| 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) If answer to above question is No, please explain the reason for not complying. | |
| 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 | https://www.sbicard.com/sbi-card- en/assets/docs/pdf/who-we- are/notices/rpt-policy.pdf |

| | | | | | | | | | | Relate | d party to | ransactio | ns | | | F | -btb- in a | the seleted | h. trans- | tion mlat | a loane i-t- | r-comor- | e denosit- |
|-------|----------------|---|--|--|------------|---|--|--|---|--|--|--------------------|--------------------|---|---|---|--|--|-------------------------|---------------------|---------------|---|--------------------------|
| | | | į. | | | | | | | | | | | Additional advances or i | disclosure of related party transactions- investments made or given by the listed of | applic ntity/s su | able only in case ubsidiary. These o ch transaction wa | the related part letails need to s undertaken. | be disclos | ed only one | o loans, into | e reporting | period when |
| | / | (liste subsidia | of the party ed entity uy) entering transaction | Details of the counterparty | | | | Value of | | | In case monies are due to either party as a result of the transaction | | In case any | financial indebtedness is incurred to make corporate deposits, advances or inves | | inter- Details of the loans, inter-corporate deposits, adv investments | | | | vances or | | | |
| Sr No | | | PAN | Name | PAN | Relationship of the counterparty with the listed entity or its subsidiary | Type of related party transaction | Details of other related party transaction | the related party transaction as approved by the audit committee | Remarks on approval by audit committee | Value of transaction during the reporting period | Opening balance | Closing balance | Nature of indebtedness (loan/ issuance of debt/ any other etc.) | Details of other indebtedness | Cost | | Nature (loan/ advance/ intercorporate deposit/ investment) | Interest Rate (%) | Tenure | Secured/ to | Purpose for which the funds will be utilised by the ultimate recipient of funds (endusage) | Notes |
| 1 | Pa; Se | SBI ands and yment rvices imited | AAECS5981K | State Bank of India | AAACS8577K | Holding Company | Any other transaction | Finance charges Borrowing Made Borrowing Repaid | 27000 | Nil | 50813.91 | 19613.14 | 19547.04 | | | | | | | | | | Textual Information(|
| , 2 | Pa Se | SBI Cards and syment ervices insited | AAECS5981K | SBI DFHI Limited | AAACD0532B | Fellow Subsidiaries | Any other transaction | Finance charges | 100 | Nil | 3.7 | 52.01 | 50.16 | | | | | | | | | | Textual information(2 |
| 3 | Pa Sc | SBI Cards and syment crvices imited | AAECS5981K | SBI General Insurance company limited | AAMCS#857L | Fellow Subsidiaries | Any other transaction | Finance charges | 750 | Nil | 26.79 | 369.75 | 356.38 | | | | | | | | | | Textual Information(|
| 4 | Pa | SBI Cards and syment ervices imited | AAECS5981K | SBI Capital markets limited | AAACS7914A | Fellow Subsidiaries | Any other transaction | Finance charges | 2007.5 | Nil | 1.25 | 0 | 50.61 | | , | | | | | | | | Textual Information(|
| 5 | Pa Se Li | SBI Cards and syment ervices imited | AAECS5981K | State Bank of India | AAACS8577K | Holding Company | Any other transaction | Interest On FD | 2 | Nil | 0.04 | 0 | 0 | | | | | | | | | | Textual Information(|
| 6 | Pa So L | SBI Cards and ayment ervices imited | AAECS5981K | State Bank of India | AAACS85778 | Holding Company | Any other transaction | Fixed Deposit made Fixed Deposit matured | 50 | Nil - | 0.5 | 1.17 | 1.21 | | | | | | | | | | Textual Information |
| 7 | Pa Si L | SBI Cards and ayment ervices imited | AAECS5981K | State Bank of India | AAACS8577B | K Holding Company | Purchase of goods or services | | 562 | Nil | 105.11 | 68.83 | 34,53 | | | | | | | | | | Textual Information |
