Punishment	NA	NA	NA	NA

3. **Of the instances disclosed in Question 2 above, details of the Appeal / Revision preferred in cases where monetary or non-monetary action has been appealed.**

Case Details	Name of the regulatory / enforcement agencies/ judicial institutions
The CID had lien marked on ₹ 11.92 Crores in the bank account of the Bank in relation to an ongoing investigation of an incident reported by one of the Undertaking of Karnataka Government. As per the CID office, accused has used the services of 4 merchants of the Bank. However, it is pertinent to note that neither the Bank nor any of its employees are involved in the said incident. Therefore, the Bank had filed an application and challenged the lien marked by the CID before the Hon'ble Court at Bengaluru for removal of the lien so marked in March 2025. The said application is rejected by Hon'ble XXIII Addl. City Civil & Sessions Judge & Special Judge (P.C. Act) at Bengaluru vide order dated 4th March 2026. The Bank has challenged the said order before the High Court of Karnataka. Next Hearing is on 28th July 2026.	The High Court of Karnataka, Bengaluru

4. **Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.**

- Yes. The provisions relating to anti-corruption or anti-bribery are covered under the Code of Conduct Policy. The Code of Conduct has detailed guidance on the business ethics, values, policies and procedures to prevent corruption and bribery in all the activities and business dealings of the Bank. The said Code of Conduct is an internal document.

- Additionally, the Bank also has a Vigilance and Whistleblower Policy that is applicable to all employees. Through this Policy, the Bank encourages all individuals, including employees and third party/vendors, to voice any concerns about suspected misconduct without fear of retaliation. The Vigilance and Whistleblower Policy provides a mechanism to report unethical behavior, potential fraud, or policy violations directly to management, ensuring protection to those who file a grievance. The Policy necessitates the designation of a Chief of Internal Vigilance (CIV), whose primary responsibility is to pinpoint key areas susceptible to corruption. The same is available on the website of the Bank at:

  https://www.fino.bank.in/files/fino/media/post_attachments/sites/default/files/uploads/pages/corporate-governance/1700629946_VigilanceandWhistleBlowerPolicy.pdf

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption

Sr. No.	Particular	No. of Disciplinary Actions in FY2025-2026	No. of Disciplinary Actions in FY2024-2025
1	Directors	None	None
2	KMPs		
3	Employees		

6. Details of complaints with regard to conflict of interest:

Particular	FY2025-26		FY2024-25	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	NA	Nil	NA
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	NA	Nil	NA

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

- NA

8. Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured) in the following format:

Sr. No.	Particular	Details of Accounts Payable in FY2025-2026	Details of Accounts Payable in FY2024-2025
1	Number of days of accounts payables	13.5	7.22

9. Open-ness of business

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:

Sr. No	Parameter	Metrics	FY2025-26	FY2024-25
1	Concentration of Purchases	Purchases from trading houses as % of total purchases	0	0
2		Number of trading houses where purchases are made from	0	0
3		Purchases from top 10 trading houses as % of total purchases from trading houses	0	0
4	Concentration of Sales	Sales to dealers / distributors as % of total sales	0	0
5		Number of dealers / distributors to whom sales are made	0	0
6		Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	0	0
7	Share of RPTs in	Purchases (Purchases with related parties / Total Purchases)	0.34%	0.22%
8		Sales (Sales to related parties / Total Sales)	0.12%	0.09%
9		Loans & advances (Loans & advances given to related parties / Total loans & advances)	0	0
10		Investments (Investments in related parties / Total Investments made)	0	0

** Fino Payments Bank Limited is in the financial services sector, and therefore given the nature of its business, does not directly procure any goods from a trading house.*

As per the Income Tax Act, 1961, a 'Trading House' may be interpreted as a business that primarily engages in trading and export of various goods or products. Such businesses often play a crucial role in facilitating international trade by sourcing, purchasing, and selling goods to international markets.

Leadership Indicators

1. Awareness programmes conducted for value chain partners on any of the principles during the financial year:

Awareness programmes conducted for value chain partners on any of the principles during the financial year (FY25-26):		
Total number of awareness programmes held	Topics / principles covered under the training	%age* of value chain partners covered (by value of business done with such partners) under the awareness programmes
3238	Modules covered include an introduction to Fino Payments Bank and its business model, products and processes. Additional modules include Compliance and technical trainings.	24%

**Percentage is calculated based on total active merchants*

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If yes, provide details of the same.

❖ Yes, the Board of Directors are subject to the Board-approved Code of Conduct for Members of the Board and Senior Management (https://www.fino.bank.in/files/fino/media/post_attachments/sites/default/files/uploads/pages/corporate-governance/1707214756_CodeofConductforMembersoftheBoardandSeniorManagement.pdf) which mandates that the Board members shall avoid conflict of interest and disclose to the Board any material transaction or relationship that reasonably could be expected to give rise to such a conflict. Further, the Board members are required to disclose their interest to the Board at the first meeting of the financial year and any change as and when such change occurs. In line with the extant RBI circulars on 'fit and proper' criteria, the Board members are required to provide Declaration & Undertaking to the Bank on an annual basis and at the time of their appointment / re-appointment. This declaration also contains information on entities in which the Directors have interest. As and when any director is appointed / re-appointed, the Bank carries out a due diligence exercise which inter alia examines the possibility of conflict of interest.

