Ref: SSFL/Stock Exchange/2026-27/059

August 21, 2026

To
BSE Limited,
Department of Corporate Services
P. J. Towers, 25th Floor,
Dalal Street,
Mumbai – 400001

Scrip Code: 542759 and 890221

To
National Stock Exchange of India Limited,
Listing Department
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai – 400051

Symbol: SPANDANA and SSFLPP

Dear Sir/Madam,

Sub: Notice for payment of first and final call on partly paid-up equity shares issued and allotted on rights basis, pursuant to Letter of Offer dated July 18, 2025 ("First and Final Call Notice")

Ref: SSFL/Stock Exchange/2025-26/53 dated August 05, 2026

In continuation to our letter dated August 05, 2026, this is to inform you that the First and Final Call Notice together with the detailed instructions and ASBA Application Form, are being sent to the holders of the partly paid-up equity shares whose names appear in the Register of Members as on August 19, 2026 the Record Date fixed for this purpose.

The aforesaid documents are being made available on the Company's website at www.spandanasphoorty.com and the Company's Registrar & Transfer Agents' website at www.kfintech.com.

This is for your information and record.

Thanking you

Yours Sincerely,
For Spandana Sphoorty Financial Limited

VINAY PRAKASH TRIPATHI
Digitally signed by VINAY PRAKASH TRIPATHI
Date: 2026.08.21 17:19:22 +05'30'

Vinay Prakash Tripathi
Company Secretary

Encl: as above

SPANDANA SPHOORTY FINANCIAL LIMITED

Registered and Corporate Office: Galaxy, Wing B, 16th Floor, Plot No.1, Sy No. 83/1, Hyderabad Knowledge City, TSIIC, Raidurg Panmaktha, Hyderabad, Telangana- 500081
Tel: +91 1800 203 5220**; Contact Person:** Vinay Prakash Tripathi, Company Secretary and Compliance Officer
E-mail: shareholders@spandanasphoorty.com**; Website:** www.spandanasphoorty.com
Corporate Identity Number: L65929TG2003PLC040648

NOTICE FOR PAYMENT OF FIRST AND FINAL CALL TO THE HOLDERS OF PARTLY PAID-UP EQUITY SHARES

Last date for payment of First and Final Call: September 23, 2026

Dear Shareholder,

Sub: Notice for payment of First and Final Call of ₹ 115.00 (comprising ₹ 5.00 towards face value and ₹ 110.00 towards premium) per partly paid-up equity share issued by Spandana Sphoorty Financial Limited (the "Company"), on a rights basis, pursuant to the Letter of Offer dated July 18, 2025 ("Letter of Offer") ("Issue")

1. Pursuant to the Issue, the Company had issued and allotted 1,73,34,362 Rights Equity Shares (as defined in the Letter of Offer), to its Eligible Equity Shareholders (as defined in the Letter of Offer) at an Issue Price of ₹ 230.00 per share (including a premium of ₹ 220.00), in the ratio of 10 (Ten) Rights Equity Share for every 41 (Forty One) Equity Shares (as defined in the Letter of Offer) held by Eligible Equity Shareholders as on the record date i.e. Thursday, July 24, 2025.

2. In accordance with the terms of the Issue as specified in the Letter of Offer, the Company had received ₹ 115.00 (comprising ₹ 5.00 towards face value and ₹ 110.00 towards premium) per Rights Equity Share as application money and consequently, the partly paid-up equity shares were allotted by the Company on Tuesday, August 12, 2025.

3. The Board of Directors ("**Board**") of the Company, in its meeting held on **August 5, 2026**, has decided to make the First and Final Call of ₹ 115.00 per share (comprising ₹ 5.00 towards face value and ₹ 110.00 towards premium) (the "**First and Final Call**") in respect of the outstanding partly paid-up equity shares, payable between **September 9, 2026** to **September 23, 2026 (both days inclusive)** (the "**First and Final Call Payment Period**"). **Please note that this is the First and Final Call and there will be no further calls with respect to the Issue.**

4. The Board has fixed **August 19, 2026** as the record date ("**Record Date**") for the purpose of determining holders of the partly paid-up equity shares ("**Eligible Shareholders**") who shall be liable to pay the First and Final Call on the partly paid-up equity shares held by them and to whom this notice is being sent (the "**First and Final Call Notice**"). The Record Date for First and Final Call has been intimated to the BSE Limited ("**BSE**") and the National Stock Exchange of India Limited ("**NSE**") (together, the "**Stock Exchanges**") on **August 5, 2026.**

