

**DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER**  
**(as per SEBI Circular dated October 22, 2019)**

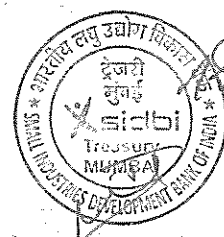
**1. Issuer details:**

**1.1 Details of the issuer:**

(i).	Name	:	Small Industries Development Bank of India
	Address	:	Registered Office:  Head Office: SIDBI Tower, 15, Ashok Marg, Lucknow Pin Code: 226001  Corporate Office Address:  Swavalamban Bhavan, 4th Floor, Plot No. C-11, 'G' Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051
	CIN	:	NA
	PAN	:	AABCS3480N
	LEI NUMBER	:	3358003NTGA2D7D31E14
(ii).	Line of Business	:	Financial Institution
(iii).	Chief Executive (Managing Director/ President/ CEO/ CFO.	:	
(iv).	Group affiliation (if any).	:	NA

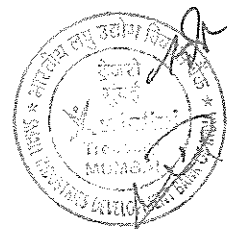
**1.2 Details of the Directors (As on June 12, 2024):**

Sl. No.	Name of the Director, Designation and DIN	Age / Date of Birth	Address	Director since (Date of appointment on SIDBI Board)	List of other directorships
1	Shri Sudatta Mandal  Dy. Managing Director (Whole Time)	55 years / 20 April 1968	Small Industries Development Bank of India SWAVALAMBAN BHAVAN, Avenue 3, Lane 2, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051	03/05/2021	1 Micro Units Development & Refinance Agency Limited 2 Receivables Exchange of India Ltd. 3 SIDBI Swavalamban Foundation 4 RXIL Global IFSC Limited

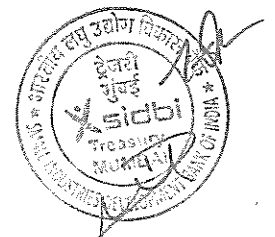


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	Director)/Executive Director  DIN 00942070				5 RXIL Financial Technologies Services Ltd
2	Dr Rajneesh Government Nominee Director/Non-Executive/Independent Director  Additional Secretary & Development Commissioner (MSME)  DIN : 07781942	49 years/23 November 1973	Ministry of Micro, Small and Medium Enterprises, Nirman Bhawan, Maulana Azad Road, New Delhi - 110 108	22/02/2023	-
3	Shri Anindya Sunder Paul;  Nominee Director – SBI / Non Executive/Independent Director  DIN: NA	55 Years/14/07/1968	5th Floor, SMEBU Department State Bank of India State Bank Bhavan, Nariman Point, Mumbai- 400 021	03/08/2023	-

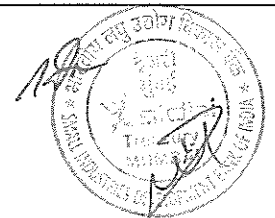


4	Shri Krishna Singh Nagnyal  Nominee Director – LIC  (Directors nominated by three largest Shareholders)  / Non Executive/Independent Director DIN 06857451	61 years / 1 Feb 1962	House no. 6, Officer's Colony, Ramadi Aan Singh, P O – Fatehpur, Near Gandhi Ashram, Kaladungi Road, Haldwani, Uttrakhand – 263 139	29/10/2021	-
5	Shri Manikumar S  Nominee Director – NABARD  (Directors nominated by three largest Shareholders) / Non Executive Director	54 years 30/03/1970	NABARD Head Office, Secretary's Department, 8th Floor, B Wing, Plot C -24, G Block, Bandra Kurla Complex, Bandra (East) Mumbai – 400 051	01/01/2024	NABSAMRUDDHI FINANCE LIMITED

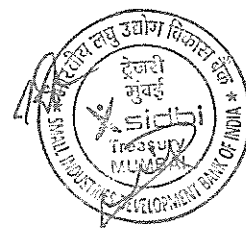


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6	Shri G. Gopalakrishna Non Executive/Independent Director (Director Co-opted by the Board of SIDBI) DIN 06407040	67 years / 11 Mar 1956	A2103, Lady Ratan Tower Danik Shivner Marg, Gandhinagar, Worli, Mumbai 400 018	11/08/2018	<ol style="list-style-type: none"> <li>1 ICICI Home Finance Co. Ltd.</li> <li>2 Risk and Compliance Professionals Association (Not for profit company)</li> <li>3 Axis Mutual Fund (Trustee company)</li> <li>4 Krazybee Services Private Ltd</li> <li>5 ICICI Prudential Pension Funds Management Company Limited</li> </ol>
7	Smt. Nupur Garg Non Executive / Independent Director (Director Co-opted by the Board of SIDBI) DIN 03414074	49 years / 09 Aug 1974	Villa 72, The Palm Springs, DLF Phase V, Golf Course Road, Sector 54, Gurugram – 122 002	04/02/2019	<ol style="list-style-type: none"> <li>1. Aavyana Business Ventures Private Limited</li> <li>2. Winpe Development Forum (Not for profit company)</li> <li>3. Growx Startups LLP (Individual Partner)</li> <li>4. InnoVen Triple Blue Capital Advsiors LLP (Shareholder).</li> <li>5. InnoVen Triple Blue Capital Services LLP (Shareholder).</li> <li>6. Kerala Infrastructure Fund Management Limited</li> <li>7. Triumvirate Management Services Private Limited</li> <li>8. Kids Clinic India Limited</li> </ol>



					9. Edelweiss Real Estate Managers Limited
8	Shri Amit Tandon  Non Executive/Independent Director  (Director Co-opted by the Board of SIDBI)  DIN 01602336	63 years / 25 Oct 1960	Founder and Managing Director of Institutional Investor Advisory Services India Ltd, DGP House, Ground Floor, 88-C, Old Prabhadevi Road, Mumbai - 400 025	08/08/2021	1 Institutional Investor Advisory Services India Limited 2 IIAS Research Foundation 3 Foundation For Audit Quality 4 Narain Family Trust
9	Shri Bhushan Kumar Sinha, Government Nominee Director  / Non Executive / Independent Director  Joint Secretary  DIN 08135512	59 Years/ 20/07/1964	Department of Financial Services, Ministry of Finance, Jeevandeep Building, 3 <sup>rd</sup> Floor, Parliament Street, New Delhi- 110001	06/01/2023	1. Bank of India 2. IIFCL 3. National Bank for Financing Infrastructure and Development
10	Shri Prakash Kumar	55 years / 28 Sept 1968	Small Industries Development Bank of India  SWAVALAMBAN BHAVAN, Avenue 3,	07/11/2024	1 SIDBI Trustee Company Ltd 2 SIDBI Venture Capital Ltd. 3 Micro Units Development & Refinance Agency Limited

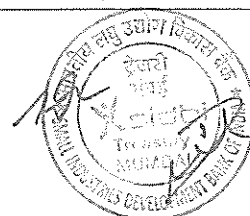


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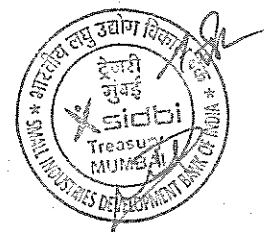
	Dy. Managing Director (Whole Time Director)  DIN 06758416		Lane 2, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051		
11	Shri Jitender Kalra  Non Executive Director  (Director Co-opted by the Board of SIDBI)  DIN – 08722638	57 years / 28 Dec 1966	D 6, Tower 3, New Moti Bagh, New Delhi, 110023.	13/02/2024	Nab Foundations

## 1.3 Details of change in directors in last three financial years including any change in the current year:

Sr .No.	Name, Designation and DIN	Date of Appointment / Resignation	Date of Cessation (in case of resignation)	Remarks (viz. Reasons for Change etc.)
1	Shri Bhushan Kumar Sinha, (Joint Secretary,) Government Nominee Director / Non Executive /Independent Director DIN: 08135512	06/01/2023	NA	Nominated: Government of India, vide its notification dated January 6, 2023, nominated Shri Bhushan Kumar Sinha as a Director in the Board of SIDBI