PRINCIPLE 2 Businesses should provide goods and services in a manner that is sustainable and safe

Essential Indicators

1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.

	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R&D	* Refer note below.		
Capex			

** Fino Payments Bank is in the financial services sector therefore the relevance of the above categories is restricted largely to information technology. The Bank intends to reassess its value chain and identify focus areas to reduce its environmental impact.*

2. a. Does the entity have procedures in place for sustainable sourcing?

❖ No, Since the Bank's presence is in the Financial Services sector, the primary operational purchase is paper. For the procurement of equipment, the Bank prioritizes energy efficiency, especially when buying electronic devices like computers, laptops, lights, and air conditioners.

b. If yes, what percentage of inputs were sourced sustainably?

❖ NA

3. **Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.**
   - While the Bank's service-based model does not involve physical products, we recognize our responsibility in managing operational waste. Accordingly, we have established a formal framework for responsible e-waste management across our organization.

4. **Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.**
   - NA

Leadership Indicators

1. **Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?**
   - NA

2. **If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.**
   - NA

3. **Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).**

Indicate input material	Recycled or re-used input material to total material	
	FY2025-26	FY2024-25
NA	NA	NA

4. **Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:**

Indicate input material	Re-Used / Recycled /Safely Disposed	
	FY2025-26	FY2024-25
Plastics (including packaging)	NA	NA
E-waste	3.287	NA
Hazardous waste	NA	NA
Other waste	NA	NA

5. **Reclaimed products and their packaging materials (as percentage of products sold) for each product category.**
   - NA

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PRINCIPLE 3 Businesses should respect and promote the well-being of all employees, including those in their value chains

Essential Indicators

1. **a. Details of measures for the well-being of employees:**

- All employees are covered under Health and accident insurance (within India). Medical expenses and Insurance related to Maternity claims are covered under Health Insurance coverage

Category	Total (A)	Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent Employees											
Male	2,576	2,576	100%	2,576	100%	NA	NA	2,576	100%	0	NA
Female	272	272	100%	272	100%	272	100%	NA	NA	0	NA

b. Details of measures for the well-being of workers:

- NA

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format

	FY2025-26	FY2024-25
Cost incurred on well-being measures as a % of total revenue of the company*	0.38%	0.27 %

** In alignment with Principle 3, 1.a., the following is included while calculating spending towards well-being of employees: Health Insurance, Term Insurance and Maternity Benefits, Paternity Benefits, Rewards and Recognition expenditure.*

2. Details of retirement benefits, for Current FY and Previous Financial Year.

Sr. No	Benefits	FY2025-2026				FY2024-2025			
		No. of employees covered	% of employees covered	No. of workers Covered	% of Workers Covered	No. of employees covered	% of employees covered	No. of workers Covered	% of Workers Covered
1	Total Employees or Workers	2848	100%	NA	NA	2769	100%	NA	NA
2	PF	2848	100%	NA	NA	2769	100%	NA	NA
3	Gratuity	2848	100%	NA	NA	2769	100%	NA	NA
4	ESI	691	24%	NA	NA	954	34%	NA	NA

3. Accessibility of workplaces

- Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.
- Our customer facing offices are accessible to the differently abled people. Our products & offerings are designed by leveraging technology to provide accessibility.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

- No. The Bank does not have an Equal Opportunity policy in place at present. However, the Bank upholds equal opportunity and non-discrimination practices through the Equal Employment and Non- Discrimination Policy that is a part of our Code of Conduct. The Policy ensures that no employee or job applicant is discriminated against on factors such as caste, creed, race, religion, gender, age, LGBT status, national origin, pregnancy, marital status, family status, disability, HIV status, veteran status, or any other protected class.

5. Return to work and Retention rates of permanent employees and workers that took parental leave:

FY2025-26	Permanent Employees		Permanent workers	
Gender	Return to work rate	Retention rate	Return to work rate	Retention rate
Male and Females	100%	100%	NA	NA

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.

Grievances Mechanism		FY2025 - 2026	
Sr. No	Particular	Yes or No	If yes, Provide Details
1	Permanent Workers	No	NA
2	Other than Permanent Workers	No	NA
3	Permanent Employees	Yes	Given the nature of the complaint, there are several avenues available for employees. This includes the Vigilance and Whistleblower Policy, dedicated email IDs and HRMS Ticketing Systems employees can reach out and file their grievances including grievances covered under POSH. An open-door culture is actively encouraged, allowing employees to voice concerns freely and without hesitation.
4	Other than Permanent Employees	No	NA

7. Membership of employees and worker in association(s) or Unions recognized by the listed entity:

Category	FY2025-26			FY2024-25		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B/ A)	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B/ A)
Total Permanent Employees	The Bank's employees are not a part of any union / employee association					
Male						
Female						
Total Permanent Workers						
Male						
Female						