   Accordingly, this First and Final Call Notice is hereby given to you for payment of First and Final Call as per details given below:

No. of partly paid-up equity shares held as on Record Date, i.e., August 19, 2026	Amount due and payable @ ₹ 115.00 per partly paid-up equity shares (in ₹)

5. The other key details in respect of the First and Final Call are as under:

First and Final Call Payment Period (Both days inclusive)	**From**	**To**	**Duration**
	September 9, 2026	**September 23, 2026**	**15 days (both days inclusive)**
Modes of Payment	**(a) Online ASBA:** Through the website of the SCSBs*.		
	(b) Physical ASBA: By submitting physical application to the Designated Branch of SCSBs*.		
	(c) Online: Using the 3-in-1 online trading-demat-bank account wherever offered by brokers.		

* *Please visit www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=35, to view the list of SCSBs (Self-Certified Syndicate Banks). The existing list of SCSBs as on the date of the First and Final Call Notice, forms part of the ASBA Application Form enclosed with this Notice.*

6. Detailed instructions in respect of First and Final Call and ASBA Application Form are enclosed as **Annexure 1 and Annexure 2,** respectively. You are requested to make the payment of the First and Final Call **on or before September 23, 2026.**

7. Please note that the trading in partly paid-up equity shares (ISIN: IN9572J01019) of the Company has been suspended on the Stock Exchanges with effect from **August 19, 2026** (*i.e.*, closing hours of trading on **August 18, 2026**) on account of the First and Final Call. Further, Eligible Shareholders who pay the First and Final Call on their partly paid-up equity shares during the First and Final Call Payment Period shall be allotted fully paid-up equity shares of face value of ₹ 10 each of the Company under the existing ISIN (INE572J01011), upon completion of necessary regulatory formalities including corporate actions by the Company with the Stock Exchanges. The aforesaid process is expected to complete within a period of two weeks from the last date of First and Final Call Payment Period, after which the fully paid-up equity shares so allotted to the Eligible Shareholders will be available for trading on Stock Exchanges.

8. Please also note the following consequences of failure to pay First and Final Call:

   (a) **Interest @ 10% (Ten percent) per annum will be payable for delay in payment of First and Final Call beyond September 23, 2026 till the actual date of payment;**

   (b) **The Company, if decided by its Board, shall be entitled to apply any future dividend payable to you, in or towards all sums of money outstanding on account of calls and interest; due thereon in relation to the partly paid-up equity shares of the Company; and**

   (c) **The partly paid-up equity shares of the Company currently held by you, including the amount already paid thereon at the time of application, shall be liable to be forfeited on failure to pay the First and Final Call, in accordance with the Articles of Association of the Company and the Letter of Offer.**

9. The First and Final Call Notice along with the Detailed Instructions and ASBA Application Form is also available on the Company's website at https://www.spandanasphoorty.com/rights-issue, on the website of KFin Technologies Limited (**"KFin"** or "**RTA**") at https://rights.kfintech.com/callmoney/, and on the website of Stock Exchanges i.e. www.bseindia.com and www.nseindia.com.

10. Please refer to the **FAQs on First and Final Call** available on the Company's website at https://www.spandanasphoorty.com/rights-issue, and KFin's website at https://rights.kfintech.com/callmoney/. In case of any further query, clarification and/ or grievance in respect of the First and Final Call, please call at +91 40 6716 2222 during business hours 9 am and 6 pm on Monday to Friday or send an email at spandana.rights@kfintech.com.

