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

Annexure 1

DETAILED INSTRUCTIONS

Mode of Dispatch of Reminder cum Forfeiture Notice for payment of First and Final Call

In terms of the provisions of the Companies Act, 2013 **("Act")** read with the applicable rules made thereunder, the Reminder cum Forfeiture Notice along with the detailed instructions and Payment Slip, 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"**).

Physical copy of the Reminder cum Forfeiture Notice along with the detailed instructions and Payment Slip, is being sent to all those shareholders who have not registered their e-mail addresses with the Company/ DPs/ Depositories/ RTA, and those who have requested for the physical copy by sending an email at spandana.rights@kfintech.com.

Payment Modes

The payment modes in respect of the payment of First and Final Call pursuant to First and Final Call Reminder Notice are as follows:

(a) R-WAP Facility: Resident Shareholders may pay through the R-WAP portal (https://rights.kfintech.com/callmoney). Payment may be made through net banking or UPI modes. The Company and the RTA shall not be responsible if the application is not successfully submitted or if it is rejected during the process while using the R-WAP facility. Further details/ information in this regard are as under:

(i) The facility to make payment of the call money through R-WAP portal is available for Resident shareholders as well as for Non-resident shareholders.

(ii) Prior to making the payment using the R-WAP facility the shareholders should enable the internet banking or UPI facility of their respective bank accounts, and the shareholders should ensure that the respective bank accounts have sufficient funds. If the funds available in the relevant bank account are less than the total amount payable on submission of the First and Final Call payment, such payment shall be rejected.

(iii) Eligible shareholders should visit R-WAP portal (https://rights.kfintech.com/callmoney) and fill the online application in electronic mode. Please ensure that you provide correct bank account details, DP ID Client ID and PAN along with all other details sought while submitting the online application.

(iv) Shareholders should ensure that application process is verified through e-mail/ phone/ mobile number or other means as applicable. Shareholders should also ensure that they receive an acknowledgement from the R-WAP upon successful submission of the application.

(v) The holders of the partly paid-up equity shares shall make online payment using their own bank account only. Payments made from third party bank accounts will be rejected.

(b) Cheque/ Demand Draft: Eligible shareholders can also pay by submitting the duly filled Payment Slip (enclosed as Annexure 2) and their cheque or demand draft. Cheque or Demand Draft is to be drawn as under:

Spandana Sphoorty Financial Limited - Reminder Call Collection Account

(i) The eligible shareholders must, inter-alia, state the following details in the payment slip:

- Full Name of the Sole/ First shareholder;
- Permanent Account Number;
- DP ID Client ID; and
- No. of partly paid-up equity share(s) held & total amount payable including interest amount.

(ii) Payment Slip should be complete in all respects. The Payment Slip found incomplete with regard to any of the particulars required to be given therein are liable to be rejected. The duly filled Payment Slip along with the amount payable by cheque or demand draft must be sent by registered post/ speed post at KFin's office i.e. KFin Technologies Limited (Unit: Spandana Sphoorty Financial Limited)

Selenium Tower B, Plot no. 31 and 32, Financial District, Nanakramguda, Rangareddi - 500032, Telangana, India; Tel: +91 40 6716 2222; Toll Free No.: 1800 309 4001; and E-mail: spandana.rights@kfintech.com, stating the requisite details along with original Cheque/ Demand Draft, such that the same are received on or before the last date of payment i.e. **November 27, 2026.**

(iii) Postdated cheques will not be accepted and are liable to be rejected.

(iv) After the last date of payment i.e., **November 27, 2026**, RTA/ Company will not accept any application/ payment of First and Final Call.

(v) The Company/ RTA will not be liable for any delayed receipt and reserves the right to reject such delayed receipts.

Other instructions

(a) Cash payment shall not be accepted.

(b) No part payment shall be accepted. Eligible shareholders are advised to make payment of full outstanding amount including the applicable interest in full. Any part payment and/or payment without interest amount, 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. 7 of the Reminder cum Forfeiture 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, the Company, 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.

(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) The shareholders shall ensure that the partly paid-up equity shares are held in the same demat account as specified in the Payment Slip. 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 Payment Slip, such application shall be liable to be rejected.

(e) Excess/ duplicate amount paid, or amount paid by person who is not an eligible shareholder or short payment made by an eligible shareholder in case the same cannot be adjusted [as per Clause (b) above], will be refunded.

(f) If a Shareholder fails to pay the First and Final Call during the 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) Eligible shareholders are advised to verify that the payment made towards the First and Final Call has been successfully debited from their bank account and/or that the cheque/ demand draft submitted by them has been duly cleared and realised. In case a shareholder does not receive confirmation of successful debit, clearance or realisation of payment within a reasonable period from the date of submission of application/ payment slip, such shareholder is advised to promptly contact KFin at the contact details provided below to ascertain the status of the payment/ application and take necessary corrective action, if any. The Company or RTA shall not be responsible for any delay, rejection or failure of payment on account of non-realisation of funds, dishonour of cheque/ demand draft or any other reason beyond their control.

(h) 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.

(i) 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 Reminder Notice" option, and thereafter, enter your DP ID and Client ID details to view and download your individual notice.

Further, eligible shareholders can access the specimen of First and Final Call Reminder Notice and annexures mentioned therein, on the following websites:

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

(j) 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: Williams R
Tel: +91 40 6716 2222 | Toll Free No.: 1800 309 4001
E-mail: spandana.rights@kfintech.com