Ref: SIDBI/Compliance cell November 10, 2025

To,
नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड
National Stock Exchange of India Limited
बीकेसी, **बांद्रा (पूर्व)** /BKC, Bandra (East)
मुंबई/ Mumbai-51

Sub: Outcome of the Board Meeting – 10th November 2025

महोदया /महोदय,
Madam/ Sir,

The Board of Directors of the Bank in its meeting held on Monday, November 10, 2025, considered and approved (unaudited Standalone) Financial Results for the Quarter and Half year ended on 30th September 2025. Financial Results have been subject to limited review by Statutory Auditor M/s J Kala & Associate (FRN: 118769W). The above disclosure is submitted in compliance with Regulation no. 52 (1) & (4) of the listings regulations for Debt Listed and Commercial Paper Compliances.

In compliance with Regulation no. 52 (2) of SEBI (LODR), Regulations, 2015, we mention that M/s J Kala & Associate (FRN: 118769W), Statutory Auditor of the Bank have issued the Limited Review Report with unmodified opinion on the Financial Results of the Bank for the Quarter and Half Year ended 30th September 2025.

Statement of assets & liabilities and cashflows as at the end of half year ending September 30, 2025, is also submitted by way of note along with financial results in compliance with Regulation 52(2A) of SEBI (LODR), Regulations, 2015

Disclosure required under regulation no. 52 (4) forms part of the financial statement enclosed with this letter.

Disclosure required under regulation no. 52 (7) & (7A) of SEBI (LODR), 2015 for the period of July 01, 2025 to September 30, 2025, was submitted on October 17, 2025 and a copy of it is attached with this disclosure.

In compliance with Regulation no. 54 (2) & 54 (3) of SEBI (LODR), Regulations, 2015 we mention that all Taxable, Redeemable, Non-Convertible Bond / Debenture(s) issued /

listed by SIDBI are "UNSECURED" in nature, therefore, the Security Cover on these Debt Instruments is "NIL".

The Board noted the details of resources (Including listing of Non-Convertible Securities) raised through money market instruments during the period of July 01, 2025 to September 30, 2025.

The disclosure of related party transactions under Regulation 62K(9) of the Listing Regulations for the half year ended 30th September 2025, is enclosed along with the Financial Results.

The Board noted the change of existing nominee director Shri Anindya Sunder Paul with Shri Gopal Jha by State Bank of India effective from October 23, 2025.

The aforesaid disclosures will also be made available on the Website of SIDBI, https://www.sidbi.in/.

The Trading window for the securities of the SIDBI was closed from October 01, 2025 and will reopen 48 hours after the declaration of financial results for the quarter and half year ending September 30, 2025.

The Board meeting commenced at 11.30 hours and concluded at 15.15 hours.

Please take the above disclosure on your record.

कृते भारतीय लघु उद्योग विकास बैंक
For Small Industries Development Bank of India

PANKAJ KUMAR SAHU Digitally signed by PANKAJ KUMAR SAHU Date: 2025.11.10 15:30:22 +05'30'

(पंकज कुमार साहू /Pankaj Kumar Sahu)
कंपनी सचिव / Company Secretary

संलग्नक: यथोक्त

Encl: As above

Independent Auditor's Limited Review Report on Unaudited Standalone Financial Results for the quarter & half year ended September 30, 2025 of Small Industries Development Bank of India pursuant to requirement of the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors
Small Industries Development Bank of India

1. We have reviewed the accompanying statement of Unaudited Standalone Financial Results of Small Industries Development Bank of India (the "Bank") for the quarter & half year ended September 30, 2025 ('the statements'), attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

2. **Management Responsibilities for the Financial Information**
   The Statement, which is the responsibility of the Bank's Management and has been approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards-25 Interim Financial Reporting (AS-25) notified by the Institute of Chartered Accountants of India, the Small Industries Development Bank of India General Regulations, 2000, the circulars, guidelines and directions issued by Reserve Bank of India from time to time (RBI guidelines) and the other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of the Listing Regulations, 2015 including relevant circulars issued by the SEBI from time to time. Our responsibility is to issue a report on the Statement based on our review.

3. **Scope of Review**
   We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit.

J. Kala & Associates ★ Chartered Accountants ★ MUMBAI

4. **Other Matters:**

Included in these Financial Results are the relevant returns of Mumbai Offices reviewed by us which covers 92.79% of Advances, 95.61% of deposits, 100% of Borrowings as on September 30, 2025. In conduct of our review, we have relied upon various information and returns received from remaining branches of the Bank not visited by us for the purpose of review and generated through centralized data base at Bank's Head Office.

