



FINO PAYTECH LIMITED

Regd. Office: Mindspace Juinagar, 9th Floor, Plot No. Gen 2/1/F, Tower 1, TTC Industrial Area, MIDC Shirwane, Juinagar Navi Mumbai Thane - 400706,
Phone: +91 22 7137 7000, **E-mail:** riya.devulkar@finopaytech.com
Website: www.finopaytech.com
CIN: U72900MH2006PLC162656

NOTICE

NOTICE is hereby given that the Fourteenth Annual General Meeting of the Members of Fino PayTech Limited will be held through Video Conferencing or Other Audio Visual Means on Wednesday, September 30, 2020 at 12.00 Noon to transact the following business.

The proceedings of the Annual General Meeting ("AGM") shall be deemed to be conducted at the Registered Office of the Company i.e. at Mindspace Juinagar, 9th Floor, Plot No. Gen 2/1/F, Tower 1, TTC Industrial Area, MIDC Shirwane, Juinagar, Navi Mumbai, Thane - 400706 which shall be the deemed venue of the AGM.

I. Ordinary Business:

1. To receive, consider and adopt the Standalone and Consolidated Audited Financial Statements under Ind AS for the Financial year ended 31st March, 2020, together with the Reports of the Board of Directors and Auditors thereon.
2. To appoint a Director in place of Mr. Sudeep Gupta (DIN: 07899859), who retires by rotation and, being eligible, offers himself for re-appointment.

II. Special Business:

3. To consider and, if thought fit, to pass the following resolution as **ORDINARY RESOLUTION**

"RESOLVED THAT pursuant to the provisions of section 152 and all other applicable provisions of the Companies Act, 2013 ("the Act") and the Rules made thereunder (including any statutory modification(s) or re-enactment thereof for the time being in force) and the Articles of Association of the Company, Mr. Ashok Kini (DIN-00812946), who was appointed by the Board of Directors as an Additional Director in the capacity of Independent Director of the Company with effect from 20th August, 2020 to hold office as such until the conclusion of next Annual General Meeting of the Company in terms of Section 161 of the Act and in respect of whom the Company has received a Notice in writing from a Member under section 160 of the Act proposing his

candidature for the office of Director, being so eligible, be appointed as an Independent Director of the Company, who shall not be a Director liable to retire by rotation.”

FURTHER RESOLVED THAT for the purpose of giving effect to this Resolution, the Board be authorised to do all such acts, deeds, matters and things as it may, in its absolute discretion, deem necessary, proper or desirable and to settle any questions, difficulties or doubts that may arise in this regard and further to execute all necessary documents, applications, returns and writings as may be necessary, proper, desirable or expedient.”

4. To consider and, if thought fit, to pass the following resolution as **SPECIAL RESOLUTION**

“RESOLVED THAT pursuant to the provisions of Sections 149, 152 and any other applicable provisions of the Companies Act, 2013 and the rules made thereunder read with Schedule IV to the Companies Act, 2013 (“the Act”) and the Companies (Appointment and Qualifications of Directors) Rules, 2014, (including any statutory modifications or re-enactment(s) thereof for the time being in force) and based on the recommendation of the Nomination and Remuneration Committee and approval of the Board of Directors, Mr. Ashok Kini (DIN: 00812946), who has submitted a declaration that he meets the criteria for independence as provided under Section 149(6) of the Act and is eligible for appointment, be and is hereby, appointed as a Independent Director of the Company not liable to retire by rotation, to hold office for a further term of five years with effect from August 20, 2020 to August 19, 2025.”

FURTHER RESOLVED THAT for the purpose of giving effect to this Resolution, the Board be authorised to do all such acts, deeds, matters and things as it may, in its absolute discretion, deem necessary, proper or desirable and to settle any questions, difficulties or doubts that may arise in this regard and further to execute all necessary documents, applications, returns and writings as may be necessary, proper, desirable or expedient.”