11. All capitalized terms not defined herein would have the same meaning as attributed to it in the Letter of Offer.

Yours sincerely,
For **Spandana Sphoorty Financial Limited**

Vinay Prakash Tripathi
Company Secretary & Compliance Officer

Date: 21.08.2026
Place: Hyderabad

SPANDANA

SPANDANA SPHOORTY FINANCIAL LIMITED

Registered and Corporate Office: Galaxy, Wing B, 16th Floor, Plot No.1, Sy No. 83/1, Hyderabad Knowledge City, TSIIC, Raidurg Panmaktha, Hyderabad, Telangana- 500081
Tel: +91 1800 203 5220; **Contact Person:** Vinay Prakash Tripathi, Company Secretary and Compliance Officer
E-mail: shareholders@spandanasphoorty.com; **Website:** www.spandanasphoorty.com
Corporate Identity Number: L65929TG2003PLC040648

ANNEXURE 1

DETAILED INSTRUCTIONS

Mode of Dispatch of First and Final Call Notice

In terms of the provisions of the Companies Act, 2013 ("**Act**") read with the applicable rules made thereunder, the First and Final Call Notice along with the detailed instructions and ASBA Application Form, is being sent in electronic mode to holders of partly paid-up equity shares, whose e-mail addresses are registered with the Company/ Depository Participants ("**DPs**")/ Depositories/ Registrar & Share Transfer Agent of the Company i.e. KFin Technologies Limited ("**KFin**" or "**RTA**") as on the record date i.e. **August 19, 2026 ("Record Date").**

Physical copy of the First and Final Call Notice along with the detailed instructions and ASBA Application Form, is being sent to all those shareholders who have not registered their e-mail addresses with the Company/ DPs/ Depositories/ RTA as on the Record Date, and those who have requested for the physical copy by sending an email at Spandana.rights@kfintech.com.

Modes of Payment

Please note that:

(a) **Online ASBA:** Eligible Shareholders can visit the website of the Self-Certified Syndicate Banks ("**SCSBs**"), to block the money payable towards First and Final Call, in their respective bank accounts.

(b) **Physical ASBA:** Eligible Shareholders can submit duly filled physical ASBA Application Form (enclosed as Annexure 2) at the designated branch of the SCSB, to block the money payable towards First and Final Call, in their respective bank accounts. Please visit [https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=34], to view the list of SCSBs. The existing list of SCSBs as on the date of the First and Final Call Notice, forms part of the ASBA Application Form enclosed with this Notice.

(c) **Payment through 3-in-1 online trading-demat-bank account:** In accordance with the SEBI circular no. SEBI/HO/CFD/DIL1/CIR/238/2020 dated December 8, 2020, as superseded by SEBI master circular no. HO/49/14/14(2)2026-CFD-POD2/I/4518/2026 dated February 9, 2026, Eligible Shareholders can also make the payment towards First and Final Call by using the facility of linked online trading-demat-bank account (3-in-1 type account), wherever offered by the brokers. Eligible Shareholders may check with their respective broker for availability of the 3-in-1 type account facility and process to be followed in this regard. If the facility is made available by the broker, the Eligible Shareholders can login to their demat account and proceed with the payment for First and Final Call of Spandana Sphoorty Financial Limited, under the relevant tab. Eligible Shareholders are requested to check with their respective brokers for exact process to be followed. Eligible Shareholders may please note that this payment method can be used only if the concerned broker has made this facility available to their customer. The Company or the RTA will not be responsible for non-availability or any action(s) related to this payment method to the Eligible Shareholders.

Other instructions

(a) Cash payment shall not be accepted.

(b) No part payment shall be accepted. Any part payment shall be treated as non-payment of First and Final Call and may render the partly paid-up equity shares, including the amount already paid thereon at the time of application, liable to be forfeited in accordance with the provisions of the Act, Articles of Association of the Company and the Letter of Offer (please refer to Note no. 8 of the First and Final Call Notice for detailed consequence of non-payment/ failure to pay First and Final Call).

However, in the event that an holder of partly paid-up equity shares makes a payment pursuant to the First and Final Call which is less than the aggregate amount payable by such holder in respect of the partly paid-up equity shares held by such holder as on the Record Date, the Board or any duly authorised Committee of the Board may, at its discretion, may consider converting such number of partly paid-up equity shares into fully paid-up equity shares as is proportionate to the amount paid by such holder.

Illustration: If a shareholder holds 100 partly paid-up equity shares as on the Record Date, the aggregate amount payable by such holder pursuant to the First and Final Call shall be ₹ 11,500. If such holder makes a payment of ₹ 2,300, such holder shall be entitled to conversion of 20 equity shares into fully paid-up equity shares, in proportion to the amount paid. The remaining 80 partly paid-up equity shares, in respect of which the First and Final Call remains unpaid, may be liable to be forfeited in accordance with the provisions of the Act, Articles of Association of the Company and the Letter of Offer.

