November 16, 2026

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: Credit Rating intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that Crisil Ratings Limited has reaffirmed the rating for the Debt Instruments and the bank facilities of the Company. The summary of instrument-wise rating actions are as follows:

Instrument	Rating action
Total Bank Loan Facilities Rated	Rs. 62000 Crore
Long Term Rating	Crisil AAA/Stable (Reaffirmed)
Short Term Rating	Crisil A1+ (Reaffirmed)

Lower Tier II Bonds Aggregating Rs. 5300.2 Crore	Crisil AAA/Stable (Reaffirmed)
Non-Convertible Debentures Aggregating Rs. 7750 Crore (Reduced from Rs. 8550 Crore)	Crisil AAA/Stable (Reaffirmed)
Rs. 34000 Crore Commercial Paper	Crisil A1+ (Reaffirmed)

The same is also being uploaded on the website of the Company at www.sbicard.com.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For SBI Cards and Payment Services Limited

PAYAL MITTAL CHHABRA
Digitally signed by PAYAL MITTAL CHHABRA
Date: 2026.11.16 15:49:43 +05'30'

Payal Mittal Chhabra
Chief Compliance Officer and Company Secretary
Date & Time of Event:- November 16, 2026 at 1:35 PM