| 8 | P: S- L | SBI Cards and ayment ervices imited | AAECS5981K | State Bank of India | AAACS8577E | Holding Company | Advance | | | Nil | 0 | 2.69 | 5,06 | | | | | , | | | | | Textual Information |
| 9 | P: S L | SBI Cards and ayment ervices imited | AAECS5981K | State Bank of India | AAACS85778 | K 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/agreemen | Loan | 0.42 | As per agreement | Unsecured | Credit Card Usage | Textual Information |
| 10 | P. S. | SBI Cards and ayment services Limited | AAECS5981B | SBI Cupital markets limited | AAACS7914 | A Fellow Subsidiaries | Loan | | 36 | Nil | 0.11 | 0 | 0 | Any other | Borrowing[Including Losus {funded/nonfunded,debentures} | 0.074 | As per Tenn sheet/agreemen | Loan | 0.42 | As per agreement | Unsecured | Credit Card Usage | Textual Information |
| 11 | l P | SBI Cards and ayment Services Limited | AAECS5981F | SBI Life Insurance Compan Limited | AAFCS2530 | P Fellow Subsidiaries | Loan | | 36 | Nil | 0.31 | 0 | 0 | Any other | Berrowing[Including Louns (funded/nonfunded,debentures) | 0.07 | As per Term sheet/agreemen | Loan | 0.42 | As per agreement | Unsecured | Credit Card Usage | Textual Information |
| 13 | 2 P | SBI Cards and Payment Services Limited | AAECS59811 | SBI Funds Management Limited | AAACS7339 | D Fellow Subsidiaries | Loan | | 36 | Nil | 2.17 | 0.12 | 0.1 | Any other | Borrowing[Including Loans {funded/nonfunded,debentures} | 0.07 | As per Term sheet/agreemen | Loan | 0,42 | As per agreemen | Unsecured | Crodit Card Usage | Textual Information |
| 1: | | SBI Cards and Payment Services Limited | AAECS59811 | SBI DFHI Limited | AAACD0532 | B Fellow Subsidiaries | Loan | | 36 | Nil | 0.06 | 0.01 | 0.01 | Any other | Borrowing[Including Loans {funded/nonfunded,debentures} | 0.07 | As per Term sheet/agreemer | Loan | 0.42 | As per agreemen | Unsecured | Credit Card Usage | Textual Informatio |
| 1 | 1 | Cards and Payment Services Limited | AAECS59811 | K SBI Cap Securities Ltd | AAJCS34071 | M Fellow Subsidiaries | Loan | | 36 | Nil | 0.97 | 0.04 | 0.05 | Any other | Berrowing[Including Losss (funded/nonfunded,debenbares) | 0.07 | As per Term sheet/agreemen | t Loan | 0.42 | As per agreemen | Unsecured | Credit d Card Usage | Textual Informatio |
| 1 | | Cards and Payment Services Limited | AAECS5981 | K SBI Cap Trustee Co. Ltd | AAJCS8105 | J Fellow Subsidiaries | Loan | | 36 | Nil | 0.01 | 0 | 0,01 | Any other | Borrowing[Including Loans (funded/nonfunded,debentures) | 0.07 | As per Term sheet/agreemen | Loan | 0.42 | As per agreemen | Unsecure | Credit Card Usage | Textual Informatic |
| 1 | 6 | Cards and Payment Services Limited | AAECS5981 | K SBI General Insurance company limited | AAMCS885 | L Fellow Subsidiaries | Loan | | 36 | Nil | 3.1 | 0.22 | 0.25 | Any other | Berrowing[Including Loans (funded/nonfunded,debentures) | 0.07 | As per Term sheet/agreeme | nt Loan | 0.42 | As per agreemer | Unsceure | Credit Card Usage | Textual |
| | | Cards and Payment Services Limited | 1 | PRIVATE LIMITED | | | Loan | | 36 | Nil | 0.27 | 0.03 | 0.01 | Any other | Zosia (Tanas a nomana a | 0.07 | sneevagreeme | nt Down | 0.42 | - December | Unsecure | Credit Card Usage | Information Textual |
| 1 | 18 | SBI Cards and | AAECS5981 | K SBI GLOBAL FACTORS LIMITED | AABCG4119 | OL Fellow Subsidiaries | Loan | | 36 | Nil | 0.1 | " | 0.01 | Any other | Loans (funded/nonfunded,debentures | 1 | sheet/agreeme | nt | | agreemen | ıt | Card | Informati |

| Services | | | | | 1 | | | | - 1 | | - 1 | | | | | | | | | | |
|--|---|--|--|---|--|--|--|--|--|--|-----------|-----------|---|--|--------------------------------|--|--|---------------------|--|--|--|
