

Public disclosure on liquidity risk: Appendix I

For the quarter ending September 2020 (based on unaudited financials)

In terms of RBI Circular (RBI/2019-20/88) No: DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04,2019 issued by Reserve Bank of India

i) Funding Concentration based on significant counterparty (both deposits and borrowings):

Sr. No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
1	8 (Eight)	13,504.25	N.A.	73.25%

ii) Top 20 large deposits (amount in Rs. crore and % of total deposits)

Company is registered as Non-Deposit taking Systemmically Important NBFC, hence N.A.

iii) Top 10 borrowings (amount in Rs. crore and % of total borrowings) *

Sr. No.	Name	Amount (Rs. crore)	% of Total Borrowings
1	State Bank of India	8,451.89	54.22%
2	Central Bank of India	1,549.68	9.94%
3	Bank of Baroda	995.00	6.38%
4	Punjab National Bank	850.00	5.45%
5	Union Bank of India	600.00	3.85%
6	HDFC Bank Ltd	431.00	2.76%
7	Azim Premji Trust	300.00	1.92%
8	ICICI Lombard General Insurance Company Ltd	200.00	1.28%
9	Tata Short Term Fund	151.20	0.97%
10	SBI General Insurance Company Limited	150.00	0.96%

*Borrower name consolidated as per benpos report.

Commercial Paper's maturity amount has been considered.

iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Bank Lines	8,843.07	47.97%
2	Debentures	4,390.45	23.81%
3	Commercial Papers	2,294.96	12.45%

v) Stock Ratios :

Sr. No.	Name of the instrument/product	% of Total Public Funds	% of Total Liabilities	% of Total Assets
a	Commercial Papers	N.A.	12.45%	9.44%
b	Non-convertible debentures (original maturity <1 year)	N.A.	N.A.	N.A.
c	Other short-term liabilities	N.A.	65.75%	49.85%

SBI Cards and Payment Services Ltd.

(Formerly known as SBI Cards and Payment Services Pvt. Ltd.)

DLF Infinity Towers, Tower C,
12th Floor, Block 2, Building 3,
DLF Cyber City, Gurugram - 122002,
Haryana, India

Tel.: 0124-4589803
Email: customercare@sbicard.com
Website: sbicard.com

Registered Office:
Unit 401 & 402, 4th Floor, Aggarwal Millennium Tower,
E 1,2,3, Netaji Subhash Place, Wazirpur, New Delhi - 110034
CIN - U65999DL1998PLC093849

vi) Institutional set-up for liquidity risk management

Liquidity represents the ability of the Company to generate sufficient cash flow to meet financial obligations, both under normal and stressed conditions, without liquidating assets or raising funds at unfavourable terms. The operations of Companies' gives rise to Asset Liability mismatches and liquidity risks.

In order to address these risk, the Company has a Board approved Asset Liability Management Policy in place prepared on the basis of RBI guidelines and internal factors specific to our business. The policy is reviewed on annual basis. Liquidity is monitored through flow as well stock approaches. The Company also undertakes liquidity risk stress testing at reasonable intervals. Further, the Company is subject to RBI annual financial inspection.

For SBI Cards and Payment Services Limited
(Formerly Known as SBI Cards and Payment Services Private Limited)

Chief Financial Officer

Place: Gurugram

Date: October 26,2020

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