



Date: 26th January, 2025

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

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

Sub: Newspaper Publication – Unaudited Financial Results of SBFC Finance Limited (“Company”) for the quarter and nine months ended 31st December, 2024

Dear Sir/Madam,

Pursuant to the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, please find enclosed copies of the newspaper advertisement pertaining to financial results of the Company for the quarter and nine months ended 31st December, 2024. The advertisements were published in Financial Express (English, all editions) and Loksatta (Marathi, Mumbai edition) newspapers today viz. 26th January, 2025.

This intimation is also being uploaded on the Company's website at <https://www.sbfc.com/investors>.

Kindly take the same on your records.

Thanking you,

Yours faithfully,
For **SBFC Finance Limited**



Namrata Sajnani
Company Secretary & Chief Compliance Officer

Encl: As above

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
T. : +91-22-67875300 • F : +91-22-67875334 • www.SBFC.com • Email: complianceofficer@sbfc.com
CIN No : L67190MH2008PLC178270

"IMPORTANT"

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Head Office : 'Lokmangal', 1501, Shivajinagar, Pune- 411 005.

NOTICE INVITING TENDER (RFP)

Bank of Maharashtra invites sealed tender offers (Technical bid and Commercial bid) from eligible and reputed bidders /service providers for
1. RFP for Onboarding of Feet on Street (FoS) Corporate Collection Agencies to supply manpower for Collection in Stressed Assets for various clusters as under:
 The detailed tender document is available on tender section of Bank's website: <https://www.bankofmaharashtra.in> and Govt. e-Market place (GeM) portal <https://gem.gov.in/> w.e.f. 25.01.2025 with following details :

RFP Ref. No.:	RFP 87/2024-25 Cluster I	RFP 88/2024-25 Cluster II	RFP 89/2024-25 Cluster III
GeM Bid Number	GEM/2025/B/5866095	GEM/2025/B/5866293	GEM/2025/B/5866565
Due Date for Bid Submission	17.02.2025 17.00 hrs.	17.02.2025 17.00 hrs.	17.02.2025 17.00 hrs.

Interested bidders may download the RFP document from above mentioned sites. All further updates related to tenders will also be available on **GeM Portal**. Bank reserves the right to cancel or reschedule the RFP process without assigning any reason.

Sd/-
 Assistant General Manager,
 Credit Monitoring
 Date: 24.01.2025



Registered & Corporate Office:

YES BANK Limited: YES BANK House, Off Western Express Highway, Santacruz (E), Mumbai - 400055, India.
 Tel: +91 (22) 5091 9800 / +91 (22) 6507 9800 | Fax: +91 (22) 2619 2866 | Website: www.yesbank.in
 Email: shareholders@yesbank.in | CIN: L65190MH2003PLC143249

UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2024

PARTICULARS (₹ in Lakhs)	STANDALONE			CONSOLIDATED		
	FOR THE QUARTER ENDED 31.12.2024 (Unaudited)	FOR NINE MONTHS ENDED 31.12.2024 (Unaudited)	FOR THE QUARTER ENDED 31.12.2023 (Unaudited)	FOR THE QUARTER ENDED 31.12.2024 (Unaudited)	FOR NINE MONTHS ENDED 31.12.2024 (Unaudited)	FOR THE QUARTER ENDED 31.12.2023 (Unaudited)
Total income from operations	9,34,115	27,39,638	8,17,945	9,41,605	27,63,778	8,24,346
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	82,034	2,17,203	30,931	83,030	2,21,823	32,044
Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	82,034	2,17,203	30,931	83,030	2,21,823	32,044
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	61,227	1,66,774	23,146	61,944	1,70,202	24,259
Total Comprehensive income for the period {Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)}	61,227	1,66,774	23,146	61,944	1,70,202	24,259
Paid up equity share capital (Face value of ₹ 2 each)	6,27,017	6,27,017	5,75,231	6,27,017	6,27,017	5,75,231
Reserves (excluding revaluation reserve) (As per audited Balance sheet of Previous accounting year)	35,44,342	35,44,342	34,04,311	35,45,322	35,45,322	34,01,883
Securities Premium Account (As per audited Balance sheet of Previous accounting year)	36,66,122	36,66,122	36,64,386			
Net Worth	46,94,099	46,94,099	41,68,391			
Outstanding Debt	69,75,836	69,75,836	79,38,090			
Outstanding Redeemable Preference Shares	-	-	-			
Debt Equity Ratio	0.79	0.79	1.05			
Capital Redemption Reserve	-	-	-			
Earnings Per Share (of ₹ 2/- each) (for continuing and discontinued operations)						
- Basic ₹ (before and after extraordinary items) (not annualized)	0.20	0.54	0.08	0.08	0.28	0.02
- Diluted ₹ (before and after extraordinary items) (not annualized)	0.19	0.53	0.08	0.08	0.28	0.02

Notes

- The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the Stock Exchange websites (www.bseindia.com and www.nseindia.com) and Bank's website www.yesbank.in
- Information relating to Total Comprehensive Income and Other Comprehensive Income are not furnished as Ind AS is not yet made applicable to banks.

