Key Information Document: Private and Confidential

This Key Information Document is neither a Prospectus nor a Statement in Lieu of Prospectus. This KID is issued by SIDBI in respect of in conformity with Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended read with SEBI master circular dated August 10, 2021 (as Amended/modified/updated, the Securities and Exchange Board of India (Listing Obligations And Disclosure Requirements) Regulations, 2015 and Reserve Bank of India (Commercial Paper and Non-Convertible Debentures of original or initial maturity up to one year) Directions, 2024 dated January 03, 2024, as amended from time to time, for issuance of Commercial Paper. KID Ref No. dated: SIDBI/TRMV/07082026/OUT/80840 dated: August 07, 2026 is issued with reference to GID Ref No.: SIDBI/TRMV/03082026/OUT/80371; dated: August 03, 2026.

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI)

[The principal financial institution established under an Act of Parliament, The Small Industries Development Bank of India Act, 1989]
LEI: 3358003NTGA2D7D31E14; PAN: AABCS3480N, Date and Place of Incorporation: April 2, 1990, Lucknow
Head Office: SIDBI Tower, 15, Ashok Marg, Lucknow – 226001
Mumbai Office: Swavalamban Bhavan, Plot No. C-11, G Block, Bandra - Kurla Complex, Bandra (East), Mumbai – 400051,
Tel (022) 67531100 Fax (022) 26505790, Website: www.sidbi.in, Email: rmd_mo@sidbi.in, & treasury_frontoffice@sidbi.in

KEY INFORMATION DOCUMENT ("KID")

THIS KEY INFORMATION DOCUMENT IS ISSUED BY SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA ('SIDBI' OR 'ISSUER') FOR ISSUANCE OF PRIVATE PLACEMENT OF LISTED, UNSECURED, TAXABLE, REDEEMABLE, RATED, FULLY PAID-UP INSTRUMENTS IN THE NATURE OF COMMERCIAL PAPER, OF THE FACE VALUE OF INR. 5,00,000/- (RUPEES FIVE LAKH ONLY ONLY) AGGREGATING UPTO INR 6000,00,00,000 (INDIAN RUPEES SIX THOUSAND CRORES ONLY) ("DEBT SECURITIES" / "BONDS")

All the terms, conditions, information, and stipulations contained in the General Information Document and any other Key Information Document issued pursuant thereto are incorporated herein by reference as if the same were set out herein, the Investors are advised to refer to the same. This Key Information Document must be read in conjunction with the General Information SIDBI/TRMV/03082026/OUT/80371; dated: August 03, 2026. All capitalized terms used but not defined herein shall have the meaning ascribed to such term in the General Information Document.

GENERAL RISK

Investment in non-convertible securities is risky and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in the issuance. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained in this Key information Document read with General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities.

CREDIT RATING

Rating Agencies	Date	Instruments	Amount	Rating	Rating Actions
CRISIL	Revalidated on August 04, 2026	Commercial Paper	INR 75000 Crore	CRISIL A1+	Reaffirmed
CARE	Revalidated on July 21, 2026	Commercial Paper	INR 140000 Crore	CARE A1+	Reaffirmed

The ratings may be subject to revision or withdrawal at any time by the assigning rating agency and should be evaluated independently of any other ratings. Any change in the credit rating or any additional credit rating shall be stipulated in the relevant key information document. The above ratings are not a recommendation to buy, sell or hold securities and investors should take their own decision. The rating for the commercial paper shall be as disclosed in the relevant key information document that shall be issued by SIDBI in relation to the issuance of commercial papers. Rating letters form part of GID and enclosed as Annexure. The Issuer hereby declares the aforesaid credit rating obtained by it in relation to the Debentures shall be valid on the date of Issue and on the date of listing of Debentures.

ISSUE SCHEDULE

CP Series	ISIN	Date of Allotment	Date of Maturity	Face Value (INR Crore)
11	INE556F14MP8	Aug 07, 2026	June 09, 2027	₹2,000 cr. Amt raised is ₹150 cr only. (Re-issuance)

Company Secretary & Compliance Officer	Chief Financial Officer	Promotors	Statutory Auditor
Mr Pankaj Kumar Sahu SIDBI Tower, 15, Ashok Marg, Lucknow - 226001 Uttar Pradesh Phone No: 0522-2288546-50,0522-4259700 M-9702088849 Email: pankaj@sidbi.in	**Mrs. Yalangi Munni Kumari** SWAVALAMBAN BHAVAN, Plot No. C-11, 'G' Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051 Maharashtra Phone No: 022-67531100 Email: kumari@sidbi.in	**President of India** (On Behalf of Government of India) and institutions / public sector banks / insurance companies owned or controlled by the GoI.	**M/s J Kala & Associates (FRN: 18769W)** 504 Rainbow Chambers Near Kandivali Telephone Exchange S. V. Road Kandiwali (W), Mumbai-400067 Contact Person: Shri Jayesh Kala Tel: (022) 28625129 Email: admin@jka.co.in
Issuing and Paying Agent	**Credit Rating Agency-1**	**Credit Rating Agency-2**	**Registrar and Transfer Agent**
IDBI Bank Ltd. Mittal Court, 2nd Floor, A, B & C Wings, Nariman Point, Mumbai, Maharashtra 400021 Contact Person: Ms.Varsha Purohit Tel:(022)-22885424, Email: bkcops@idbi.co.in Website: www.idbibank.in	**Credit Rating Information Services of India Limited** **CRISIL House** **Hiranandani Business Park, Central Ave, Hiranandani Gardens, Powai, Mumbai, Maharashtra 400076** Contact Person: **Ms. Vani Ojasvi** **Tel: (022)-3342 3000** **Email: Vani.Ojasvi@crisil.com** Website: https://www.crisil.com/	**CARE Ratings Ltd** 4th Floor, Godrej Coliseum, Somaiya Hospital Road, Off Eastern Express Highway, Sion (E), Mumbai - 400022. Contact Person: **Shri Jitendra Meghrajani, Tel:(022)- 67543456, Email:Jitendra.Meghrajani@careedge.in** Website: www.careratings.com	**Link Intime India Pvt. Ltd** C-101, 247 Park, LBS Marg, Vikhroli West, Mumbai – 400083 Contact Person: Mr. Ganesh Jadhav Tel:(022)-49186000, Email: debtca@linkintime.co.in Website: www.linkintime.co.in

<u>Issuer absolute responsibility</u>:

Issuer having made all reasonable enquiries, accepts responsibility for and confirms that this issue document contains all information with regard to the issuer and the issue which is material in the context of the issue, that the information contained in the issue document is true and correct in all material aspects and is not misleading, that the opinions and intentions expressed herein are honestly stated and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading.

NOTICE TO INVESTOR & DISCLAIMER

1. GENERAL DISCLAIMER IN RESPECT OF KID:

This Key Information Document has not been filed with or submitted to the SEBI. This Key Information Document is neither a prospectus nor a statement in lieu of a prospectus. This Key Information Document is prepared in conformity with the extant SEBI Debt Regulations. The Issuer confirms that the disclosures made in this Key Information Document are in conformity with the SEBI Regulations. Further, the Issuer accepts no responsibility for statements made otherwise than in the Key Information Document or any other material issued by or at the instance of the Issuer and anyone placing reliance on any source of information other than this Key Information Document for investment in the Issue would be doing so at his own risk.

This Key Information Document together with relevant General Information Document issued by the issuer for each issuance/tranche does not constitute and shall not be deemed to constitute an offer or an invitation to the public to subscribe to the Debt Securities and is strictly issued on private placement basis. This Key Information Document is neither a prospectus nor a statement in lieu of prospectus. This Key Information Document is not intended to be circulated to any person other than an Eligible Investor. This Key Information Document has been prepared solely to provide key information about the Issuer to those investor who are specifically addressed ('**Eligible Investor**') to subscribe to the Debt Securities in respective issue documents. The person who has legitimate access to the Key Information Document shall maintain confidentiality regarding its contents and shall not reproduce or distribute in whole or part or make any announcement in public or to a third party regarding its contents, without the prior written consent of the Issuer, also that a selling investor has a responsibility to ensure that sale, if any, does not constitute an offer to the public under applicable law.

