

November 11, 2021

**The BSE Limited**

Corporate Relationship Department.  
P J. Towers.  
Dalal Street, Fort  
Mumbai - 400 001

**The National Stock Exchange of India Limited**

Exchange Plaza,  
Bandra-Kurla Complex.  
Bandra (E), Mumbai - 400 051

SCRIP CODE: **543066**

SYMBOL: **SBICARD**

SECURITY: **Equity Shares/Debentures**

SECURITY: **Equity Shares**

Dear Sirs,

**Re: Appointment of Chief Risk Officer**

Pursuant to the Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016, as amended, issued by the Reserve Bank of India, we wish to inform that, based on the recommendations of the Risk Management Committee of the Board and Nomination and Remuneration Committee of the Board, the Board of Directors of the Company has approved the renewal of appointment of Ms. Aparna Kuppuswamy as the Chief Risk Officer of the Company for a tenure of two years with effect from 1-10-2021.

The brief profile of Ms. Aparna Kuppuswamy is given in "Annexure I" attached to this letter.

Kindly take the same on record.

Thanking you,

Yours faithfully,

**For SBI Cards and Payment Services Limited**



**Payal Mittal Chhabra** ★  
**Company Secretary & Compliance Officer**

**SBI Cards and Payment Services Ltd.**

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

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Haryana, India

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Registered Office:  
Unit 401 & 402, 4th Floor, Aggarwal Millennium Tower,  
E 1,2,3, Netaji Subhash Place, Wazirpur, New Delhi - 110034  
CIN - L65999DL1998PLC093849

## **ANNEXURE I**

### **Brief Profile of Ms. Aparna Kuppuswamy**

Ms. Aparna Kuppuswamy is a senior risk management professional with 25 years of work experience in the Consumer Banking Industry and has a strong track record in effectively managing portfolios across all major product lines including credit cards, mortgages and unsecured personal loans. She holds a bachelor's degree in science (honours) and master's degree in finance and control from the University of Delhi.

She is the Executive Vice President & Chief Risk Officer of the Company since April 1, 2009. Earlier, she was associated with GE Money Financial Services Limited, American Express Financial Advisors, Bank of America and ABN AMRO Bank.