



11<sup>th</sup> July, 2024

To  
National Stock Exchange of India Limited,  
Exchange Plaza, Plot No. C/1, G Block,  
Bandra-Kurla Complex, Bandra (East),  
Mumbai – 400051  
NSE Symbol: SBFC

To  
BSE Limited  
Phiroze Jeejeebhoy Towers,  
21<sup>st</sup> Floor, Dalal Street,  
Mumbai – 400001  
BSE Scrip Code: 543959

**Sub: Key Performance Indicators (KPI) under the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018**

Pursuant to the relevant regulations of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, we submit herewith the Key Performance Indicators ('KPI') in 'Annexure A'.

Kindly take the same on your records.

Thanking You,  
Yours faithfully,  
For **SBFC Finance Limited**  
(Erstwhile SBFC Finance Private Limited)



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Jay Mistry  
Company Secretary & Chief Compliance Officer  
ICSI Membership No. A34264

**SBFC Finance Limited**  
(Erstwhile SBFC Finance Private Limited)

Registered Office: Unit No. 103, 1<sup>st</sup> Floor, C&B Square, Sangam Complex, Andheri Kurla Road, Village Chakala, Andheri (East) Mumbai - 400 059  
T. : +91-22-67875300 • F : +91-22-67875344 • [www.SBFC.com](http://www.SBFC.com) • Email: [complianceofficer@sbfc.com](mailto:complianceofficer@sbfc.com)  
CIN No : U67190MH2008PLC178270



Annexure A

Key Performance Indicators

(₹ in Million)

Particulars	FY 2024
<b><u>Scale</u></b>	
AUM <sup>(1)</sup>	68,219.23
AUM Growth (%) <sup>(2)</sup>	38.02%
<b><u>Product wise disbursement</u></b>	
Secured MSME	29,024.41
Loan against Gold	14,506.24
Others	-
<b><u>Capital</u></b>	
Tangible Net Worth <sup>(3)</sup>	25,176.74
Capital Adequacy Ratio (%)	40.52%
Total Borrowings <sup>(4)</sup> to Tangible Equity ratio <sup>(5)</sup>	1.59
<b><u>Profitability</u></b>	
Total Income	10,199.20
Net interest income <sup>(6)</sup>	5,687.22
Fee and other income <sup>(7)</sup>	1,015.61
Profit After Tax	2,371.04
Yield on Average Gross Loan Book <sup>(8)</sup>	16.71%
Spread <sup>(9)</sup>	7.68%
<b><u>Return Ratio</u></b>	
Net Income to Average AUM <sup>(10)</sup>	11.39%
Net Interest Margin <sup>(11)</sup>	9.67%
Operating Expenses to Average AUM <sup>(12)</sup>	5.22%
Credit cost to Average AUM <sup>(13)</sup>	0.80%
PAT to Average AUM <sup>(14)</sup>	4.03%
RoA (%) <sup>(15)</sup>	3.70%
Return on Total Tangible Assets (%) <sup>(16)</sup>	3.86%
Return on Tangible Equity (%) <sup>(17)</sup>	11.90%
<b><u>NPA</u></b>	
Gross NPA (%) <sup>(18)</sup>	2.43%
Net NPA (%) <sup>(19)</sup>	1.36%
Provision Coverage Ratio (%) <sup>(20)</sup>	44.74%
<b><u>Earning per share<sup>(21)</sup></u></b>	
Basic	2.35
Diluted	2.30
No. of States & UTs	18
No. of branches	183
<b><u>Credit ratings</u></b>	
ICRA	[ICRA]A+(Stable)
India Ratings	Ind AA-/ Stable
CARE Ratings	CARE A+; Positive

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**Notes:**

- (1) AUM represents aggregate of Gross Loan book and share of Partner Bank for Loan under Co-origination as of the last day of the relevant period.
- (2) AUM Growth represents growth in AUM for the relevant period over AUM of the previous period.
- (3) Tangible Net worth represents the sum of equity share capital and other equity and reduced by goodwill as of the last day of the relevant period.
- (4) Total Borrowings represents the aggregate of debt securities, borrowings (other than debt securities) and collateralised borrowing principal outstanding as of the last day of the relevant period.
- (5) Total Borrowings to Tangible Equity ratio represents Total Borrowings as of the last day of the relevant period upon total equity as of the last day of the relevant period.
- (6) Net Interest Income represents Interest Income less Adjusted Finance Costs, for the relevant period.
- (7) Fee and Other Income represents Total Income less Interest Income, for the relevant period.
- (8) Yield on Average Gross Loan Book represents the ratio of interest income on loan assets for a period to the average Gross Loan Book for the period expressed as a percentage.
- (9) Spread represents average yield on Gross Loan Book less average cost of borrowings including collateralized borrowings.
- (10) Net Income to Average AUM represents the difference between total revenue and Adjusted finance cost for the period to the Average AUM for the period.
- (11) Net Interest Margin represents our net interest income on the loans for a period to the average AUM for the period, represented as a percentage.
- (12) Operating Expenses (which comprises the aggregate of employee benefits expense, depreciation and amortisation, other expenses, interest on lease and other interest expenses) to Average AUM represents our operating expenses for a period to the Average AUM for the period.
- (13) Credit cost to Average AUM represents our Credit Cost for a period to the Average AUM for the period.
- (14) PAT to Average AUM represents our Profit After Tax for a period to the Average AUM for the period.
- (15) RoA is calculated as the profit after tax for the relevant period as a percentage of Average Total Assets in such period.
- (16) Return on Total Tangible Assets is calculated as the Profit After Tax for the relevant period as a percentage of Average Total Tangible Assets in such period.
- (17) Return on Tangible Equity is calculated as the Profit After Tax for the relevant period as a percentage of Average Tangible Net Worth in such period.
- (18) Gross NPA (%) represents the Gross NPA to the Gross Loan Book as of the last day of the relevant period on Ind AS basis.
- (19) Net NPA % represents the Net NPA to the Gross loan book net of Provisions for NPA as of the last day of the relevant period on Ind AS basis.
- (20) Provision Coverage Ratio represents total provisions held on Gross NPA as of the last day of the period, as a percentage of total Gross NPAs as of the last day of the period.
- (21) Basic and diluted earnings/ (loss) per equity share: Basic and diluted earnings/ (loss) per equity share are computed in accordance with Indian Accounting Standard 33 notified under the Companies (Indian Accounting Standards) Rules of 2015 (as amended).

**For SBFC Finance Limited  
(Erstwhile SBFC Finance Private Limited)**

Narayan Barasia  
Chief Financial Officer  
Place: Mumbai



**Date:** July 11, 2024

**SBFC Finance Limited  
(Erstwhile SBFC Finance Private Limited)**