

S. Ramanand Aiyar & Co.
CHARTERED ACCOUNTANTS
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TO WHOMSOEVER IT MAY CONCERN

Certificate No. SRA\RB\2020-2021\14

Reg: **SBI CARDS AND PAYMENT SERVICES LIMITED (Formerly known as SBI Cards and Payment Services Private Limited)**

Registered Office: Unit 401 & 402,4th floor, Aggarwal Millennium Tower, E-1,2,3,
Netaji Subhash Place, Wazirpur, New Delhi – 110031

CIN: U65999DL1998PLC093819

This is to certify that the SBI Card – Employees Stock Option Plan 2019 is being implemented in accordance with the Securities and Exchange Board of India (Share Based Employee Benefits) Regulations, 2014 as amended thereafter.

It is further certified that the above information has been verified from relevant documents in respect of SBI Card – Employees Stock Option Plan 2019, information and explanations furnished to us on which we relied upon.

(This certificate has been provided by S. Ramanand Aiyar & Co. at the request of the Company and prepared solely for complying Regulation 13 of "Securities and Exchange Board Of India (Share Based Employee Benefits) Regulations, 2014". This certificate is not intended for general circulation or publication and is not to be reproduced or used for any other purpose without our prior written consent, other than for the purpose as stated above.)

For S. Ramanand Aiyar & Co.
Chartered Accountants
Firm Registration Number: 000990N

R. Balasubramanian
Partner
MI No 11811437
UDIN: 20080432AAAAHJ9389
Place: New Delhi
Date: 29 June 2020

