

General information about company	
Name of The Company	SBI Cards and Payment Services Limited
BSE Scrip Code	543066
NSE Symbol	SBICARD
MSE Symbol	NOT LISTED
Date of Start of Financial Year	01-04-2023
Date of End of Financial Year	31-03-2024
Reporting Period	Second half yearly
Date of Start of Reporting Period	01-10-2023
Date of End of Reporting Period	31-03-2024
Level of rounding to be used in disclosing related party transactions	Crores
Whether the company has any related party?	Yes
Whether the company has entered into any Related Party transaction during the selected half year for which it wants to submit disclosure?	Yes

(I) We declare that the acceptance of fixed deposits by the bans/Non-Banking Finance Company are at the terms uniformly applicable/offered to all shareholders/public	NA
(II) We declare that the scheduled commercial bank, as per RBI circular RBI/DBR/2015-16/19 dated March 03, 2016, has allowed additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on savings or a term deposits of bank’s staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure.	NA
(III) Whether the company is a ‘high value debt listed entity’ according to regulation 15 (1A)?	Yes
(a) If answer to above question is Yes, whether complying with proviso to regulation 23 (9), i.e., submitting RPT disclosures on the day of results publication?	Yes
(b) If answer to above question is No, please explain the reason for not complying.	

Related party transactions													
													Additiona advances or
Sr No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary						Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)
1	SBI Cards and Payment Services Limited	AAECS5981K	State Bank of India	AAACS8577K	Holding Company	Any other transaction	Finance charges Borrowing Made Borrowing Repaid	23000	Nil	93028.792634767	19168.6341961267	19613.1350673123	
2	SBI Cards and Payment Services Limited	AAECS5981K	SBI DFHI Limited	AAACD0532B	Fellow Subsidiaries	Any other transaction	Finance charges Borrowing Repaid	50	Nil	10	50.1619726027397	52.0090300546448	
3	SBI Cards and Payment Services Limited	AAECS5981K	SBI General Insurance company limited	AAMCS8857L	Fellow Subsidiaries	Any other transaction	Finance charges	200	Nil	0	356.378794520548	369.753866120219	
4	SBI Cards and Payment Services Limited	AAECS5981K	SBI Capital markets limited	AAACS7914A	Fellow Subsidiaries	Any other transaction	Finance charges Borrowing Made	2005	Nil	0.63	0	0	
5	SBI Cards and Payment Services Limited	AAECS5981K	State Bank of India	AAACS8577K	Holding Company	Any other transaction	Interest On FD	5	Nil	0.02	0	0	
6	SBI Cards and Payment Services Limited	AAECS5981K	State Bank of India	AAACS8577K	Holding Company	Any other transaction	Fixed Deposit made Fixed Deposit matured	100	Nil	2.03	2.609760678	1.170063133	
7	SBI Cards and Payment Services Limited	AAECS5981K	State Bank of India	AAACS8577K	Holding Company	Purchase of goods or services		471.87	Nil	124.9	60.0117921664576	68.8287758284407	
8	SBI Cards and Payment	AAECS5981K	State Bank of India	AAACS8577K	Holding Company	Advance			Nil	0	3.94	2.69243249644068	

	Services Limited												
9	SBI Cards and Payment Services Limited	AAECS5981K	State Bank of India	AAACS8577K	Holding Company	Loan		30	Nil	0.71	0.036141193	0.048038029	Any other
10	SBI Cards and Payment Services Limited	AAECS5981K	SBI Capital markets limited	AAACS7914A	Fellow Subsidiaries	Loan		30	Nil	0.03	0.004634445	0.003307348	Any other
11	SBI Cards and Payment Services Limited	AAECS5981K	SBI Life Insurance Company Limited	AAFCS2530P	Fellow Subsidiaries	Loan		30	Nil	0.03	0.0023925	0.000000017	Any other
12	SBI Cards and Payment Services Limited	AAECS5981K	SBI Funds Management Limited	AAACS7339D	Fellow Subsidiaries	Loan		30	Nil	3.09	0.106033874	0.116093808	Any other
13	SBI Cards and Payment Services Limited	AAECS5981K	SBI DFHI Limited	AAACD0532B	Fellow Subsidiaries	Loan		30	Nil	0.08	0.001985141	0.012757469	Any other
14	SBI Cards and Payment Services Limited	AAECS5981K	SBI Cap Securities Ltd	AAJCS3407M	Fellow Subsidiaries	Loan		30	Nil	1.09	0.077132839	0.041134375	Any other
15	SBI Cards and Payment Services Limited	AAECS5981K	SBI Cap Trustee Co. Ltd	AAJCS8105J	Fellow Subsidiaries	Loan		30	Nil	0.01	0.000351421	0.000895446	Any other
16	SBI Cards and Payment Services Limited	AAECS5981K	SBI General Insurance company limited	AAMCS8857L	Fellow Subsidiaries	Loan		30	Nil	2.89	0.200082082	0.223141437	Any other
17	SBI Cards and Payment Services Limited	AAECS5981K	SBICAP VENTURES LIMITED	AAJCS8106M	Fellow Subsidiaries	Loan		30	Nil	0	0	0	Any other
18	SBI Cards and Payment Services Limited	AAECS5981K	SBI SG GLOBAL SECURITIES SERVICES PRIVATE LIMITED	AAMCS4727R	Fellow Subsidiaries	Loan		30	Nil	0.16	0.038899447	0.029857026	Any other
19	SBI Cards and Payment Services Limited	AAECS5981K	SBI GLOBAL FACTORS LIMITED	AABCG4119L	Fellow Subsidiaries	Loan		30	Nil	0.2	0.006312588	0.002625341	Any other
20	SBI Cards and Payment	AAECS5981K	INVESTEC CAPITAL SERVICES (INDIA) PRIVATE LIMITED	AACCI3378N	Promoter group Constituent	Loan		30	Nil	1.6	0.047458861	0.019548797	Any other