Place: Navi Mumbai
Date : 20th August, 2020

By Order of the Board
For FINO PayTech Limited

Sd/-
Riya Devulkar
Company Secretary & Manager-Legal

NOTES:

1. In view of the outbreak of COVID-19 pandemic, the Ministry of Corporate Affairs (“MCA”) has vide its General Circular No. 20/2020 dated 5th May, 2020 read together with General Circular Nos. 14/2020 & 17/2020 dated 8th April, 2020 and 13th April, 2020 respectively, (collectively referred to as “MCA Circulars”) permitted the holding of this Annual General Meeting (AGM) through VC/OAVM, without the physical presence of the Members at a common venue. In compliance with the provisions of the Companies Act, 2013 (“the Act”) and the MCA Circulars, the AGM of the Company is being held through VC/OAVM, without the physical presence of the Members at a common venue.
2. Pursuant to the provisions of the Act, a member entitled to attend and vote at the AGM is entitled to appoint a proxy to attend and vote on his/her behalf and the proxy need not be a member of the Company. Since this AGM is being held pursuant to the MCA circulars through VC/OAVM, the requirement of physical attendance of members has been dispensed with. Accordingly, in terms of the MCA circulars, the facility for appointment of proxies by the members will not be available for this AGM and hence the proxy form and attendance slip are not annexed to this notice.
3. The procedure for participating in the meeting through VC/OAVM is explained at Note No.VII below.
4. In accordance with the Secretarial Standard on General Meetings (“SS-2”) issued by the Institute of Company Secretaries of India (“ICSI”) read with Clarification/Guidance on applicability of Secretarial Standards – 1 and 2 dated 15th April, 2020 issued by the ICSI, the proceedings of the AGM shall be deemed to be conducted at the Registered Office of the Company which shall be the deemed venue of the AGM. Since the AGM will be held through VC/OAVM, the Route Map is not annexed to this Notice.
5. Corporate/Institutional Members are entitled to appoint authorised representatives to attend the AGM through VC/OAVM on their behalf and cast their votes through remote e-voting or at the AGM. Corporate/Institutional Members (i.e. other than individuals/HUF, NRI, etc.) are required to send a scanned copy of the Board Resolution/Authority Letter, etc., authorising their representative to attend the AGM through VC/OAVM on their behalf and to vote through remote e-voting or during the AGM. Members of the Company

under the category of Institutional Shareholders are encouraged to attend and participate in the AGM through VC/ OAVM and vote thereat.

6. Pursuant to the above mentioned MCA Circulars, physical attendance of the Members is not required at the AGM, and attendance of the Members through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Act.
7. The Explanatory Statement pursuant to section 102(1) of the Companies Act, 2013, in respect of Item No. 3 and 4 is annexed hereto.
8. Additional information with respect to Item Nos. 2, 3 and 4 set out above is annexed hereto.
9. The Company's Registrar and Transfer Agents for its Share Registry Work (Physical and Electronic) are Messrs Adroit Corporate Services Pvt.Ltd. ("Adroit" or "RTA") having their office at 17-20, Jafferbhoy Ind. Estate, 1st Floor, Makwana Road, Marol Naka, Andheri (E), Mumbai 400059.
10. M/s. MSKC & Associates (Formerly known as M/s. R. K. Kumar & Co.) (ICAI Firm Registration No. 001595S), Chartered Accountants, were appointed as Statutory Auditors of the Company at the Thirteenth AGM held on 30th September, 2019. Pursuant to the Notification issued by the Ministry of Corporate Affairs on 7th May, 2018 amending Section 139 of the Act and the Rules framed thereunder, the mandatory requirement for ratification of appointment of Auditors by the Members at every AGM has been omitted, and hence the Company is not proposing an item on ratification of appointment of Auditors at this AGM.
11. The Register of Directors and Key Managerial Personnel and their shareholding maintained under Section 170 of Companies Act, 2013 and relevant documents referred to in this Notice of AGM and Explanatory Statement will be available electronically for inspection by the Members during the AGM. All documents referred to in the Notice will also be available for electronic inspection without any fee by the Members from the date of circulation of this Notice up to the date of AGM, i.e. 30th September, 2020. Members seeking to inspect such documents can send an email to Company's e-mail id riya.devulkar@finopayetch.com.