8. Details of training given to employees and workers:

Category	FY2025-26					FY2024-25				
	Total (A)	On Health and safety measures		On Skill Upgradation		Total (D)	On Health and safety measures		On Skill Upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Male	2,576	2,576	100%	2,576	100%	2,486	2,486	100%	2,486	100%
Female	272	272	100%	272	100%	283	283	100%	283	100%
Total	**2,848**	**2,848**	**100%**	**2,848**	**100%**	**2,769**	**2,769**	**100%**	**2,769**	**100%**

Category	FY2025-26					FY2024-25				
	Total (A)	On Health and safety measures		On Skill Upgradation		Total (D)	On Health and safety measures		On Skill Upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
	Workers									
Male	NA	NA	0	NA	0	NA	NA	0	NA	0
Female	NA	NA	0	NA	0	NA	NA	0	NA	0
Total	NA	NA	0	NA	0	NA	NA	0	NA	0

As part of health and safety measure, we conduct fire drill twice a year for all the employees.

9. Details of performance and career development reviews of employees and workers:

Category	FY2025-26			FY2024-25		
	No. (B)	% (B / A)	% (B / A)	Total (C)	No. (D)	% (D / C)
	Employees					
Male	2576	2089	81%	2486	2033	82%
Female	272	239	88%	283	240	85%
Total	**2,848**	**2,273**	**82%**	**2,769**	**2,001**	**75%**
	Workers					
Male	NA	NA	0	NA	NA	0
Female	NA	NA	0	NA	NA	0
Total	NA	NA	0	NA	NA	0

Note: Performance and career development reviews were carried out for all eligible employees.

10. Health and safety management system:

a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?

- Yes. Employee wellbeing is a key focus area for the Bank. To ensure the safety and security of employees, all offices and branches have CCTVs and fire alarm systems, including fire extinguishers. Mock fire drills are conducted regularly to create awareness among employees on safety measures.

b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

- Mental and physical well-being of the employees is of paramount importance to the Bank. Through periodic assessments the Bank identifies occupational health and safety risks and implements mitigation measures accordingly. Regular training sessions and mock drills enhance preparedness for emergencies.

c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)

- This is not directly applicable given the nature of business. In case of any unforeseen circumstances, the Bank's employees and their families are covered under the Group Medical Policy. In an extreme case of a fatality occurring due to a work-related hazard, all employees are covered under Group Term Insurance.

d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)

- Yes, the Bank provides Group Medical Policy for employees and their families as well as Group Term Insurance to provide safety against medical and healthcare emergencies.

11. Details of safety related incidents, in the following format:

Safety Incident/Number	Category	FY2025-26	FY2024-25
Lost Time Injury Frequency Rate (LTIFR) (per one million- person hours worked)	Employees	0	0
	Workers	NA	NA
Total recordable work-related injuries	Employees	0	0
	Workers	NA	NA
No. of fatalities	Employees	0	0
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	NA	NA

12. Describe the measures taken by the entity to ensure a safe and healthy workplace.

- Fino Payments Bank is committed to fostering a safe, healthy, and inclusive workplace that promotes the physical and mental well-being of its employees. The Bank has established comprehensive health, safety, and wellness practices aligned with applicable laws and internal policies. Through preventive healthcare, employee wellness initiatives, safety awareness, and emergency preparedness measures, the Bank continues to strengthen a culture of health, safety, and responsibility across its operations. Key initiatives undertaken during the year include:
- Employee wellness programmes across locations
- Preventive health check-up camps
- Employee health camps, Hygienic canteen with healthy eating options
- Hepatitis awareness and vaccination drive
- Stress management and mental well-being workshops
- Sound healing and wellness sessions
- CPR and first-aid training
- Fire safety training, mock drills, and maintenance of fire extinguishers across offices and branches
- POSH awareness and sensitization programmes
- Hygienic canteen facilities offering healthy meal options
- Regular workplace hygiene and sanitation measures
- Periodic health awareness campaigns and wellness sessions to promote preventive healthcare and employee well-being

13. Number of Complaints on the following made by employees and workers:

	FY2025-26			FY2024-25		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	NA	NA	NA	NA	NA	NA
Health & Safety	NA	NA	NA	NA	NA	NA

14. Assessments for the year:

FY2025-2026				
Sr. No	Particular	Total Offices	Plants and offices that were assessed by entity or statutory authorities or third parties	% Plants and Assessed
1	Working Conditions	NA	NA	NA
2	Health & Safety	NA	NA	NA

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks/concerns arising from assessments of health & safety practices and working conditions

- NA

Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).

- Yes, Employees are covered under Group Term Life Insurance.

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

- Established a robust due diligence and compliance framework for onboarding and monitoring value chain partners also this is related to GST and TDS.
- Periodic verification of statutory compliance, including GST, TDS and other applicable regulatory dues, through documentary evidence and reconciliations.
- Regular review of statutory filings, tax payment challans, credit checks of deposits and compliance declarations submitted by partners.
- Timely follow-up and escalation with partners in case of any non-compliance or delay in statutory remittances.
- Dedicated Finance and Tax Compliance teams oversee statutory adherence and coordinate with business teams to ensure corrective actions are implemented promptly.
- Compliance requirements are incorporated into contractual agreements, with periodic audits and reviews conducted on a risk-based approach to strengthen governance.