Neither this Key Information Document nor any other information supplied in connection with the Debt Securities is intended to provide the basis of any credit or other evaluation and any recipient of this Key Information Document should not consider such receipt a recommendation to purchase any Debt Securities. This Key Information Document does not purport to contain all the information that any Eligible Investor may require. Each Eligible Investor contemplating to purchase any Debt Securities should make its own independent investigation of the financial condition and affair of the Issuer, and its own appraisal of the creditworthiness of the Issuer as well as the structure of the Issue. Each Eligible Investor should consult their own financial, legal, tax and other professional advisor as to the risks and investment considerations arising from an investment in the Debt Securities and should possess the appropriate resources to analyze such investment and the suitability of such investment to such investor's particular circumstances.

By subscribing to the Issue, Eligible Investor shall be deemed to have acknowledged that the Issuer does not owe them a duty of care in this respect. Accordingly, none of the Issuer's officer (including principal officer and/or its Director) or employees shall be held responsible for any direct or consequential losses suffered or incurred by any recipient of this Key Information Document as a result of or arising from anything expressly or implicitly contained in or referred to in this Key Information Document or any information received by the recipient in connection with this Issue.

Any intermediaries to the issue and their agents or advisor associated with the Issue of Non-Convertible Securities have not verified the information contained in the Key Information Document and shall have not have any liability in relation to the information contained in this Key Information Document or any other information provided by the Issuer in connection with the Issue.

The Issuer confirms that, as of the date hereof, this Key Information Document (including the documents incorporated by reference herein, if any) contains material information in the context of the Issue and does not contain any untrue statement of a material fact or omit to state any material fact necessary to make the statements herein.

No person has been authorized to give any information or to make any representation not contained or incorporated by reference in this Key Information Document or in any material made available by the Issuer to any potential Eligible investor pursuant hereto and, if given or made, such information or representation must not be relied upon as having been authorized by the Issuer.

The Issuer does not undertake to update the Key Information Document to reflect subsequent events after the date of the Key Information Document and thus it should not be relied upon with respect to such subsequent events without first confirming its accuracy with the Issuer.

Neither the delivery of this Key Information Document nor any Issue made hereunder shall, under any circumstances, constitute a representation or create any implication that there has been no change in the affair of the Issuer since the date hereof.

No invitation to subscribe to Debt Securities is being made to any perrons other than the Eligible Investor to whom this Key Information Document has been sent. Any application by a person who has not been granted access by the issuer to the Key Information Document. Key Information Document and/or Application shall be rejected without assigning any reason.

The Issue of the Debt Securities will be under the electronic book mechanism as required in terms of the SEBI NCS Master Circular. This Key Information Document and the contents hereof are restricted from providing information under the SEBI Debt Regulations for the purpose of inviting bids on the BSE Bond-EBP Platform only for Eligible Investor

Invitations, offer, and allotment of the Debt Securities shall only be made pursuant to this Key Information Document. Save and except as otherwise provided you are not authorized to (1) deliver this Key Information Document or any other information supplied in connection with this Key Information Document or the Debt Securities to any other person; or (2) reproduce in part *or* full, this Key Information Document in any manner whatsoever. Any distribution or reproduction of this Key Information Document in whole *or* in part or any public announcement or any announcement to third parties regarding the contents of this Key Information Document and other incidental document in respect of issuance of NCS by the issuer is unauthorized.

Any person who is in receipt of this Key Information Document, including the Eligible Investor, shall not reproduce or distribute in whole or part or make any announcement in public or to a third party regarding the contents without the consent of the Issuer. The recipient agrees to keep confidential all of such information provided (or made available hereafter), including, without limitation, the existence and terms of such transaction, any specific pricing information related to the transaction or the amount or terms of any fees payable to parties in connection with the Debt Securities. This Key Information Document may not be photocopied, reproduced, or distributed to other (other than the advisor of Eligible Investor) at any time without the prior written consent of the Issuer.

2. DISCLAIMER IN RESPECT OF JURISDICTION:

Issue of debt securities have been/will be made in India to eligible investor who have been/shall be specifically approached by the Issuer. The Key Information Document is not to be construed or constituted as an offer to sell or an invitation to subscribe for debt securities offered hereby to any person to whom it is not specifically addressed. Any person into whose possession this General Information Document and the Key Information Document comes is required to inform himself or herself about, and to observe, any such restrictions. Any disputes arising out of this Issue will be subject to the jurisdiction of the courts and tribunals at Mumbai, Maharashtra. This Key Information Document does not constitute an offer to sell or an invitation to subscribe to the Debt Securities herein, in any other jurisdiction or to any person to whom it is unlawful to make an offer or invitation.

3. DISCLAIMER IN RESPECT OF THE SECURITIES & EXCHANGE BOARD OF INDIA AND /OR STOCK EXCHANGES:

Issuance of Debt Securities (in one or more Tranches) on private placement basis under this Key Information Document is proposed to be listed on the NSE and/ or the BSE and copy of this Key Information Document will be filed with the NSE and/ or the BSE in terms of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time. IT IS TO BE DISTINCTLY Understood THAT SUBMISSION OF THE KEY INFORMATION DOCUMENT TO SEBI OR NSE OR BSE SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO MEAN THAT THE KEY INFORMATION DOCUMENT HAS BEEN CLEARED OR APPROVED BY NSE AND /OR BSE AND / OR SEBI; NOR DOES IT IN ANY MANNER WARRANT, CERTIFY OR ENDORE THE CORRECTNESS OR COMPLETENESS OF ANY OF THE CONTENTS OF THIS KEY INFORMATION DOCUMENT TO BE LISTED ON THE NSE AND/ OR BSE; NOR DOES IT TAKE ANY RESPONSIBILITY FOR THE FINANCIAL OR OTHER SOUNDNESS OF THE ISSUER, ITS PROMOTER, ITS MANAGEMENT. Eligible Investor who desires to apply for or otherwise acquire Debt securities of the Issuer may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/ acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

4. DISCLAIMER IN RESPECT OF THE CREDIT RATING AGENCY:

A. **CARE**: The ratings issued by CARE Ratings Limited are opinions on the likelihood of timely payment of the obligations under the rated instrument and are not recommendations to sanction, renew, disburse or recall the concerned bank facilities or to buy, sell or hold any security. These ratings do not convey suitability or price for the investor. The agency does not constitute an audit on the rated entity. CARE Ratings Limited has based its ratings/outlooks based on information obtained from reliable and credible sources. CARE Ratings Limited does not, however, guarantee the accuracy, adequacy or completeness of any information and is not responsible for any error or omissions and the results obtained from the use of such information. Most entities whose bank facilities/instruments are rated by CARE Ratings Limited have paid a credit rating fee, based on the amount and type of bank facilities/instruments. CARE Ratings Limited or its subsidiaries/associates may also be involved with other commercial transactions with the entity. In case of partnership/proprietary concerns, the rating /outlook assigned by CARE Ratings Limited is, inter-alia, based on the capital deployed by the partner/proprietor and the current financial strength of the firm. The rating/outlook may undergo a change in case of withdrawal of capital or the unsecured loans brought in by the partner/proprietor in addition to the financial performance and other relevant factors CARE Ratings Limited is not responsible for any error and states that it has no financial liability whatsoever to the user of CARE Ratings Limited's rating. Our ratings do not factor in any rating related trigger clauses as per the terms of the facility/instrument, which may involve acceleration of payments in case of rating downgrades. However, if any such clauses are introduced and if triggered, the ratings may see volatility and sharp downgrades.

