

January 25, 2023

**The BSE Limited**

Corporate Relationship Department  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai - 400 001

SCRIP CODE: **543066**

SECURITY: **Equity Shares/Debentures**

**The National Stock Exchange of India Limited**

Exchange Plaza, C-1, Block G,  
Bandra-Kurla Complex,  
Bandra (E), Mumbai - 400 051

SYMBOL: **SBICARD**

SECURITY: **Equity Shares**

Dear Sirs,

**Re: Disclosure under Regulation 30 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Newspaper Publications - unaudited Financial Results of the Company for the quarter and the nine months ended December 31, 2022**

In compliance with Regulation 30 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, enclosed herewith copies of the Newspaper Publications of the unaudited Financial Results of the Company for the quarter and the nine months ended December 31, 2022, published in 'Business Standard' - all editions (English and Hindi) on January 25, 2023.

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.

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 - L65999DL1998PLC093849





# 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 NINE MONTHS ENDED DECEMBER 31, 2022

(₹ in Crores, except per share data)

Sl. No.	Particulars	Quarter Ended		Nine Months Period Ended		Year Ended
		December 31, 2022 (Unaudited)	December 31, 2021 (Unaudited)	December 31, 2022 (Unaudited)	December 31, 2021 (Unaudited)	March 31, 2022 (Audited)
1.	Total Income from Operations	3,507.12	2,889.46	9,904.50	7,826.96	10,677.27
2.	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	684.33	518.51	2,230.92	1,392.94	2,172.16
3.	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	684.33	518.51	2,230.92	1,392.94	2,172.16
4.	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	509.46	385.77	1,662.03	1,035.28	1,616.14
5.	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	509.83	391.46	1,656.17	1,042.28	1,626.33
6.	Paid up Equity Share Capital, Equity share of ₹10/- each	945.70	943.09	945.70	943.09	943.18
7.	Reserves (excluding Revaluation Reserve)	8,512.95	6,453.24	8,512.95	6,453.24	6,809.52
8.	Earnings Per Share (of ₹10/- each) (for continuing operations) (not annualised for quarters):					
	1. Basic (₹):	5.39	4.10	17.61	11.01	17.16
	2. Diluted (₹):	5.36	4.07	17.52	10.93	17.02

- The above is an extract of the detailed format of financial results for the quarter and nine months ended December 31, 2022 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) ([www.bseindia.com](http://www.bseindia.com) & [www.nseindia.com](http://www.nseindia.com)) and can also be accessed on the website of SBI Cards and Payment Services Limited ([www.sbicard.com](http://www.sbicard.com)).
- For disclosure under Regulation 52(4) 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.
- The financial statements have been prepared in accordance with Ind AS notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended.
- During the nine months ended December 31, 2022, the Company has allotted 2,527,650 equity shares of ₹ 10/- each pursuant to exercise of options under the approved employee stock option scheme.

Place: Gurugram  
Date: January 24, 2023

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

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Place: Gurugram  
Date: January 24, 2023

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

डॉलर  
वट

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खासकर तेल  
पर जोर दिए  
रुपया अमेरिकी  
बकि सोमवार

रकी डॉलर की  
आई है, जिसके  
मजोर प्रदर्शन  
ल हो गया है।  
रुपया अमेरिकी  
नबूत हुआ है।  
गारों से वैश्विक  
बढ़ा है। इसके  
ने वाले प्रमुख  
घटनाक्रम में  
न का नीतिगत  
से पता चलता  
रतीय शेयरों में

जुर्माना

सूलने के लिए  
संघन की पुष्टि  
दस्य अश्विनी  
का परिचालन  
तौर पर हो रहा  
ल हस्तांतरित  
1 करोड़ रुपये  
मगेडेड कॉफी

बढ़ा

आय सालाना  
की बढ़त के  
रहे रही जबकि  
4.61 फीसदी  
670 करोड़  
ल आय इस  
इ रुपये रही।  
नपीए सालाना  
र अंक और  
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पोटर कंपनी का  
तिमाही में 28  
6 करोड़ रुपये  
मान अवधि में  
का परिचालन  
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का परिचालन  
करोड़ रुपये पर  
मान अवधि में  
डिलने 5 रुपये  
षणा की है।

फीसदी बढ़ा

लाभ दिसंबर  
सदी की उछाल  
गया। मार्जिन  
रण कंपनी का  
मान अवधि में  
ये रहा था।