3. Provide the number of employees / workers having suffered high consequence work- related injury / ill-health/ fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

- NA

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)

- There have been no instances of termination of employment due to skill gaps or business conditions by the Bank. If the same becomes necessary due to regulatory requirements, business changes or any other unforeseen circumstances, appropriate measures will be considered for the outgoing employees.

5. Details on assessment of value chain partners:

FY2025-2026		
Sr. No	Particular	% of value chain partners (by value of business done with such partners) that were assessed
1	Working Conditions	NA
2	Health & Safety	

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

- NA

PRINCIPLE 4 Businesses should respect the interests of and be responsive to all its stakeholders

Essential Indicators

1. Describe the processes for identifying key stakeholder groups of the entity.

- The Bank believes that regular stakeholder engagement is essential for developing strong partnerships. We have a stakeholder identification mechanism that takes into consideration their business requirements. Thus, a strategic and diversified approach to stakeholder engagement allows us to make well-informed decisions, taking into consideration the changing expectations of our stakeholder groups.
- The stakeholders identified by the Bank are its consumers, distribution partners, shareholders, employees and investors.

2. **List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.**

Stakeholder group	Whether identified as Vulnerable & Marginalized Group (Yes/ No)	Channels of Communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community, Meetings, Notice Board, Website), Other	Frequency of engagement of (Annually/ Half yearly/ Quarterly others - please specify	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	Yes	We communicate with our customers across – SMS, WhatsApp, Email, Website, App Notifications, Phone calls, Personal interactions by distribution partners, employees etc. There is a dedicated helpline for customers to file grievances. The type of communication, context, tools of communication, frequency etc. depend on the business needs. Our eligible account holders receive Direct Benefit Transfer out of various Government Schemes.	The communication runs through the year.	The purpose of the communication is to inform and engage.
Investors (other than shareholders)	No	The Investor Relation (IR) team actively engages with the investors. Important documentation like Quarterly financial reports, press releases, results, conference call and investor presentation and conferences, Annual Reports, Investor Decks, Investor Meets are all available on the website.	The communication runs through the year.	Providing relevant information on the Bank's performance and understanding investor perspectives on the same.
Shareholders	No	The IR team actively engages with the investors. Important documentation like Quarterly financial reports, press releases, results conference call and investor presentation and conferences, Annual Reports, Investor Decks, Investor Meets are all available on the website	The communication runs through the year.	Providing updates related to the Bank's business and operational performance.
Employees	No	We communicate with our employees through various means such regular meetings, SMS, WhatsApp, emails, phone calls, etc. The type of communication, context, tools of communication, frequency etc. depend on the business needs.	The communication runs through the year.	Ensure that employees are abreast of the developments within the Bank. The purpose of the communication is to inform and engage
Value Chain Partners/ Distribution Partners	No	We communicate with our value chain partners across personal Meetings, review meetings, SMS, WhatsApp, Email, Website, Phone calls, etc. The type of communication, context, tools of communication, frequency etc. depends on the business needs.	The communication runs through the year.	The purpose of the communication is to inform and engage value chain partners on the policies / practices of the Bank.

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Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

- There are various channels of communication for stakeholders, which include the Bank's website, stock exchange disclosures, press release, earnings call and designated email IDs displayed on the Bank's website which stakeholders may refer to. The Bank has a Stakeholders Relationship Committee ("SRC") which ensures the effective redressal of their grievances. Wherever relevant, the feedback shared by stakeholders from the above-mentioned communication channels form a part of discussions of the SRC.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

- The Bank is steadfast in its dedication to engaging with all stakeholders. Through active engagement with employees, clients, suppliers, partners, and communities, the Bank aims to contribute to sustainable development.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.

- The Bank has a Corporate Social Responsibility (CSR) Policy that acts as the guiding light for all our community development initiatives. Through the CSR Policy, the Bank remains committed to creating value for marginalized communities in the country. Our CSR interventions consciously strive to positively impact the lives of the marginalized communities. The Bank engages with communities around its branches with the objective of widening its prosperity circle through relevant interventions in line with the UN Sustainable Development Goals. The Bank also has operationalised three-tier ESG governance framework comprising:
- Board-level CSR & ESG Committee
- ESG Steering Committee
- Core Sustainability Committee - Cross-functional ESG Working Group

PRINCIPLE 5 Businesses should respect and promote human rights

Essential Indicators

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity

Category	FY2025-26			FY2024-25		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
Employees						
Permanent	2,848	100%	0	2,769	100%	0
Other than permanent	NA	NA	NA	NA	NA	NA
Total Employees	2,848	100%	0	2,769	100%	0
Workers						
Permanent	NA	NA	NA	NA	NA	NA
Other than permanent	NA	NA	NA	NA	NA	NA

* All the employees are trained on human rights and policies in the induction process.

