



February 10, 2025

To,
National Stock Exchange of India Limited,
Exchange Plaza, Plot No. C/1, G Block,
Phiroze Jeejeebhoy Towers,
Bandra-Kurla Complex,
Bandra (East), Mumbai – 400051.
NSE Symbol: SBFC

To,
BSE Limited,
21st Floor, Dalal Street,
Mumbai – 400001.
BSE Equity Scrip Code: 543959

Sub: Intimation of Press Release dated February 10, 2025

Ref: Allotment of 40,000 redeemable, senior, secured, listed, non- convertible debentures

Dear Sir/Madam,

In furtherance of our earlier submission of the Intimation under Regulation 30 and Regulation 51 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, dated February 04, 2025, regarding the allotment of 40,000 redeemable, senior, secured, listed, non-convertible debentures (NCDs) of SBFC Finance Limited ("the Company"), each with a face value of ₹1,00,000, aggregating to ₹400 Crore on a private placement basis, please find attached press release titled "**SBFC secures INR 4,000 million from British International Investment to support low-income and women entrepreneurs in India**".

Kindly take the same on your records.

Yours faithfully,
For SBFC Finance Limited



Namrata Sajnani
Company Secretary & Chief Compliance Officer
ICSI membership no. F10030

SBFC Finance Limited

Registered Office: Unit No. 103, 1st Floor, C&B Square, Sangam Complex, Andheri Kurla Road, Village Chakala, Andheri (East) Mumbai - 400 059

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CIN No : L67190MH2008PLC178270

Press Release
10th February, 2025

SBFC secures INR 4,000 million from British International Investment to support low-income and women entrepreneurs in India

Mumbai, 10 February 2025: SBFC Finance, a leading Pan-Indian financier for Micro, Small, and Medium Enterprises (MSMEs), has received INR 4,000 million of financing from **British International Investment (BII)**, the UK's development finance institution and impact investor, to enable low income MSMEs and women borrowers to grow their businesses with access to finance.

The two target groups are the most underserved within the MSME segment as they are traditionally excluded from the formal banking system. Aimed at bridging the MSME financing gap, half of the proceeds will help the entrepreneur with low household income while the other half will target women borrowers. The expanded access to finance will help up to 5,000 customers to improve economic opportunities and income levels, enabling them to better support their families.

SBFC, a RBI registered, non-deposit taking non-banking financial company (NBFC), provides loans to MSMEs in small towns of India. Operating in 16 states and 2 Union Territories, SBFC has 197 branches in 157 cities. Its diverse distribution network enables it to reach underbanked populations in Tier II and Tier III cities nationwide.

SBFC operates in a niche segment of ticket size ranging from Rs 0.5 million to Rs. 3 million largely catering to self-employed entrepreneurs. It has served more than 90,000 customers across the country, helping the informal segment become formal part of the economy. It has INR 8,148 crores of Asset Under Management and has delivered INR 251 crores of Profit After Tax in the first nine months of FY25.

Delighted with this fundraise, **Narayan Barasia, CFO at SBFC**, states, "SBFC is in a unique business of empowering MSMEs to accomplish their dreams and we are very happy to partner with BII on this journey. This fundraise will help us fund more low-income entrepreneurs and women who want to make a difference in the society. In India, access to credit is a challenge with large population of rural and semi urban India needing a helping hand to enhance their businesses. The partnership with BII will serve as a catalyst for empowering these borrowers and to amplify our efforts in supporting the underserved."

Adding to the importance of this deal, **Gaurav Malhotra, Director for Financial Services at BII** said: "We are delighted to partner with SBFC through this commitment which is designed to empower low-income and women entrepreneurs in India. These underserved groups often face



significant barriers to accessing finance. This is where development finance institutions like ours can play a crucial role in breaking down these barriers. This also underscores our commitment to driving inclusive development and supporting the resilience of MSMEs across India.”

SBFC is 2X qualified. [2X](#) is the global industry standard for assessing and structuring investments that empower women with economic opportunities. The initiative has mobilised over \$33 billion to support gender equality and women’s economic empowerment since its launch at the G7 Summit in 2018.