5. **Conclusion**

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited standalone financial results prepared in accordance with applicable accounting standards, the RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For J Kala & Associates
Chartered Accountants
Firm's Registration No. 118769W

Jayesh Umaidmal Kala

J. Kala & Associates
MUMBAI
Chartered Accountants

CA. Jayesh Kala
Partner
MRN: 101686
UDIN: 25101686BMJLPW6612

Place: Mumbai
Date: November 10, 2025

भारतीय लघु उद्योग विकास बैंक

(भारतीय लघु उद्योग विकास बैंक अधिनियम, 1989 के अंतर्गत स्थापित)

प्रधान कार्यालय : सिडबी टावर, 15, अशोक मार्ग, लखनऊ - 226 001

30 सितंबर, 2025 को समाप्त तिमाही एवं छमाही के एकल वित्तीय परिणाम

(₹ करोड़)

विवरण	समाप्त तिमाही			समाप्त छमाही		समाप्त वर्ष
	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
	[समीक्षित]	[समीक्षित]	[लेखापरीक्षित]	[समीक्षित]	[लेखापरीक्षित]	[लेखापरीक्षित]
1. अर्जित ब्याज (क)+(ख)+(ग)+(घ)	**10,183**	**10,307**	**9,224**	**20,490**	**18,379**	**37,831**
(क) अग्रिमों/बिलों पर ब्याज/बट्टा	8,768	9,061	7,973	17,829	15,994	33,042
(ख) निवेशों पर आय	690	666	610	1,356	1,196	2,449
(ग) भा.रि.बैंक में अतिशेष राशियों और अन्य अंतर-बैंक निधियों पर ब्याज	725	580	641	1,305	1,189	2,340
(घ) अन्य	-	-	-	-	-	-
2. अन्य आय	159	127	175	286	308	680
3. कुल आय (1+2)	**10,342**	**10,434**	**9,399**	**20,776**	**18,687**	**38,511**
4. ब्याज व्यय	7,594	7,846	6,743	15,440	13,575	28,351
5. परिचालन व्यय (i)+(ii)	**360**	**320**	**365**	**680**	**643**	**1,430**
(i) कर्मचारी लागत	197	220	213	417	390	773
(ii) अन्य परिचालन व्यय	163	100	152	263	253	657
6. प्रावधानों और आकस्मिक व्यय को छोड़कर कुल व्यय (4+5)	**7,954**	**8,166**	**7,108**	**16,120**	**14,218**	**29,781**
7. प्रावधानों और आकस्मिक व्यय से पूर्व परिचालन लाभ (3-6)	**2,388**	**2,268**	**2,291**	**4,656**	**4,469**	**8,730**
8. प्रावधान (कर के अलावा) और आकस्मिक व्यय [पुनरांकन पश्चात निवल]	187	(21)	40	166	42	2,332
9. असाधारण मदें	-	-	-	-		-
10. सामान्य गतिविधियों से कर पूर्व लाभ (+) / हानि (-) (7-8+9)	**2,201**	**2,289**	**2,251**	**4,490**	**4,427**	**6,398**
11 कर संबंधी व्यय [आस्थगित कर आस्ति/देयता समायोजन पश्चात् निवल]	509	547	562	1,056	1,103	1,587
12. सामान्य गतिविधियों से कर पश्चात निवल लाभ(+) / हानि(-) (10-11)	**1,692**	**1,742**	**1,689**	**3,434**	**3,324**	**4,811**
13. असाधारण मदें (कर व्यय घटाकर)	-	-	-	-	-	-
14. अवधि का निवल लाभ (+) / हानि (–) (12-13)	**1,692**	**1,742**	**1,689**	**3,434**	**3,324**	**4,811**
15. चुकता ईक्विटी शेयर पूँजी (अंकित मूल्य ₹10 प्रति शेयर)	569	569	569	569	569	569
16. आरक्षितियाँ पुनर्मूल्यांकन आरक्षितियों को छोड़कर	38,942	37,250	34,155	38,942	34,155	35,508
17. विश्लेषणात्मक अनुपात						
(i) भारत सरकार द्वारा धारित शेयरों का प्रतिशत	20.85%	20.85%	20.85%	20.85%	20.85%	20.85%
(ii) पूँजी पर्याप्तता अनुपात (बेसल III)	18.51%	19.10%	19.49%	18.51%	19.49%	19.62%
(iii) प्रति शेयर आमदनी (मूल और अवमिश्रित) (ईपीएस)	29.77#	30.64#	29.71#	60.40#	58.47#	84.62
(iv) गैर-निष्पादक आस्ति अनुपात						

