

 <p>SPANDANA</p>	 <p>KARVY FINTech</p>
<p>Spandana Sphoorty Financial Limited Registered Office: Plot No: - 31 & 32, Ramky Selenium Towers, Tower A Ground Floor, Financial Dist, Nanakramguda, Hyderabad TG 500032 CIN: L65929TG2003PLC040648 Tel: +91 40 48126666 Website: www.spandanaindia.com</p>	<p>Karvy Fintech Private Limited Registered Office: Karvy Selenium Tower B, Plot No. 31-32, Gachibowli Financial District, Nanakramguda, Hyderabad - 500032 CIN: U72400TG2017PTC117649 Tel: +91 40 67162222; Fax: 040-2300 1153 https://www.karvyfintech.com/</p>

**Compliance Certificate
for the half year ended 30th September, 2019**

[Pursuant to Regulation 7(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

This is to certify that Karvy Fintech Private Limited, Hyderabad, Registrar and Share Transfer Agent to Spandana Sphoorty Financial Limited ("**the Company**"), have been rendering related services to the Company in respect of Equity shares held in physical and electronic form and Non-Convertible Debentures issued on private placement basis (NCDs) held in electronic form.


In respect of the Company for the half- year ended 30th September, 2019, it is hereby certified that all activities in relation to physical share transfer facility, and shareholders' and NCDs Holders' data held in dematerialized form (i.e. electronic form) as received from the Depositories, are maintained by Karvy Fintech Private Limited, which is registered, with Securities and Exchange Board of India (Permanent Registration No.INR000000221 Date: 15.07.2019)

For Spandana Sphoorty Financial Limited


Rakesh Jhinjhar
Company Secretary & Compliance Officer



For Karvy Fintech Private Limited


Authorized Signatory