| SBI Cards and Payment Services | AAECS5981K | INVESTEC CAPITAL SERVICES (INDIA) PRIVATE LIMITED | AACCI3378N | Fromoter group Constituent | Loan | | 36 | Nil | 1.98 | 0.02 | 0.32 | 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(1 |
| SBI Cards | AAECS5981K | SBI PAYMENT SERVICES PRIVATE LIMITED | AAOCS2720E | Fellow Subsidiaries | Loan | | 36 | Nil | 0.11 | 0 | 0 | Any other | Borrowing[Including Loans (funded/nonfunded,debentures)] | 0.074 | As per Term sheet/agreement | Long | 0.42 | As per agreement | Unsecured | Credit Card Usage | Textual Information(2 |
| SBI Cards and Payment Services | AAECS5981K | State Bank Operations Support Services Private Limited | ABJCS0628K | Fellow Subsidiaries | Loan | | 36 | Nil | 1.18 | 0 | 0 . | Any other | Borrowing[Including Lons [funded/nonfunded,debentures]] | 0.074 | As per Term sheet/agreement | Loan | 0.42 | As per agreemen | Unsecured | Credit Card Usage | Textual Information[2 |
| SBI Cards and Payment Services | AAECS5981K | Key Managerial Personnel/Director | ZZZZ29999Z | Key Managerial Personnel/Directors | Loan | | 36 | Nil | 0.81 | 0.02 | 0.07 | Any other | Borrowing[Including Loans[funded/nonfunded,debentures]] | 0.074 | As per Term sheet/agreement | Loan | 0,42 | As per agreemen | Unsecured | Credit Card Usage | Textual Information() |
| SBI Cards and Payment Services | AAECS5981K | State Bank of India | AAACS8577K | Holding Company | Any other transaction | Contibution to Other Fund - NPS | 1.97 | Nil | 0.73 | 9.11 | 0.13 | | | | | | | | | | Textual Information(|
| SBI Cards and Payment Services | AAECS5981K | SBI General Insurance company limited | AAMCS8857L | Fellow Subsidiaries | Sale of goods or services | | 0.48 | Nil | 0.02 | 0.02 | 0.01 | | | | | | | | | | Textual Information(|
| SBI Cards and Payment Services | AAECS5981K | SBI Card Employees Gratuity Fund | AARTS0700L | other related party | Any other transaction | Gratuity Fund Contribution | | Nil | 6.61 | 1.48 | 1.28 | | | | | | | | | | Textual Information(|
| SBI Cards and Payment Services | AAECS5981K | SBI Foundation | AAVCS9268A | Fellow Subsidiaries | Investment | | | Nil | 0 | 0 | 0 | | | | | | | | | | Textual Information |
| SBI Cards and Payment Services | AAECS5981K | State Bank of India | AAACS8577K | Holding Company | Any other transaction | Cash and Bank Balances | | Nil | 0 | 963.55 | 1760.01 | | | | | | | | | | Textual Information |
| SBI Cards and Payment Services | AAECS5981K | Key Munagerial Personnel/Director | 7272729999Z | Key Managerial Personnel/Directors | Any other transaction | Personnel cost | | Nil | 3.35 | 0 | 0 | | | | | | | | | | Textual Information |
| SBI Cards and Payment Services | | State Bank of India | AAACS8577K | . Holding Company | Any other transaction | Lease Rental | 0,03 | Nil | 0.02 | 0 | 0 | | | | | | | | | | Textual Information |
| SBI Cards and Paymen Services | AAECS5981K | SBI Life Insurance Company Limited | AAFCS2530P | Fellow Subsidiaries | Any other transaction | Borrowing | 750 | Nil | 0 | 221.64 | 1293.17 | | | | | | | | | | Textual Information |
| SBI Cards and Paymen Service | AAECS59818 | SBI General Insurance company limited | AAMCS8857I | Fellow Subsidiaries | Any other transaction | Insurance n Expense | 0.17 | Nil | 0.01 | 0 | 0 | | | | | | | | | | Textual Information |
| SBI Cards and Paymen | AAECS59818 | SBI Life Insurance Company Limited | y AAFCS2530P | Fellow Subsidiaries | Any othe transactio | r Insurance e Expense | 0.87 | Nil | 0.24 | 0 | 0 | | | | | | | | | part, 2 | Textual Information |
| SBI Cards and Paymer Service | AAECS59811 | Yes Bank Ltd. | AAACY2068I | D Promoter group Constituent | | Finance charges in Borrowing Made | 957.5 | Nil | 501.25 | 408.64 | 344.15 | | | | | | | | | | Tuxtual Informatio |