	Services Limited												
21	SBI Cards and Payment Services Limited	AAECS5981K	SBI PAYMENT SERVICES PRIVATE LIMITED	AAOCS2720E	Fellow Subsidiaries	Loan		30	Nil	0.11	0.00311423	0.004377312	Any other
22	SBI Cards and Payment Services Limited	AAECS5981K	State Bank Operations Support Services Private Limited	ABJCS0628K	Fellow Subsidiaries	Loan		30	Nil	0.07	0	0	Any other
23	SBI Cards and Payment Services Limited	AAECS5981K	Key Managerial Personnel/Director	ZZZZZ9999Z	Key Managerial Personnel/Directors	Loan		30	Nil	1.11	0.076009886	0.021722826	Any other
24	SBI Cards and Payment Services Limited	AAECS5981K	State Bank of India	AAACS8577K	Holding Company	Any other transaction	Conrtibution to Other Fund - NPS	1.6	Nil	0.75	0.12	0.114207028	
25	SBI Cards and Payment Services Limited	AAECS5981K	SBI Life Insurance Company Limited	AAFCS2530P	Fellow Subsidiaries	Sale of goods or services		0.275	Nil	0	0.000006387	0	
26	SBI Cards and Payment Services Limited	AAECS5981K	SBI General Insurance company limited	AAMCS8857L	Fellow Subsidiaries	Sale of goods or services		0.4	Nil	0.06	0.017469763	0.021207223	
27	SBI Cards and Payment Services Limited	AAECS5981K	SBI Card Employees Gratuity Fund	AARTS0700L	other related party	Any other transaction	Gratuity Fund Contribution		Nil	0	0.25	1.4812165	
28	SBI Cards and Payment Services Limited	AAECS5981K	SBI Foundation	AAVCS9268A	Fellow Subsidiaries	Investment			Nil	0	0.001001	0.001001	
29	SBI Cards and Payment Services Limited	AAECS5981K	State Bank of India	AAACS8577K	Holding Company	Any other transaction	Cash and Bank Balances		Nil	0	321.21	963.549414929862	
30	SBI Cards and Payment Services Limited	AAECS5981K	Key Managerial Personnel/Director	ZZZZZ9999Z	Key Managerial Personnel/Directors	Any other transaction	Personnel cost		Nil	3.28	0	0	
31	SBI Cards and Payment Services Limited	AAECS5981K	State Bank of India	AAACS8577K	Holding Company	Any other transaction	Lease Rental	0.03	Nil	0.015	0	0	
32	SBI Cards and Payment	AAECS5981K	State Bank of India	AAACS8577K	Holding Company	Dividend paid			Nil	163.16	0	0	

	Services Limited												
33	SBI Cards and Payment Services Limited	AAECS5981K	SBI Life Insurance Company Limited	AAFCS2530P	Fellow Subsidiaries	Dividend paid			Nil	0.00022975	0	0.00022975	
34	SBI Cards and Payment Services Limited	AAECS5981K	Key Managerial Personnel/Directors/Relatives	ZZZZZ9999Z	Key Managerial Personnel/Directors/Relatives	Dividend paid			Nil	0.0030945	0	0.0030945	
35	SBI Cards and Payment Services Limited	AAECS5981K	SBI Life Insurance Company Limited	AAFCS2530P	Fellow Subsidiaries	Any other transaction	Borrowings		Nil	0	0	221.644409836066	
36	SBI Cards and Payment Services Limited	AAECS5981K	SBI General Insurance company limited	AAMCS8857L	Fellow Subsidiaries	Any other transaction	Insurance Expense	0.31	Nil	0.092613632	0	0	
37	SBI Cards and Payment Services Limited	AAECS5981K	Yes Bank	AAACY2068D	Promoter group Constituent	Any other transaction	Finance charges Borrowing Made	979.88	Nil	669.94	0	408.639023224044	
Total value of transaction during the reporting period										94014.853572649			