क) गैर-निष्पादक आस्ति की सकल राशि	390	312	35	390	35	183
ख) गैर-निष्पादक आस्ति की निवल राशि	0.00	0.00	0.00	0.00	0.00	0.00
ग) सकल गैर-निष्पादक आस्ति का %	0.08	0.07	0.01	0.08	0.01	0.04
घ) निवल गैर-निष्पादक आस्ति का %	0.00	0.00	0.00	0.00	0.00	0.00
(v) आस्तियों पर प्रतिफल (कर पश्चात) (वार्षिकीकृत)	1.19%	1.23%	1.32%	1.20%	1.29%	0.89%
(vi) निवल मालियत	36,587	34,341	32,775	36,587	32,775	32,330
(vii) बकाया मोचनीय अधिमान शेयर	-	-	-	-	-	-
(viii) पूंजी मोचन आरक्षिती	-	-	-	-	-	-
(ix) डिबेंचर मोचन आरक्षिती	-	-	-	-	-	-
(x) परिचालन सीमा	23.08%	21.74%	24.37%	22.41%	23.92%	22.67%
(xi) निवल लाभ सीमा	16.36%	16.70%	17.97%	16.53%	17.79%	12.49%
(xii) ऋण – ईक्विटी अनुपात *	8.91	8.87	8.07	8.91	8.07	9.81
(xiii) कुल आस्तियों की तुलना में कुल ऋण (%) *	55.87	53.80	50.52	55.87	50.52	55.83

अवार्षिकीकृत

* ऋण (जमा को छोड़कर) कुल उधार को दर्शाता है

आस्तियों और देयताओं की विवरणी :

(₹ करोड़)

विवरण	30-09-2025 [समीक्षित]	30-09-2024 [लेखापरीक्षित]	31-03-2025 [लेखापरीक्षित]
पूंजी और देयताएँ			
पूंजी	569	569	569
आरक्षितियाँ, आधिक्य और निधियाँ	39,266	34,468	35,839
जमा राशियाँ	1,96,514	2,08,680	1,95,600
उधारियाँ	3,26,151	2,64,511	3,17,264
अन्य देयताएँ और प्रावधान	21,223	15,342	18,967
आस्थगित कर देयता	-	-	-
कुल योग	5,83,723	5,23,570	5,68,239
आस्तियाँ			
नकद और बैंक में शेष राशियाँ	30,015	19,967	17,672
निवेश	49,993	42,897	46,938
ऋण और अग्रिम	4,96,777	4,55,564	4,96,282
अचल आस्तियाँ	281	284	280
अन्य आस्तियाँ	6,657	4,858	7,067
कुल योग	5,83,723	5,23,570	5,68,239

नकदी प्रवाह विवरण : (₹ करोड़)

विवरण	30.09.2025 [समीक्षित	30.09.2024 लेखापरीक्षित
1. परिचालन गतिविधियों से नकद प्रवाह		
लाभ व हानि खाते के अनुसार कर पूर्व निवल लाभ	4,490	4,427
समायोजन के बारे में :		
मूल्यह्रास	10	9
निवेशों में निवल मूल्यह्रास के प्रति प्रावधान	-	-
किए गए प्रावधान [पुनरांकन पश्चात् निवल]	255	136
निवेशों की बिक्री पर लाभ (निवल)	(113)	(95)
अचल आस्तियों की बिक्री पर लाभ	-	-
निवेशों पर प्राप्त आय	(3)	(37)
परिचालनों से व्युत्पन्न नकदी	**4,639**	**4,440**