2. Details of minimum wages paid to employees and workers, in the following format

Category	FY2025-26					FY2024-25				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent	2,848	223	12%	2,625	88%	2,769	165	5.95%	2,604	94.05%
Male	2,576	177	7%	2,399	93%	2,486	136	5.47%	2,350	94.53%
Female	272	46	17%	226	83%	283	29	10.24%	254	89.76%
Other than Permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Workers										
Permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other than Permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

3. Details of remuneration / wages, in the following format:

a. Median remuneration/wages

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/wages of respective category
Employees other than BoD and KMP	2,572	3,50,004	272	4,05,066
Key Managerial Personnel	4	2,67,85,518	NA	NA

b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

	FY2025-26	FY2024-25
Gross wages paid to females as % of total wages	10%	10%

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)

- Yes. The Bank encourages employees to report to their supervisor/HR/compliance officer, concerns and suspected violations of the Code, internal policies, external legal and regulatory requirements etc. All significant breaches can be escalated immediately.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

- The Bank has a Vigilance and Whistle-blower Policy and Code of Conduct which provides a grievance redressal mechanism for human rights related issues. The Bank conducts prompt and thorough investigations on the violation of relevant Rules, laws and regulations and takes appropriate action against individuals. An employee who knowingly violates the internal policies and guidelines shall be subject to disciplinary action, including demotion or dismissal.

6. Number of Complaints on the following made by employees and workers:

	FY2025-26			FY2024-25		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	0	0	-	1	0	The Complaint was resolved during the year.
Discrimination at workplace	0	0	-	0	0	-
Child Labor Forced Labor/ Involuntary Labor Wages	0	0	-	0	0	-
Other human rights related issues	0	0	-	0	0	-

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

Safety Incident/Number	FY2025-26	FY2024-25
Total complaints reported under Sexual Harassment of women at Workplace (Prevention, Prohibition, Redressal) Act, 2013 (POSH)	-	1
Complaints on POSH as a % of female employees/ workers	-	0.35%
Complaints on POSH upheld	-	Nil

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.

- Fino Payments Bank. is committed to the prohibition of harassment and intimidation of employees in the workplace. The Bank discourages conduct that implies granting or withholding favors or opportunities as a basis for decisions affecting an individual, in return for that individual's compliance. Such harassment is the easier form of harassment to identify because it is in the form of either a threat or a promise, whether explicit or implied.
- Fino Payments Bank. has a Prevention of Sexual Harassment at Workplace Policy that prohibits unwelcome advances, requests for sexual favors, or verbal or physical conduct where such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile or offensive working environment.
- The Bank has an Equal Employment and Non-Discrimination Policy that is a part of the Code of Conduct. Employees are encouraged to report any incidents of inconsistent treatment or behavior through our Employee Complaint Resolution Policy or Vigilance Policy. We have a zero-tolerance policy for victimization or harassment against employees who report issues or cooperate with investigations.
- The POSH and grievance redressal mechanism has in place modalities to prevent adverse consequences to the complainant in discrimination and harassment cases.

9. Do human rights requirements form part of your business agreements and contracts? (Yes/No)

- NA

10. Assessments for the year:

* The Company is in compliance with the laws, as applicable

FY2025-2026					
Sr. No	**Particular**	**Total Plants and Offices**	**Plants and offices that were assessed by entity or statutory authorities or third parties**	**% Assessed**	**Details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments**
1	Child Labour	Nil. The Company is in compliance with the laws, as applicable			Not Applicable
2	Forced/Involuntary Labour				
3	Sexual Harassment				
4	Discrimination at workplace				
5	Wages				
6	Other human rights related issues				

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.

- NA

Leadership Indicators

1. Details of a business process being modified / introduced as a result of addressing human rights grievances/ complaints.

- There were no human rights grievances/complaints received during the reporting period.

2. Details of the scope and coverage of any Human rights due-diligence conducted.

- NA

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

- Our customer facing offices are accessible to the differently abled people. Our products & offerings are constructed in such a way by leveraging technology to provide accessibility.

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	The Bank is currently evaluating the feasibility of carrying out assessments on the aforementioned topics in the near future
Discrimination at workplace	
Child Labor	
Forced Labor/Involuntary	
Wages	
Others - Please Specify	

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

- NA

PRINCIPLE 6 Businesses should respect and make efforts to protect and restore the environment

Essential Indicators

1. Details of total energy consumption (in Joules or multiples) and energy intensity:

Parameter	FY2025-26	FY2024-25*
Total electricity consumption (A)	4,77,85,24,800 KJ	5,03,87,98,284 KJ 13,99,666.19 (Last Year response is in Kwh)
Total fuel consumption (B)	NA	NA
Energy consumption through other sources (C)	NA	NA
Total energy consumption (A+B+C)	4,77,85,24,800 KJ	5,03,87,98,284 KJ 13,99,666.19 (Last Year response is in Kwh)
Energy intensity per rupee of turnover (Total energy consumption/ turnover in rupees)	Negligible	Negligible
Energy intensity (optional) – the relevant metric may be selected by the entity		

