

October 30, 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**

Dear Sirs,

Re: Disclosure under Regulation 30 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Newspaper advertisement - unaudited Financial Results of the Company for the quarter and the half year ended September 30, 2021

In compliance with Regulation 30 and 47 of the Listing Regulations, please find enclosed copies of the Newspaper Advertisements of the unaudited Financial Results of the Company for the quarter and the half year ended September 30, 2021, published in 'Times of India', 'Economic Times' and 'Navbharat Times', on October 30, 2021.

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.)

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
Website: sbicard.com

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



उल्लंघन होने
बैन (बेरियस
मिकल्स वाले
हैं त्यहार के
नहीं दी जा
स्वास्थ्य पर

सुप्रीम कोर्ट ने कहा कि ये निर्णयपूर्ण
है कि सुप्रीम कोर्ट के आदेश के
बिना ही लगातार सुप्रीम
कोर्ट के आदेश का उल्लंघन हो
रहा है। बैंक पटाखे का निर्माण, सेल
और उपयोग हो रहा है। यहां तक कि
जॉइंट पटाखे का भी इस्तेमाल हो रहा
है। बैंक पटाखे के नाम पर फेसिबल
का इस्तेमाल हो रहा है जो बैंक है।
स्वीकृति की रिपोर्ट पेश हुई है।
अगर आरोप सही है तो ये बेहद गंभीर

मसला है और बंदीश के कारिल नहीं
है। अदालत पर अलग करने वाली
एजेंसी की दृष्टि है कि वह कोर्ट के
निर्देश का पालन करार और सही
भावना से उसे पूरी तरह लागू करे।
पहली नजर में दिखता है कि कोर्ट के
आदेश पर अमल करने वाली एजेंसी
या तो इच्छा नहीं दिखा रही है या
अपनी आंखें बंद कर रही है। लगातार
बैंक पटाखे का निर्माण हो रहा है, सेवा
जा रहा है और इस्तेमाल हो रहा है।

अवसर पर पटाखों की बिक्री
और उनके उपयोग पर रोक
लवाने का आदेश दिया।
जस्टिस लजसराजें भट्टाचार्य
और जस्टिस अनिल कुमार रॉय
को संबोधित ने पुलिस को निर्देश दिया
कि प्रतिबंध का उल्लंघन करते हुए कोई
व्यक्ति पाया जाता है तो उसके खिलाफ
कानूनी कार्रवाई शुरू की जाए और पटाखे
जब्त कर लिए जाएं। कहा है कि इससे
पहले पश्चिम बंगाल प्रदूषण नियंत्रण



से खुलेंगे स्कूल : पश्चिम
बंगाल में स्कूल और कॉलेज
16 नवंबर को अभिलेखित
कक्षाओं के लिए फिर से खूले
जाएंगे। वहीं पश्चिम बंगाल सरकार ने
31 अक्टूबर से सितमा हॉल, स्टैंडिंगम,
रेसलिंग और जिम को 70 प्रतिशत क्षमता
के साथ चलाने की अनुमति भी दी
है। बंगाल सरकार ने 31 अक्टूबर से
अंतर्राज्यीय ट्रेने चलाने की अनुमति दी।

SBI CARDS AND PAYMENT SERVICES LIMITED

Regd Office: Unit 401 & 402, 4th Floor, Aggarwal Millennium Tower E 1.2.3 Netaji Subhash
Place, Wazirpur, New Delhi -110034. Tel: 0124-4589803, CIN: L65999DL1998PLC093849
E-mail: investor.relations@sbicard.com, Website: www.sbicard.com

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND THE HALF YEAR ENDED SEPTEMBER 30, 2021 (₹ in Crores, except per share data)

Sl. No.	Particulars	Quarter Ended		Half Year Ended		Year Ended
		September 30, 2021 (Unaudited)	September 30, 2020 (Unaudited)	September 30, 2021 (Unaudited)	September 30, 2020 (Unaudited)	March 31, 2021 (Audited)
1.	Total Income from Operations	2,576.24	2,415.13	4,938.14	4,569.07	9,296.46
2.	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	464.12	278.19	874.42	806.46	1,323.73
3.	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	464.12	278.19	874.42	806.46	1,323.73
4.	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	344.90	206.15	649.50	599.44	984.52
5.	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	349.01	204.61	650.81	599.29	997.36
6.	Paid up Equity Share Capital, Equity share of ₹10/- each	941.20	939.67	941.20	939.67	940.53
7.	Reserves (excluding Revaluation Reserve)	6,045.81	4,937.53	6,045.81	4,937.53	5,361.50
8.	Earnings Per Share (of ₹10/- each) (for continuing and discontinued operations) (not annualized for quarters):					
	1. Basic: (₹)	3.67	2.20	6.91	6.38	10.48
	2. Diluted: (₹)	3.63	2.17	6.85	6.32	10.38