	(परिचालनरत आस्तियों और देयताओं में बदलाव से पूर्व)		
	निम्नलिखित में बदलाव के लिए समायोजन :		
	चल आस्तियाँ	410	(1,474)
	चल देयताएँ	2,308	1,243
	विनिमय-पत्र	(722)	566
	ऋण व अग्रिम	19	(50)
	बॉण्ड, डिबेंचरों व अन्य उधारी विषयक निवल प्राप्तियाँ	8,887	(6,034)
	प्राप्त जमाराशियाँ	915	2,296
		11,817	**(505)**
	कर अदायगी	(1,055)	(933)
	परिचालन गतिविधियों से निवल नकद प्रवाह	**15,401**	**(3,002)**
2.	निवेश गतिविधियों से नकद प्रवाह		
	अचल आस्तियों की निवल (खरीद)/ बिक्री	(11)	(7)
	निवेशों का निवल (क्रय) / विक्रय / मोचन	(11,351)	(6,476)
	निवेशों पर प्राप्त आय	3	37
	निवेशपरक गतिविधियों में प्रयुक्त निवल नकदी	**(11,359)**	**(6,446)**
3.	वित्तपोषी गतिविधों से नकद प्रवाह		
	शेयर पूंजी व शेयर प्रीमियम के जारीकरण से प्राप्तियाँ	-	-
	ईक्विटी शेयर पर लाभांश व लाभांश पर कर	(114)	-
	वित्तपोषी गतिविधियों में प्रयुक्त निवल नकद	**(114)**	**-**
4.	**नकद और नकद समतुल्य में निवल वृद्धि / (कमी)**	**3,928**	**(3,444)**
5.	**अवधि के आरंभ में नकद और नकद समतुल्य**	**521**	**3,614**
6.	**अवधि की समाप्ति पर नकद और नकद समतुल्य**	**4,449**	**170**
7.	**अवधि की समाप्ति पर नकद और नकद समतुल्य में निम्नलिखित शामिल हैं**		
	हाथ में नकद	0	0
	बैंक के चालू खाते में शेष राशि	176	151
	म्यूचुअल फंड	0	0
	जमाराशियाँ	4,273	19

टिप्पणियाँ :

1) बैंक इन वित्तीय परिणामों को तैयार करने में उन्हीं महत्वपूर्ण लेखा नीतियों का अनुपालन कर रहा है, जैसा कि 31 मार्च, 2025 को समाप्त वर्ष के वार्षिक वित्तीय विवरणियों को तैयार करने के लिए किया गया था।
2) निदेशक मंडल द्वारा नवम्बर 10, 2025 को आयोजित अपनी बैठक में उपर्युक्त परिणाम समीक्षित किए गए हैं।
3) प्रत्येक वित्तीय वर्ष में दूसरी तिमाही के आंकड़े, छमाही के अंत के संबंध में लेखापरीक्षित/समीक्षित आंकड़ों और संबंधित वित्तीय वर्ष की पहली तिमाही के अंत तक प्रकाशित समीक्षाकृत आंकड़ों के बीच संतुलन के आंकड़े हैं।
4) 30 सितंबर, 2025 को समाप्त छमाही के वित्तीय परिणाम गैर-निष्पादित आस्तियों, मानक आस्तियों, अचल संपत्तियों पर मूल्यह्रास, छूट के परिशोधन, निवेश पर आय /बांड जारी करने से संबंधित खर्चों और भारतीय रिज़र्व बैंक द्वारा जारी विवेकपूर्ण मानदंडों के आधार पर निवेश मूल्यह्रास के प्रावधानों पर विचार करने के उपरांत तैयार किए गए हैं। आयकर, आस्थगित कर और अन्य सामान्य और आवश्यक प्रावधान जिनमें कर्मचारी लाभ शामिल हैं, आवश्यकतानुरूप और वर्षांत पर समायोजन के अधीन अनुमानित/आनुपातिक आधार पर किए गए हैं।
5) बैंक ने बोर्ड द्वारा अनुमोदित त्वरित प्रावधान नीति के अनुसरण में, आईआरएसी मानदंडों के तहत न्यूनतम निर्धारित दरों से अधिक दरों पर मानक अग्रिमों से संबंधित एक अतिरिक्त प्रावधान किया है। तदनुसार, बैंक ने 30 सितंबर, 2025 तक ₹3,648.99 करोड़ रुपये के मानक अग्रिमों (पुनर्संरचित खाते सहित) पर अतिरिक्त प्रावधान अवधारित किए है।
6) कोविड-19 संबंधी तनाव हेतु समाधान फ्रेमवर्क के अंतर्गत, भारतीय रिजर्व बैंक के दिनांक 06 अगस्त 2020 के परिपत्र (समाधान फ्रेमवर्क 1.0) और दिनांक 05 मई, 2021 के परिपत्र (समाधान फ्रेमवर्क 2.0) के अनुसार, समाधान योजना निम्नानुसार कार्यान्वित की गई :

(₹ करोड़)