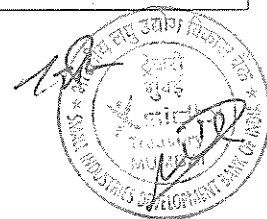
2	Shri K. Sampath Kumar, Nominee Director – SBI / Non Executive /Independent Director  DIN : 09706264	20/07/2022	03/08/2023	Cessation: Consequent upon SBI nominating Shri Anindya Sunder Paul on the Board in place of Shri K. Sampath Kumar, he ceased to be a member of the Board..
3	Dr. Rajneesh, (AS&DC, M/o MSME) Government Nominee Director/ Non Executive /Independent Director DIN : 07781942	22/02/2023	NA	Nominated: Government of India, vide its notification dated February 22, 2023, nominated Dr Rajneesh (AS&DC, M/o MSME), in place of Shri Shailesh Kumar Singh as a Director.
4	Shri Monomoy Mukherjee, Nominee Director – NABARD  (Directors nominated by three largest Shareholders) / Non Executive /Independent Director DIN: NA	29/12/2021	NA	Nominated: NABARD vide its letter dated December 29, 2021, has nominated Shri Monomoy Mukherjee as its nominee Director on the Board of SIDBI in place of Shri L. R. Ramachandran
5	Shri Krishna Singh Nagnyal, Nominee Director – LIC  (Directors nominated by three largest Shareholders)	29/10/2021	NA	Nominated: LIC of India, vide its communication dated October 29, 2021, nominated Shri Krishna Singh Nagnyal on the Board w.e.f October 29, 2021 in place of Shri V. Sathya Kumar.



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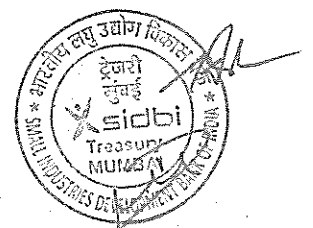
	/ Non Executive /Independent Director			
	DIN - 06857451			

6	Shri Amit Tandon, Non Executive /Independent Director  (Director Co-opted by the Board of SIDBI)  DIN : 01602336	08/08/2021	NA	Co-opted: The Board at its 211th meeting held on August 7, 2021 co-opted Shri Amit Tandon as a Director for a period of three years from August 8, 2021.
7	Shri Sudatta Mandal, Dy. Managing Director/Executive Director (Whole Time Director)  DIN - 00942070	03/05/2021	NA	Appointed: Government of India, vide its notification dated April 23, 2021, appointed Shri Sudatta Mandal as Deputy Managing Director.
8	Shri Sivasubramanian Ramann, Chairman & Managing Director/Executive Director (Whole Time Director)  DIN - 07685657	19/04/2021	NA	Appointed: Government of India, vide its notification dated April 7, 2021, appointed Shri Sivasubramanian Ramann as Chairman and Managing Director.
9	Shri V. Satya Venkata Rao, Dy. Managing Director/Executive Director (Whole Time Director)  DIN - 00334394	05/06/2020	04/06/2023	Cessation: Term of appointment of Shri V. Satya Venkata Rao expired on 04/06/2023.
10	Smt. Nupur Garg, Non Executive/Independent Director	04/02/2019	NA	Co-opted: The Board at its 200th meeting held on February 04, 2019 co-opted Smt. Nupur Garg as a Director for a period of 3



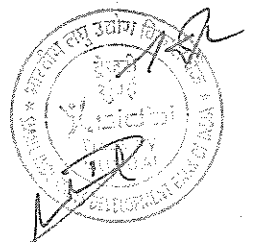


	(Director Co-opted by the Board of SIDBI) DIN - 03414074			years from the date of approval. Further, the Board at its 213th meeting held on February 2, 2022 has co-opted her for a further period of three years.
11	Shri G. Gopalakrishna, Non Executive /Independent Director  (Director Co-opted by the Board of SIDBI)  DIN - 06407040	11/08/2018	NA	Co-opted: The Board at its 197th meeting held on August 11, 2018 co-opted Shri G. Gopalakrishna as a Director for a period of 3 years from the date of approval.  Further, the Board at its 211th meeting held on August 7, 2021 has co-opted him for a further period of three years.
12	Shri Ashish Gupta, Non Executive / Independent Director  (Director Co-opted by the Board of SIDBI)  DIN - 02715220	11/08/2018	NA	Co-opted: The Board at its 197th meeting held on August 11, 2018 co-opted Shri Ashish Gupta as a Director for a period of 3 years from the date of approval.  Further, the Board at its 211th meeting held on August 7, 2021 has co-opted him for a further period of three years.
13	Shri Anindya Sunder Paul Nominee Director – SBI  (Directors nominated by three largest Shareholders)  / Non Executive / Independent Director  DIN- NA	03/08/2023	NA	Nominated: State Bank of India, vide its communication dated August 03, 2023, nominated Shri Anindya Sunder Paul on the Board with immediate effect in place of Shri K. Sampath Kumar
14	Shri Manikumar S Director – NABARD	01/01/2024	NA	Nominated: NABARD vide its letter dated October 12, 2023 has nominated Shri

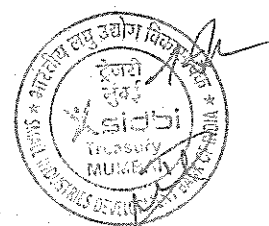


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	(Directors nominated by three largest Shareholders) / Non Executive /Independent Director DIN: NA			Manikumar S as its nominee Director on the Board of SIDBI in place of Shri Monomoy Mukherjee.
15	Shri Jitender Kalra  Non Executive Director  (Director Co-opted by the Board of SIDBI)  DIN – 08722638	13/02/2024	NA	In compliance with the proviso of the Section 6 (1) (f) of the Small Industries Development Bank of India Act, 1989 Board of Directors of Small Industries Development Bank of India has co-opted Shri Jitender Kalra as director with effect from February 13, 2024.
16	Shri Sivasubramanian Ramann  Chairman & Managing Director/Executive Director DIN 07685657	19/04/2021	18/04/2024	Cessation: Term of appointment of Shri Sivasubramanian Ramann expired on 18/04/2024.
<b>Director Ceased as on June 12, 2024</b>				
1	Shri Ashish Gupta	11/08/2018	21/03/2023	Shri Ashish Gupta has resigned from the Board of SIDBI vide his mail dated March 22, 2023.
2	Shri Lalit Kumar Chandel	01/04/2022	05/01/2023	Consequent upon Government of India nominating Shri Bhushan Kumar Sinha on the Board in place of Shri Lalit Kumar Chandel, he ceased to be a member of the Board.
3	Shri B. Sankar	29/06/2021	19/07/2022	Consequent upon SBI nominating Shri K. Sampath Kumar on the Board in place of Shri B. Sankar, he ceased to be a member of the Board.



4	Shri Devendra Kumar Singh	05/06/2020	19/06/2022	Consequent upon Government of India nominating Shri Shailesh Kumar Singh on the Board in place of Shri Devendra Kumar Singh, he ceased to be a member of the Board.
5	Shri Pankaj Jain	01/01/2016	31/03/2022	Consequent upon Government of India nominating Shri Lalit Kumar Chandel on the Board in place of Shri Pankaj Jain, he ceased to be a member of the Board.
6	Shri L.R. Ramachandran	23/6/2020	28/12/2021	Consequent upon NABARD nominating Shri Monomoy Mukherjee on the Board in place of Shri L.R. Ramachandran, he ceased to be a member of the Board.
7	Shri V. Sathya Kumar	16/07/2019	28/10/2021	Consequent upon LIC nominating Shri Krishna Singh Nagnyal on the Board in place of Shri Sathya Kumar, he ceased to be a member of the Board.
8	Shri G K Kansal	29/6/2018	28/06/2021	Consequent upon SBI nominating Shri B. Sankar on the Board in place of Shri Kansal, he ceased to be a member of the Board.
9	Shri Manoj Mittal	22/01/2016	21/01/2021	Completed tenure of DMD as per Gol notification dated January 22, 2016.
10	Shri Mohammad Mustafa	28/08/2017	27/08/2020	Completed tenure of CMD as per Gol notification dated August 4, 2017.
11	Shri S.K. Bansal	28/02/2019	22/06/2020	Consequent upon NABARD nominating Shri L. R. Ramachandran on the Board in place of Shri S.K. Bansal, he ceased to be a member of the Board.
12	Shri Ram Mohan Mishra	01/01/2018	04/06/2020	Consequent upon Government of India