12. Nomination: Members can avail the facility of nomination in respect of shares held by them in physical form pursuant to Section 72 of the Companies Act 2013 read with relevant rules. Members desiring to avail of this facility may send their nomination in the prescribed form no. SH13 duly filled in and signed to the Company or RTA. Member may contact Secretarial Department for guidance to avail facilities or matters as mentioned in this Notice.
13. Communication through e-mail: As responsible citizens of the world, we would like to do our bit to protect our environment and reduce our carbon footprint. We request our valued shareholders to join us in our endeavor to save the planet by registering their email ids to receive all communication electronically. This would also be in conformity with the legal provisions. It may be noted that the Company would communicate important and relevant information, events and send the documents including the intimations, notices, annual reports, financial statements etc. in electronic form, to the email address of the respective members. Further information in this respect is also posted on website of the Company www.finopaytech.com.

To support green initiative, members who have not registered their e-mail address so far, are requested to register the same in the following manner.

- a) In respect of electronic/demat holdings, through concerned Depository Participant (DP).
- b) Members who hold shares in physical form are requested to send their email address to info@adroitcorporate.com quoting name and folio number.

This initiative would enable the members to receive communication promptly besides paving way for reduction in paper consumption and wastage. You would surely appreciate your Company's desire to participate in the Green Movement initiative. In case of any change in the email address, shareholders can update it in the same manner as mentioned above.

14. Members holding shares under multiple folios in the identical order of names are requested to consolidate their holdings into one folio.
15. In terms of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended by the Companies (Management & Administration) Amendment Rules, 2015, the Resolutions for consideration at this AGM will be transacted through remote e-voting (facility to cast vote

from a place other than the venue of the AGM) for which purpose the Board of Directors of the Company ('the Board') have engaged the services of **National Securities Depository Limited** ("NSDL").

16. The Board has appointed Mr. T.B. Kaushik, Partner of Messrs. Kaushik Joshi & Co., as the Scrutinizer to scrutinize the voting process including remote e-voting process in a fair and transparent manner.
17. For the purpose of dispatch of this notice, shareholders of the Company holding shares either in physical form or in dematerialized form as on Friday 28th August 2020, have been considered. Any person, who acquires shares of the Company and becomes member of the Company after the said date, may obtain login ID and password by sending a request at evoting@nsdl.co.in or Share Transfer Agents at info@adroitcorporate.com.
18. Voting rights will be reckoned on the paid-up value of shares registered in the name of the Members on Wednesday, 23rd September, 2020 ("cut-off date"). Only those Members whose names are recorded in the Register of Members of the Company or in the Register of Beneficial Owners maintained by the Depositories as on the cut-off date will be entitled to cast their votes by remote e-voting or e-voting at the AGM. A person who is not a Member on the cut-off date should accordingly treat this Notice as for information purposes only.
19. In line with the MCA Circulars, the Notice of the AGM alongwith the Annual Report for the Financial Year 2019-2020 is being sent only through electronic mode to those Members whose email addresses are registered with the Company/RTA/ Depositories. A copy of the Notice of this AGM alongwith the Annual Report is available on the website of the Company at www.finopaytech.com. The Company will not be dispatching physical copies of the Annual Report for the Financial Year 2019-2020 and the Notice of AGM to any Member.
20. **The procedure with respect to remote e-voting is provided below:-**

Step 1 : Log-in to NSDL e-Voting system at <https://www.evoting.nsdl.com/>

1. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: <https://www.evoting.nsdl.com/> either on a Personal Computer or on a mobile.

2. Once the home page of e-Voting system is launched, click on the icon “Login” which is available under ‘Shareholders’ section.
3. A new screen will open. You will have to enter your User ID, your Password and a Verification Code as shown on the screen.

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

4. Your User ID details are given below :

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	Your User ID is:
a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example if your DP ID is IN300*** and Client ID is 12***** then your user ID is IN300***12*****.
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID For example if your Beneficiary ID is 12***** then your user ID is 12*****
c) For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the company For example if folio number is 001*** and EVEN is 101456 then user ID is 101456001***

5. Your password details are given below:
 - a) If you are already registered for e-Voting, then you can use your existing password to login and cast your vote.