उधारकर्ता का प्रकार	समाधान योजना के क्रियान्वयन स्वरूप मानक के रूप में वर्गीकृत खातों की एक्सपोजर राशि –	इस (ए) में से, अर्ध-वर्ष के दौरान एनपीए वर्ग में जाने वाले ऋण की सकल राशि	इस (ए) में से, अर्ध-वर्ष के दौरान बट्टे खाते में डाली गई राशि	इस (ए) में से, अर्ध-वर्ष के दौरान उधारकर्ताओं द्वारा अदा की गई राशि $	समाधान योजना के क्रियान्वयन स्वरूप मानक के रूप में वर्गीकृत खातों की एक्सपोजर राशि – 30 सितंबर 2025 के अंत तक की स्थिति

	पिछले 31 मार्च 2025 के अंत तक की स्थिति (ए)				
वैयक्तिक ऋण	---	---	---	---	---
नैगम व्यक्ति / संस्थाएं	6.09	0.00	0.00	(1.39)	4.70
इनमें से एमएसएमई उद्यम	6.09	0.00	0.00	(1.39)	4.70
अन्य	---	---	---	---	---
कुल	**6.09**	**0.00**	**0.00**	**(1.39)**	**4.70**

$ बकाया राशि में निवल विचलन को दर्शाता है।

7) 24 सितंबर, 2021 को ऋण एक्सपोजर के हस्तांतरण पर भा. रि. बैंक मास्टर निर्देश के तहत 30 सितंबर, 2025 को समाप्त छमाही के दौरान हस्तांतरित/अधिग्रहित ऋणों का विवरण नीचे दिया गया है:

ऋणों का हस्तांतरण :

i) हस्तांतरित गैर-निष्पादित आस्तियों के विवरण:

(₹ करोड़)

विवरण	आस्ति वसूली कंपनियों को	अनुमन्य हस्तांतरितियों को	अन्य हस्तांतरितियों को
खातों की संख्या	1	-	-
अंतरित ऋणों का सकल मूलधन बकाया	5.44	-	-
हस्तांतरित ऋणों की भारित औसत शेष अवधि	लागू नहीं	-	-
अंतरित ऋणों का निवल बही-मूल्य (अंतरण के समय)	-	-	-
सकल प्रतिफल	3.43	-	-
पूर्ववर्ती वर्षों में अंतरित खातों से प्राप्त अतिरिक्त प्रतिफल	-	-	-

30 सितंबर, 2025 को समाप्त छमाही के दौरान, प्रतिभूति प्राप्तियों (एसआर) में कोई निवेश नहीं हुआ है। इस संबंध में प्रतिभूति की प्राप्ति-रसीदें प्रदान की जाती हैं और इसलिए निवल बही मूल्य शून्य है। दबावग्रस्त ऋणों की बिक्री के कारण लाभ और हानि खाते में प्रत्यावर्तित अतिरिक्त प्रावधान शून्य था।

ii बैंक ने किसी भी ऐसे ऋण का हस्तांतरण नहीं किया है, जो चूकग्रस्त / विशेष उल्लेख खाता (एसएमए) नहीं है।

ऋण का अधिग्रहण :

iii बैंक ने किसी दबावग्रस्त ऋण का अधिग्रहण नहीं किया है।

iv समनुदेशन के माध्यम से 30 सितंबर, 2025 को समाप्त छमाही, अधिगृहीत गैर-चूक संबंधी ऋणों के विवरण निम्नवत हैं:

(₹ करोड़)

विवरण	2025-26 (30 सितंबर, 2025 को समाप्त छमाही तक)	2024-25
अधिगृहित ऋणों की सकल राशि (₹ करोड़ में)	551.54	1,157.11
भारित औसत शेष परिपक्वता (माह सं.)	102.84	127.48
प्रवर्तक द्वारा भारित औसत धारिता की अवधि (माह सं.)	9.16	10.43
प्रवर्तक द्वारा लाभप्रद आर्थिक हित का प्रतिधारण	17.66%	20%
मूर्त प्रतिभूति कवरेज	198.27%	216.75%
रेटेड ऋणों का रेटिंग-वार वितरण	लागू नहीं	लागू नहीं

8) आय में पूंजीभूत लाभ से संबंधित 57 करोड़ रुपये की पूर्वावधि-आय और एक निवेशिती कंपनी, जैसे फिनकेयर बिजनेस सर्विसेज लिमिटेड के एयू स्मॉल फाइनेंस बैंक के साथ विलय और शेयरों की सहवर्ती अदला-बदली के कारण माना गया (डीम्ड) लाभांश शामिल है।