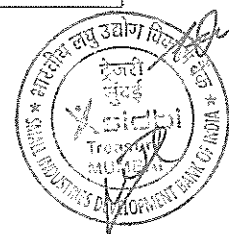


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				nominating Shri Devendra Kumar Singh on the Board in place of Shri Ram Mohan Mishra, he ceased to be a member of the Board.
13	Shri Shailesh Kumar Singh	20/06/2022	22/02/2023	Consequent upon Government of India, vide its notification dated February 22, 2023, nominated Dr Rajneesh (AS&DC, M/o MSME), in place of Shri Shailesh Kumar Singh, he ceased to be a member of the Board.
14	Shri Bhushan Kumar Sinha	06/01/2023	04/06/2023	Consequent upon expiry of the term of Shri Bhushan Kumar Sinha, he ceased to be a member of the Board w.e.f. June 04, 2023
15	Shri V. Satya Venkata Rao	05/06/2020	04/06/2023	Completed tenure of DMD as per Gol notification dated May 28, 2020.
16	Shri K. Sampath Kumar	20/07/2022	03/08/2023	Consequent upon SBI nominating Shri Anindya Sundar Paul on the Board in place of Shri K. Sampath Kumar, he ceased to be a member of the Board.
17	Shri Monomoy Mukherjee	29/12/2021	31/12/2023	Consequent upon NABARD nominating Shri Manikumar S on the Board in place of Shri Monomoy Mukherjee, he ceased to be a member of the Board.
18	Shri Sivasubramanian Ramann	19/04/2021	18/04/2024	Completed tenure of CMD as per Gol notification dated April 7, 2021.

1.4 List of top 10 holders of equity shares of the company as on date or the latest quarter end:

Sl. No.	Name of the Shareholder	No of shares held	% of Holding
1	Government of India	11,85,41,169	20.85%
2	State Bank of India	8,90,00,000	15.65%



3	Life Insurance Corporation of India	7,57,98,889	13.33%
4	National Bank for Agriculture & Rural Development	5,31,92,203	9.36%
5	Punjab National Bank	3,39,00,000	5.96%
6	Bank of Baroda	2,88,59,610	5.08%
7	National Housing Bank	2,60,00,000	4.57%
8	Canara Bank	2,56,59,610	4.51%
9	Union Bank of India	2,06,00,000	3.62%
10	Bank of India	1,51,00,000	2.66%

#### 1.5 Details of the Statutory Auditor:

Name and Address	Date of Appointment	Remarks
M/s J Kala & Associates 504 Rainbow Chambers Near Kandivali Telephone Exchange S V Road Kandiwali (W) Mumbai – 400 05567 Contact No: 022- 28625129	October 2023	Appointed as Statutory Auditor for FY 2024 effective from October 2023 and conducted half yearly audit of the Bank for FY 24.

#### 1.6 Details of the change in statutory auditors in last three financial years including any change in the current year:

Name and Address	Date of Appointment/ resignation	Date of cessation (in case of resignation)	Remarks (viz. reasons for change etc.)
M/s. Borkar & Majumdar, Chartered Accountants  21/168, Anand Nagar Om CHS, Anand Nagar Lane, Vakola, Santa Cruz East, Mumbai 400 055	October 2020	-	Appointed as Statutory Auditor for FY 2020 to FY 2023.  Limited Review of financial



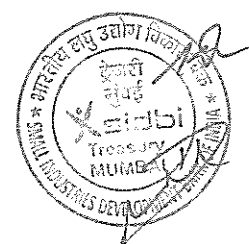
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			statements of the Bank for the quarter ending June 30, 2023, was undertaken by M/s Borkar & Muzumdar, Chartered pending receipt of the list of Auditor by RBI and as per the approval shareholder's approval in the 25th Annual General Meeting of SIDBI.
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## 1.7 List of top securities holders (As on March 30, 2024):

A. Unsecured Bonds

Sl. No.	Name of the Holder	Category	Amount (in ₹Crore)	Holding of debt Securities as a percentage of total debt securities outstanding of the issuer
1	NPS TRUST	CGV	8956.00	18.05%
2	EPFO	NIA	7160.21	14.43%
3	HDFC Mutual Fund	MF	6455.50	13.01%
4	Aditya Birla Mutual Fund	MF	5569.50	11.22%
5	ICICI Mutual Fund	MF	5092.00	10.26%
6	Bandhan MF	MF	4075.00	8.21%
7	STATE BANK OF INDIA	NB	3345.00	6.74%
8	SBI Mutual Fund	MF	3100.00	6.25%
9	Edelweiss Mutual Fund	MF	2990.00	6.03%
10	Kotak Mahindra Mutual Fund	MF	2875.00	5.79%

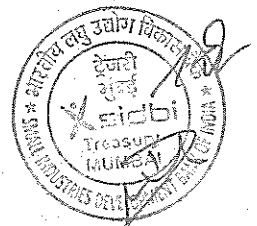


B. Certificate of Deposit (As on March 30, 2024):

Sl. No.	Name of the Holder	Category	Amount (in ₹Crore)	Holding of debt Securities as a percentage of total debt securities outstanding of the issuer
1	Aditya Birla Mutual Fund	MF	4555	17.22%
2	HDFC Mutual Fund	MF	3575	13.51%
3	Kotak Mahindra Mutual Fund	MF	3575	13.51%
4	ICICI Mutual Fund	MF	2900	10.96%
5	Tata Mutual Fund	MF	2375	8.98%
6	STATE BANK OF INDIA	NB	2275	8.60%
7	Axis Mutual Fund	MF	2225	8.41%
8	UTI Mutual Fund	MF	1675	6.33%
9	Nippon India MF	MF	1650	6.24%
10	SBI Mutual Fund	MF	1650	6.24%

## 1.8 List of top 10 CP holders (As on March 30, 2024):

Sl. No.	Name of the Holder	Category	Amount (in ₹Crore)	Holding of debt Securities as a percentage of total debt securities outstanding of the issuer
1	HDFC Mutual Fund	MF	3250	18.42%
2	ICICI Mutual Fund	MF	3095	17.54%
3	Aditya Birla Mutual Fund	MF	1990	11.28%
4	UTI Mutual Fund	MF	1781.5	10.10%
5	SBI Mutual Fund	MF	1505	8.53%
6	State Bank of India	MF	1500	8.50%
7	Nippon India Mutual Fund	MF	1500	8.50%
8	AXIS Bank Ltd	CBO	1150	6.52%



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9	Bandhan Mutual Fund	MF	1000	5.67%
10	ICICI Bank Ltd	CBO	875	4.96%

2. Material Information:

2.1 Details of all default/s and/or delay in payments of interest and principal of CPs, (including technical delay), debt securities, term loans, external commercial borrowings and other financial indebtedness including corporate guarantee issued in the past 5 financial years including in the current financial year.

NIL

2.2 Ongoing and/or outstanding material litigation and regulatory strictures, if any.

NIL

2.3 Any material event/ development having implications on the financials/credit quality including any material regulatory proceedings against the Issuer/promoters, tax litigations resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest / continue to invest in the CP.

None

3. Details of borrowings of the company, as on the latest quarter end:

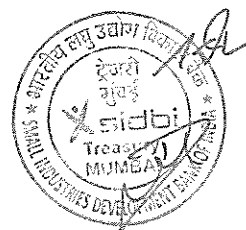
3.1 Details of Debt Securities and CPs:

CPs : Appendix I

CDs : Appendix II

Bonds : Appendix III

3.2 Details of secured/ unsecured loan facilities/ bank fund-based facilities/ rest of the borrowing, if any, including hybrid debt like foreign currency convertible bonds (FCCB), optionally convertible debentures / preference shares from banks or financial institutions or financial creditors, as on last quarter end:





Details of Secured Loan facilities (As on March 31, 2024)

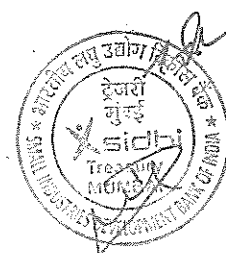
₹ Crore

Lender's name/ Name of Bank	Nature of facility/ instrument	Amount sanctioned	Principal Amount outstanding	Repayment date / schedule	Security, if applicable	Credit rating, if applicable	Asset classification
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

Details of Unsecured Loan facilities (as on March 31, 2024)