- The above is an extract of the detailed format of financial results for the quarter and the half year ended September 30, 2021 filed with the stock exchange(s) under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results is available on the website of the Stock Exchange(s) (<https://www.bseindia.com> & <https://www.nseindia.com>) and can be accessed on the website of SBI Cards and Payment Services Limited (<https://www.sbicard.com>).
- For disclosure under Regulations 52(4) and 54(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please refer the full format of the financial results available on the websites of the stock exchange(s) and the Company, as mentioned above.
- India experienced a "second wave" of the COVID-19 pandemic during April-May, 2021 which led to re-imposition of regional lockdowns. As the second wave subsided, restrictions were gradually lifted and some industry sectors witnessed faster-than-expected ramp up in Q2 because of increasing vaccination pace and pent-up demand. As of now, most of the business activities for the Company are back at pre-covid levels including sourcing of new accounts and spends on credit cards. However, since the pandemic is still ongoing, the extent to which it will continue to impact the Company's results will depend on ongoing as well as future developments, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic, and any action to contain its spread or mitigate its impact whether government-mandated or elected by us.
- The financial statements have been prepared in accordance with Ind AS notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended.
- During the period ended September 30, 2021, the Company has allotted 6,70,643 equity shares of ₹10/- each, pursuant to the exercise of options under the approved employee stock option scheme.

Place: Gurugram
Date: October 28, 2021

Sd/-
Rama Mohan Rao Amara
Managing Director & CEO
DIN :- 08951394

...will be de-
...in the
...meeting
...to three
...Encouraged
...Democrat
...of be-
...but then

Johns
...when was
...posed that Biden
...will have additional
...chance to find
...support for
...elements of the
...new budget that have been announced in
...regulations. "Remember, President
...Biden's 10-month term has begun," she
...said. "We fully committed to work-
...ing to achieve paid leave for the
...American people and to address
...and dental care to Medicare and he
...has time to pursue these additional
...programs." **Bloomberg**

...ty from the sportsbook social net-
...work to find in some content, and
...highlighting a shift to an emerging
...computing platform focused on
...virtual reality.
...The metaverse is the next front-
...ier," Chief Executive Officer Mark
...Zuckerberg said in a presentation
...at Facebook's Connect conference,
...held virtually on Thursday. "From
...now on, we're going to be metaver-
...se first, not Facebook first."
...The name change is the most defi-
...nitive signal so far of the com-
...pany's intention to stake its future
...on a new computing platform
...—the metaverse, an idea born in

NEW IDENTITY
The name change comes as the world's largest social media company battles criticisms from lawmakers and regulators

...flagship social me-
...ssaging apps, Messenger and WhatsApp.
...will also keep their numbers
...The company said its stock will
...start trading under a new ticker
...symbol on Dec. 1.
...The new name, Facebook, is be-
...coming a party to social media com-
...panying to pay more than a bil-
...lion, comprising more than a bil-
...lion people globally. Internation-
...al divisions will embrace immersive di-
...gital experiences through virtual
...reality powered by augmented and virtual
...reality software, a business strategy
...being aggressively pursued by
...Meta and its rivals. **Bloomberg**

Cancelled as outbreak

...under lockdown after a
...handful of cases were detec-
...ed.
...Residents should "postpone
...weddings, keep funerals brief,
...don't organise banquets,
...and reduce unnecessary get-
...togethers," deputy chief of the
...city's disease control centre
...Ping Kinghan said at a Fri-
...day press conference.
...Tourist spots will further li-
...mit capacity while the newly
...opened Universal Station re-
...sort will enter a "state of
...emergency epidemic preven-
...tion," said Beijing's deputy
...publicity chief Xu Hejian,
...without giving further de-
...tails. Quarantines stretched down
...the roads outside Beijing's
...medical centres as people so-
...ught to comply with newly
...enhanced Covid controls.
...Software developer Tu An-
...gong, 24, told AFP he had
...a test before being allowed to
...board a train to Nanjing, a city
...1,000 km to the south. **AFP**

**Profit Jumps
But Top
Grosses Mark**

...Apple on Thursday re-
...sult in the recently an-
...nounced massive revenue
...sort of analysts expecta-
...tion.
...Apple said its net income of
...\$6.3 billion on revenue of \$63.4 bil-
...lion for its quarter ending
...September 26.
...Apple's revenue records in all of our
...markets and product cate-
...gories continued uncertainty
...in the macro
...environment," said
...Apple's chief
...financial of-
...ficer Luca Ma-
...estri.
...Apple shares slid more
...than 3 per-
...cent to \$146.75
...in after-mar-
...ket trades
...that followed
...release of the
...earnings fi-
...gures.
...Apple last
...year introduced a new line of iPhones
...during its annual
...event, including the iPhone 12 Mini,
...iPhone 12 Pro, and the iPhone 12
...Pro Max.
...Apple's revenue records in all of our
...markets and product cate-
...gories continued uncertainty
...in the macro
...environment," said
...Apple's chief
...financial of-
...ficer Luca Ma-
...estri.