9) निवल गैर निष्पादित आस्तियों के परिकलन के लिए चल प्रावधान को विचार में नहीं लिया गया है।

10) पिछली अवधि के आँकड़ों को वर्तमान अवधि के वर्गीकरण के अनुरूप बनाने के लिए आवश्यकतानुसार पुनर्समूहित / पुनर्वर्गीकृत किया गया है।

11) भारतीय रिजर्व बैंक के दिनांक 15 मई, 2019 के पत्र के अनुसार, अगली सूचना तक एआईएफआई के लिए आईएनडी-एएस का कार्यान्वयन आस्थगित कर दिया गया है।

12) भारतीय रिजर्व बैंक के दिनांक 19 दिसंबर, 2023 के परिपत्र सं आरबीआई/2023-24/90 डीओआर. एसटीआर. आरईसी.58/21.04.048/2023-24 - वैकल्पिक निवेश कोष (एआईएफआई) में निवेश और उसके पश्चात् दिनांक 27 मार्च, 2024 के परिपत्र सं आरबीआई/2023-24/140 डीओआर. एसटीआर. आरईसी. 85/21.04.048/2023-24 के माध्यम से जारी स्पष्टीकरण के क्रम में बैंक ने तत्संबंधी प्रभाव का आकलन किया है और ऐसे मामलों में 30 सितंबर, 2025 को समाप्त छमाही के दौरान रु.16 करोड़ के प्रावधान किए हैं।

13) भारतीय रिजर्व बैंक के दिनांक 21 सितंबर, 2023 के परिपत्र सं आरबीआई/डीओआर/2023-24/105 डीओआर.एफआईएन.आरईसी.40/01.02.000/2023-24 के अनुसार, एआईएफआई को 30 जून 2024 को समाप्त तिमाही से बेसल III पूंजी विनियमों के अंतर्गत प्रयोज्य स्तंभ 3 के प्रकटीकरण का उल्लेख आवश्यक है। तदनुसार, पिछली अवधि के समरूपी ब्यौरे प्रयोज्य नहीं हैं। बेसल III पूंजी विनियमों के अंतर्गत स्तंभ 3 के प्रकटीकरण बैंक की वेबसाइट अर्थात् www.sidbi.in/listing-disclosure पर उपलब्ध कराए जा रहे हैं। इन प्रकटीकरणों की सांविधिक लेखापरीक्षकों द्वारा समीक्षा नहीं की गई है।

14) सांविधिक लेखापरीक्षकों द्वारा उपर्युक्त परिणामों की सीमित समीक्षा की गई है।

Jayesh Umaidmal Kala

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DN: c=IN, o=Personal, title=3924, pseudonym=1335436508876420885B60on02i738eC, 2.5.4.20=35b9389af41aa8e752420975f5eab46660117265562c7e063eb47cc54ede556c, postalCode=400092, st=Maharashtra, serialNumber=cbdc6c02f32689b677f498cc57cfd82408e070c6fbb7851965d612278eaaf225, cn=Jayesh Umaidmal Kala
Date: 2025.11.10 14:00:20 +05'30'

दिनांक : नवम्बर 10 , 2025

स्थान: नई दिल्ली

निदेशक मंडल के आदेश से

MANOJ MITTAL

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[मनोज मित्तल]

अध्यक्ष और प्रबंध निदेशक

Small Industries Development Bank of India
(Established under the Small Industries Development Bank of India Act, 1989)
Head Office: SIDBI Tower, 15, Ashok Marg, Lucknow-226 001

Standalone Financial Results for the Quarter and Half Year Ended September 30, 2025

