

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	01-04-2024
Date of End of Financial Year	31-03-2025
Reporting Period	First half yearly
Date of Start of Reporting Period	01-04-2024
Date of End of Reporting Period	30-09-2024
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>(b) If answer to above question is No, please explain the reason for not complying.</b>	
Whether the updated Related Party Transactions (RPT) Policy (in compliance with Reg. 23 of SEBI LODR) has been uploaded on the website of the Company?	Yes
Latest Date on which RPT policy is updated	29-02-2024
Indicate Company website link for updated RPT policy of the Company	<a href="https://www.sbicard.com/sbi-card-en/assets/docs/pdf/who-we-are/notices/rpt-policy.pdf">https://www.sbicard.com/sbi-card-en/assets/docs/pdf/who-we-are/notices/rpt-policy.pdf</a>

Related party transactions														Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.									
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 other party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments				Details of the loans, inter-corporate deposits, advances or investments				Notes		
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary						Opening balance	Closing balance	Nature of indebtedness (loan/ advance/ inter-corporate deposit/ investment )	Details of other indebtedness	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment )	Interest Rate (%)	Tenure	Secured/ unsecured		Purpose for which the funds will be utilized by the ultimate recipient of funds (endusage)	
1	SBI Cards and Payment Services Limited	AAEC35981K	State Bank of India	AAACS8577K	Holding Company	Any other transaction	Finance charges Borrowing Made Borrowing Repaid	2700	Nil	50813.91	19613.14	19547.04									Textual Information(1)		
2	SBI Cards and Payment Services Limited	AAEC35981K	SBI DFHI Limited	AAACD0532B	Fellow Subsidiaries	Any other transaction	Finance charges	100	Nil	3.7	52.01	50.16									Textual Information(2)		
3	SBI Cards and Payment Services Limited	AAEC35981K	SBI General Insurance company limited	AAMCS8857L	Fellow Subsidiaries	Any other transaction	Finance charges	750	Nil	26.79	369.75	356.38									Textual Information(3)		
4	SBI Cards and Payment Services Limited	AAEC35981K	SBI Capital markets limited	AAACS7914A	Fellow Subsidiaries	Any other transaction	Finance charges	2007.5	Nil	1.25	0	50.61									Textual Information(4)		
5	SBI Cards and Payment Services Limited	AAEC35981K	State Bank of India	AAACS8577K	Holding Company	Any other transaction	Interest On FD	2	Nil	0.04	0	0									Textual Information(5)		
6	SBI Cards and Payment Services Limited	AAEC35981K	State Bank of India	AAACS8577K	Holding Company	Any other transaction	Fixed Deposit made Fixed Deposit matured	50	Nil	0.5	1.17	1.21									Textual Information(6)		
7	SBI Cards and Payment Services Limited	AAEC35981K	State Bank of India	AAACS8577K	Holding Company	Purchase of goods or services		562	Nil	105.11	68.83	34.53									Textual Information(7)		
8	SBI Cards and Payment Services Limited	AAEC35981K	State Bank of India	AAACS8577K	Holding Company	Advance		Nil	0	2.69	5.06										Textual Information(8)		
9	SBI Cards and Payment Services Limited	AAEC35981K	State Bank of India	AAACS8577K	Holding Company	Loan		36	Nil	0.69	0.05	0.06	Any other	Borrowing(Including Loans (funded/nonfunded,debentures))	0.074	As per Term sheet/agreement	Loan	0.42	As per agreement	Unsecured	Credit Card Usage	Textual Information(9)	
10	SBI Cards and Payment Services Limited	AAEC35981K	SBI Capital markets limited	AAACS7914A	Fellow Subsidiaries	Loan		36	Nil	0.11	0	0	Any other	Borrowing(Including Loans (funded/nonfunded,debentures))	0.074	As per Term sheet/agreement	Loan	0.42	As per agreement	Unsecured	Credit Card Usage	Textual Information(10)	
11	SBI Cards and Payment Services Limited	AAEC35981K	SBI Life Insurance Company Limited	AAFC32530F	Fellow Subsidiaries	Loan		36	Nil	0.31	0	0	Any other	Borrowing(Including Loans (funded/nonfunded,debentures))	0.074	As per Term sheet/agreement	Loan	0.42	As per agreement	Unsecured	Credit Card Usage	Textual Information(11)	