₹ Crore

Lender's name/ Name of the Bank	Nature of facility/ instrument	Amount sanctioned	Principal Amount outstanding	Repayment date / schedule	Security, if applicable	Credit rating, if applicable	Asset classification
PNB	WCDL	19800	19300	On Demand	NA	NA	Standard
SBI	WCDL/STL	31000	31000	On Demand	NA	NA	Standard
IDBI Bank Ltd	Day Light Limit	500	499	On Demand	NA	NA	Standard
Axis Bank Ltd	Day Light Limit	2900	0.00	On Demand	NA	NA	Standard
Union Bank	WCDL	13000	13000	On Demand	NA	NA	Standard
Central Bank of India	WCDL	4920	4920	On Demand	NA	NA	Standard
Canara Bank	STL	13000	13000	On Demand	NA	NA	Standard
Indian Overseas Bank	STL	2800	2800	On Demand	NA	NA	Standard



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Bank of Baroda	STL	11000	8800	On Demand	NA	NA	Standard
Karnataka Bank Ltd.	STL	1000	1000	On Demand	NA	NA	Standard
South Indian Bank	STL	1000	1000	On Demand	NA	NA	Standard
Bank of India	WCTL	7000	7000	On Demand	NA	NA	Standard
UCO Bank	WCTL	2500	2500	On Demand	NA	NA	Standard
EXIM Bank	WCTL	1000	1000	On Demand	NA	NA	Standard
Punjab & Sind Bank	WCTL	1000	1000	On Demand	NA	NA	Standard

Details of the rest of the borrowings (if any including hybrid debt like FCCB, Optionally Convertible Debentures / Preference Shares) as on March 31, 2023:

Type of Instrument	Amount Outstanding (In ₹ Crore)
Fixed Deposit	12599.96
Deposit from Banks	1,93,784.25
Borrowing from GOI	436.28
Borrowing Outside India	3158.84

- 3.3 The amount of corporate guarantee or letter of comfort issued by the issuer along with name of the counterparty (like name of the subsidiary, JV entity, group company, etc) on behalf of whom it has been issued, contingent liability including debt service reserve account (DSRA) guarantees/ any put option etc.

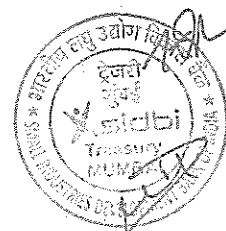
NIL



## 4. Issue Information:

- 4.1 Details of current tranche including ISIN, amount, date of issue, maturity, all credit ratings including unaccepted ratings, date of rating, name of credit rating agency, its validity period (details of credit rating letter issued not older than one month on the date of opening of the issue), details of issuing and paying agent and other conditions, if any.

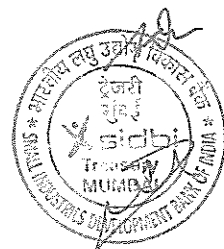
Instrument	Commercial Paper					
Date of Contract	June 12, 2024 (Wednesday)					
CP (Maturity Value)	₹1000 Crore + Green Shoe ₹5000 Crore (Issued Amount ₹5375 Crore)					
Due Date	June 12, 2024 (Wednesday)					
Maturity Date	September 11, 2024 (Wednesday)					
Price	98.2582					
Disc. Rate	7.11% p.a.					
Issue Reference	CP-09/2024-25					
Issuer DP ID	IN300450					
Issuer Client ID	10822174					
Issuer DP Name	IDBI Bank Ltd.					
ISIN Code	INE556F14KK3					
Credit Rating	CARE A1+ Issued By: CARE Ratings Ltd.					
	IND A1+ Issued By: India Ratings (Fitch Group)					
Date of Rating	22-May-2024 (CARE)					
	06-June-2024 (India Ratings)					
Validity	1 year					
For Amount	₹1,16,000 Crore [CARE]					
	₹88600 Crore [IND]					
Conditions (if any)	Nil					
Issuing and Paying Agent	IDBI Bank Ltd., 224-A, Mittal Court, A Wing, 2nd Floor, Nariman Point, Mumbai - 400021					
Value Date	June 12, 2024 (Wednesday)					
Funds	A/c No. 004103000008495 Beneficiary – Small Industries Development Bank of India Payable at Mumbai IFSC code - IBKL00000004					
Counter party with Scheme details						
S. No.	Name of the Scheme	Amount (₹ Crore)	Settlement Amount (in Rupees)	DP ID	DP Name	Client ID



## DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

1	Kotak Mahindra Trustee Company Ltd A/C Kotak Liquid Fund	1000	9825820000	IN300167	Deutsche Bank A.G.	10030176
2	SBI Mutual Fund -SBI Liquid Fund	500	4912910000	IN303786	SBI-SGGSSPL	10001058
3	ICICI PRUDENTIAL LIQUID FUND	1000	9825820000	IN300126	HDFC BANK	11218417
4	Tata Mutual Fund - Tata Liquid Fund	750	7369365000	IN300126	HDFC Bank Ltd	11265831
5	Axis Mutual Fund Trustee Ltd. A/c Axis Mutual Fund A/c Axis Liquid Fund	1000	9825820000	IN300167	Deutsche Bank	10066067
6	CANARA ROBECO MUTUAL FUND A/C CANARA ROBECO LIQUID FUND	100	982582000	IN300126	HDFC Bank Ltd.	11213038
7	BANK OF INDIA LIQUID FUND	75	736936500	IN300167	Deutsche Bank	10122929
8	JM Financial Mutual Fund - JM Liquid Fund	50	491291000	IN300126	HDFC Bank Ltd	10843221
9	SUNDARAM LIQUID FUND	100	982582000	IN300126	HDFC BANK LTD	11249242
10	DSP Liquidity Fund	200	1965164000	IN300054	CITI BANK N.A.	10028116
11	LIC MF Liquid Fund	200	1965164000	IN301524	Standard Chartered Bank	30044625
12	HSBC LIQUID FUND	400	3930328000	IN300054	CITI BANK N.A	10122195

The credit rating are valid as on the date of listing and issuance.



- 4.2 CP borrowing limit, supporting board resolution for CP borrowing, details of CP issued during the last 15 months.

Board Resolution / meeting Minutes Enclosed

Details of CP issued during the last 15 months provided at *Appendix IV*

- 4.3 End-use of funds.

The proceeds of the CP are utilized for normal business activities of SIDBI and for such other purposes as may be decided by SIDBI's Board and as permissible under the SIDBI Act, 1989.

- 4.4 Credit Support / Enhancement (if any):

- (i) Details of instrument, amount, guarantor company
- (ii) Copy of the executed guarantee
- (iii) Net worth of the guarantor company
- (iv) Names of companies to which guarantor has issued similar guarantee
- (v) Extent of the guarantee offered by the guarantor company
- (vi) Conditions under which the guarantee will be invoked

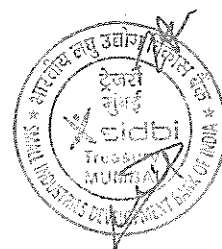
Not Applicable

5. Financial Information:

- 5.1 Audited / Limited review half yearly consolidated (wherever available) and standalone financial information (Profit & Loss statement, Balance Sheet and Cash Flow statement) along with auditor qualifications, if any, for last three years along with latest available financial results.

In case an issuer is required to prepare financial results for the purpose of consolidated financial results in terms of Regulation 33 of SEBI LODR Regulations, latest available quarterly financial results shall be filed.

Audited Financial results for year ended March 31, 2024 attached.



## DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

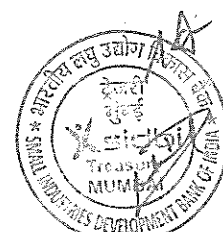
Links to Last Three FY results and Auditors Reports:

<https://www.sidbi.in/en/financialresults>

## a. Standalone audited financial statements

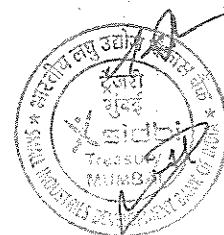
(₹ in crore)

A. Standalone Balance Sheet	31-Mar-24	31-Mar-23	31-Mar-22	31-Mar-21
<b>CAPITAL AND LIABILITIES</b>				
Capital	568.54	568.54	568.54	531.92
Reserves, Surplus and Funds	31,147.97	27,240.70	24,014.53	20,756.29
Deposits	2,06,384.21	1,65,036.15	1,40,878.43	1,24,412.12
Borrowings	2,70,545.49	2,00,657.92	75,712.44	39,090.19
Other Liabilities and Provisions	13,874.76	8,879.42	6,204.01	7,531.92
Deferred Tax Liability	0.00	0.00	0.75	0.00
Total	5,22,520.97	4,02,382.73	2,47,378.70	1,92,322.44
<b>ASSETS</b>				
Cash and Bank Balances	23,308.60	12,108.82	17,918.31	13,807.96
Investments	36,409.91	29,088.66	23,951.56	19,153.47
Loans & Advances	4,56,015.07	3,56,439.07	2,02,251.78	1,56,232.80
Fixed Assets	286.18	296.39	293.12	277.32
Other Assets	6,501.21	4,449.79	2,963.92	2,850.90
Total	5,22,520.97	4,02,382.73	2,47,378.70	1,92,322.44
Contingent Liabilities	3,797.40	4,513.44	5,337.90	5,950.61
<b>B. Standalone Profit &amp; Loss Account</b>				
<b>INCOME</b>				
Interest and Discount	31,309.96	17,953.54	8,714.12	10,221.36



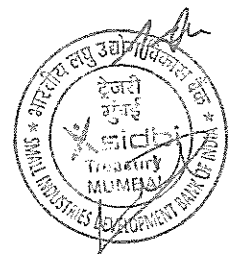
Other Income	632.13	531.28	425.06	944.27
Total	31,942.09	18,484.82	9,139.18	11,165.63
<b>EXPENDITURE</b>				
Interest & Financial charges	22,881.48	12,405.66	5,701.63	6,542.88
Operating Expenses	1,865.07	823.54	697.72	560.00
Provisions & Contingencies	1,905.50	858.14	351.81	915.24
Total	26,652.05	14,087.34	6,751.16	8,018.12
Profit before Tax	5,290.04	4,397.48	2,388.02	3,147.51
Provision for Income Tax	1,772.37	1,239.92	411.58	768.66
Deferred Tax Adjustment [(Asset) / Liability]	(508.63)	(186.01)	(18.65)	(19.43)
Profit after Tax	4,026.30	3,343.57	1,957.79	2,398.28
Profit brought forward	66.87	40.00	53.97	96.18
Total Profit / (Loss)	4,093.17	3,383.57	2,011.76	2,494.45

Appropriations	31-Mar-24	31-Mar-23	31-Mar-22	31-Mar-21
Transfer to General Reserve	3,714.58	3,111.89	1800.41	2250.00
Transfer to Special Reserve u/s 36(1)(viii) of The Income Tax Act, 1961	165.00	80.00	70.00	80.00
Others				
a) Transfer to Investment Fluctuation Reserve	2.51	0.00	10.97	0.00
Transfer to Staff Welfare Fund	16.85	11.11	10.56	4.10
Dividend on Shares	113.71	113.71	79.81	106.38
Tax on Dividend	0.00	0.00	0.00	0.00



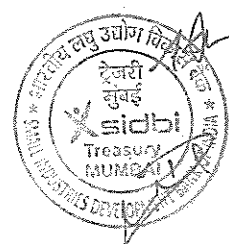
## DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

Surplus in Profit & Loss account carried forward	80.52	66.86	40.00	53.97
Total	4,093.17	3,383.57	2011.76	2494.45
C. Standalone Cash Flow Statement	31-Mar-24	31-Mar-23	31-Mar-22	31-Mar-21
1. Cash Flow from Operating Activities				
Net Profit before tax as per P & L Account	5,290.04	4,397.48	2388.02	3,147.51
Adjustments for:				
Depreciation	61.20	26.23	36.19	24.04
Provision for net depreciation in investments	-	26.05	5.53	15.62
Provisions made (net of write back)	2,189.80	919.41	398.32	969.17
Profit on sale of investments (net)	(86.65)	(44.63)	(70.44)	(125.89)
Profit on sale of fixed assets	(0.35)	(1.34)	(0.14)	(0.08)
Dividend Received on Investments	(44.41)	(32.37)	(47.78)	(453.98)
Cash generated from operations	7,409.63	5,290.84	2709.70	3,576.40
(Prior to changes in operating Assets and Liabilities)				
Adjustments for net changes in :				
Current assets	(1,445.33)	(1,279.60)	(38.08)	1,085.76
Current liabilities	3,221.40	1,638.88	(1731.75)	(694.90)
Bills of Exchange	(882.05)	(517.69)	(13.45)	139.26
Loans & Advances	(98,768.98)	(1,53,608.86)	(45994)	9,334.65





Net Proceeds of Bonds and Debentures & other borrowings	69,887.56	1,24,945.48	36,622.25	(16,613.19)
Deposits received	41,348.06	24,157.72	16,466.31	18,440.47
	13,360.66	(4,665.05)	5,311.26	15,268.45
Payment of Tax	(1,869.80)	(1,260.92)	(504.42)	(457.94)
Net Cash flow from operating Activities	18,900.49	(634.14)	7,516.54	14,810.51
2. Cash flow from Investing Activities				
Net (Purchase)/Sale of fixed assets	(50.64)	(28.17)	(51.85)	(14.57)
Net (Purchase)/sale/redemption of Investments	(17,805.15)	841.52	(14,232.31)	(15,433.88)
Dividend Received on Investments	44.41	32.37	47.78	453.98
Net cash used in Investing Activities	(17,811.38)	845.73	(14,236.37)	(14,994.47)
3. Cash flow from Financing Activities				
Dividend on Equity Shares & tax on Dividend	0.00	0.00	(106.38)	0.00
Proceeds from issuance of share capital & share premium	(113.71)	(79.82)	1422.80	0.00
Net cash used in Financing Activities	(113.71)	(79.82)	1316.42	0.00
4. Net increase/(decrease) in cash and cash equivalents	975.40	131.77	(5403.42)	(183.96)
5. Cash and Cash Equivalents at the beginning of the period	2,638.20	2,506.43	7909.84	8,093.81



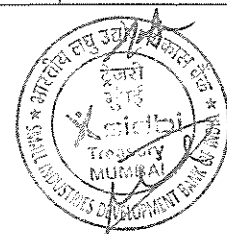
## DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

6. Cash and Cash Equivalents at the end of the period	3,613.60	2,638.20	2,506.43	7,909.84
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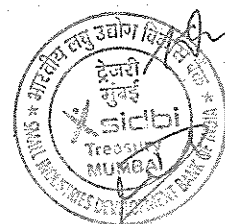
## B. Consolidated audited financial statements

(₹ in crore)

A. Consolidated Balance Sheet	31-Mar-24	31-Mar-23	31-Mar-22	31-Mar-21
Capital	568.54	568.54	568.54	531.92
Reserves, Surplus and Funds	33,578.09	28,876.87	25,062.79	21,599.74
Deposits	2,41,415.80	1,99,945.60	1,70,704.30	1,44,364.77
Borrowings	2,70,545.48	2,00,657.92	75,712.44	39,090.19
Other Liabilities and Provisions	14,478.12	9,203.25	6,831.68	8,104.71
Deferred Tax Liability	0.00	0.00	0.00	0.00
Total	5,60,586.03	4,39,252.18	2,78,879.74	2,13,691.33
Cash and Bank Balances	33,543.56	28,603.91	30,771.86	23,076.75
Investments	34,752.89	27,413.44	22,243.62	17,451.75
Loans & Advances	4,84,933.05	3,77,995.54	2,22,290.63	1,69,859.34
Fixed Assets	286.91	297.51	293.91	278.12
Other Assets	7,069.62	4,941.78	3,279.72	3,025.37
Total	5,60,586.03	4,39,252.18	2,78,879.74	2,13,691.33
Contingent Liabilities	3,797.40	4,513.44	5,337.90	5,950.61
B. Consolidated Profit & Loss Account				
Interest and Discount	33,609.95	19,482.45	9,715.64	11,214.31
Other Income	621.83	518.98	417.42	929.58

