

Public disclosure on liquidity risk: Appendix I

For the quarter ending June 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	9 (Nine)	13,420.38	N.A.	72.12%

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	8,714.13	54.55%
2	Central Bank of India	1,499.93	9.39%
3	Bank of Baroda	994.89	6.23%
4	Union Bank of India	700.00	4.38%
5	Punjab National Bank	399.91	2.50%
6	Axis Mutual Fund Trustee Limited A/c Axis Mutual Fund A/c Axis Liquid Fund	300.00	1.88%
7	HDFC Bank Ltd	256.00	1.60%
8	Azim Premji Trust	250.00	1.56%
9	ICICI Lombard General Insurance Company Ltd	200.00	1.25%
10	Tata Short Term Fund	151.20	0.95%

*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	9,105.33	48.93%
2	Debentures	4,390.15	23.59%
3	Commercial Papers	2,416.35	12.98%

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.	12.98%	9.96%
b	Non-convertible debentures (original maturity <1 year)	N.A.	N.A.	N.A.
c	Other short-term liabilities	N.A.	68.13%	52.26%

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

DLF Infinity Towers, Tower C,
12th Floor, Block 2, Building 3,
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Registered Office:
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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: July 23, 2020



SBI Cards and Payment Services Ltd.

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

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