**Electricity consumption was estimated for headquarters and all regional offices and branches using the Carbon Accounting Proxy Methodology.*

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. *No*

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any

- No

3. Provide details of the following disclosures related to water, in the following format:

Parameter	FY2025-26	FY2024-25*
Water withdrawal by source (in kiloliters)		
(i) Surface water	NA	NA
(ii) Groundwater	NA	NA
(iii) Third party water	4,39,120 liters	3,61,292.8 liters
(iv) Seawater / desalinated water	NA	NA
Total volume of water withdrawal (in kiloliters) (i + ii + iii + iv + v)	4,39,120 liters	3,61,292.8 liters
Total volume of water consumption (in kiloliters)	4,39,120 liters	3,61,292.8 liters
Water intensity per rupee of turnover (Water consumed / turnover)	Negligible	NA
Water intensity (optional) – the relevant metric may be selected by the entity		

***Water consumption was calculated for Headquarter and 2 regional offices.*

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

- No

4. Provide the following details related to water discharged:

- NA

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

- NA

6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

- Not Assessed. The Bank is in its initial stage of assessing the relevance of air emissions given the nature of its business.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

- NA

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	FY2025-26	FY2024-25
Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tons of CO2 equivalent	NA	NA
Total Scope 2 emissions* (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tons of CO2 equivalent	9,50,395.488	10,02,161
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)		Negligible	NA
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)		NA	NA
Total Scope 1 and Scope 2 emission intensity in terms of physical output		NA	NA
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity			

**Carbon Accounting Proxy methodology was used to calculate emissions of Scope 2.*

- **Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. No**

8 Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.

- No

9. Provide details related to waste management by the entity, in the following format:

	Parameter	Value in FY2025-26*	Value in FY2024-2025*
	Total Waste generated (in metric tonnes)		
1	Plastic waste (A)	NA	NA
2	E-waste (B)*	3.287	NA*
3	Bio-medical waste (C)	NA	NA
4	Construction and demolition waste (D)	NA	NA
5	Battery waste (E)	NA	NA
6	Radioactive waste (F)	NA	NA
7	Other Hazardous waste. Please specify, if any. (G)	NA	NA
8	Other Non-hazardous waste generated. Please specify, if any. (Break-up by composition i.e. By materials relevant to the sector) (H)	NA	NA

	Parameter	Value in FY2025-26*	Value in FY2024-2025*
9	Total Waste Generated (A+B+C+D+E+F+G+H)*	3.287	NA*
10	Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	NA	NA
11	Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	NA	NA
12	Waste intensity in terms of physical output	NA	NA
13	Waste intensity (optional) – the relevant metric may be selected by the entity	NA	NA

*The Bank has started tracking e-waste from FY2025-26 only.

For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tons)

Parameter	FY2025-26	FY2024-25
Category of waste		
(i) Recycled		
(ii) Re-used	-	-
(iii) Other recovery operations		
Total		

For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)

Category of waste	FY2025-26	FY2024-25
(i) Incineration	-	-
(ii) Landfilling	-	-
(iii) Other disposal operations (E waste)	3.287	3.287
Total	**3.287**	**3.287**

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

- Yes. Independent verification of the E waste disposal has been carried out by an external agency, JRS Recycling Solutions Pvt. Ltd. (MPCB Registration No. MPCB/RO(HQ)/HSMD/Autho/22/EW/47), an authorized E waste management and recycling agency. This is substantiated by the Certificate of E Waste Disposal (Certificate Sr. No. 676037, Manifest Document No. JRS676037) confirming safe and environment friendly disposal of 3,287 kgs of E waste on 13/02/2026, in accordance with the E Waste (Management) Rules.

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

- Fino Payments Bank Limited, being a financial services organisation, does not undertake any manufacturing or industrial activity and consequently does not generate hazardous or toxic chemical waste as part of its core business operations. The waste generated by the Bank is primarily limited to electronic waste (E waste) arising from IT hardware, computers, and office equipment used across its banking network. To responsibly manage this waste stream, the Bank engages MPCB authorized recycling partners for the collection, dismantling, and disposal of E waste in an environmentally sound manner, in full compliance with applicable E Waste Management Rules. Furthermore, as the Bank's operating model is largely digital, paperless, and technology driven, its overall waste generation footprint remains minimal, and the Bank continues to promote electronic transactions and digital record keeping as part of its broader strategy to reduce resource consumption and waste across its establishments.

11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

- NA

12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

- Fino Payments Bank Limited operates a financial services business model focused on digital and technology enabled banking, and does not undertake physical infrastructure, industrial, or construction projects of the nature typically requiring statutory environmental impact assessment or environmental clearance. Accordingly, no environmental impact assessments have been conducted during the current financial year, as none of the Bank's activities fall within the ambit of such regulatory requirements. It may be noted that the Bank's core mandate of advancing financial inclusion is delivered predominantly through digital and assisted banking channels, which inherently require limited physical infrastructure and lower travel and fuel consumption compared to conventional brick and mortar banking models, thereby resulting in a comparatively lower environmental footprint.