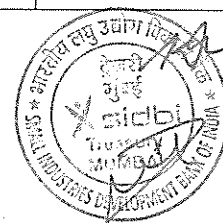


Total	34,231.78	20,001.43	10,133.06	12,143.89
Interest & Financial charges	23,900.19	13,156.49	6,363.02	7,190.89
Operating Expenses	1,888.84	841.67	711.78	571.34
Provisions & Contingencies	2,087.69	854.07	378.96	943.00
Total	27,876.72	14,852.23	7,453.75	8,705.23
Profit before Tax	6,355.06	5,149.20	2,679.31	3,438.66
Provision for Income Tax	2,096.84	1,424.28	499.84	782.67
Deferred Tax Adjustment [(Asset) / Liability]	(554.52)	(172.74)	11.68	33.55
Share of earning/(loss) in associates	(9.61)	(33.81)	5.81	14.90
Profit after Tax	4,822.34	3,931.47	2,161.98	2,607.55
Profit brought forward	944.61	444.99	301.46	183.56
Total Profit / (Loss)	5,766.95	4,376.46	2,463.44	2,791.11
Transfer to General Reserve	3,714.58	3,111.89	1,800.54	2,250.12
Transfer to Special reserve u/s 36(1)(viii) of The Income Tax Act, 1961	165.00	80.00	70.00	30.00
Transfer to Statutory reserve u/s 45-IC of RBI Act, 1934	162.94	115.15	46.56	49.04
Others				
a) Transfer to Investment Fluctuation Reserve	0.00	0.00	10.96	0.00
Transfer to Staff Welfare Fund	16.85	11.11	10.55	4.10
Development Fund	0.00	0.00	0.00	0.00
Dividend on Shares	113.71	113.71	79.82	106.38

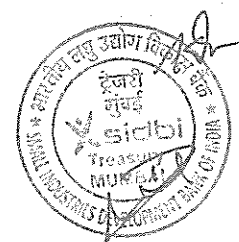


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Tax on Dividend	0.00	0.00	0.00	0.00
Surplus in Profit & Loss account carried forward	1,593.87	944.60	444.99	301.46
Total	5,766.95	4,376.46	2,463.44	2,791.11
C. Consolidated Cash Flow Statement	31-Mar-24	31-Mar-23	31-Mar-22	31-Mar-21
1. Cash Flow from Operating Activities				
Net Profit before tax as per Consolidated P & L Account	6355.05	5,149.20	2,679.31	3438.66
Depreciation	61.90	26.67	36.44	24.09
Provision for net depreciation investments	0.24	24.54	5.53	15.62
Provisions made (net of write back)	2371.80	916.74	425.63	996.54
Profit on sale of investments (net)	-93.40	(827.33)	(561.93)	(626.12)
Profit on sale of fixed assets	-0.36	(1.34)	(0.14)	(0.08)
Dividend/Interest Received on Investments	-1000.99	(8.00)	(19.47)	(428.84)
Cash generated from operations	7,694.24	5,280.48	2,565.37	3,419.88
Current assets	(1,448.12)	(1,493.03)	(169.74)	1,078.69
Current liabilities	3,295.46	6,491.98	8,168.99	2,382.88
Bills of Exchange	(882.05)	(517.69)	(13.45)	139.26
Loans & Advances	(1,06,108.79)	(1,55,199.51)	(52,406.31)	4,797.62
Net Proceeds of Bonds and Debentures & other borrowings	70,009.62	1,24,945.48	36,623.05	(16,613.19)
Deposits received	48,792.34	19,147.47	14,600.56	15,362.01



Payment of Tax	(2,217.10)	(1,418.16)	(595.88)	(483.84)
Net Cash Flow from Operating Activities	19,135.59	(2,837.85)	8,772.60	10,083.28
Net (Purchase)/Sale of fixed assets	(50.93)	(28.94)	(52.09)	(14.84)
Net (Purchase)/sale/redemption of Investments	(17,806.46)	1,623.33	(13,741.19)	(14,757.93)
Dividend/ Interest Received on Investments	1,007.13	5.74	47.78	453.98
Net cash used in Investing Activities	(16,850.27)	1,600.13	(13,745.50)	(14,318.79)
Dividend on Equity Shares & tax on Dividend	(113.71)	(79.82)	(134.70)	(25.14)
Proceeds from issuance of share capital & share premium	0.00	0.00	1422.80	0.00
Net cash used in Financing Activities	(113.71)	(79.82)	1288.10	(25.14)
4. Net increase / (decrease) in cash and cash equivalents	2,171.62	(1,317.54)	(3684.80)	(4260.64)
5. Cash and Cash Equivalents at the beginning of the period	3,122.63	4,365.30	8,050.10	12,310.74
6. Cash and Cash Equivalents at the end of the period	5,294.25	3,122.63	4,365.30	8,050.10



# DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER



**J. KALA & ASSOCIATES**  
CHARTERED ACCOUNTANTS

504 PARK ROAD - ANAND, 110015 PUNJAB  
E.V. ROAD, PUNJAB (IN) 110015 ANAND, PUNJAB  
TEL: 01823-252111  
Email: jkandassociates@gmail.com

Independent Auditors' Report on Audited standalone Financial Results of Small Industries Development Bank of India (SIDBI) for the quarter and year ended March 31, 2024 pursuant to Regulation 57 read with Regulation 4(2) of the SEBI Listing Regulations and Disclosure Requirements Regulations, 2015 (as amended).

To  
The Board of Directors  
Small Industries Development Bank of India

Report on the Audit of the Standalone Financial Results

Report on:

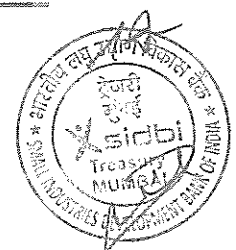
We have audited the accompanying Standalone Financial Results of Small Industries Development Bank of India (the "Bank") for the quarter and year ended March 31, 2024, the results related to the Standalone Financial Results (annexure hereto), being submitted to the Bank pursuant to the requirement of Regulation 57 read with Regulation 4(2) of the SEBI Listing Regulations and Disclosure Requirements Regulations, 2015, as amended ("Listing Regulations").

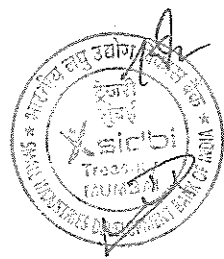
We are required to be independent and to exercise independent professional judgment in accordance with the Standards on Auditing.

Our responsibility is to express an opinion on the standalone financial results in accordance with the Listing Regulations and the Companies Act, 2013.

We have conducted our audit in accordance with the Companies Act, 2013 and the Companies (Auditors') Regulations, 2003, as amended, and the Standards on Auditing, issued by the Institute of Cost Accountants of India (ICAI), Mumbai, for the purpose of the audit of the standalone financial results of the Bank, in accordance with the Listing Regulations, 2015, as amended, and the Companies Act, 2013.

401 (Registration No. 110015) Registered Office: Anand, Punjab, India 110015  
110015, Punjab, India. For the year ended March 31, 2024, the results related to the Standalone Financial Results (annexure hereto), being submitted to the Bank pursuant to the requirement of Regulation 57 read with Regulation 4(2) of the SEBI Listing Regulations and Disclosure Requirements Regulations, 2015, as amended ("Listing Regulations").  
110015, Punjab, India. For the year ended March 31, 2024, the results related to the Standalone Financial Results (annexure hereto), being submitted to the Bank pursuant to the requirement of Regulation 57 read with Regulation 4(2) of the SEBI Listing Regulations and Disclosure Requirements Regulations, 2015, as amended ("Listing Regulations").  
110015, Punjab, India. For the year ended March 31, 2024, the results related to the Standalone Financial Results (annexure hereto), being submitted to the Bank pursuant to the requirement of Regulation 57 read with Regulation 4(2) of the SEBI Listing Regulations and Disclosure Requirements Regulations, 2015, as amended ("Listing Regulations").  
110015, Punjab, India. For the year ended March 31, 2024, the results related to the Standalone Financial Results (annexure hereto), being submitted to the Bank pursuant to the requirement of Regulation 57 read with Regulation 4(2) of the SEBI Listing Regulations and Disclosure Requirements Regulations, 2015, as amended ("Listing Regulations").





## DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

and design, implementation and maintenance of adequate internal financial controls that can be expected to effectively be ensuring the accuracy and completeness of the accounting records relevant to the preparation and presentation of the standalone financial results being presented in this paper and are free from material misstatement whether due to fraud or error.

In preparing the standalone financial results, the Management is required to exercise its judgement in the process of making certain estimates, including, but not limited to, future revenue, which is not certain and some other uncertain areas of accounting. The Management will ensure to disclose the risks in its notes to the financial results, in order to provide the users with

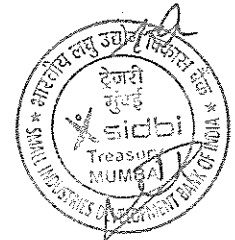
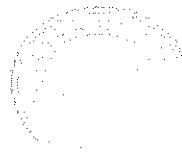
- The Management is not responsible for exceeding the limits of financial reporting reserves.