(₹ in crore)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
	[Reviewed]	[Reviewed]	[Audited]	[Reviewed]	[Audited]	[Audited]
1. Interest earned (a)+(b)+(c)+(d)	**10,183**	**10,307**	**9,224**	**20,490**	**18,379**	**37,831**
(a) Interest/disc. on advances/ bills	8,768	9,061	7,973	17,829	15,994	33,042
(b) Income on investments	690	666	610	1,356	1,196	2,449
(c) Interest on balances with Reserve Bank of India and other inter bank funds	725	580	641	1,305	1,189	2,340
(d) Others	-	-	-	-	-	-
2. Other Income	159	127	175	286	308	680
3. Total Income (1+2)	**10,342**	**10,434**	**9,399**	**20,776**	**18,687**	**38,511**
4. Interest Expended	7,594	7,846	6,743	15,440	13,575	28,351
5. Operating Expenses (i)+(ii)	**360**	**320**	**365**	**680**	**643**	**1,430**
(i) Employees cost	197	220	213	417	390	773
(ii) Other operating expenses	163	100	152	263	253	657
6. Total Expenditure (4+5) excluding provisions and contingencies	**7,954**	**8,166**	**7,108**	**16,120**	**14,218**	**29,781**
7. Operating Profit before Provisions and Contingencies (3-6)	**2,388**	**2,268**	**2,291**	**4,656**	**4,469**	**8,730**
8. Provisions (other than tax) and Contingencies [Net of write back]	187	(21)	40	166	42	2,332
9. Exceptional Items	-	-	-	-		-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8+9)	**2,201**	**2,289**	**2,251**	**4,490**	**4,427**	**6,398**
11. Tax expense [Net of DTA/DTL]	509	547	562	1,056	1,103	1,587
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	**1,692**	**1,742**	**1,689**	**3,434**	**3,324**	**4,811**
13. Extraordinary items (net of tax expense)	-	-	-	-	-	-
14. Net Profit (+)/ Loss (–) for the period (12-13)	**1,692**	**1,742**	**1,689**	**3,434**	**3,324**	**4,811**
15. Paid-up equity share capital (Face Value ₹10 each)	569	569	569	569	569	569
16. Reserves excluding Revaluation Reserves	38,942	37,250	34,155	38,942	34,155	35,508
17. Analytical Ratios						
(i) Percentage of shares held by Government of India	20.85%	20.85%	20.85%	20.85%	20.85%	20.85%
(ii) Capital Adequacy Ratio (BASEL III)	18.51%	19.10%	19.49%	18.51%	19.49%	19.62%
(iii) Earnings Per Share (Basic & Diluted) (EPS)	29.77#	30.64#	29.71#	60.40#	58.47#	84.62
(iv) NPA Ratios						
a) Amount of Gross NPA	390	312	35	390	35	183
b) Amount of Net NPA	0.00	0.00	0.00	0.00	0.00	0.00
c)% of Gross NPA	0.08	0.07	0.01	0.08	0.01	0.04
d)% of Net NPA	0.00	0.00	0.00	0.00	0.00	0.00
(v) Return on Assets (after Tax) (annualised)	1.19%	1.23%	1.32%	1.20%	1.29%	0.89%
(vi) Net Worth	36,587	34,341	32,775	36,587	32,775	32,330

(vii) Outstanding Redeemable Preference Shares	-	-	-	-	-	-
(viii) Capital Redemption Reserve	-	-	-	-	-	-
(ix) Debenture Redemption Reserve	-	-	-	-	-	-
(x) Operating Margin	23.09%	21.74%	24.37%	22.41%	23.92%	22.67%
(xi) Net Profit Margin	16.36%	16.70%	17.97%	16.53%	17.79%	12.49%
(xii) Debt - Equity Ratio *	8.91	8.87	8.07	8.91	8.07	9.81
(xiii) Total Debts to Total Assets (%) *	55.87	53.80	50.52	55.87	50.52	55.83

Not annualised

*Debt denotes total Borrowings (excluding Deposits)

Statement of Assets and Liabilities:

Particulars	**As at 30.09.2025 [Reviewed]**	**As at 30.09.2024 [Audited]**	**As at 31.03.2025 [Audited]**
CAPITAL AND LIABILITIES			
Capital	569	569	569
Reserves, Surplus and Funds	39,266	34,468	35,839
Deposits	1,96,514	2,08,680	1,95,600
Borrowings	3,26,151	2,64,511	3,17,264
Other Liabilities and Provisions	21,223	15,342	18,967
Deferred Tax Liability	-	-	-
Total	**5,83,723**	**5,23,570**	**5,68,239**
ASSETS			
Cash and Bank Balances	30,015	19,967	17,672
Investments	49,993	42,897	46,938
Loans & Advances	4,96,777	4,55,564	4,96,282
Fixed Assets	281	284	280
Other Assets	6,657	4,858	7,067
Total	**5,83,723**	**5,23,570**	**5,68,239**

Statement of Cash flow:

(₹ crore)

