

April 28, 2021

The BSE Limited

Corporate Relationship Department
P J. Towers.
Dalal Street, Fort
Mumbai - 400 001

The National Stock Exchange of India Limited

Exchange Plaza,
Bandra-Kurla Complex.
Bandra (E), Mumbai - 400 051

SCRIP CODE: **543066**

SYMBOL: **SBICARD**

SECURITY: **Equity Shares/Debentures**

SECURITY: **Equity Shares**

Dear Sirs,

Re: Disclosure under Regulation 30 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Newspaper Advertisements - Audited Financial Results of the Company for the quarter and year ended March 31, 2021

In compliance with Regulation 30 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, enclosed herewith copies of the Newspaper Advertisements of the Audited Financial Results of the Company for the quarter and year ended March 31, 2021, published in all editions of 'Economic Times', 'Navbharat Times' and 'Times of India', on April 28, 2021.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For SBI Cards and Payment Services Limited
(formerly known as SBI Cards and Payment Services Private Limited)



Payal Mittal Chhabra
Company Secretary & Compliance Officer



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

Regd Office: Unit 401 & 402, 4th Floor, Aggarwal Millennium Tower E 1,2,3, Netaji Subhash Place, Wazirpur, New Delhi - 110034, T: 0124-4589803 CIN:L65999DL1998PLC093849, Email: investor.relations@sbi.com, Website: www.sbicard.com

**EXTRACT OF AUDITED FINANCIAL RESULTS
FOR THE YEAR/QUARTER ENDED MARCH 31, 2021**

(₹ in Crores, except per share data)

Sl. No.	Particulars	Quarter Ended		Year Ended	
		31/03/2021 (Audited)	31/03/2020 (Audited)	31/03/2021 (Audited)	31/03/2020 (Audited)
1.	Total Income from Operations	2,308.68	2,433.24	9,277.48	9,276.40
2.	Net Profit for the period (before Tax, Exceptional and/or Extraordinary Items)	234.40	112.09	1,323.73	1,729.64
3.	Net Profit for the period before tax (after Exceptional and/or Extraordinary Items)	234.40	112.09	1,323.73	1,729.64
4.	Net Profit for the period after tax (after Exceptional and/or Extraordinary Items)	175.42	83.55	984.52	1,244.82
5.	Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))	177.53	81.20	997.36	1,241.68
6.	Paid up Equity Share Capital, Equity share of ₹10/- each	940.53	938.96	940.53	938.96
7.	Reserves (excluding Revaluation Reserve)	5,361.50	4,402.26	5,361.50	4,402.26
8.	Earnings Per Share (of ₹10/- each) (for continuing and discontinued operations) (not annualised for quarters)				
	1. Basic ₹:	1.87	0.89	10.48	13.35
	2. Diluted ₹:	1.85	0.89	10.38	13.21

- a. The above is an extract of the detailed format of Audited Financial results for the quarter and the year ended March 31, 2021 filed with the Stock Exchange(s) under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Audited Financial results is available on the website of the Stock Exchange(s) (<https://www.bseindia.com> & <https://www.nseindia.com>) and can also be accessed on the website of SBI Cards and Payment Services Ltd. (<https://www.sbicard.com>).
- b. For disclosure under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please refer the full format of the annual financial results available on the websites of the stock exchange(s) and the Company, as mentioned above.
- c. The impact of COVID-19, including changes in customer behavior and pandemic fears, as well as restrictions on business and individual activities, has led to volatility in Indian financial markets and a decrease in local economic activities. The slowdown during the year led to a decrease in the use of credit cards by customers and the efficiency in collection efforts. This may lead to a rise in the number of customer defaults and consequently an increase in provisions there against. The extent to which the COVID-19 pandemic, including the current "second wave" that has significantly increased the number of cases in India, will continue to impact the Company's results will depend on ongoing as well as future developments, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government-mandated or elected by us.
- d. In accordance with RBI circular dated April 07, 2021, the Company shall refund / adjust 'interest on interest' to all categories of eligible borrowers including those who had availed of working capital facilities during the moratorium period, irrespective of whether moratorium had been fully or partially availed, or not availed. Pursuant to these instructions and IBA notification bearing reference No. CIB/ADV/MBR/9833 dated April 19, 2021 on methodology for calculation of the amount of such 'interest on interest', Company has formulated a Board- approved policy for such refund and also recognised a charge of Rs. 4.17 Crores in its Statement of Profit and Loss for the year ended March 31, 2021.
- e. The financial statements have been prepared in accordance with Ind AS notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended.
- f. During the year ended March 31, 2021, the Company has allotted 15,68,662 equity shares of Rs. 10/-each, pursuant to the exercise of options under the approved employee stock option scheme.

Sd/-
Rama Mohan Rao Amara
Managing Director & CEO
DIN - 08951394

Place : Gurugram
Date : April 26, 2021

जिले में रोजाना 50-60 टन
विद्युत की जरूरत है, बिक्री बढ़ाई महज आधी आसपास है। भोज और खस से बढ़ी मात्र में पैर जाने का प्रयास चल रहा - डॉ. अश्विनी मोहन, एसओ

कत है हालात
मन की विरहता को एक मोटोस बोर्ड इसमें लिखा है कि हमें अपने परवरिश की लफ है, उनसे हम सीने रहे हैं। यह फीसिबिल है खलनक हो सकती अस्पताल परवरिश

लिंडर की लाबाजारी पकड़े गए
मि. न्यूज, आगरा : अक्सिजन लिंडर बवरी करते हुए एक जोड़ी को मंगलवार कर किया गया। इसको से 12 बोर लिंडर बराम्प कोट उन लिंडरों अधिक दाम में रहे थे।
न को पुलिस को है कि कन्वा ले निरंजन और लल अक्सिजन सज्जानरी कर के पास गए। हॉस्पिटल में लंडर सप्लाय कर है। इसके स्थित प्लोट है।

रोना हात

उन्होंने ला और सिकर से मिट होते हैं हमारी जानी रहता है वो है।



SBI CARD
Built on the **TRUST** of **11 MILLION+** customers

एक क पास रहने वाले इलाका को के जाने की अकल केल गई। इस पर फिजल भुक्त गए। बजने ने ट्रेक्टर पर लोहे ने मिलकर पहिल गुरुकुमों की सिटाई की, जिसे वा धवल होकर बेवरा हो गई। इसके बाद ओपी फर हो गए।

मे तहरर दी है। डॉक्टर अजयुन रम भूस मंडी हुलाक में कलीनक है। उन्होंने राग ने भावना की जा रही है।

SBI CARDS AND PAYMENT SERVICES LIMITED
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c. The impact of COVID-19, including changes in customer behavior and pandemic fears, as well as restrictions on business and individual activities, has led to volatility in Indian financial markets and a decrease in local economic activities. The slowdown during the year led to a decrease in the use of credit cards by customers and the efficiency in collection efforts. This may lead to a rise in the number of customer defaults and consequently an increase in provisions there against. The extent to which the COVID-19 pandemic, including the current "second wave" that has significantly increased the number of cases in India, will continue to impact the Company's results will depend on ongoing as well as future developments, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government-mandated or elected by us.

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