Text Block	
Textual Information(1)	The Column pertaining to 'Value of the Related Party Transactions as approved by the Audit Committee' includes following limits approved by the Audit Committee: Credit Limit - Rs. 21,000 Crores; Participation in Debentures issued by the Company - Rs. 2,000 crores.
Textual Information(2)	Value of the Related Party Transactions as approved by the Audit Committee' is Not applicable for the Borrowing repaid of Rs. 10 crores, as the same pertains to Debentures acquired from the secondary market.
Textual Information(3)	Value of the Related Party Transactions as approved by the Audit Committee' is Not applicable for the finance charges, as the Debentures were acquired from secondary market.
Textual Information(4)	
Textual Information(5)	
Textual Information(6)	
Textual Information(7)	
Textual Information(8)	The amount mentioned in the column "Opening Balance and Closing Balance"pertains to GST Input credit to be availed later with regard to various transactions.
Textual Information(9)	The amount of Rs. 30 Crore mentioned in the Column 'Value of the Related Party Transactions as approved by the Audit Committee' denotes the combined limit for the Credit Card issued to the Related Parties of the Company.
Textual Information(10)	The amount of Rs. 30 Crore mentioned in the Column 'Value of the Related Party Transactions as approved by the Audit Committee' denotes the combined limit for the Credit Card issued to the Related Parties of the Company.
Textual Information(11)	The amount of Rs. 30 Crore mentioned in the Column 'Value of the Related Party Transactions as approved by the Audit Committee' denotes the combined limit for the Credit Card issued to the Related Parties of the Company.
Textual Information(12)	The amount of Rs. 30 Crore mentioned in the Column 'Value of the Related Party Transactions as approved by the Audit Committee' denotes the combined limit for the Credit Card issued to the Related Parties of the Company.
Textual Information(13)	The amount of Rs. 30 Crore mentioned in the Column 'Value of the Related Party Transactions as approved by the Audit Committee' denotes the combined limit for the Credit Card issued to the Related Parties of the Company.
Textual Information(14)	The amount of Rs. 30 Crore mentioned in the Column 'Value of the Related Party Transactions as approved by the Audit Committee' denotes the combined limit for the Credit Card issued to the Related Parties of the Company.
Textual Information(15)	The amount of Rs. 30 Crore mentioned in the Column 'Value of the Related Party Transactions as approved by the Audit Committee' denotes the combined limit for the Credit Card issued to the Related Parties of the Company.
Textual Information(16)	The amount of Rs. 30 Crore mentioned in the Column 'Value of the Related Party Transactions as approved by the Audit Committee' denotes the combined limit for the Credit Card issued to the Related Parties of the Company.
Textual Information(17)	The amount of Rs. 30 Crore mentioned in the Column 'Value of the Related Party Transactions as approved by the Audit Committee' denotes the combined limit for the Credit Card issued to the Related Parties of the Company.
Textual Information(18)	The amount of Rs. 30 Crore mentioned in the Column 'Value of the Related Party Transactions as approved by the Audit Committee' denotes the combined limit for the Credit Card issued to the Related Parties of the Company.
Textual Information(19)	The amount of Rs. 30 Crore mentioned in the Column 'Value of the Related Party Transactions as approved by the Audit Committee' denotes the combined limit for the Credit Card issued to the Related Parties of the Company.
Textual Information(20)	The amount of Rs. 30 Crore mentioned in the Column 'Value of the Related Party Transactions as approved by the Audit Committee' denotes the combined limit for the Credit Card issued to the Related Parties of the Company.
Textual Information(21)	The amount of Rs. 30 Crore mentioned in the Column 'Value of the Related Party Transactions as approved by the Audit Committee' denotes the combined limit for the Credit Card issued to the Related Parties of the Company.
Textual Information(22)	The amount of Rs. 30 Crore mentioned in the Column 'Value of the Related Party Transactions as approved by the Audit Committee' denotes the combined limit for the Credit Card issued to the

	Related Parties of the Company.
Textual Information(23)	The amount of Rs. 30 Crore mentioned in the Column 'Value of the Related Party Transactions as approved by the Audit Committee' denotes the combined limit for the Credit Card issued to the Related Parties of the Company.
Textual Information(24)	
Textual Information(25)	
Textual Information(26)	
Textual Information(27)	
Textual Information(28)	
Textual Information(29)	This Related Party Transactions denotes Bank Account balance of the Company.
Textual Information(30)	The value in the column pertaining to ' Value of the Related Party Transaction as approved by the Audit Committe' will be as per the policy of the Company.
Textual Information(31)	
Textual Information(32)	Interim Dividend for financial year 2023-24 was approved by the Board and the Audit Committe.
Textual Information(33)	Interim Dividend for financial year 2023-24 was approved by the Board and the Audit Committe.
Textual Information(34)	Interim Dividend for financial year 2023-24 was approved by the Board and the Audit Committe.
Textual Information(35)	The amount mentiond in the column closing Balance pertains to the Debentures (including interest) acquired from secondary market.
Textual Information(36)	
Textual Information(37)	<div>The Column pertaining to 'Value of the Related Party Transactions as approved by the Audit Committee' includes following limits approved by the Audit Committee: Participation in Debentures issued by the Company - Rs. 975 crores. Arranger Fee for Debentures issued by Company- Rs. 4.88 crores.</div>

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