B. CRISIL RATINGS LIMITED: CRISIL Ratings has taken due care and caution in preparing the Material based on the information provided by its client and / or obtained by CRISIL Ratings from sources which it consider reliable (Information). A rating by CRISIL Ratings reflects its current opinion on the likelihood of timely payment of the obligations under the rated instrument and does not constitute an audit of the rated entity by CRISIL Ratings. CRISIL Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by CRISIL Ratings is not a recommendation to buy, sell, or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. The Rating is not a recommendation to invest / disinvest in any entity covered in the Material and no part of the Material should be construed as an expert advice or investment advice or any form of investment banking within the meaning of any law or regulation. CRISIL Ratings especially states that it has no liability whatsoever to the subscriber / user / transmitter/ distributor of the Material. Without limiting the generality of the foregoing, nothing in the Material is to be construed as CRISIL Ratings providing or intending to provide any services in jurisdictions where CRISIL Ratings does not have the necessary permission and/or registration to carry out its business activities in this regard. National Bank for Financing Infrastructure and Development will be responsible for ensuring compliances and consequences of non-compliances for use of the Material or part thereof outside India. Current rating status and CRISIL Ratings' rating criteria are available without charge to the public on the website, www.crisilratings.com. For the latest rating information on any instrument of any company rated by CRISIL Ratings.

5. ISSUANCE ONLY IN DEMATERIALISED FORM:

The issuer shall issue Debt Securities in dematerialized form and has made necessary arrangements with National Securities Depository Limited (NSDL) / Centralized Depository Services Limited (CDSL) for the same. Investor shall hold the Bonds in dematerialized form and deal with the same as per the provisions of the Depositories Act, 1996 and rules made there under, as amended from time to time. Investor should, therefore, mention their Depository Participant's name, DP-ID, Client-ID and Beneficiary Account Number at the appropriate place as applicable. SIDBI shall take necessary steps to credit the Bonds allotted to the Depository Account of the investor with the amount of bonds issued. The issuer will make allotment of Bonds to Investor in due course after verification of the application form/EBP, the accompanying documents and on realization of the application money. The Bonds since issued in electronic (dematerialized) form, will be governed as per the provisions of The Depository Act, 1996, Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996, rules notified by NSDL/ CDSL/ Depository Participant from time to time and other applicable laws and rules notified in respect thereof.

6. DISCLAIMER OF THE ISSUER:

The Issuer has confirmed that the disclosures made in this Key Information Document and the relevant Key Information Document are in conformity with SEBI guidelines in force for the time being. This requirement is to facilitate Investor to take an informed decision for making an investment in the proposed Issue. The Issuer accepts no responsibility for statements made otherwise than in the Key Information Document and relevant Key Information Document or any other material issued by or at the instance of the Issuer in connection with the issue of the Debt Securities and that anyone placing reliance on any other source of information would be doing so at their own risk.

7. **EACH RECEIPIENT GETTING ACCESS TO THIS KEY INFORMATION DOCUMENT ACKNOWLEDGES THAT:**

The Eligible Investor AGREE and understand that they: (i) are knowledgeable and experienced in financial and business matter, have expertise in assessing credit, market and all other relevant risk and are capable of evaluating, and have evaluated, independently the merits, risks and suitability of purchasing the Debt Securities, (ii) understand that the Issuer has not provided, and will not provide, any material or other information regarding the Debt securities except as required in terms of the Transaction Documents, (iii) have not requested the Issuer to provide it with any such material or other information except as required in terms of the Transaction Documents, (iv) have not relied on any investigation that any person acting on their behalf may have conducted with respect to the Debentures, (v) have made their own investment decision regarding the Debt Securities based on their own knowledge (and information they have or which is publicly available) with respect to the Debt Securities or the Issuer, (vi) have had access to such information as deemed necessary or appropriate in connection with purchase of the Debt Securities, (vii) are not relying upon, and have not relied upon, any statement, representation or warranty made by any person, other than those as set out under the Transaction Documents, and (viii) understand that, by purchase or holding of the Debt Securities, they are assuming and are capable of bearing the risk of loss that may occur with respect to the Debt Securities, including the possibility that they may lose all or a substantial portion of their investment in the Debt Securities, and they will not look to the Debenture Trustee appointed for the Debentures for all or part of any such loss or losses that they may suffer. Recipients shall not be entitled to use any of the information otherwise than to decide whether to invest in Debt securities. No person including any employee of the Issuer has been authorized to give any information or to make any representation not contained in this Key Information Document. Any information or representation not contained herein must not be relied upon as having been authorized by or on behalf of the Issuer. Neither the delivery of this Key Information Document at any time nor any statement made in connection with the offering of the Debt securities shall under the circumstances imply that any information/representation contained herein is correct at any time subsequent to the date of this Key Information Document. The distribution of this Key Information Document and the offer, sale, pledge or disposal of the Debt Securities may be restricted by Applicable Laws in certain jurisdictions. Persons into whose possession this Key Information. Document comes are required by the Issuer to inform themselves about and observe any such restrictions. The sale or transfer of these Debt Securities outside India may require regulatory approvals in India, including without limitation, the approval of the RBI.

8. **CONFIDENTIALITY:**

The information and data contained herein is on a strictly private and confidential basis. By acquiring a copy of this Key Information Document, each recipient agrees that neither it nor any of its employees, agents or advisor will use the information contained herein for any purpose other than evaluating the transactions termed herein and shall not give away to any other party any such information. This Key Information Document must not be photocopied, reproduced, extracted or distributed in any manner whatsoever, in full or in part to any person other than the recipient without the prior written consent of the Issuer. If at any time any such reproduction or disclosure is made and Issuer suffer any loss, damage or incur liability of any kind whatsoever arising out of or in connection with any such reproduction or disclosure, the recipient of this Key Information Document breaching the restriction on reproduction or disclosure agrees to hold harmless and indemnify Issuer from and against any such loss, damage, or liability.

9. FORCE MAJEURE:

Issuer reserves the right to withdraw the Issue at any time or any Tranche under the Issue prior to the closing date thereof in the event of any unforeseen development adversely affecting the economic and/or regulatory environment or otherwise. In such an event, the Issuer shall refund the application money, if any, collected in respect of that Tranche without assigning any reason.

PART – I

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, declaration that the rating is valid as at the date of issuance and listing, details of issuing and paying agent and other conditions, if any.**

<table>
<tr><td>Instrument</td><td>Commercial Paper</td></tr>
<tr><td>Tranche/ Series</td><td>CP -11/ FY2027</td></tr>
<tr><td>ISIN</td><td>INE556F14MP8</td></tr>
<tr><td>CP Amount</td><td>Aggregate total issue size not exceeding Rs.2,000 crores with a base issue size of Rs.1000 crores and a green-shoe option to retain oversubscription up to Rs.1000 crores. [Issued Amount: Rs.150 Cr</td></tr>
<tr><td>Date Of Contract</td><td>August 06, 2026</td></tr>
<tr><td>Issue Date/Value Date/Allotment Date</td><td>August 07, 2026</td></tr>
<tr><td>Maturity/ Redemption Date</td><td>June 09, 2027</td></tr>
<tr><td>Maturity/ Redemption Amount</td><td>₹150 crore</td></tr>
<tr><td>Tenor</td><td>306 Days</td></tr>
<tr><td>Price</td><td>94.3671</td></tr>
<tr><td>Disc. Rate</td><td>Issued at discounted rate @ 7.12% p.a.</td></tr>
<tr><td>Face Value</td><td>INR 5,00,000/- per CP</td></tr>
<tr><td>Rating</td><td>
<table>
<tr><th>Rating Agencies</th><th>Date</th><th>Amount</th><th>Rating</th><th>Validity</th><th>Rating Actions</th></tr>
<tr><td>CRISIL</td><td>Revalidated on Aug 04, 2026</td><td>INR 75000 Crore</td><td>CRISIL A1+</td><td>2 months</td><td>Reaffirmed</td></tr>
<tr><td>CARE</td><td>Revalidated on July 21, 2026</td><td>INR 140000 Crore</td><td>CARE A1+</td><td>2 months</td><td>Reaffirmed</td></tr>
</table>
</td></tr>
<tr><td>Declaration on rating</td><td>Rating is valid as at the date of issuance/listing.</td></tr>
<tr><td>UNACCEPTED CREDIT RATINGS, IF ANY, ASSIGNED TO THE ISSUER.</td><td>Not Applicable</td></tr>
<tr><td>Issuing and Paying Agent</td><td>IDBI Bank Ltd.</td></tr>
<tr><td>Other Conditions, if any</td><td>Nil</td></tr>
<tr><td>DP Details</td><td>DP Id- IN300450
Client Id- 13774238
DP Name- IDBI Capital Market & Securities Ltd.</td></tr>
<tr><td>Account Details</td><td>A/c No. 004103000008495
Beneficiary – Small Industries Development Bank of India
Payable at Mumbai
IFSC code - IBKL0000004</td></tr>
</table>