- b) If you are using NSDL e-Voting system for the first time, you will need to retrieve the 'initial password' which was communicated to you. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.
- c) How to retrieve your 'initial password'?
 - (i) If your email ID is registered in your demat account or with the company, your 'initial password' is communicated to you on your email ID. Trace the email sent to you from NSDL from your mailbox. Open the email and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8 digit client ID for NSDL account, last 8 digits of client ID for CDSL account or folio number for shares held in physical form. The .pdf file contains your 'User ID' and your 'initial password'.
 - (ii) If your email ID is not registered, please follow steps mentioned in the Notice for registering the same.
- 6. If you are unable to retrieve or have not received the "Initial password" or have forgotten your password:
 - a) Click on "[Forgot User Details/Password?](#)"(If you are holding shares in your demat account with NSDL or CDSL) option available on www.evoting.nsdl.com.
 - b) [Physical User Reset Password?](#)" (If you are holding shares in physical mode) option available on www.evoting.nsdl.com.
 - c) If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.co.in mentioning your demat account number/folio number, your PAN, your name and your registered address.
 - d) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.
- 7. After entering your password, tick on Agree to "Terms and Conditions" by selecting on the check box.
- 8. Now, you will have to click on "Login" button.
- 9. After you click on the "Login" button, Home page of e-Voting will open.

Details on Step 2 is given below:

How to cast your vote electronically on NSDL e-Voting system?

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

General Guidelines for shareholders:

- 1 Corporate and Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) are required to send scanned copy (PDF/JPG Format) of the relevant Board Resolution/ Authority letter etc. with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote, to the Scrutinizer by e-mail to caskaushikjoshi@gmail.com with a copy marked to evoting@nsdl.co.in.
2. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the “[Forgot User Details/Password?](#)” or “[Physical User Reset Password?](#)” option available on www.evoting.nsdl.com to reset the password.

3. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on toll free no.: 1800-222-990 or send a request at evoting@nsdl.co.in
- I. Those who become Members of the Company after dispatch of the Notice but on or before 23rd September, 2020 (cut-off date) may write to NSDL at evoting@nsdl.co.in or to the Company at riya.devulkar@finopaytech.com requesting for user ID and password. On receipt of user ID and password, the aforesaid step 2 should be followed for casting of vote.
- II. In case of any query / grievance, you may refer to the Frequently Asked Questions for Shareholders and e-voting User Manual for Shareholders available under the Downloads section of NSDL's e-voting website www.evoting.nsdl.com or contact Ms. Pallavi Mhatre, National Securities Depository Limited, Trade World, 'A' Wing, 4th Floor, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai 400 013 at telephone nos. 1800-222-990 (toll free) or 022-24994545 or at e-mail ID pallavid@nsdl.co.in. You may also send your queries to the e-mail ID riya.devulkar@finopaytech.com

III. The remote e-voting facility will be available during the following period:

Remote e-Voting Start Day and Date	Sunday, 27 th September, 2020
Remote e-Voting Start Time	9.00 A.M.
Remote e-Voting End Day and Date	Monday, 29 th September, 2020
Remote e-Voting End Time	5:00 P.M.

The remote e-voting will not be allowed beyond the aforesaid date and time and the e-voting module shall be disabled by NSDL upon expiry of the aforesaid period.

Once the vote on a resolution is cast by the member, the member shall not be allowed to change it subsequently or cast the vote again.

IV. General Information

- (a) The Members who have not registered their email address and holding Equity Shares in Demat form are requested to register their e-mail address with the

respective Depository Participant ("DP") and the Members holding Equity Shares in physical Form may get their e-mail addresses registered with Registrar & Share Transfer Agent ("RTA") of the Company i.e. Adroit Corporate Services Pvt. Ltd. by sending the request info@adroitcorporate.com. The Members are requested to provide details such as Name, Folio Number, Certificate number, PAN, mobile number and e-mail id, etc.

- (b) A Member can opt for only a single mode of voting i.e. through remote e-voting or e-voting at the AGM.
- (c) The Results of voting will be declared within 48 hours from the conclusion of the AGM and the Resolutions will be deemed to be passed on the date of the AGM, subject to receipt of requisite number of votes. The declared Results, along with the Scrutinizer's Report, will be available forthwith on the Company's website www.finopaytech.com and on the website of NSDL.

V. Submission of Questions / Queries Prior to AGM:

- (a) Members desiring any additional information or having any question or query pertaining to the business to be transacted at the AGM are requested to write from their registered e-mail address, mentioning their name, DP ID and Client ID number/folio number and mobile number to the Company's email-id riya.devulkar@finopaytech.com on or before 25th September, 2020 (5.00 p.m. IST) so as to enable the Management to keep the information ready.
- (b) The queries may be raised precisely and in brief to enable the Company to answer the same suitably depending on the availability of time at the AGM.
- (c) The Company will, at the AGM, endeavor to address the queries received till 25th September, 2020 (5.00 p.m. IST) from those Members who have sent queries from their registered email IDs. Please note that Members' questions will be answered only if they continue to hold shares as on the cut-off date.

