



SBI CARDS AND PAYMENT SERVICES LIMITED

CIN: L65999DL1998PLC093849, Website: www.sbicard.com

E-mail ID: investor.relations@sbicard.com

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July 31, 2025

Dear Member(s),

Subject: Notice of the 27th Annual General Meeting (AGM) of SBI Cards and Payment Services Limited and Integrated Annual Report for the Financial Year 2024-25.

We are pleased to inform you that the **27th Annual General Meeting ('AGM')** of the Members of **SBI Cards and Payment Services Limited** is scheduled to be held on **Friday, August 29, 2025 at 12:30 P.M (IST)** through Video Conferencing ('VC')/Other Audio Visual Means ('OAVM'), in compliance with various circulars issued by MCA and SEBI from time to time. Accordingly, Notice of the 27th AGM and the Integrated Annual Report for the financial year 2024-25 are being sent only through electronic mode to all the Members/Beneficiaries, whose names appear on the Register of Members/ Record of Depositories as on Friday, July 25, 2025 and who have registered their e-mail addresses with the Company/RTA or Depository/ Depository Participant.

As per Regulation 36(1)(b) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, ('SEBI Listing Regulations, 2015'), as amended, a letter providing the web-link, including the exact path, where complete details of the Annual Report are available is required to be sent to those member(s) who have not registered their e-mail address(es) with the Company/RTA or Depository/ Depository Participant.

Accordingly, since your e-mail address is not registered with the RTA/Depository Participant with whom you have maintained your Demat Account as on July 25, 2025, this letter is being sent to provide you with the web-link along with the path to access the Annual Report of Company, which is given below:

Web-link: <https://www.sbicard.com/sbi-card-en/assets/docs/pdf/who-we-are/notices/Integrated-annual-report-fy-2024-25.pdf>

Exact path of the Integrated Annual Report for FY 2024-25: www.sbicard.com → **Who We Are** → **Investor Relations** → **Financial Disclosures** → **Annual Reports** → **Integrated Annual Report FY 2024-25**

Additionally, the Notice of the 27th AGM and Integrated Annual Report for the financial year 2024-25 are also placed on the website of National Securities Depository Limited (E-voting agency) i.e. www.evoting.nsdl.com and at the relevant sections of the websites of the stock exchanges on which the shares of the Company are listed i.e. BSE Ltd. (www.bseindia.com) and National Stock Exchange of India Ltd. (www.nseindia.com).

Members holding shares in physical mode and those who have not updated their email addresses with the Company/RTA are requested to update the same by sending a request in the prescribed form to the Company's Registrar and Transfer Agents i.e. MUFG Intime India Private Limited (formerly Link Intime India Private Limited.). Further, members holding shares in dematerialized mode are requested to register/update their email addresses with their respective DPs by following the procedure prescribed by the DP.

We also request the shareholders to update their PAN, KYC Details and Contact details including e-mail address, mandates, nominations, power of attorney, Bank details covering name of the Bank and branch details, Bank account number, MICR code, IFSC code, etc. with their depository participants and with RTA if shares are held in physical form. We also request the shareholders holding shares in physical form to dematerialise their holdings.

Thanking you,

Yours faithfully,

For SBI Cards and Payment Services Limited

Sd/-

Payal Mittal Chhabra

Chief Compliance Officer and Company Secretary