### **Auditors' Responsibilities for the Audit of the Standalone Financial Results**

- Our auditors have to obtain reasonable assurance about whether the standalone financial results, as a whole, are free from material misstatement, whether due to fraud or error, and to issue an audit report that includes our opinion. It is our responsibility to provide a high level of assurance, but we do not guarantee that our procedures of assurance with firms will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users based on the standalone financial results.

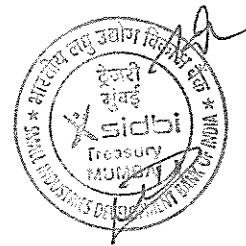
- In the case of an audit in accordance with the accounting professional standards, the auditor's professional responsibility is to express an opinion. We also:

- identify and assess the risks of material misstatement of the standalone financial results, whether due to fraud or error, which design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement due to fraud is higher than for one resulting from error, as fraud may





When the elements of the above diagram are taken into account, the following picture of the system, the physical shape and setting of the audit and significant value transfer, is obtained: an explicit distribution of value is created that is not subject to the same constraints as the



Provided that listed issuers (who have already listed their specified securities and/or 'Non-convertible Debt Securities' (NCDs) and/or 'Non-Convertible Redeemable Preference Shares' (NCRPS)) who are in compliance with Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, may file unaudited financials with limited review for the stub period in the current financial year, subject to making necessary disclosures in this regard including risk factors.

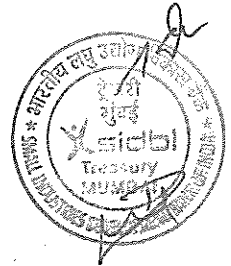
6. Asset Liability Management (ALM) Disclosures:

- 6.1 NBFCs seeking to list their CPs shall make disclosures as specified for NBFCs in SEBI Circular nos. CIR/IMD/DF/ 12 /2014, dated June 17, 2014 and CIR/IMD/DF/ 6 /2015, dated September 15, 2015, as revised from time to time. Further, "Total assets under management", under para 1.a. of Annexure I of CIR/IMD/DF/ 6 /2015, dated September 15, 2015 shall also include details of off-balance sheet assets.

Not Applicable


- 6.2 HFCs shall make disclosures as specified for NBFCs in SEBI Circular no. CIR/IMD/DF/ 6 /2015, dated September 15, 2015, as revised from time to time with appropriate modifications viz. retail housing loan, loan against property, wholesale loan - developer and others.

Not Applicable



### Board resolution for Borrowing

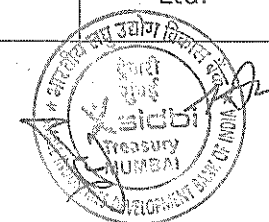
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Appendix I

Outstanding Commercial Paper (As on June 12, 2024)

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount Issued (In Rs Crore)	Date of Allotment	Redemptio n Date / Schedule	Credit Rating	Secured / Unsecure d	Securit y	Other Details Viz. Details of IPA, Details of CRA
CP-30/FY24	INE556F14KB 2	91 Days	7.69%	5300	06-Mar-24	05-Jun-24	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.
CP-31/FY24	INE556F14KC 0	91 Days	7.62%	2350	22-Mar-24	21-Jun-24	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.
CP-01/FY25	INE556F14K D8	91 Days	7.20%	5000	18-Apr-24	18-July-24	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.
CP-02/FY25	INE556F14KE 6	134 Days	7.38%	1350	29-Apr-24	10-Sept-24	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.
CP-03/FY25	INE556F14KF 3	91 days	7.24%	5550	10-May-24	09-Aug-24	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.
CP-04/FY25	INE556F14K G1	287 days	7.59%	2085	17-May-24	28-Feb-25	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.
CP-05/2025	INE556F14K G1	283 days	7.59%	1450	21-May-24	28-Feb-25	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.
CP-06/2025	INE556F14K H9	359 days	7.70%	1025	03-June- 24	28-May-25	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.
CP-07/2025	INE556F14KI 7	91. days	7.17%	3450	04-June- 24	03-Sep-24	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.



## DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

CP-08/2025	INE556F14KJ 5	91 days	7.17%	2500	05-June- 24	04-Sep-24	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.
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## Appendix II

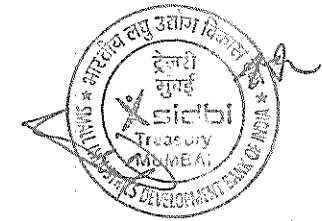
Outstanding Certificate of Deposit (As on June 12, 2024)

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount Issued (In Rs Crore)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security	Other Details Viz. Details of IPA, Details of CRA
CD-03/FY2024	INE556F16AK9	366 Days	7.40%	5500	06-Jun-2023	06-Jun-2024	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-04/FY2024	INE556F16AL7	366 Days	7.45%	2850	21-Jun-23	21-Jun-24	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-05/FY2024	INE556F16AM5	366 Days	7.90%	3425	11-Dec-23	11-Dec-24	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-06/FY2024	INE556F16AN3	366 Days	7.89%	3125	18-Dec-23	18-Dec-24	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-07/FY2024	INE556F16AO1	366 Days	7.94%	2515	10-Jan-24	10-Jan-25	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-08/FY2024	INE556F16AP8	366 Days	7.93%	3775	16-Jan-24	16-Jan-25	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-09/FY2024	INE556F16AQ6	366 Days	7.95%	5225	07-Feb-24	07-Feb-25	CARE AAA / CARE A1+	Unsecured	NA	NA



## DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

CD-10/FY2024	INE556F16AR4	366 Days	7.83%	4050	27-Feb-24	27-Feb-25	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-01/FY2025	INE556F16AS2	366 Days	7.71%	3000	07-June-24	10-June-25	CARE AAA / CARE A1+	Unsecured	NA	NA

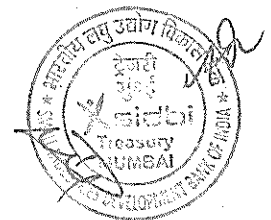




Appendix III

Outstanding Unsecured Bonds (As on – June 12, 2024)

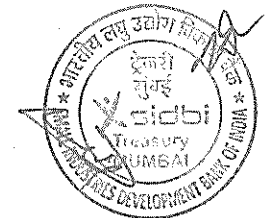
Sl. No.	ISIN	Tenor / Period of Maturity	Coupon	Amount Issued (In Rs Crore)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security	Other Details Viz. Details of IPA, Details of CRA
1	INE556F08JT8	3 Years	4.97%	550	17-Jun-21	17-Jun-24	CARE AAA	Unsecured	NA	CARE
2	INE556F08JU6	3 Years	5.59%	2500	21-Feb-22	21-Feb-25	CARE AAA	Unsecured	NA	CARE
3	INE556F08JV4	3 Years & 1 Day	5.57%	2500	02-Mar-22	03-Mar-25	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA,
4	INE556F08JX0	3 Years	5.70%	1625	28-Mar-22	28-Mar-25	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA,
5	INE556F08JY8	3 years and 2 days	7.15%	2500	29-May-22	02-June-25	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, No put/call



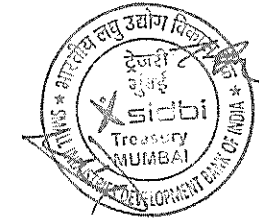
6	INE556F08JZ5	3 years and 3 days	7.15%	3000	18-Jul-22	21-Jul-25	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
7	INE556F08KA6	3 years and 3 days	7.25%	3905	28-Jul-22	31-Jul-25	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
8	INE556F08KB4	3 years 6 month and 10 days	7.11%	4000	17-Aug-22	27-Feb-26	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
9	INE556F08KC2	3 years 6 month and 1 days	7.23%	4000	08-Sep-22	09-Mar-26	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
10	INE556F08KD0	3 years and 13 days	7.75%	4000	14-Oct-2022	27-Oct-2025	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
11	INE556F08KE8	3 years and 10 days	7.47%	4000	15-Nov-2022	25-Nov-2025	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
12	INE556F16AC6	3 years 41 days	7.54%	5000	02-Dec-2022	12-Jan-2026	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call