2. **CP borrowing limit, supporting board resolution for CP borrowing, details of CP issued during the last 2 year**

   a) CP Borrowing Limit- Overall borrowing limit is INR 4,02,000 (Indian Rupees Four Lakh Two Thousand Crore) by way of borrowing through various instruments/ sources which includes Commercial Paper. It may be mentioned that ALCO is authorized to approve any variation in the proposed resource mix by way of inter se adjustments across instruments.
   b) Board resolution - Attached as **Annexure II.**
   c) The details of CPs issued during last 2 year are as under:

Series	**ISIN**	**Tenor (Days)**	**Coupon**	**Amount Issued (In Rs. Crore)**	**Date of Allotment**	**Redemption Date / Schedule**	**Credit Rating**
CP-01/FY25	INE556F14KD8	91 Days	7.20%	5000	18-Apr-24	18-July-24	CARE A1+ & IND A1+
CP-02/FY25	INE556F14KE6	134 Days	7.38%	1350	29-Apr-24	10-Sept-24	CARE A1+ & IND A1+
CP-03/FY25	INE556F14KF3	91 days	7.24%	5550	10-May-24	09-Aug-24	CARE A1+ & IND A1+
CP-04/FY25	INE556F14KG1	287 days	7.59%	2085	17-May-24	28-Feb-25	CARE A1+ & IND A1+
CP-05/2025	INE556F14KG1	283 days	7.59%	1450	21-May-24	28-Feb-25	CARE A1+ & IND A1+
CP-06/2025	INE556F14KH9	359 days	7.70%	1025	03-June-24	28-May-25	CARE A1+ & IND A1+
CP-07/2025	INE556F14KI7	91 days	7.17%	3450	04-June-24	03-Sep-24	CARE A1+ & IND A1+
CP-08/2025	INE556F14KJ5	91 days	7.17%	2500	05-June-24	04-Sep-24	CARE A1+ & IND A1+
CP-09/2025	INE556F14KK3	91 days	7.11%	5375	12-June-24	11-Sep-24	CARE A1+ & IND A1+
CP-10/2025	INE556F14KL1	91 days	7.11%	2225	13-June-24	12-Sep-24	CARE A1+ & IND A1+
CP-11/2025	INE556F14KM9	349 days	7.60%	3175	12-July-24	26-Jun-25	CARE A1+ & IND A1+
CP-12/2025	INE556F14KN7	360 days	7.68%	1000	26-Aug-24	21-Aug-25	CARE A1+ & IND A1+
CP-13/2025	INE556F14KO5	91 days	7.31%	3425	13-Sept-24	13-Dec-24	CARE A1+ & IND A1+
CP-14/2025	INE556F14KP2	91 days	7.31%	3000	19-Sept-24	19-Dec-24	CARE A1+ & IND A1+
CP-15/2025	INE556F14KQ0	91 days	7.20%	5800	05-Dec-24	06-Mar-25	CARE A1+ & IND A1+
CP-16/2025	INE556F14KR8	91 days	7.16%	5550	11-Dec-24	12-Mar-25	CARE A1+ & IND A1+
CP-17/2025	INE556F14KS6	91 days	7.22%	1250	18-Dec-24	19-Mar-25	CARE A1+ & IND A1+
CP-18/2025	INE556F14KT4	91 days	7.22%	1250	24-Dec-24	25-Mar-25	CARE A1+ & IND A1+
CP-19/2025	INE556F14KU2	91 days	7.30%	3750	23-Dec-24	24-Mar-25	CARE A1+ & IND A1+
CP-20/2025	INE556F14KV0	91 days	7.30%	500	27-Dec-24	28-Mar-25	CARE A1+ & IND A1+
CP-21/2025	INE556F14KW8	73 days	7.19%	3025	07-Jan-25	21-Mar-25	CARE A1+ & IND A1+
CP-22/2025	INE556F14KX6	49 days	7.30%	1125	21-Feb-25	11-Apr-25	CARE A1+ & IND A1+
CP-23/2025	INE556F14KY4	91 days	7.59%	4975	06-Mar-25	05-June-25	CARE A1+ & IND A1+
CP-24/2025	INE556F14KZ1	91 days	7.59%	2875	11-Mar-25	10-June-25	CARE A1+ & IND A1+

CP-25/2025	INE556F14LA2	91 days	7.59%	2000	13-Mar-25	12-June-25	CARE A1+ & IND A1+
CP-01/2026	INE556F14LB0	89 days	6.63%	4750	04-Apr-25	02-July-25	CARE A1+ & IND A1+
CP-02/2026	INE556F14LC8	91 days	6.58%	5050	09-Apr-25	09-July-25	CARE A1+ & IND A1+
CP-03/2026	INE556F14LD6	91 days	6.25%	5000	27-May-25	26-Aug-25	CARE A1+ & IND A1+
CP-04/2026	INE556F14LE4	91 days	6.14%	5300	05-June-25	04-Sep-25	CARE A1+ & CRISIL A1+
CP-05/2026	INE556F14LF1	91 days	5.75%	2000	09-June-25	08-Sep-25	CARE A1+ & CRISIL A1+
CP-06/2026	INE556F14LG9	231 days	6.06%	3500	15-July-25	03-Mar-26	CARE A1+ & CRISIL A1+
CP-07/2026	INE556F14LH7	91 days	5.77%	6000	25-July-25	24-Oct-25	CARE A1+ & CRISIL A1+
CP-08/2026	INE556F14LI5	30 days	5.80%	2800	03-Sep-25	03-Oct-25	CARE A1+ & CRISIL A1+
CP-09/2026	INE556F14LJ3	91 days	5.83%	800	09-Sep-25	09-Dec-25	CARE A1+ & CRISIL A1+
CP-10/2026	INE556F14LK1	91 days	5.90%	1975	12-Sep-25	12-Dec-25	CARE A1+ & CRISIL A1+
CP-11/2026	INE556F14LL9	91 days	5.90%	3500	15-Sep-25	15-Dec-25	CARE A1+ & CRISIL A1+
CP-12/2026	INE556F14LM7	91 days	5.95%	1000	14-Oct-25	13-Dec-25	CARE A1+ & CRISIL A1+
CP-13/2026	INE556F14LN5	91 days	6.05%	2550	24-Oct-25	23-Jan-25	CARE A1+ & CRISIL A1+
CP-14/2026	INE556F14LO3	91 days	6.04%	4550	28-Oct-25	27-Jan-25	CARE A1+ & CRISIL A1+
CP-15/2026	INE556F14LP0	91 days	6.04%	1450	29-Oct-25	28-Jan-25	CARE A1+ & CRISIL A1+
CP-16/2026	INE556F14LQ8	91 days	6.04%	5970	13-Nov-25	12-Feb-26	CARE A1+ & CRISIL A1+
CP-17/2026	INE556F14LR6	91 days	6.00%	1750	19-Nov-25	18-Feb-26	CARE A1+ & CRISIL A1+
CP-18/2026	INE556F14LS4	91 days	6.00%	4250	25-Nov-25	24-Feb-26	CARE A1+ & CRISIL A1+
CP-19/2026	INE556F14LT2	182 days	6.28%	2550	03-Dec-25	03-June-26	CARE A1+ & CRISIL A1+
CP-20/2026	INE556F14LU0	91 days	6.00%	775	05-Dec-25	06-Mar-26	CARE A1+ & CRISIL A1+
CP-21/2026	INE556F14LV8	91 days	5.90%	6125	09-Dec-25	10-Mar-26	CARE A1+ & CRISIL A1+
CP-22/2026	INE556F14LW6	91 days	6.08%	500	12-Dec-25	13-Mar-26	CARE A1+ & CRISIL A1+
CP-23/2026	INE556F14LX4	91 days	6.14%	5575	19-Dec-25	20-Mar-26	CARE A1+ & CRISIL A1+
CP-24/2026	INE556F14LY2	52 days	6.70%	6200	03-Feb-26	27-Mar-26	CARE A1+ & CRISIL A1+
CP-25/2026 (Reissuance)	INE556F14LY2	51 days	6.70%	3800	04-Feb-26	27-Mar-26	CARE A1+ & CRISIL A1+
CP-26/2026	INE556F14LZ9	91 days	7.06%	2350	06-Feb-26	08-May-26	CARE A1+ & CRISIL A1+
CP-27/2026	INE556F14MA0	91 days	7.06%	650	09-Feb-26	11-May-26	CARE A1+ & CRISIL A1+
CP-28/2026	INE556F14MB8	91 days	7.05%	2425	17-Feb-26	19-May-26	CARE A1+ & CRISIL A1+
CP-29/2026	INE556F14MC6	91 days	7.05%	2575	20-Feb-26	22-May-26	CARE A1+ & CRISIL A1+
CP-30/2026	INE556F14MD6	91 days	7.15%	3715	06-Mar-26	05-June-26	CARE A1+ & CRISIL A1+
CP-31/2026	INE556F14ME2	91 days	7.55%	2650	23-Mar-26	22-June-26	CARE A1+ & CRISIL A1+