VI. Speaker Registration Before AGM:

- (a) Members of the Company, holding shares as on the cut-off date i.e. 23rd September, 2020 and who would like to speak or express their views or ask questions during the

AGM may register as speakers by sending email at riya.devulkar@finopaytech.com. Please mention name, folio or DP ID and client ID, email, mobile number etc. said request should be reached to the Company on or before Friday, 25th September 2020 (5.00 p.m.). If any member would like to ask question or want information, please mention the same in the aforementioned request. This would help to conduct meeting smoothly keeping in view the AGM is being held through VC.

- (b) Those Members who have registered themselves as a speaker will only be allowed to speak/express their views/ask questions during the AGM. The Company reserves the right to restrict the number of speakers depending on the availability of time at the AGM.

VII. Instructions for members for attending the AGM through VC/OAVM are as under:

1. Member will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-Voting system. Members may access the same at <https://www.evoting.nsdl.com> under shareholders/members login by using the remote e-voting credentials.
2. The link for VC/OAVM will be available in shareholder/members login where the EVEN of Company will be displayed. Please note that the members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the notice to avoid last minute rush. Further members can also use the OTP based login for logging into the e-Voting system of NSDL.
3. Members are encouraged to join the Meeting through Laptops for better experience.
4. Further Members will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.
5. Please note that Participants Connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/Video loss due to Fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.
6. The Members can join the AGM in the VC/OAVM mode 15 minutes before and after the scheduled time of the commencement of the AGM by following the procedure mentioned



in the Notice. The facility of participation at the AGM through VC/OAVM will be made available for 1000 members on first come first served basis.

7. Shareholders, who would like to express their views/have questions may send their questions in advance as mentioned in this Notice, mentioning their name demat account number/folio number, email id, mobile number at riya.devulkar@finopaytech.com. The same will be replied by the company suitably.

VIII. Instructions for members for e-voting on the day of the AGM are as under:-

1. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned for remote e-voting in the Notice.
2. Only those Members/ shareholders, who will be present in the AGM through VC/OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system in the AGM.
3. Members who have voted through Remote e-Voting will be eligible to attend the AGM. However, they will not be eligible to vote at the AGM.
4. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for Remote e-voting.

Place: Navi Mumbai

Date: 20th August, 2020

**By Order of the Board
For FINO PayTech Limited**

**Sd/-
Riya Devulkar
Company Secretary & Manager-Legal**

EXPLANATORY STATEMENT

UNDER SECTION 102(1) OF THE COMPANIES ACT, 2013

ITEM No. 3 and 4

In the previous term, Mr. Ashok Kini (DIN: 00812946) was appointed as an Independent Director of the Company for a period of 5 (five) years with effect from July 31, 2015. Pursuant to the provisions of the Companies Act, 2013 read with Schedule IV and other applicable provisions of the Companies Act, 2013 an Independent Director shall hold office for a term upto five consecutive years on the Board of the Company and shall be eligible for re-appointment on passing of a Special Resolution by the Company and disclosure of such appointment in the Board Report.

The Board of Directors at its meeting held on August 20, 2020 had based on the recommendation of the Nomination and Remuneration Committee approved the appointment of Mr. Kini as an Additional Director in the capacity of Independent Director of the Company who holds office upto the date of this Annual General Meeting and subject to approval of the Shareholders appointed/recommended as an Independent Director for a period of five years with effect from August 20, 2020 to August 19, 2025 based on his expertise, skills, experience, knowledge and report of his performance evaluation. His appointment for the second term is subject to the approval of the shareholders at this Annual General Meeting by way of a Special Resolution.

The Company has received a notice in writing from the Member under Section 160 of the Companies Act, 2013, proposing his candidature for the office of Independent Director of the Company. The Company has also received the requisite disclosures from Mr. Kini and that he is not disqualified from being appointed as Director in terms of Section 164 of the Act and that he meets the criteria of Independence as mentioned in Section 149 of the Act and is eligible for appointment.

