

**Public disclosure on liquidity risk: Appendix I**

**For the quarter ending December 2019 (based on Audited 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)	15,435.35	N.A.	72.66%

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

Company is registered as Non-Deposit taking Systemically 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	10,256.21	55.51%
2	CENTRAL BANK OF INDIA	999.89	5.41%
3	BANK OF BARODA	949.95	5.14%
4	PUNJAB NATIONAL BANK	949.89	5.14%
5	RELIANCE CAPITAL TRUSTEE CO LTD-A/C NIPPON INDIA LIQUID FUND	900.00	4.87%
6	AZIM PREMJI TRUST	500.00	2.71%
7	UNION BANK OF INDIA	500.00	2.71%
8	ICICI PRUDENTIAL MONEY MARKET FUND	250.00	1.35%
9	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	200.00	1.08%
10	COGNIZANT TECHNOLOGY SOLUTIONS INDIA PVT LTD	200.00	1.08%
	L & T MUTUAL FUND TRUSTEE LTD-L & T LIQUID FUND	200.00	1.08%

**iv) Funding Concentration based on significant instrument/product**

Sr. No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Bank Lines	10,430.95	49.10%
2	Debentures	4,090.19	19.25%
3	Commercial Papers	3,871.30	18.22%

**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](mailto:customercare@sbicard.com)  
Website: [sbicard.com](http://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



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.	18.22%	14.89%
b	Non-convertible debentures (original maturity <1 year)	N.A.	N.A.	N.A.
c	Other short-term liabilities	N.A.	67.11%	54.83%

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 unfavorable terms. The operations of Companies' give rise to Asset Liability mismatches and liquidity risks.

In order to address these risks, 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: February 04, 2020



**SBI Cards and Payment Services Ltd.**

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

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