12	SBI Cards and Payment Services Limited	AAEC35981K	SBI Funds Management Limited	AAACST339D	Fellow Subsidiaries	Loan		36	Nil	2.17	0.12	0.1	Any other	Borrowing(Including Loans (funded/nonfunded,debentures))	0.074	As per Term sheet/agreement	Loan	0.42	As per agreement	Unsecured	Credit Card Usage	Textual Information(12)	
13	SBI Cards and Payment Services Limited	AAEC35981K	SBI DFHI Limited	AAACD0532B	Fellow Subsidiaries	Loan		36	Nil	0.06	0.01	0.01	Any other	Borrowing(Including Loans (funded/nonfunded,debentures))	0.074	As per Term sheet/agreement	Loan	0.42	As per agreement	Unsecured	Credit Card Usage	Textual Information(13)	
14	SBI Cards and Payment Services Limited	AAEC35981K	SBI Cap Securities Ltd	AAJCS3407M	Fellow Subsidiaries	Loan		36	Nil	0.97	0.04	0.05	Any other	Borrowing(Including Loans (funded/nonfunded,debentures))	0.074	As per Term sheet/agreement	Loan	0.42	As per agreement	Unsecured	Credit Card Usage	Textual Information(14)	
15	SBI Cards and Payment Services Limited	AAEC35981K	SBI Cap Trustee Co. Ltd	AAJCS8105F	Fellow Subsidiaries	Loan		36	Nil	0.01	0	0.01	Any other	Borrowing(Including Loans (funded/nonfunded,debentures))	0.074	As per Term sheet/agreement	Loan	0.42	As per agreement	Unsecured	Credit Card Usage	Textual Information(15)	
16	SBI Cards and Payment Services Limited	AAEC35981K	SBI General Insurance company limited	AAMCS8857L	Fellow Subsidiaries	Loan		36	Nil	3.1	0.22	0.25	Any other	Borrowing(Including Loans (funded/nonfunded,debentures))	0.074	As per Term sheet/agreement	Loan	0.42	As per agreement	Unsecured	Credit Card Usage	Textual Information(16)	
17	SBI Cards and Payment Services Limited	AAEC35981K	SBI SG GLOBAL SECURITIES SERVICES PRIVATE LIMITED	AAMCS4727R	Fellow Subsidiaries	Loan		36	Nil	0.27	0.03	0.01	Any other	Borrowing(Including Loans (funded/nonfunded,debentures))	0.074	As per Term sheet/agreement	Loan	0.42	As per agreement	Unsecured	Credit Card Usage	Textual Information(17)	
18	SBI Cards and Payment	AAEC35981K	SBI GLOBAL FACTORS LIMITED	AABC4119L	Fellow Subsidiaries	Loan		36	Nil	0.1	0	0.01	Any other	Borrowing(Including Loans (funded/nonfunded,debentures))	0.074	As per Term sheet/agreement	Loan	0.42	As per agreement	Unsecured	Credit Card Usage	Textual Information(18)	

[illegible]

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. 25,000 Crores; Participation in Debentures issued by the Company - Rs. 2,000 crores.
Textual Information(2)	
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. 36 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. 36 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. 36 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. 36 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. 36 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. 36 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. 36 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. 36 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. 36 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. 36 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. 36 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. 36 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. 36 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. 36 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)	
Textual Information(24)	
Textual Information(25)	
Textual Information(26)	
Textual Information(27)	This Related Party Transactions denotes Bank Account balance of the Company.
Textual Information(28)	The value in the column pertaining to ' Value of the Related Party Transaction as approved by the Audit Committee' will be as per the policy of the Company.
Textual Information(29)	
Textual Information(30)	The amount mentiond in the column closing Balance pertains to the Debentures (including interest) acquired from secondary market.
Textual Information(31)	

Textual Information(32)	
Textual Information(33)	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. 950 crores. Arranger Fee for Debentures issued by Company- Rs. 7.50 crores.
Textual Information(34)	
Textual Information(35)	