CP-32/2026	INE556F14MF9	91 days	7.55%	3425	24-Mar-26	23-June-26	CARE A1+ & CRISIL A1+
CP-01/2027	INE556F14MG7	91 days	6.61%	5000	09-Apr-26	09-Jul-26	CARE A1+ & CRISIL A1+
CP-02/2027	INE556F14MH5	209 days	7.15%	1000	08-May 26	03-Dec-26	CARE A1+ & CRISIL A1+
CP-03/2027	INE556F14MI3	91 days	7.27%	2975	04-June-26	03-Sep-26	CARE A1+ & CRISIL A1+
CP-04/2027	INE556F14MJ1	91 days	7.24%	6000	09-June-26	08-Sep-26	CARE A1+ & CRISIL A1+
CP-05/2027	INE556F14MK9	91 days	6.93%	3000	12-June-26	11-Sep-26	CARE A1+ & CRISIL A1+
CP-06/2027	INE556F14ML7	91 days	6.80%	3500	16-June-26	15-Sep-26	CARE A1+ & CRISIL A1+
CP-07/2027	INE556F14MM5	91 days	6.65%	3725	22-June-26	21-Sep-26	CARE A1+ & CRISIL A1+
CP-08/2027	INE556F14MN3	84 days	6.15%	3000	6-July-26	28-Sep-26	CARE A1+ & CRISIL A1+
CP-09/2027	INE556F14MO1	91 days	6.85%	6000	28-July-26	28-Oct-26	CARE A1+ & CRISIL A1+
CP-10/2027	INE556F14MP8	307 days	7.12%	1700	06-Aug-26	09-Jun-27	CARE A1+ & CRISIL A1+

3. End-use of funds

Objects of the Issue: To utilize the entire proceeds for extending financial assistance to MSMEs or for any other purpose as laid down in the SIDBI Act, 1989, as amended from time to time.

SPECIFIC DETAILS OF 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.

a) Credit support/ enhancement (if any): Not Applicable
b) Details of instrument, amount, guarantor company: Not Applicable
c) Copy of the executed guarantee Not Applicable
d) Net worth of the guarantor company: Not Applicable
e) Names of companies to which guarantor has issued similar guarantee: Not Applicable
f) Extent of the guarantee offered by the guarantor company: Not Applicable
g) Conditions under which the guarantee will be invoked: Not Applicable

Additional Information

<table>
<tr><td>i.</td><td>ISSUER</td><td>Small Industries Development Bank of India (SIDBI)</td></tr>
<tr><td>ii.</td><td>TYPE OF INSTRUMENT</td><td>Unsecured, Redeemable, Non-Convertible Securities Taxable, in the nature of commercial paper.</td></tr>
<tr><td>iii.</td><td>MODE OF ISSUE</td><td>On Private Placement Basis</td></tr>
<tr><td>iv.</td><td>ELIGIBLE INVESTOr</td><td>The offer is made to Eligible Investor as mentioned in the Master Direction – Reserve Bank of India (Commercial Paper and Non-Convertible Debentures of original or initial maturity upto one year) Directions, 2024 dated January 03, 2024, as updated.</td></tr>
<tr><td>v.</td><td>LISTING (NAME OF STOCK EXCHANGE(S) WHERE IT WILL BE LISTED AND
TIMELINE FOR LISTING)</td><td>The CPs to be issued through this Key Information Document are proposed to be listed on the National Stock Exchange of India Limited (NSE). For the purpose of this listing, NSE is proposed to be the Designated Stock Exchange.
The Issuer should ensure listing of Commercial Paper on the Exchange within one day from receipt of payment from Investor(s).</td></tr>
<tr><td>vi.</td><td>MINIMUM SUBSCRIPTION</td><td>INR 5,00,000 (Rupees Five Lakh only) and in multiple of One Debt Securities thereafter.</td></tr>
<tr><td>ii.</td><td>FURTHER ISSUANCES</td><td>The Issuer may at future date/s do further Issuance(s) at any price and time after the closure of current Issue. Further Issuances/ Re Issuances can be done in accordance with applicable laws and depending on the fund requirements of the Issuer from time to time.</td></tr>
<tr><td>iii.</td><td>REDEMPTION PREMIUM /DISCOUNT</td><td>At par, on completion of the tenor of the instrument</td></tr>
<tr><td>ix.</td><td>DEPOSITORY</td><td>NSDL and CDSL</td></tr>
<tr><td>x.</td><td>RISK FACTOR PERTAINING TO THE ISSUE</td><td>Please refer Section 2 Risk Factor of the General Information document read with Risk Factor in the Key Information Document</td></tr>
<tr><td>xi.</td><td>MARKET CONVENTIONS</td><td>FIMMDA Conventions</td></tr>
<tr><td>ii.</td><td>TOTAL CP OUTSTANDING (AS ON DATE)</td><td>INR 30,900 crore</td></tr>
<tr><td>iii.</td><td>DETAILS OF OTHER DEBT INSTRUMENTS OUTSTANDING:</td><td>Attached as Appendix-V</td></tr>
<tr><td>iv.</td><td>BANK FUND-BASED FACILITIES FROM BANKS/FINANCIAL INSTITUTIONS, IF ANY:</td><td><table><tr><td>Name of the bank</td><td>Nature of facility</td><td>O/S amount/Limit</td><td>Asset classification</td></tr><tr><td colspan="4">Attached as Appendix-VI</td></tr></table></td></tr>
<tr><td>v.</td><td>GOVERNING LAW AND JURISDICTION</td><td>The Debt Securities are governed by and shall be construed in accordance with the existing laws of India. Any dispute arising thereof shall be subject to the jurisdiction of courts of Mumbai, Maharashtra.</td></tr>
<tr><td>vi.</td><td>UNDERWRITING</td><td>The present issue is not underwritten.</td></tr>
<tr><td>ii.</td><td>NO SIDE LETTER</td><td>The Issuer has no side letter with any debt securities. Any covenants later added shall be disclosed on the stock exchange website where the debt securities is listed.</td></tr>
</table>