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment Protection Act and Rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

- Yes, the Bank is fully compliant with the applicable environmental laws / regulations / guidelines in the places where we operate, to the extent to which they apply to the Bank.

Leadership Indicators

1. Water withdrawal, consumption and discharge in areas of water stress (in kiloliters):

- The Bank's water usage across its offices is restricted to two categories: drinking water, which is sourced through packaged or purified drinking water arrangements for employee consumption, and normal water, which is used for general office and sanitation purposes and is sourced through the standard municipal water supply available at the respective premises. Given that the Bank's operations are non industrial in nature and do not involve any manufacturing or production processes, the overall quantum of water withdrawal, consumption, and discharge remains minimal and is not linked to any activity known to occur in or draw from areas of water stress. At present, the Bank has not separately quantified its water withdrawal, consumption, and discharge specifically in areas of water stress, as this metric is still being developed in line with the nature and scale of its business. The Bank is in the process of enhancing its internal data tracking mechanisms to enable more granular reporting of drinking and normal water usage, including in water stressed areas, in subsequent reporting cycles.
- Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. No

2. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY2025-26	FY2024-25
Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	At present, the Bank has not quantified its Scope 3 emissions. However, it is in the early stages of identifying and evaluating the relevant categories of Scope 3 emissions.	
Total Scope 3 emissions per rupee of turnover	Gram per CO2 per rupee income		
Total Scope 3 emission intensity (optional) - the relevant metric may be selected by the entity	tCO2/FTE		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency

- No

3. **With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.**

❖ Given the nature of our business, we do not have significant direct impact on biodiversity.

4. **If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:**

Sr. No	Initiative undertaken along-with summary	Details of the initiative	Outcome of the initiative
Not Applicable			

5. **Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.**

❖ Yes, we have a business continuity plan to keep the core systems running in the event of an adversity.

6. **Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.**

❖ Not relevant

7. **Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.**

❖ Not relevant

PRINCIPLE 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

Essential Indicators

1. a. **Number of affiliations with trade and industry chambers/ associations: 7**

   b. **List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of / affiliated to:**

   Name of the trade and industry chambers/ associations / Reach of trade and industry chambers/ associations (State/National)

Confederation of Indian Industry (CII)	National
Confederation of Indian Industry (CII)	National
Associated Chambers of Commerce and Industry of India (ASSOCHAM)	National
IMC Chamber of Commerce and Industry	National
Federation of Indian Chamber of Commerce and Industry (FICCI)	National
Payments Council of India, PCI (IAMAI)	National
Indian Banks' Association (IBA)	National
Rural Marketing Association of India (RMAI)	National

2. **Provide details of corrective action taken or underway on any issues related to anti- competitive conduct by the entity, based on adverse orders from regulatory authorities**

❖ NA

Leadership Indicators

1. **Details of public policy positions advocated by the entity:**

❖ The Bank does not directly engage in public policy. Through its active involvement with the aforementioned trade and industry associations, the Bank remains well-informed about industry developments and fosters collaborative partnerships within the business community.

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

Essential Indicators

1. **Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.**
   - NA

2. **Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:**
   - NA

3. **Describe the mechanisms to receive and redress grievances of the community.**
   - The Bank has several avenues in place to receive and redress grievances of the community. They include our Helpline number, our customer care email ID, WhatsApp and our FinoPay mobile application. The Bank actively collaborates with the communities surrounding its branches, aiming to expand its sphere of prosperity through targeted initiatives aligned with the Sustainable Development Goals.

4. **Percentage of input material (inputs to total inputs by value) sourced from suppliers:**

	FY2025-26	FY2024-25
Directly sourced from MSMEs/ small producers	4.52%	4.50%
Directly from within India	100%	100%

5. **Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost.**

	FY2025-26	FY2024-25
Rural	23.3%	16.5%
Semi-urban	1.34%	2%
Urban	6.51%	20%
Metropolitan	68.85%	61.5%

(Place to be categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

Note: The above figures have been computed on the basis that employee wages were determined using a percentage of their fixed pay.

Leadership Indicators

1. **Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):**

Details of negative social impact identified	Corrective action taken
NA	NA

2. **Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:**

S.No.	State	Aspirational District	Amount spent (In ₹)
NA			

3. a. **Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)**

❖ No

b. **From which marginalized /vulnerable groups do you procure?**

❖ NA*

❖ *Given the nature of our business, we don't procure from marginalized / vulnerable groups.

c. **What percentage of total procurement (by value) does it constitute?**

❖ NA

4. **Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:**

❖ NA

5. **Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.**

❖ NA

6 **Details of beneficiaries of CSR Projects:**

S. No.	CSR Project	No. of Persons benefitted from CSR Project	% of beneficiaries from vulnerable and marginalized groups
1	Primary education	7,476	100%
2	Healthcare	6,123	100%
3	Skill development	1,869	~60%
4	Children welfare	100	100%
Total		**15,568**	

PRINCIPLE 9 Businesses should engage with and provide value to their consumers in a responsible manner

Essential Indicators

1. **Describe the mechanisms in place to receive and respond to consumer complaints and feedback.**

❖ The Bank has a Customer Grievance Policy to ensure that all customers are treated respectfully, fairly and without bias at all times. The Policy lists out the grievance redressal mechanism where customers can file their complaints. Additionally, the Bank has in place a Consumer Helpline Number (1800 268 1000) and an email ID (customercare@fino.bank.in) which customers may alternatively utilize along with Branch Visit, Bank Portal, LinkedIn, FinoPay, social media, what's app. All issues raised by customers are dealt with courtesy, efficiency and resolved on time. Customers are made completely aware of their rights so that they can opt for alternative remedies if they are not fully satisfied with the response or resolution to their complaint.