| SBI Cards and Paymer Service | AAECS59811 | SBI Life Insurance Compan Limited | AAFCS2530 | P Fellow Subsidiaries | Dividene paid | d | | Nil | 0 | 0 | 0 | | , | | | | | | | | Textual Informatio |
| SBI Cards and Paymen | AAECS59811 | Key Managerial Personnel/Directors/Relative | ZZZZZ9999i | Key Managerial Personnel/Directors/Relative | Dividen es paid | d | | Nil | 0 | 0 | 0 | | | | | | | | | | Textual Informatic |
| | Cards Fragger | SBI Cards and AECS5981K Services Limited SBI Cards and AECS5981K Services Limited SBI Cards and AECS5981K AECS5981K SERVICES SERVICES AECS5981K AE | SBI Cards and AACCSS981K SBICYCES (INDIA) PRIVATE LIMITED SBI Cards and AACCSS981K SBICYCES (INDIA) SBICYCES PRIVATE LIMITED SBICYCES SOFTICE Cards and AACCSS981K Support Survives Private Limited AACCSS981K Sate Bank Operations Support Survives Private Limited AACCSS981K Sate Bank Operations Support Survives Private Limited AACCSS981K Sate Bank Operations Support Survives Private Limited AACCSS981K Sate Bank of India Personned Director AACCSS981K Sate Bank of India AACCSS981K Sate Bank of India SBIC Cards and AACCSS981K SBIC General Insurance company limited AACCSS981K SBIC General Insurance company limited SBIC Cards and AACCSS981K SBI Foundation AACCSS981K Survives Limited AACCSS981K SBI Each Employees Granity Fund SBIC Cards and AACCSS981K SBI Each Employees Cards and AACCSS981K SBI Life Insurance Company Innited SBIC Cards and AACCSS981K SBI Life Insurance Company Innited SBIC Cards and AACCSS981K SBI Life Insurance Company Innited SBIC Cards and AACCSS981K SBI Life Insurance Company Innited SBIC Cards and AACCSS981K SBI Life Insurance Company Innited SBIC Cards and AACCSS981K SBI Life Insurance Company Innited SBIC Cards and AACCSS981K SBI Life Insurance Company Innited SBIC Cards and AACCSS981K SBI Life Insurance Company Innited SBIC Cards and AACCSS981K SBI Life Insurance Company Innited AACCSS981K SCYCES SBIC Cards and AACCSS981K SBI Life Insurance Company Innited AACCSS981K SCYCES SBIC Cards and AACCSS981K SBI Life Insurance Company Innited AACCSS981K SCYCES SBIC Cards and AACCSS981K SBI Life Insurance Company Innited AACCSS981K SCYCES SBIC Cards and AACCSS981K SBI Life Insurance Company Innited AACCSS981K SCYCES SBIC Cards AACCSS981K SCYCES SBIC Cards AACCSS981K SBIL Life Insurance Company Innited AACCSS981K SCYCES SBIC Cards AACCSS981K SBIL Life Insurance Company Innited AACCSS981K SCYCES SBIC Cards AACCSS981K SBIL Life Insurance Company I | SBI | SBI Cards and ACCS991K SERVICES (INDIA) PRIVATE LIMITED ACCU1378N Promotor group Constituent Private Limited Services Limited Promotor Services Limited ACCS991K SERVICES (INDIA) PRIVATE LIMITED ACCS991K SERVICES (INDIA) PRIVATE LIMITED ACCS991K SERVICES (INDIA) PRIVATE LIMITED ACCS991K SUBJECT Cards and Promotor Private Limited Private Limited Promotor | SSI Cards and Accessories Services (Industrial Serv | SSI Cards and ARCSS9SIK SERVICES (INDIA) PRIVATE LIMITED ARCCUSTEN PRIVATE LIMITED SSI ARCCUSTEN SUPPLYMENT SERVICES PRIVATE LIMITED ARCCUSTEN PRIVATE LI | SSI Cards and ACCSS91K SUPPORTER CAPITAL SPRINGES INSTANCES (SINIA) PRINGE GROUP Constituent Loan 36 ACCSS91K SUPPORTER CAPITAL SPRINGES INSTANCES (SINIA) PRINGE GROUP CONTINUES (SINIA) SPRINGES INSTANCES (SINIA) PRINGES (SINIA) PRINCES (| SSI Conde MACCS991K STR Company (Services Control of Services Cont | Section Content Cont | Signature | Signature | Second Content | Second Process Proce | | March Marc | Second Control Contr | Part | Second Control Contr | Column C | Second Control Contr |

Total value of transaction during the reporting period

51475.4

| | 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) | |