DISCLOSURE IN COMPLIANCE WITH RBI MASTER DIRECTION BEARING NUMBER RBI/FMRD/2023-24/109 FMRD.DIRD.09/14.02.001/2023-24 DATED JANUARY 03, 2024		
iii.	DETAILS OF OUTSTANDING CPS, NCDS AND OTHER DEBT INSTRUMENTS AS ON DATE OF OFFER LETTER, INCLUDING AMOUNT ISSUED, MATURITY DATE, AMOUNT OUTSTANDING, CREDIT RATING AND NAME OF CREDIT RATING AGENCY FOR THE ISSUE, NAME OF IPA AND DEBENTURE TRUSTEE.	Attached as Appendix-I, II and III.
ix.	NET-WORTH OF THE ISSUER AS ON MARCH 31, 2026	38,973 Crore
xx.	SHAREHOLDING OF THE ISSUER'S PROMOTER AND THE DETAILS OF THE SHARES PLEDGED BY THE PROMOTER, IF ANY.	Please refer para 3.15 of GID bearing no. SIDBI/TRMV/03082026/OUT/80371; dated: August 03, 2026.
xi.	LONG-TERM CREDIT RATING, IF ANY, OBTAINED BY THE ISSUER.	Please refer ***Annexure -I*** of the GID read with latest credit rating attached with this KID
xii.	SUMMARY OF AUDITED FINANCIALS OF THE LAST THREE YEAR, MATERIAL LITIGATION AND REGULATORY ACTIONS RELATED TO THE ISSUER.	Please refer para 3.24 & 3.34 of GID bearing no. SIDBI/TRMV/03082026/OUT/80371; dated: August 03, 2026.
iii.	ANY MATERIAL EVENT/ DEVELOPMENT HAVING IMPLICATIONS FOR THE FINANCIALS/ CREDIT QUALITY RESULTING IN MATERIAL LIABILITIES, CORPORATE RESTRUCTURING EVENT WHICH MAY AFFECT THE ISSUE OR THE INVESTOR'S DECISION TO INVEST IN THE CP/NCD.	Please refer para 3.34 of GID bearing no. SIDBI/TRMV/03082026/OUT/80371; dated: August 03, 2026.
iv.	DETAILS OF DEFAULT OF CP, NCD OR ANY OTHER DEBT INSTRUMENT AND OTHER FINANCIAL INDEBTEDNESS INCLUDING CORPORATE GUARANTEE ISSUED IN THE PAST FIVE FINANCIAL YEAR INCLUDING IN THE CURRENT FINANCIAL YEAR.	NIL
xv.	DETAILS OF STATUTORY AUDITOR AND CHANGES THEREOF IN THE LAST THREE FINANCIAL YEAR	Please refer para 3.28 of GID bearing no. SIDBI/TRMV/03082026/OUT/80371; dated: August 03, 2026.

COUNTER PARTY/CP INVESTOR WITH SCHEME DETAILS						
S. No.	Name of the Scheme	Amount (INR Cr.)	Settlement Amount (in INR)	DP ID	DP Name	Client ID
1	LIC MF Money Market Fund	100	1000000000	IN301524	SCB	30054882
2	LIC MF Low Duration Fund	50	500000000	IN301524	SCB	30044617

- **EXPENSES OF THE ISSUE: EXPENSES OF THE ISSUE ALONG WITH A BREAKUP FOR EACH ITEM OF EXPENSE, INCLUDING DETAILS OF THE FEES PAYABLE TO SEPARATELY AS UNDER (IN TERMS OF AMOUNT, AS A PERCENTAGE OF TOTAL ISSUE EXPENSES AND AS A PERCENTAGE OF TOTAL ISSUE SIZE), AS APPLICABLE:**

Expense Head	Amount in Rs.	Percentage of total issue expenses	Percentage of total issue size
Depository (NSDL/CDSL)	11,800.00	8.65	0.00
R&T	2,360.00	1.73	0.00
SEBI Listing Fees	5,900.00	4.33	0.00
Stamp Duty	75,000.00	55.00	0.01
NSE	23,600.00	17.31	0.00
IPA	17,700.00	12.98	0.00
Total	1,36,360.00	100.00	0.01
Expense Head	**Amount in Rs.**	**Percentage of total issue expenses**	**Percentage of total issue size**
Credit Ratings	1,42,00,000.00	Charged on annual basis.	

Those expense head which are not applicable to this issue is disclosed in the GID

1. **FINANCIAL STATEMENT (LIMITED REVIEW/AUDITE) DURING THE STUB PERIOD (AUDITED STATEMENT SHALL NOT BE MORE THAN SIX MONTHS OLD).**

4 A. Standalone Balance Sheet	30-Jun-25	30-Sep-25	31-Dec-25	31-Mar-26
CAPITAL AND LIABILITIES				
Capital	568.54	568.54	568.54	621.30
Reserves, Surplus and Funds	37,576.47	39,266.39	40,329.9	44,155.16
Deposits	2,02,285.23	1,96,514.52	1,97,056.85	2,05,036.80
Borrowings	3,04,626.68	3,26,151.27	3,57,635.68	3,61,559.54
Other Liabilities and Provisions	21,195.04	21,222.73	21,300.08	21,005.44
Deferred Tax Liability	0.00	0.00	0.00	-
Total	**566,251.96**	**5,83,723.45**	**6,16,891.05**	**6,32,378.24**
ASSETS				
Cash and Bank Balances	34,466.59	30,015.30	14,118.55	11,683.95
Investments	47,687.41	49,992.62	41,108.47	31,759.33
Loans & Advances	476,863.42	4,96,777.56	5,53,533.05	5,79,755.17
Fixed Assets	280.32	280.86	293.54	287.37
Other Assets	6,954.22	6,657.11	7,837.44	8,892.43
Total	**566,251.96**	**5,83,723.45**	**6,16,891.05**	**6,32,378.25**
Contingent Liabilities	**3,002.79**	**1,854.07**	**2,116.15**	**2,063.02**
B. Standalone Profit & Loss Account				
INCOME				
Interest and Discount	10,306.87	20,489.60	30886.43	41,329.07
Other Income	127.10	286.08	430.52	610.44
Total	**10,433.97**	**20,775.68**	**31316.95**	**41,939.51**
EXPENDITURE				
Interest & Financial charges	7,846.32	15,439.88	23536.01	31,780.92
Operating Expenses	319.67	680.26	1035.49	1,619.02
Provisions & Contingencies	(21.25)	165.63	866.31	1,349.49

Total	**8,144.74**	**16,285.77**	**25437.81**	**34,749.43**
Profit before Tax	**2,289.23**	**4,489.91**	**5879.14**	**7,190.08**
Provision for Income Tax	526.33	1086.27	1581.61	2,025.00
Deferred Tax Adjustment [(Asset) / Liability]	20.85	(30.25)	(201.15)	(327.68)
Profit after Tax	**1,742.05**	**3,433.89**	**4498.68**	**5,492.76**
Profit brought forward	96.21	0.00	0.00	96.21
Total Profit / (Loss)	**1,838.26**	**3,433.89**	**4498.68**	**5,588.97**
Appropriations				
Transfer to General Reserve				5,102.94
Transfer to Special Reserve u/s 36(1)(viii) of The Income Tax Act, 1961				240.00
Others				
a) Transfer to Investment Fluctuation Reserve				0.00
Transfer to Staff Welfare Fund				22.26
Dividend on Shares				113.77
Tax on Dividend				0.00
Surplus in Profit & Loss account carried forward	1,838.26	3,433.89	4498.68	110.00
Total	**1,838.26**	**3,433.89**	**4498.68**	**5,588.97**
C. Standalone Cash Flow Statement	**Cash Flow Statement not prepared for Quarter Ended June 30, 2025**		**Cash Flow Statement not prepared for Quarter Ended December 31, 2025**	
1. Cash Flow from Operating Activities				
Net Profit before tax as per P & L Account		4,490.00		7,190.00
Adjustments for:				
Depreciation		10.00		46.00
Provision for net depreciation in investments		-		
Provisions made (net of write back)		255.00		1,701.00
Profit on sale of investments (net)		(113.00)		(65.00)
Profit on sale of fixed assets		-		
Dividend Received on Investments		(3.00)		(50.00)
Cash generated from operations		**4,639.00**		**8,822.00**
(Prior to changes in operating Assets and Liabilities)				
Adjustments for net changes in :				
Current assets		410.00		(1,588)
Current liabilities		2,308.00		805
Bills of Exchange		(722.00)		1,976.00
Loans & Advances		19.00		(81,999.00)
Net Proceeds of Bonds and Debentures & other borrowings		8,887.00		44,295.00
Deposits received		915.00		9,437.00
Payment of Tax		(1,055.00)		1,934.00
Net Cash flow from operating Activities		**15,401.00**		**(24,138.00)**
2. Cash flow from Investing Activities				
Net (Purchase)/Sale of fixed assets		(11.00)		(53.00)
Net (Purchase)/sale/redemption of Investments		(11,351.00)		25,606.00
Dividend Received on Investments		3.00		50.00
Net cash used in Investing Activities		**(11,359.00)**		**25,603.00**
3. Cash flow from Financing Activities				
Dividend on Equity Shares & tax on Dividend		(114.00)		(114.00)
Proceeds from issuance of share capital & share premium		**-**		**3,000.00**
Net cash used in Financing Activities		**(114.00)**		**2,866.00**
4. Net increase/(decrease) in cash and cash equivalents		**3,928.00**		**4,351.00**
5. Cash and Cash Equivalents at the beginning of the period		**521.00**		**522.00**
6. Cash and Cash Equivalents at the end of the period		**4,449.00**		**4,873.00**