(c) The Company and the RTA are entitled to rely on the self-certification of the transaction by the Eligible Shareholders. Payments made using third party bank accounts will be rejected.

(d) Eligible Shareholders shall ensure that the partly paid-up equity shares are held in the same demat account as specified in the ASBA application. In the event it is found during verification that the partly paid-up equity shares are held in a demat account other than the one mentioned in the ASBA application, such application shall be liable to be rejected.

(e) Excess/ duplicate amount paid, or amount paid by person who is not an Eligible Shareholder as on the Record Date or short payment made by an Eligible Shareholders in case the same cannot be adjusted [as per Clause (b) above], will be unblocked as per ASBA process.

(f) If an Eligible Shareholder fails to pay the First and Final Call during the First and Final Call Payment Period for any reason whatsoever, including on account of Clauses (a) to (e) above, neither the Company nor the RTA shall be responsible or liable for such failure.

(g) This intimation does not constitute an offer of, or a solicitation of an offer to purchase, any securities of Spandana Sphoorty Financial Limited in any jurisdiction where offers or solicitations are not permitted by law. The information is solely intended for distribution to, and use by, the Eligible Shareholders only and is not to be reproduced, transmitted or distributed to any other person.

(h) The First and Final Call Notice along with other relevant documents, may be accessed on the KFin's website at https://rights.kfintech.com/callmoney/. Please select "Spandana Sphoorty Financial Limited - First and Final Call" on the screen and select "First and Final Call Notice" option, and thereafter, enter your DP ID and Client ID details to view and download your individual First and Final Call Notice.

Further, Eligible Shareholders can access the specimen of First and Final Call Notice and annexures mentioned therein, on the following websites:

Company	https://www.spandanasphoorty.com/rights-issue
Stock Exchanges	www.bseindia.com www.nseindia.com

Other Information

i. The ISIN 'IN9572J01019' partly paid-up equity shares of face value ₹10/- (Rupees Ten Only) each at a call price of ₹115.00/- (Rupees One Hundred and Fifteen Only) paid-up has been suspended by the Stock Exchanges effective **August 19, 2026.**

ii. The process of corporate action for converting the partly paid-up Rights Equity Shares to the fully paid-up Equity Shares under the present ISIN – INE572J01011 for the existing fully paid-up Equity Shares, allotted by the depositories, is estimated to be completed within two weeks from the last date of payment of the First and Final Call Money stipulated under this Notice.

iii. Upon completion of the corporate action, the Rights Equity Shares shall be converted into fully paid-up Equity Shares and would be credited to ISIN - INE572J01011, allotted by depositories.

iv. In case of non-receipt of the First and Final Call Notice, Eligible Shareholders can request by e-mail or letter, for the duplicate First and Final Call Notice to the Registrar to the Issue or may also download the same from the Company's website: www.spandanasphoorty.com or the Registrar's website: www.kfintech.com. In such a case, however, the Eligible Shareholder needs to fill the DP ID-Client ID, number of Rights Equity Shares held and amount payable towards the First and Final Call Money.

v. The Eligible shareholder must mention in the Application, his/her PAN number allotted under the Income Tax Act, 1961.

vi. Eligible Shareholders must ensure that their PAN is linked with Aadhaar and are in compliance with the notification dated February 13, 2020 issued by Central Board of Direct Taxes and press release dated June 25, 2021.

vii. This intimation does not constitute an offer of, or a solicitation of an offer to purchase, any securities of the Company in any jurisdiction where offers or solicitations are not permitted by law. The information is solely intended for distribution to, and use by, the Eligible Shareholders only and is not to be reproduced, transmitted or distributed to any other person.

(i) All correspondence in this regard may be addressed to:

KFin Technologies Limited
(Unit: Spandana Sphoorty Financial Limited)
Selenium Tower B,
Plot no. 31 and 32, Financial District, Nanakramguda,
Rangareddi - 500032, Telangana, India
Contact person: M. Murali Krishna
Tel: +91 40 6716 2222; **Toll Free No.:** 1800 309 4001
E-mail: spandana.rights@kfintech.com

SPANDANA SPHOORTY FINANCIAL LIMITED - ASBA APPLICATION FORM

(Only to be used while paying through Physical ASBA facility)

1. NAME AND CONTACT DETAILS OF ELIGIBLE SHAREHOLDER(S)

Name of sole/ first holder	
Name of second holder	
Name of third holder	
Address (Sole/ first holder)	
E-mail	
Telephone / Mobile No.	