2. **Turnover of products and services as a percentage of turnover from all products/services that carry information about:**

	As a percentage to total turnover
Environmental and social parameters relevant to the product	NA
Safe and responsible usage	NA
Recycling and/or safe disposal	NA

3. Number of consumer complaints in respect of the following:

	FY2025-26			FY2024-25		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	0	0	-	0	0	-
Advertising	0	0	-	0	0	-
Cyber Security	0	0	-	0	0	-
Delivery of essential services	70,240	6,511	-	97,625	8,238	-
Restrictive Trade Practices	0	0	-	0	0	-
Unfair trade practices	0	0	-	0	0	-
Other	0	0	-	0	0	-

4. Details of instances of product recalls on account of safety issues:

	Number	Reasons for recall
Voluntary recalls	NA	NA
Forced recalls	NA	NA

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.

- Yes. Keeping personal information of customers secure and using it solely for activities related to the Bank and preventing any misuse of customer data is a top priority of the Bank.
- The Bank maintains a cyber security policy that is sensitive in nature and is not intended for external dissemination. The policy is crucial to our operations and is handled with the utmost confidentiality. In addition to our cyber security policy, the Bank also has a Privacy Policy.
- The Bank's Privacy Policy is aimed at protecting the personal information disclosed by customers. This Policy governs the way in which the Bank collects, uses, discloses, stores, secures and disposes of personal information and sensitive personal data or information. (https://www.fino.bank.in/regulatory/privacy-policy).

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

- Under delivery of essential services, the Bank introduced an IVR-based customer validation process as part of its continuous service enhancement initiatives. The implementation has strengthened customer authentication while streamlining the customer service journey, resulting in reduced Average Handling Time (AHT), improved First Contact Resolution (FCR), and enhanced operational efficiency. These initiatives have contributed to a more seamless, secure, and responsive customer experience while reinforcing the Bank's commitment to reliable delivery of essential banking services.

7. Provide the following information relating to data breaches:

a. Number of instances of data breaches

- There were no instances of data breaches during the reporting period.

b. Percentage of data breaches involving personally identifiable information of customers.

- NA

c. Impact, if any, of the data breaches

- NA

Leadership Indicators

1. **Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).**
   - All information is available on the Bank website http://www.fino.bank.in/.
   - All pertinent details about our products and updates are shared through our official website, our mobile application and various social media platforms. Our official website serves as the primary source of information and is regularly updated with the latest news, announcements, and other essential details (https://www.fino.bank.in/regulatory/notices-policies).
   - In addition to the website, the Bank actively uses social media platforms such as LinkedIn, X (formerly Twitter), Facebook and Instagram to connect with our customers. Our mobile application, FinoPay is available on iOS and Android platforms and provides customers with a hassle-free digital experience.
2. **Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.**
   - Fino Payments Bank displays a factsheet on Important Safe Banking Tips on its website (https://www.fino.bank.in/files/fino/media/files/2026/04/11/dos-and-donts-for-safe-banking-7-languages-2026-04-11-11-37-19.pdf) informing customers about the best practices they should employ while using digital banking platform. Furthermore, the Bank regularly updates its notice board (https://www.fino.bank.in/regulatory/notices-policies) to inform customers about the safe and responsible usage of its products and services.
3. **Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.**
   - Information informing customers of any risk of disruption / discontinuation of essential services is posted on our website https://www.fino.bank.in/. Our mobile application, FinoPay, notifies customers of any disruption / discontinuation of essential services through notifications which include information about the services affected and the expected duration of the outage. We also inform our customers about disruptions through WhatsApp notifications.
4. **Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)**
   - Given the nature of our business, traditional product labelling does not pertain to us. However, the Bank ensures transparency by adhering to all necessary disclosure requirements related to its products and services in every form of communication. Furthermore, the Bank provides information about its product offerings and services through various channels such as its website, advertisements, print and social media, among others, to keep customers and stakeholders well-informed. The Bank also has https://www.fino.bank.in/files/fino/media/post_attachments/sites/default/files/uploads/pages/notice-board/1641204674_MicrosoftWordCitizensCharter.pdf which not only explains our commitment and responsibilities along with redressal methods but also the obligations on the part of customers.
   - Yes. The Bank utilizes formal tools like Net Promoter Score (NPS) surveys, social media and Facebook live sessions to understand customer needs.