

**POLICY ON FAMILIARISATION
PROGRAMME
OF
FINO PAYMENTS BANK
LIMITED**

POLICY ON FAMILIARISATION PROGRAMME

(VERSION 1.0)

Document Review and Approval

Revision history

	Summary of Change	Prepared By	Reviewed by	Recommended by (Mgt. Com)	Approved by	Ver No.	Effective Date
1	First Release	Pratima Thomas - Head -HR	Basavraj Loni - AVP Legal and Company Secretary	N.A.	Board of Directors	1.0	On listing of securities

1. PREFACE

In accordance with Regulation 25 (7) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (the 'Regulations'), Fino Bank Payments Limited (the 'Bank') is required to familiarize the Independent Directors of the Bank with the Bank, their roles, rights, responsibilities in the Bank, nature of the industry in which the Bank operates, business model of the **Company** and any other relevant information etc., through various programmes.

Further, in terms of Schedule IV of the Companies Act, 2013, the Independent Directors are required to undertake appropriate induction and regularly update and refresh their skills, knowledge and familiarity with the Bank.

2. TITLE:

This Policy shall be called '**Policy on Familiarisation Programme of Fino Payments Bank Limited**' and shall come into force with upon listing of the securities of the Bank on the Stock Exchange(s).

3. OBJECTIVE

To familiarise Independent Directors about the business and functioning of the Bank.

4. SCOPE

Familiarisation program shall be conducted annual "as and when needed" during the year or as may be decided by the Board. The said program shall be also conducted when a new director is inducted to the Board.

Familiarisation program for the Independent Directors shall cover the following aspects:

- Nature of the industry in which the Bank operates;
- Business model of the Bank;
- Risks and challenges for the Bank;
- Changes in business environment;
- Strategic discussions and future outlook; or
- Roles, rights and responsibilities of the Independent Directors;

The Bank shall provide all relevant information in relation to the Bank and its business such as details of group companies, corporate governance practices, an overview of the regulatory developments on the governance front to its Directors.

5. DISCLOSURE

As and when familiarisation program is conducted, the same will be disclosed on the website of the Bank and the details of the said program shall be disclosed on the Bank's website and a web link thereto shall be provided in the Annual Report.

AMENDMENT

Any amendments to this Policy or replacement of this Policy entirely with a new Policy, will be approved by the Board of Directors. This Policy may be amended from time to time based on changing requirements as prescribed by the SEBI/Stock Exchange(s) or any other appropriate statutory authority.