13	INE556F08KG3	3 years 23 days	7.59%	5000	18-Jan-2023	10-Feb-2026	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
14	INE556F08KH1	3 years 3 months and 9 days	7.43%	5000	22 May 2023	31 August 2026	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
15	INE556F08KI9	3 years 2 months and 26	7.44%	6000	09 June-2023	September 04, 2026	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
16	INE556F08KJ7	3 years 2 months and 24	7.55%	3000	28 June-2023	September 22, 2026	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
17	INE556F08KK5	3 Years and 6 Months	7.79%	3022.29	19 October, 2023	April 19, 2027	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
18	INE556F08KL3	5 Years	7.83%	4887	22 November, 2023	November 24, 2028	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call

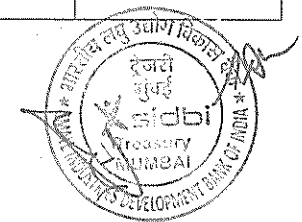


19	INE556F08KM1	3 Years 4 Months and 22 days	7.79%	4013	22 December , 2023	May 14, 2027	CARE & ICRA AAA	Unsecur ed	NA	CARE & ICRA, no put/call
20	INE556F08KN9	3 Years 4 Months and 22 days	7.75%	4255	January 19, 2024	June 10, 2027	CARE & ICRA AAA	Unsecur ed	NA	CARE & ICRA, no put/call
21	INE556F08KO7	3 Years 4 Months and 27 days	7.68%	5000	February 12, 2024	July 09, 2027	CARE & ICRA AAA	Unsecur ed	NA	CARE & ICRA, no put/call
22	INE556F08KP4	3 Years 4 Months and 15 days	7.68%	3423	March 26, 2024	August 10, 2027	CARE & ICRA AAA	Unsecur ed	NA	CARE & ICRA, no put/call

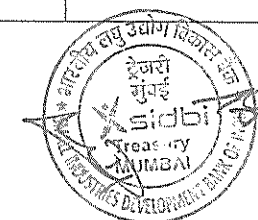


Appendix IVCommercial Papers Issued in Last 15 Months

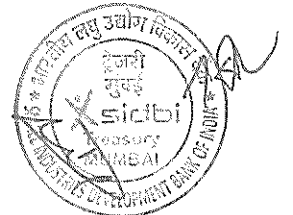
Series	ISIN	Tenor (Days)	Coupon	Amount Issued (In Rs Crore)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security	Other Details Viz. Details of IPA, Details of CRA
CP-15/FY2023	INE556F14IP6	84 days	6.98%	4100	01-Jan-2023	03-Apr-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-16/FY2023	INE556F14IQ4	136 days	7.47	1750	27-Jan-2023	12-Jun-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-17/FY2023	INE556F14IR2	91 days	7.24	3650	14-Feb-2023	16-May-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-18/FY2023	INE556F14IS0	91 days	7.24%	1250	15-Feb-2023	17-May-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-19/FY2023	INE556F14IT8	91 days	7.24%	2500	20-Feb-2023	22-May-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-20/FY2023	INE556F14IU6	91 days	7.40%	2700	24-Feb-2023	26-May-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-21/FY2023	INE556F14IV4	91 days	7.40%	2350	28-Feb-2023	30-May-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-22/FY2023	INE556F14IW2	91 days	7.68%	3700	09-Mar-2023	08-Jun-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-23/FY2023	INE556F14IQ4	91 days	7.68%	3525	13-Mar-2023	12-Jun-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.



CP-24/FY2023	INE556F14IX0	91 days	7.65%	1450	15-Mar-2023	14-Jun-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-25/FY2023	INE556F14IX0	89 days	7.65%	1000	17-Mar-2023	14-Jun-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-26/FY2023	INE556F14IY8	91 days	7.54%	5500	17-Mar-2023	16-Jun-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-27/FY2023	INE556F14IZ5	91 days	7.45%	2750	23-Mar-2023	22-Jun-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-28/FY2023	INE556F14JA6	180 days	7.58%	1200	24-Mar-2023	20-Sep-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-29/FY2023	INE556F14JB4	350 days	7.75%	2000	31-Mar-2023	15-Mar-2024	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-01/FY2024	INE556F14JC2	91 days	7.05%	3600	27-Apr-2023	27-Jul-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-02/FY2024	INE556F14JC2	90 days	7.05%	1000	28-Apr-2023	27-Jul-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-03/FY2024	INE556F14JA6	132 days	7.28%	1175	11-May-2023	20-Sep-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-04/FY2024	INE556F14JD0	90 days	7.28%	4600	16-May-2023	14-Aug-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-05/FY2024	INE556F14JE8	91 days	7.20%	4500	24-May-2023	23-Aug-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-06/FY2024	INE556F14JF5	180 days	7.28%	4000	24-May-2023	20-Nov-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.



CP-07/FY2024	INE556F14JG3	91 days	6.94%	5600	06-Jun-2023	05-Sept-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-08/FY2024	INE556F14JH1	91 Days	6.94%	5500	09-Jun-2023	08-Sept-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-09/FY2024	INE556F14JJ7	180 Days	7.25	2600	21-Jun-23	18-Dec-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-10/FY24	INE556F14JI9	91 Days	6.95%	5500	16-Jun-2023	15-Sep-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-11/FY24	INE556F14JA6	90 Days	6.95%	4250	22-Jun-2023	20-Sep-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-12/FY24	INE556F14JK5	91 Days	6.95%	4750	22-Jun-2023	22-Sep-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-13/FY24	INE556F14JL3	211 Days	7.24%	3775	19-July-2023	15-Feb-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-14/FY24	INE556F14JM1	90 Days	6.97%	5100	19-July-2023	26-Oct-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-15/FY24	INE556F14JN9	91 Days	7.10%	5425	23-Aug-2023	22-Nov-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-16/FY24	INE556F14JO7	91 Days	7.10%	4175	29-Aug-2023	28-Nov-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-17/FY24	INE556F14JP4	91 Days	7.09%	6050	07-Sept-2023	07-Dec-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-18/FY24	INE556F14JQ2	91 Days	7.15%	5475	15-Sept-2023	15-Dec-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-19/FY24	INE556F14JJ7	91 Days	7.15%	2200	18-Sept-2023	18-Dec-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-20/FY24	INE556F14JR0	91 Days	7.15%	3000	20-Sept-2023	20-Dec-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-21/FY24	INE556F14JS8	91 Days	7.15%	2900	22-Sept-2023	22-Dec-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-22/FY24	INE556F14JT6	142 Days	7.30%	900	09-Oct-2023	28-Feb-2024	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.



## DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

CP-23/FY24	INE556F14JU4	90 Days	7.33%	5725	27-Oct-23	25-Jan-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-24/FY24	INE556F14JV2	86 Days	7.47%	5000	22-Dec-23	22-Mar-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-25/FY24	INE556F14JW0	81 Days	7.65%	1000	12-Jan-24	02-Apr-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-26/FY24	INE556F14JX8	89 Days	7.65%	1399	12-Jan-24	10-Apr-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-27/FY24	INE556F14JY6	89 Days	7.83%	4025	07-Feb-24	06-May-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-28/FY24	INE556F14JZ3	91 Days	7.83%	3450	08-Feb-24	09-May-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-29/FY24	INE556F14KA4	91 Days	7.75%	5000	23-Feb-24	24-May-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-30/FY24	INE556F14KB2	91 Days	7.69%	5300	06-Mar-24	05-Jun-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-31/FY24	INE556F14KC0	91 Days	7.62%	2350	22-Mar-24	21-Jun-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-01/FY25	INE556F14KD8	91 Days	7.20%	5000	18-Apr-24	18-July-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-02/FY25	INE556F14KE6	134 Days	7.38%	1350	29-Apr-24	10-Sept-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-03/FY25	INE556F14KF3	91 days	7.24%	5550	10-May-24	09-Aug-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-04/FY25	INE556F14KG1	287 days	7.59%	2085	17-May-24	28-Feb-25	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-05/2025	INE556F14KG1	283 days	7.59%	1450	21-May-24	28-Feb-25	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-06/2025	INE556F14KH9	359 days	7.70%	1025	03-June-24	28-May-25	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-07/2025	INE556F14KI7	91 days	7.17%	3450	04-June-24	03-Sep-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-08/2025	INE556F14KJ5	91 days	7.17%	2500	05-June-24	04-Sep-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.

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