SBI card

Transitioning for TOMORROW

PRIME SBI card

4321 0123 4567 8901

VIAAY KUMAR

2/25

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a. The above is an extract of the detailed format of financial results for the quarter and the half year ended September 30, 2021 filed with the stock exchange(s) under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the financial results is available on the website of the Stock Exchange(s) (<https://www.bseindia.com> & <https://www.nseindia.com>) and can be accessed on the website of SBI Cards and Payment Services Limited (<https://www.sbicard.com>).

b. For disclosure under Regulations 52(4) and 54(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please refer the full format of the financial results available on the websites of the stock exchange(s) and the Company, as mentioned above.

c. India experienced a "second wave" of the COVID-19 pandemic during April-May, 2021 which led to re-imposition of regional lockdowns. As the second wave subsided, restrictions were gradually lifted and some industry sectors witnessed faster-than-expected ramp up in Q2 because of increasing vaccination pace and pent-up demand. As of now, most of the business activities for the Company are back at pre-covid levels including sourcing of new accounts and spends on credit cards. However, since the pandemic is still ongoing, the extent to which it will continue to impact the Company's results will depend on ongoing as well as future developments, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic, and any action to contain its spread or mitigate its impact whether government-mandated or elected by us.

d. The financial statements have been prepared in accordance with Ind AS notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended.

e. During the period ended September 30, 2021, the Company has allotted 6,70,643 equity shares of ₹10/-each, pursuant to the exercise of options under the approved employee stock option scheme.

Place: Gurugram
Date: October 28, 2021

Sd/-
Ramesh Mohan Rao Amara
Managing Director & CEO
DIN - 08951394

for a low-cost
the missing
by private sector
themes

It also recy-
and ESIC ser-
premiums.
should be on
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voluntary occu-
market is devel-
to the uncovered
missing middle
report says.
tional Health An-
plementation, of
increase competi-
untary insurance
me and improving
he report says.

vax cert
om G20
l travel

mitment from G20
f travel documents,
ificates, with its de-
ne other countries.
r Piyush Goyal, who
id on Friday
l nations wish to re-
ty and bring back nor-
s acceptable language
old reporters.
quisition of vaccines
mbers are seeking to
ter approval of vac-
cines and their over-
what nations would
wn requirements of
lth and safety. We are
d consensus and the
we can bring it in."
y over the weekend.
e issues are expected

tharaman is also in
th her counterpart is
and possibly a fund
reforms. "Emphasis-
s, (the) PM called for
operation, effective
ncing for pandemic
nistry said in a tweet
the joint forum of Fri-
day she met the UK
il Sunak and her Can-
land. tw

progress:
ud India



andhi in Rome on Friday

exchange. Covid-19 pan-
y global and regional
to both sides. Accord-
iders also congratulat-
s on vaccination.
agement after he ar-
G20 Summit where he
ions on global econom-
id-19, sustainable devel-
opment engagements in
struction with German-
vonderweyden, President
leaders discussed ways
people-to-people linka-
set." The PMO tweeted.
ident Leyen said it was
to meet @marvindran-
right track. We agreed
rt to work. We'll deepen
luding on innovation &
operating in the Indo-
usid on twitter.
o sides discussed glob-
demie, the strong EU-
e situation in Afghan-
e 19th India-EU sum-
2020, was attended by
insula von der Leyen.

ment in UP managed to fulfil
"more than 90%" of the prom-
ises it made to the people in the
2017 assembly elections. Shah
on Friday exhorted party work-
ers here to expeditiously carry
out the membership drive and
get feedback from maximum

number of households, which
will help the party cross its de-
vising its election manifesto for
2022 assembly elections.

Shah stressed that the BJP
government turned UP into
the country's second largest

economic state from 7th posi-
tion it acquired before 2017.

Shah said BJP required an-
other five-year term to comple-
tely remove the maladies which in-
fested the state during the previ-
ous SP and BSP regimes.

BJP's membership drive is
said to have played a pivotal role
in its overwhelming electoral
success in UP during 2014, 2019
Lok Sabha and in 2017 assembly
elections. Shah said the fresh
membership drive was like

"print," he said. The drive will
be carried out till December 31.

Shah pitched the revocation
of Article 370 from J&K as one of
the key promises it made in its
previous election manifestos.

SBI card

**Transitioning
for
TOMORROW**

PRIME SBI card
4321 0123 4567 8901
VIJAY KUMAR

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Place: Gurugram
Date: October 28, 2021

Sd/-
Rama Mohan Rao Ainsara
Managing Director & CEO
DIN - 08951394