Place: Mumbai
 Date: January 25, 2025

For YES BANK Limited
 Prashant Kumar
 Managing Director & CEO



THE LATEST TRENDS IN BUSINESS

THE LATEST TRENDS IN TRENDS

FINANCIAL EXPRESS
 Read to Lead



SBFC Finance Limited

CIN : L67190MH2008PLC178270

[Regulation 47(1) and Regulation 52 (8) read with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015]
Extract of unaudited Standalone & Consolidated Financial Results for the quarter and nine months ended 31 December 2024
 (₹ in Million)

Sr. No.	Particulars	Standalone						Consolidated								
		Quarter ended			Nine Months ended			Quarter ended			Nine Months ended			Year ended		
		31 Dec. 2024 (Unaudited)	30 Sept. 2024 (Unaudited)	31 Dec. 2023 (Unaudited)	31 Dec. 2024 (Unaudited)	31 Dec. 2023 (Unaudited)	31 Mar. 2024 (Audited)	31 Dec. 2024 (Unaudited)	30 Sept. 2024 (Unaudited)	31 Dec. 2023 (Unaudited)	31 Dec. 2024 (Unaudited)	31 Dec. 2023 (Unaudited)	31 Mar. 2024 (Audited)			
1	Total income from operations	3,331.60	3,138.89	2,638.44	9,445.43	7,397.39	10,185.40	3,335.01	3,142.26	2,638.44	9,454.84	7,397.39	10,186.40			
2	Net profit for the period (before tax, exceptional and/or extraordinary items)	1,174.72	1,101.30	857.33	3,327.21	2,191.45	3,160.61	1,177.73	1,103.91	855.17	3,335.40	2,189.29	3,161.39			
3	Net profit for the period before tax (after exceptional and/or extraordinary items)	1,174.72	1,101.30	857.33	3,327.21	2,191.45	3,160.61	1,177.73	1,103.91	855.17	3,335.40	2,189.29	3,161.39			
4	Net profit for the period after tax (after exceptional and/or extraordinary items)	880.78	839.84	640.18	2,507.73	1,635.94	2,370.21	882.83	841.62	638.57	2,513.56	1,634.33	2,371.04			
5	Total comprehensive income for the period [comprising profit for the period (after tax) and other comprehensive income (after tax)]	833.78	868.68	615.69	2,468.23	1,589.02	2,349.29	835.83	870.46	614.08	2,474.06	1,587.41	2,350.12			
6	Paid up equity share capital (Face value of ₹ 10/- each)	10,817.45	10,754.98	10,667.22	10,817.45	10,667.22	10,718.89	10,817.45	10,754.98	10,667.22	10,817.45	10,667.22	10,718.89			
7	Reserve (excluding revaluation reserves)	-	-	-	-	-	17,063.66	-	-	-	-	-	17,061.77			
8	Securities premium account	-	-	-	-	-	10,788.61	-	-	-	-	-	10,786.49			
9	Net worth	30,757.06	29,678.34	26,775.50	30,757.06	26,775.50	27,782.55	30,760.83	29,680.26	26,773.22	30,760.83	26,773.22	27,780.66			
10	Paid up debt capital/ outstanding debt	48,131.06	44,132.25	36,486.05	48,131.06	36,486.05	39,960.21	48,131.06	44,132.25	36,486.05	48,131.06	36,486.05	39,960.21			
11	Outstanding redeemable preference shares	-	-	-	-	-	-	-	-	-	-	-	-			
12	Debt equity ratio	1.56	1.49	1.36	1.56	1.36	1.44	1.56	1.49	1.36	1.56	1.36	1.44			
13	Earnings Per share (of ₹ 10/- each) (for continuing and discontinued operations):-															
	(a) Basic (not annualized)	0.82	0.78	0.60	2.33	1.64	2.35	0.82	0.78	0.60	2.34	1.64	2.35			
	(b) Diluted (not annualized)	0.80	0.76	0.58	2.29	1.60	2.29	0.80	0.77	0.58	2.29	1.60	2.30			
14	Capital redemption reserve	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			
15	Debt redemption reserve	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			
16	Debt service coverage ratio	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			
17	Interest service coverage ratio	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			
18	Total debts to total assets ratio	0.60	0.59	0.55	0.60	0.55	0.57	0.60	0.59	0.55	0.60	0.55	0.57			
19	Net profit margin	26.43%	26.73%	24.25%	26.54%	24.25%	23.24%	26.47%	26.76%	24.19%	26.57%	22.07%	23.25%			

Notes:

- The above is an extract of the detailed format of unaudited standalone and consolidated financial results for the quarter and nine months ended 31 December, 2024, filed with the Stock Exchange(s) under Regulation 33 and Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended. The full format of the said 'Financial Results' are available on the website of Stock Exchanges 'www.bseindia.com', 'www.nseindia.com' and on the Company's website viz. 'www.sbfc.com'. The said financial results have been reviewed by the Audit Committee, subsequently approved by the Board of Directors of the Company at its meeting held on 25 January, 2025 and subjected to a limited review by the Statutory Auditors.
- The pertinent disclosure have been made to BSE Limited and the National Stock Exchange of India Limited as per Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and can be accessed on 'www.bseindia.com' and 'www.nseindia.com'.



Date : 25 January, 2025
 Place : Mumbai

For and on behalf of the Board of Directors of
 SBFC Finance Limited
 Sd/-
 Aseem Dhru
 Managing Director & CEO
 DIN: 01761455

Regd. Office: 103, 1st Floor, C&B Square, Sangam Complex, Andheri Kurla Road, Village Chakala, Andheri (East), Mumbai - 400059
 Telephone No.: 022-67875300 Website: www.sbfc.com Email: complianceofficer@sbfc.com