Balance Sheet	30-Jun-25	30-Sep-25	31-Dec-25	31-Mar-26
Net Fixed assets	280.32	280.86	293.54	287.37

Current assets	NA	NA	NA	NA
Non-current assets	NA	NA	NA	NA
Total assets	5,66,251.96	5,83,723.45	616891.05	6,32,378.25
Non-Current Liabilities ((including maturities of long term borrowings and short-term borrowings) Financial (borrowings, trade payables, and other financial liabilities) Provisions Deferred tax liabilities (net)$				
Other non-current liabilities$				
Current Liabilities (including maturities of long-term borrowings) Financial (borrowings, trade payables, and other financial liabilities) Provisions Current tax liabilities (net) $				
Other current liabilities				
Equity (equity and other equity) includes Capital, Reserve, Surplus & Funds	37,576.47	39,266.39	40329.9	44,776.46
Total equity and liabilities	5,66,251.96	5,83,723.45	616891.05	6,32,378.25
Profit and Loss				
Total revenue	10,433.97	20,775.68	31316.95	41,939.51
From operations	10,306.87	20,489.60	30886.43	41,329.07
Other income	127.10	286.08	430.52	610.44
Total Expenses (including Provisions)	8,144.74	16,285.77	25437.81	34,749.43
Total comprehensive income	NA	NA	NA	NA
Profit / loss (before Tax)	2,289.23	4,489.91	5879.14	7,190.08
Other comprehensive income	NA	NA	NA	NA
Profit / loss after tax	1,742.05	3,433.89	4498.68	5,588.97
Earnings per equity share				
(a) basic and	30.64	60.40	79.13	96.56
(b) diluted	30.64	60.40	79.13	96.56
Continuing operations	NA	NA	NA	NA
Discontinued operations	NA	NA	NA	NA
Total Continuing and discontinued operations	NA	NA	NA	NA
Cash Flow				
Net cash generated from operating activities	**Cash Flow Statement not prepared for Quarter Ended 30/06/2025**	15,401.00	**Cash Flow Statement not prepared for Quarter Ended 31/12/2025**	(24,138.00)
Net cash used in / generated from investing activities		(11,359.00)		25,603.00
Net cash used in financing activities		(114.00)		2,886.00
Cash and cash equivalents		521.00		522.00
Balance as per statement of cash flows		4,449.00		4,873.00
Additional information				
Net worth	34,341	36,587.00	36,847	38,973
Cash and Cash Equivalents	34,466.59	30,015.30	14,118.55	11,683.95
Current Investments	NA	NA	NA	NA
Assets Under Management	NA	NA	NA	NA
Off Balance Sheet Assets	3,002.79	1,854.07	2116.15	2,063.02
Total Debts to Total assets*	0.54	0.56	0.58	
Debt Service Coverage Ratios	NA	NA	NA	NA
Interest Income including Discounts	10,306.87	20,489.60	30,886.00	41,329.07
Interest Expense	7,846.32	15,439.88	23,536.00	31,780.92
Interest service coverage ratio	NA	NA	NA	NA
Provisions & Contingencies	(21.25)	165.63	866.00	1,350.00
Bad debts to Account receivable ratio	NA	NA	NA	NA
Gross NPA (%)	0.07	0.08	0.11	0.12
Net NPA (%)	0.00	0.00	0.00	0.00
Tier I Capital Adequacy Ratio (%)	18.10%	17.53%	17.54%	19.04%
Tier II Capital Adequacy Ratio (%)	1.00%	0.98%	1.00%	1.03%

*Debt denotes total Borrowings (excluding Deposits)

1. **MATERIAL CHANGES IN RESPECT OF GID BEARING NUMBER SIDBI/TRMV/08072025/OUT/52397; dated: July 08, 2025.**

I	CHANGE OF DIRECTOR /KMPS, IF ANY	As indicated in sl (5)
II	OTHER, IF ANY (PLEASE SPECIFY)	-
Note that disclosure in respect of other parameters like credit rating, latest financial statement, material default and litigations etc. forms part of this KID.		

2. **Details of change in director in last three financial year 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 Anindya Sunder Paul SBI Nominee / Non-Executive/Independent Director DIN: 10272439	03-08-2023	23-10-2025	Cessation: Shri Anindya Sunder Paul, ceased to be nominee director, on account of change in Nominee Director by SBI.
2	Shri Gopal Jha Nominee Director – SBI (Director nominated by three largest Shareholder)	23-10-2025	--	Nominated: Shri Gopal Jha, CGM (SME& SCF) of SBI has been appointed by SBI as Nominee Director in the Board of SIDBI.
3	Shri Manikumar S NABARD Nominee Director / Non Executive/Independent Director, DIN 08956660	01-01-2024	05-12-2025	Cessation: Shri Manikumar S, ceased to be nominee director, on account of change in Nominee Director by NABARD.
4	Dr K S Mahesh, CGM Nominee Director – NABARD	05-12-2025	--	Nominated: Dr K S Mahesh, CGM of NABARD has been appointed by NABARD as Nominee Director in the Board of SIDBI.

Appendix-I

DETAILS OF THE OUTSTANDING COMMERCIAL PAPER (CPS) HELD WITH SIDBI AS ON August 07, 2026

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount Issued (Rs. in Crore)	Date of Allotment	Redemption Date / Schedule / maturity Date	Credit Rating and Name of Rating Agency	Secured / Unsecured	Security	Other Details Viz. Details of IPA, ~~Details of CRA~~
CP-02/2027	INE556F14MH5	209 days	7.15%	1000	08-May 26	03-Dec-26	CARE A1+ (Care Ratings) & CRISIL A1+ (India Ratings)	Unsecured	NA	IDBI Bank Ltd.
CP-03/2027	INE556F14MI3	91 Days	7.27%	2975	04-June-26	03-Sep-26				
CP-04/2027	INE556F14MJ1	91 days	7.24%	6000	09-June-26	08-Sep-26				
CP-05/2027	INE556F14MK9	91 days	6.93%	3000	12-June-26	11-Sep-26				
CP-06/2027	INE556F14ML7	91 days	6.80%	3500	16-June-26	15-Sep-26				
CP-07/2027	INE556F14MM5	91 days	6.65%	3725	22-June-26	21-Sep-26				
CP-08/2027	INE556F14MN3	84 days	6.15%	3000	6-July-26	28-Sep-26				
CP-09/2027	INE556F14MO1	91 days	6.85%	6000	28-July-26	28-Oct-26				
CP-10/2027	INE556F14MP8	307 days	7.12%	1700	06-Aug-26	09-Jun-27				

Appendix II

DETAILS OF THE OUTSTANDING CERTIFICATE OF DEPOSIT HELD WITH SIDBI AS ON August 07, 2026

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-04/FY2026	INE556F16BK7	365 Days	6.40%	1550	24-Sep-25	24-Sep-26	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-05/FY2026	INE556F16BL5	365 Days	6.42%	4425	13-Oct-25	13-Oct-26				
CD-06/FY2026	INE556F16BM3	365 Days	6.49%	1500	23-Oct-25	23-Oct-26				
CD-07/FY2026	INE556F16BN1	365 Days	6.49%	2535	27-Oct-25	27-Oct-26				
CD-08/FY2026	INE556F16BO9	365 Days	6.49%	2325	28-Oct-25	28-Oct-26				
CD-09/FY2026	INE556F16BP6	365 Days	6.49%	525	03-Nov-25	03-Nov-26				
CD-10/FY2026	INE556F16BQ4	365 Days	6.49%	4045	06-Nov-25	06-Nov-26				

