SBFC FINANCE LIMITED

Our Company was incorporated on January 25, 2000, as SBFC Limited under the Companies Act, 1956. The Company was registered as a public limited company under the Companies Act, 2013 ("the Act") on March 27, 2013. The Company has been approved by SEBI (Deutsche Bank AG) by an order dt. August 23, 2013, under the SEBI (Negotiated deals for private placements of securities in capital markets) Regulations, 2012 ("the Regulations"). The Company is also registered with the Registrar of Companies (RoC), Mysuru (CA 000214). Our Registered Office is situated and our Principal Place of Business is 3rd Floor, B-Square, Ambattur Industrial Estate, Chennai - 600 053.

Algorithmic process: Our business involves providing a range of financial services, including debt financing, leasing, and other banking-related activities. We operate in a competitive market characterized by high levels of competition and strict regulatory oversight. Our primary sources of revenue are interest income, fees, and commissions. Our growth strategy focuses on expanding our customer base and diversifying our product offerings. We are committed to maintaining strong financial performance and adhering to the highest standards of corporate governance.

Investor Offer Price was finalized at Rs. 53.407893 ("Offer Price"). Further, Equity Shares will be allocated on a proportionate basis to Eligible Employees applying under the Employee Reservation Portion, subject to valid Bids being received at or above the Offer Price. Further, not less than 15% of the Net Offer was made available to Qualified Institutional Buyers ("QIBs") (other than Anchor Investors), including Mutual Funds, subject to valid Bids being received at or above the Offer Price. Further, not less than 15% of the Net Offer was made available to Qualified Institutional Buyers ("QIBs") (other than Anchor Investors), including Mutual Funds, subject to valid Bids being received at or above the Offer Price.

Please note that the above statements are subject to the terms and conditions specified in the prospectus and should be read in conjunction with the prospectus available on the website of the Company or the SEBI website. The final allotment and allocation details will be finalized and disclosed in the basis of allotment announcement to be made by the Company in due course.

As an NBFC, we are subject to periodic inspections by the RBI. Non-compliance with observations made by the RBI during these inspections could expose us to regulatory sanctions and penalties. Changes in regulations governing our business could affect our business, results of operations and financial condition.

Our business is particularly vulnerable to interest rate risk, and volatility in interest rates for both lending and treasury operations, could have an adverse effect on our net interest income and net interest margin, thereby affecting our results of operations and cash flows.

Provision Coverage Ratio (%) 38.25% 40.44% 42.04%
Net NPA  (in crore) 77 96 97
Gross NPA ratio (%) represents the Gross NPA to the Gross Loan Book as of the last day of the relevant period.

We have finalised the share-commissions in the past few years to comply with the applicable regulations, and we expect to maintain a similar policy in the future.

In conformity with the provisions of the Act and the Regulations, our Board of Directors has recommended the distribution of a dividend of Rs. 0.50 per Equity Share for the financial year ended March 31, 2023.

The Board of our Company approved the change in the name of our Company on September 21, 2022 and a special resolution passed by the members on November 30, 2022 was issued by the RoC. For details of the change in the name and the registered office of our Company, see the website of the Company.

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