

SBI DFHI LIMITED

5th Floor, Mistry Bhavan, 122, Dinshaw Vachha Road, Churchgate, Mumbai, Maharashtra, India Pin Code - 400020

Audited Financial Results for the year ended March 31, 2022 BALANCE SHEET AS AT MARCH 31, 2022

(₹ in crore)

Particulars	As at March 31, 2022	As at March 31, 2021
SOURCES OF FUNDS		
Share Capital	190.49	190.49
Reserves and Surplus	1,261.57	1,211.45
Loan Funds:		
Secured Loans	6,568.39	3,681.87
Unsecured Loans (including Call Money, Notice, Term Money borrowing & ICD of ₹ 4,798.11 (previous year ₹ 4666.07 crore) and CP issued ₹ NIL (Previous year ₹ 208.98 crore))	4,798.11	4,875.05
TOTAL	12,818.56	9,958.86
APPLICATION OF FUNDS		
Fixed Assets	1.96	2.32
Investments		
Government Securities (inclusive of T-bills & CMBs)	9,726.30	6,839.54
CP/CD	588.81	348.27
Corporate Bonds	2,075.02	2,400.87
Others	182.43	153.72
Loans and Advances (of which Call/Notice / Term Money lendings ₹ NIL)	-	-
Non-Current Assets (Net)	(3.07)	(2.19)
Less: Deferred tax Liabilities (Net)	25.01	34.20
Others (Net)	272.12	250.53
TOTAL	12,818.56	9,958.86

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED MARCH 31, 2022

Particulars	2021-22	2020-21
INCOME (business segment wise)		
Interest	549.93	571.99
Discount	78.47	158.11
Trading Profit	31.09	32.79
Net Fair Value Gain	(106.36)	(11.12)
Other Income	16.07	16.00
TOTAL INCOME	569.20	767.77
EXPENSES		
Interest	186.73	258.61
Discount	149.11	120.89
Administration Costs	42.24	41.85
TOTAL EXPENSES	378.08	421.35
PROFIT BEFORE TAX	191.12	346.42
NET PROFIT AFTER TAX	142.06	251.66
OTHER COMPREHENSIVE INCOME		
1. Items that will not be reclassified to Profit & Loss	28.90	18.52
2. Items that will be reclassified to Profit & Loss	-	-
3. Income tax relating to items that will not be reclassified to Profit & Loss	(6.55)	(4.17)
Total Comprehensive Income for the Year	164.41	266.01
Regulatory Capital Required (as per Capital Adequacy Guidelines)	464.04	558.51
Actual Capital (Paid up capital + Reserves & Surplus - Deferred Tax Assets)	1,452.06	1,401.94
Return on Average Net Worth	10.94%	20.94%
Earning Per Share (₹)	74.58	132.12

Notes :

- A) The results have been approved at the Board Meeting held on May 02, 2022.
 B) The financials are in compliance with Indian Accounting Standard (Ind AS) notified u/s 133 of the Companies Act, 2013 read with the Companies Accounting Standards Rules, 2015.
 C) Net borrowings in call :
 Average Level : ₹ 2181.25 crore
 Peak level : ₹ 2890.42 crore
 D) Basis of Valuation :
 All financial instruments (except investments which are classified under amortised cost category) are initially recognised at cost and subsequently re-measured at fair value as described below:
 a. The fair value of investment in quoted equity shares, government securities, treasury bills, and mutual funds is measured at quoted price (provided by FIMMDA / FBIL) or NAV.
 b. The fair value of remaining financial instruments except unquoted equity instruments is determined using the yield curve provided by FIMMDA / FBIL.
 c. The fair value of investment in unquoted equity shares is done on the basis of observable market transaction, if any. If the information is not available in respect of observable market transaction, the break-up value method is used on the basis of latest audited financials of the investee company.
 d. The cost is arrived at Moving Weighted Average basis by considering only outright sales/purchases (excluding securities sold/purchased under repo/reverse repo transactions).
 E) Leverage ratio :
 Average level : 7.62 Peak level : 8.75
 F) Capital to Risk Weighted Assets Ratio (CRAR) :

Jun-21	Sep-21	Dec-21	Mar-22
35.08%	36.42%	41.28%	42.39%

Calculated as per Master Direction -Standalone Primary Dealers (Reserve Bank) Directions, 2016 dated August 25, 2016 issued by the Reserve Bank of India.

G) Issuer composition of investment in non-Government Securities* :

Issuer	(₹ in crore)
PSUs	687.77
Private Corporate & FIs	404.84
Banks	329.00
Others	1,242.21
Provisions held towards depreciation	-
Total	2,663.82

* Excluding Equity, Mutual Funds

H) The Company believes that currently there will be no adverse material impact on future revenues as a result of Covid-19.

I) Figures of the previous year have been regrouped and rearranged, wherever necessary to make them comparable with figures of the current year.

Mumbai
Dated : September 22, 2022

For SBI DFHI Ltd.
Sd/-
Kumar Viswanathan
Managing Director & CEO
DIN : 09632299