In the opinion of the Board, Mr. Kini fulfils the conditions specified in the Companies Act, 2013 for his appointment as an Independent Director of the Company and is independent of the management. A copy of the letter for appointment of Mr. Kini as an Independent Director setting out the terms and conditions would be available for inspection without any fee by the members of the Company.

Considering the expertise and experience of Mr. Kini, the Board feels that his association would be of immense benefit to the Company as it has been beneficial in the past and it is



desirable to avail services of Mr. Kini as an Independent Director. Accordingly, the Board recommends the resolutions set out in item no. 3 and 4 of this Notice, in relation to the appointment of Mr. Kini as an Independent Director, for the approval by the shareholders of the Company.

Except Mr. Ashok Kini, being the appointee, none of the Directors and Key Managerial Personnel of the Company and their relatives are concerned or interested, financially or otherwise, in the resolutions set out at Item No. 3 and 4.

Place : Navi Mumbai
Date : 20th August, 2020

By Order of the Board
For FINO PayTech Limited

Sd/-
Riya Devulkar
Company Secretary & Manager-Legal

Additional Information with respect to Item Nos. 2, 3 & 4

Details of Director(s) seeking appointment/re-appointment at the forthcoming Annual General Meeting

Information as required under Clause 1.2.5 of the Secretarial Standard on General Meetings (SS-2) is given hereunder:

Name of Director	Mr. Ashok Kini	Mr. Sudeep Gupta
DIN	00812946	07899859
Age	74 Years	43 Years
Qualification	B.SC, MA, CAIIB	Management graduate in Marketing
A brief resume, experience and Nature of his expertise in specific functional areas, Recognition or awards.	Mr. Kini joined SBI as Probationary Officer in 1967 held various key positions during 1970 - 2005 and retired as Managing Director National Banking Group which is a Board level position. As MD he was responsible for (a) Operation and business of SBI's distribution network of 9000+ branches and (b) SBI's Retail Businesses viz. Consumer Business (credit and liability products); SME Business; and Agricultural Finance. Specialization in agricultural Business including a 4 year stint as Chairman of a Regional Rural Bank. (1970-1982) - Corporate Finance (1992- 1999) - Information Technology (1999-2003).	Mr. Sudeep Gupta is a Management Graduate in Marketing. Before joining FINO, he was associated with Satin CreditCare, Fullerton India, ICICI Bank and Ashok Leyland Finance. Mr. Sudeep Gupta has more than 19 years of rich experience handling leadership roles in financial domain with different Banks and NBFCs. Business Growth & Development, Refining and Implementing Operations strategy that include aspects such as area selection, product design and delivery, portfolio quality management are his forte. He has in-depth understanding of unsecured and secured retail lending like Personal Loans, Business Loans, MSME loans, Auto Loans, Mortgages and Microfinance. He is a Management Graduate in Marketing. Before joining FINO, he was associated with Satin CreditCare, Fullerton India, ICICI Bank and Ashok Leyland Finance.

Date of first appointment on the Board	11 th September, 2007	14 th November, 2018
Shareholding in the Company	NIL	NIL
Relationship with other Directors and Key Managerial Personnel	None of the Directors of the Company is inter-se related to each other or with the Key Managerial Personnel of the Company.	None of the Directors of the Company is inter-se related to each other or with the Key Managerial Personnel of the Company.
The number of Meetings of the Board attended during the Financial Year 2019-20	4	4
Other Directorships (excluding Fino PayTech Limited)	<ol style="list-style-type: none"> 1. GOCL Corporation Ltd. 2. Nihilent Limited 3. Nihilent Analytics Limited 4. Edelweiss Asset Reconstruction Company Limited 5. Gulf Oil Lubricants India Limited 6. Edelwise Financial Services Limited 7. Fino Finance Private Limited 	<ol style="list-style-type: none"> 1. Fino Finance Private Limited 2. Fino Trusteeship Services Limited
Membership/ Chairmanship of Committees of other Boards (excluding Fino PayTech Limited)	- None	<p>Fino Finance Private Limited</p> <ul style="list-style-type: none"> - Member of the Committee of Directors (Operations) - Risk and Assets Liability Management Committee - IT Strategy Committee

Place : Navi Mumbai
Date : 20th August, 2020

By Order of the Board
For FINO PayTech Limited

Sd/-
Riya Devulkar
Company Secretary & Manager-Legal