2. PERMANENT ACCOUNT NUMBER (PAN)

Sole/first holder	Second holder	Third holder

Note: *In case of shareholding in joint names, each of the joint shareholders should mention their Income Tax PAN.*

3. TYPE OF ELIGIBLE SHAREHOLDER (Please tick ☑):

☐ Resident ☐ Non-Resident

Note: *Non-Resident Eligible Shareholders applying on non-repatriation basis should select "Resident".*

4. DEPOSITORY ACCOUNT DETAILS (Please tick ☑ the correct option and provide your DP ID and Client ID):

☐ NSDL ☐ CDSL

Note: *For NSDL, please enter 8 digit DP ID followed by 8 digit Client ID; and For CDSL, please enter 16 digit Client ID.*

Note: *Credit of fully paid-up equity shares shall be made in dematerialized form only.*

5. FIRST AND FINAL CALL PAYMENT DETAILS:

No. of partly paid-up equity shares held by Eligible Shareholder as on Record Date i.e. [August 19], 2026 (I)	
Amount payable on First and Final Call per partly paid-up equity share (II)	**₹ 115.00 per share**
Total amount payable being blocked through ASBA Mode [(III) = (I x II)]	
(₹ in Figures)	**(₹ in Words)**

ASBA Bank A/c No.	

Name of the ASBA Account Holder: ____________________

SCSB Name and Address: ____________________

____

I/ We authorize the SCSB to block my/ our account, hold funds/ make payment towards First and Final Call of ₹ 115.00 per partly paid-up equity share of Spandana Sphoorty Financial Limited. I/ We confirm that I/ we are making the payment through my/ our bank account only and not using any third-party bank account for making such payment. Further, I/ we confirm that the ASBA Account is held in my/ our own name.

SIGNATURE OF ASBA BANK ACCOUNT HOLDER(S)

____________________	____________________	____________________
Sole/ First Account Holder	**Second Joint Account Holder**	**Third Joint Account Holder**

Note: *Signature(s) as per the specimen recorded with the SCSB. In case of joint shareholders, all the joint shareholders must sign in the same sequence as per specimen recorded with the SCSB.*

6. SIGNATURE OF ELIGIBLE SHAREHOLDER(S)

I/ We hereby confirm that I/ we have read, understood and accept the terms and conditions of this First and Final Call Notice. I/ We hereby confirm that I/ we have read the Instructions for filling up this ASBA Form given overleaf.

____________________	____________________	____________________
Sole/ First Account Holder	**Second Joint Account Holder**	**Third Joint Account Holder**

Note: *Signature(s) as per the specimen recorded with the Depository. In case of joint shareholders, all the joint shareholders must sign in the same sequence as per specimen recorded with the Depository.*

--Tear along this line--

SPANDANA SPHOORTY FINANCIAL LIMITED - FIRST AND FINAL CALL

Acknowledgement Slip for Eligible Shareholder(s)Date: ____________

ASBA Form No.			
Received from			
DP ID & Client ID			
PAN		**Collecting SCSBs Sign & Seal**	
Bank & Branch		**Amount Blocked (₹ in Figures)**	
ASBA Bank Account No.		**Amount Blocked (₹ in Words)**	
Tel./ Mobile No.		**Email**	

General Instructions - ASBA Application Form

a) Eligible Shareholders should read the instructions printed on this ASBA Application Form carefully.

b) Eligible Shareholders should carefully read the First and Final Call Notice and detailed instructions annexed thereto.

c) ASBA Application Form should be submitted to the Designated Branch of the SCSB for authorizing such SCSB to block First and Final Call payable in their respective ASBA Accounts. **Please note that the last date of payment is September 23, 2026. Payments through ASBA process will be uploaded until 5:00 p.m. (Indian Standard Time). Eligible Shareholders are requested to check with their respective banks for cut-off time to submit the ASBA Application Form.**

d) An Eligible Shareholder, wishing to pay the First and Final Call through the ASBA facility, is required to have an ASBA enabled bank account with an SCSB, prior to making the payment.