CD-11/FY2026	INE556F16BR2	365 Days	6.49%	2315	10-Nov-25	10-Nov-26				
CD-12/FY2026	INE556F16BS0	365 Days	6.55%	1925	04-Dec-25	04-Dec-26				
CD-13/FY2026	INE556F16BT8	365 Days	6.68%	1925	16-Dec-25	16-Dec-26				
CD-14/FY2026	INE556F16BU6	365 Days	6.68%	1300	18-Dec-25	18-Dec-26				
CD-15/FY2026	INE556F16BV4	365 Days	6.95%	4775	14-Jan-26	14-Jan-27				
CD-16/FY2026	INE556F16BW2	365 Days	7.20%	7500	28-Jan-26	28-Jan-27				
CD-17/FY2026	INE556F16BX0	365 Days	7.25%	**2600**	29-Jan-26	29-Jan-27				
CD-18/FY2026	INE556F16BY8	365 Days	7.25%	6400	04-Feb-26	04-Feb-27				
CD-19/FY2026	INE556F16BZ5	365 Days	7.14%	800	05-Feb-26	05-Feb-27				
CD-20/FY2026	INE556F16CA6	365 Days	7.00%	3000	09-Feb-26	09-Feb-27				
CD-21/FY2026	INE556F16CB4	365 Days	7.00%	9775	18-Feb-26	18-Feb-27				
CD-22/FY2026	INE556F16CC2	365 Days	7.02%	6000	26-Feb-26	26-Feb-27				
CD-23/FY2026	INE556F16CD0	365 Days	7.55%	3620	25-Mar-26	25-Mar-27				
CD-01/FY2027	INE556F16CE8	365 Days	7.85%	6000	11-Jun-26	11-Jun-27				

Appendix III
DETAILS OF OUTSTANDING UNSECURED BONDS HELD WITH SIDBI AS ON – August 07, 2026

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	INE556F08KH1	3 year 3 months & 9 days	7.43	5000	22-May-23	31 Aug-26	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
2	INE556F08KI9	3 year 2 months &	7.44	6000	09-Jun-2023	04Sep-26	CARE & ICRA AAA			CARE & ICRA, no put/call
3	4INE556F08KJ7	3 year 2 months & 24 days	7.55	3000	28-June-23	September 22, 2026	CARE & ICRA AAA			CARE & ICRA, no put/call
4	INE556F08KK5	3 Year & 6 Months	7.79	3022.29	19-Oct-23	April 19, 2027	CARE & ICRA AAA			CARE & ICRA, no put/call
5	INE556F08KL3	5 Year	7.83	4887	22-Nov-23	November 24, 2028	CARE & ICRA AAA			CARE & ICRA, no put/call
6	INE556F08KM1	3 Year 4 Months & 22 days	7.79	4013	22 Dec, 2023	May 14, 2027	CARE & ICRA AAA			CARE & ICRA, no put/call

7	INE556F08KN9	3 Year 4 Months & 22 days	7.75	4255	January 19, 2024	June 10, 2027	CARE & ICRA AAA			CARE & ICRA, no put/call
8	INE556F08KO7	3 Year 4 Months & 27 days	7.68	5000	February 12, 2024	July 09, 2027	CARE & ICRA AAA			CARE & ICRA, no put/call
9	INE556F08KP4	3 Year 4 Months & 15 days	7.68	3423	March 26, 2024	August 10, 2027	CARE & ICRA AAA			CARE & ICRA, no put/call
10	INE556F08KQ2	3 Year 2 Months & 16 days	7.68	2123.10	June 25, 2024	September 10, 2027	CARE & ICRA AAA			CARE & ICRA, no put/call
11	INE556F08KR0	5 Year	7.47	5000	September 05, 2024	September 05, 2029	CARE & ICRA AAA			CARE & ICRA, no put/call
12	INE556F08KS8	4 Year and 5 Months	7.34	8000	26-Sep-24	26-Feb-29	CARE & ICRA AAA			CARE & ICRA, no put/call
13	INE556F08KT6	3 Year and 5 Months 17 Days	7.44	5922.25	24-Oct-24	10-Apr-28	CARE & ICRA AAA			CARE & ICRA, no put/call
14	INE556F08KU4	3 year 6 months 16 days	7.51	4918	27-Nov-24	12-Jun-28	CARE & ICRA AAA			CARE & ICRA, no put/call
15	INE556F08KV2	4 year 5 months	7.48	3700	24-Dec-24	24-May-29	CARE & ICRA AAA			CARE & ICRA, no put/call
16	INE556F08KW0	4 year 1 months	7.42	6000	12-Feb-25	12-Mar-29	CARE & ICRA AAA			CARE & ICRA, no put/call
17	INE556F08KX8	4 year 3 months 14 days	7.49	4593	28-Feb-25	11-June-29	CARE & ICRA AAA			CARE & ICRA, no put/call

18	INE556F08KY6	5 year	7.39	6000	21-Mar-25	21-Mar-30	CARE & ICRA AAA			CARE & ICRA, no put/call
19	INE556F08KZ3	3 year 3 Months	6.66	5925.50	25-July-25	25-Oct-28	CARE & ICRA AAA			CARE & ICRA, no put/call
20	INE556F08LA4	3 year 1 Months	6.74	5935	27-Nov-25	10-Jan-29	CARE & ICRA AAA			CARE & ICRA, no put/call
21	INE556F08LB2	3 Year 26 Days	7.04	6000	14-Jan-26	06-Feb-29	CARE & ICRA AAA			CARE & ICRA, no put/call
22	INE556F08LC0	3 year 1 month and 28 days	7.22	7866	13-Feb-26	10-Apr-29	CARE & CRISIL AAA			CARE & CRISIL, no put/call
23	INE556F08LD8	3 Year 3 Months 11 Days	7.61	3025	30-Apr-26	10-Aug-29	CARE & CRISIL AAA			CARE & CRISIL, no put/call
24	INE556F08LE6	3 Year	7.28	3000	04-Jun-26	04-Jun-29	CARE & CRISIL AAA			CARE & CRISIL, no put/call
25	INE556F08LF3	5 Year	7.40	6000	18-Jun-26	18-Jun-31	CARE & CRISIL AAA			CARE & CRISIL, no put/call

Appendix- IV

Details of Secured/Unsecured Loan facilities (in INR Crore) as on – August 07, 2026

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
SBI	WCDL/STL	60,000	48,500	On Demand	NA	NA	Standard
PNB	WCDL	21,500	19,500	On Demand	NA	NA	Standard
Central Bank of India	WCDL	6,400	6,400	On Demand	NA	NA	Standard
Canara Bank	WCTL	5,000	5,000	On Demand	NA	NA	Standard
Bank of India	WCDL	10,000	10,000	On Demand	NA	NA	Standard

Union Bank	WCDL	20,000	18,000	On Demand	NA	NA	Standard
IDBI Bank	STL	1,000	-	On Demand	NA	NA	Standard
Bank of Baroda	STL	20,500	15,625	On Demand	NA	NA	Standard
South Indian Bank	STL	1,500	1,500	On Demand	NA	NA	Standard
Indian Bank	STL	1,000	1,000	On Demand	NA	NA	Standard
EXIM Bank	STL	2,200	2,200	On Demand	NA	NA	Standard
Karnataka Bank	STL	1,000	1,000	On Demand	NA	NA	Standard
HDFC Bank	STL	7,000	7,000	On Demand	NA	NA	Standard
UCO Bank	STL	2,500	2,500	On Demand	NA	NA	Standard
PSB Bank	STL	1,700	500	On Demand	NA	NA	Standard

Appendix- V

Details of the rest of the borrowings (if any including hybrid debt like FCCB, Optionally Convertible Debentures / Preference Shares) as on March 31, 2026:

Type of Instrument	**Amount Outstanding (Rs. in Crore)**
Fixed Deposit	20,186.84
Deposit from Banks	1,84,849.96
Borrowing from GOI	381.91
Borrowing Outside India	3,543.12

Annexure-I Credit Ratings Letter

Annexure-2 Financial Statements (Quarterly, if any)

GAURAV BALWANTRAY MAHETALIA

Digitally signed by GAURAV BALWANTRAY MAHETALIA
Date: 2026.08.07 18:24:50 +05'30'

Authorised Signatory