e) The ASBA Application Form should be complete in all respects. Incomplete ASBA Application Form which is not completed in conformity with the terms of the First and Final Call Notice will be rejected. The ASBA Application Form must be filled in English only.

f) ASBA Application Form should not be submitted to the Company or the RTA.

g) In case of payment through ASBA facility, Eligible Shareholders are required to provide necessary details, including details of the ASBA Bank Account, authorization to the SCSB to block an amount equal to the First and Final Call payable by them in the ASBA Bank Account mentioned in the ASBA Application Form.

h) Except for payments on behalf of the Central or the State Government, the residents of Sikkim and the officials appointed by the courts, ASBA Application Forms without PAN will be considered incomplete and are liable to be rejected.

i) For physical ASBA payment made through submission of the ASBA Application Form at Designated Branches of SCSB, signatures should be either in English or Hindi or in any other language specified in the Eighth Schedule to the Constitution of India. Signatures other than in any such language or thumb impression must be attested by a Notary Public or a Special Executive Magistrate under his/ her official seal. The Eligible Shareholders must sign the ASBA Application Form as per the specimen signature recorded with the SCSB.

j) Please note that ASBA Application Form without depository account details shall be treated as incomplete and shall be rejected.

k) Please note that ASBA Application Form should be submitted at an designated branch of the SCSBs as available on SEBI's website at www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=35, updated from time to time or such other website(s) as may be prescribed by SEBI from time to time. The list of SCSBs as on the date of the First and Final Call Notice are given hereinbelow for convenience of the shareholders.

List of Self-Certified Syndicate Banks (As on the date of First and Final Call Notice)

(1) AU Small Finance Bank Limited; **(2)** Axis Bank Ltd; **(3)** Bank of Baroda; **(4)** Bank of India; **(5)** Bank of Maharashtra; **(6)** Barclays Bank Plc; **(7)** BNP Paribas; **(8)** Canara Bank; **(9)** Catholic Syrian Bank Limited; **(10)** Central Bank of India; **(11)** CITI Bank N.A.; **(12)** City Union Bank Ltd.; **(13)** DBS Bank Ltd.; **(14)** Deutsche Bank; **(15)** Dhanlaxmi Bank Limited; **(16)** Equitas Small Finance Bank Ltd; **(17)** GP Parsik Sahakari Bank Limited; **(18)** HDFC Bank Ltd.; **(19)** The Hongkong Shanghai Bkng. Corpn. (HSBC) Ltd.; **(20)** ICICI Bank Ltd; **(21)** IDBI Bank Limited; **(22)** IDFC First Bank; **(23)** Indian Bank; **(24)** Indian Overseas Bank; **(25)** IndusInd Bank; **(26)** J. P. Morgan Chase Bank, N.A.; **(27)** Janata Sahakari Bank Ltd.; **(28)** Karnataka Bank Ltd.; **(29)** The Karur Vysya Bank Ltd.; **(30)** Kotak Mahindra Bank Ltd.; **(31)** Mehsana Urban Cooperative Bank Limited; **(32)** Nutan Nagarik Sahakari Bank Ltd.; **(33)** Punjab and Sind Bank; **(34)** Punjab National Bank; **(35)** Rajkot Nagarik Sahakari Bank Ltd; **(36)** RBL Bank Limited; **(37)** South Indian Bank; **(38)** Standard Chartered Bank; **(39)** State Bank of India; **(40)** SVC Cooperative Bank Ltd.; **(41)** Tamilnadu Mercantile Bank Ltd.; **(42)** The Ahmedabad Mercantile Co-Op Bank Ltd; **(43)** The Federal Bank; **(44)** Jammu and Kashmir Bank; **(45)** The Kalupur Commercial Cooperative Bank Ltd.; **(46)** The Saraswat Co-Operative Bank Ltd; **(47)** The Surat Peoples Co-op Bank Ltd; **(48)** TJSB Sahakari Bank Ltd; **(49)** UCO Bank; **(50)** Union Bank of India; **(51)** YES Bank Ltd; **(52)** Development Credit Bank Limited; **(53)** Utkarsh Small Finance Bank Limited; **(54)** Capital Small Finance Bank Limited; **(55)** Jana Small Finance Bank Limited; **(56)** Bandhan Bank Limited.