	Particulars	**30.09.2025 Reviewed**	**30.09.2024 Audited**
1.	Cash Flow from Operating Activities		
	Net Profit before tax as per P & L Account	**4,490**	**4,427**
	Adjustments for :		
	Depreciation	10	9
	Provision for net depreciation in investments	-	-
	Provisions made (net of write back)	255	136
	Profit on sale of investments (net)	(113)	(95)
	Profit on sale of fixed assets	-	-
	Dividend Received on Investments	(3)	(37)
	Cash generated from operations	**4,639**	**4,440**
	(Prior to changes in operating Assets and Liabilities)		
	Adjustments for net changes in :		
	Current assets	410	1,474
	Current liabilities	2,308	1,243
	Bills of Exchange	(722)	566
	Loans & Advances	19	(50)
	Net Proceeds of Bonds and Debentures & other borrowings	8,887	(6,034)
	Deposits received	915	2,296
		11,817	**(505)**
	Payment of Tax	(1,055)	(933)
	Net Cash flow from operating Activities	**15,401**	**3,002**
2.	Cash Flow from Investing Activities		
	Net (Purchase)/Sale of fixed assets	(11)	(7)
	Net (Purchase)/sale/redemption of Investments	(11,351)	(6,476)
	Dividend Received on Investments	3	37
	Net cash used in Investing Activities	**(11,359)**	**(6,446)**

3.	Cash flow from Financing Activities		
	Proceeds from issuance of share capital & share premium	-	-
	Dividend on Equity Shares & tax on Dividend	(114)	-
	Net cash used in Financing Activities	**(114)**	-
4.	**Net increase/(decrease) in cash and cash equivalents**	**3,928**	**(3,444)**
5.	**Cash and Cash Equivalents at the beginning of the period**	**521**	**3,614**
6.	**Cash and Cash Equivalents at the end of the period**	**4,449**	**170**
7.	**Cash and cash equivalents at the end of the period includes**		
	Cash in Hand	0	0
	Current account balance with Bank	176	151
	Mutual Funds	0	0
	Deposits	4,273	19

Notes:

1) The Significant Accounting Policies followed in preparation of these financial results, in all material aspects, are consistent with those followed in preparation of the annual financial statements for the year ended March 31, 2025.
2) The above results have been approved by the Board of Directors at their meeting held on November 10, 2025.
3) The figures for the second quarter in each of the financial years are the balancing figures between audited/reviewed figures in respect of the half year end and the published year to date reviewed figures up to the end of first quarter of the respective financial year.
4) The financial results for the half year ended September 30, 2025 have been arrived at, after considering provisions for Non-performing assets, Standard Assets, depreciation on Fixed Assets, amortization of discount, Income on investments/ bond issue expenses and Investment Depreciation on the basis of prudential norms issued by Reserve Bank of India. Income Tax, Deferred tax and other usual and necessary provisions including employee benefits made on an estimated/ proportionate basis, wherever required and subject to adjustment at the year-end.
5) The Bank is making an additional provision on standard advances at rates higher than minimum stipulated under IRAC norms, as per the Board approved Accelerated Provisioning Policy. Accordingly, the Bank holds additional provision on standard advances (including restructured accounts) of ₹3,648.99 crore on September 30, 2025.
6) Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) are given below:

(₹in crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous March 31, 2025 (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year $	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end September 30, 2025
Personal Loans	---	---	---	---	---
Corporate persons	6.09	0.00	0.00	(1.39)	4.70
Of which MSMEs	6.09	0.00	0.00	(1.39)	4.70
Others	---	---	---	---	---
Total	**6.09**	**0.00**	**0.00**	**(1.39)**	**4.70**

$Represents net movement in balance outstanding.

7) Details of loans transferred / acquired during the half year ended September 30, 2025, under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

Transfer of Loans:

i. Details of non-performing assets (NPAs) transferred:

(₹ in crore)

Particulars	To ARCs	To permitted transferees	To other transferees
No. of accounts	1	-	-
Aggregate principal outstanding of loans transferred	5.44	-	-
Weighted average residual tenor of the loans transferred	NA	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	3.43	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

During the half year ended September 30, 2025, no investment made in Security Receipts (SRs). All the Security Receipts held are provided for and hence the net book value is nil. Excess provisions reversed to the profit and loss account on account of sale of stressed loans was nil.

ii. The Bank has not transferred any loans not in default / Special Mention Accounts (SMA).

Purchase of Loans:

iii. The Bank has not acquired any stressed loan.

iv. Details of loans not in default acquired during the half year ended September 30, 2025, through assignment are given below:

(₹in crore)

Particulars	2025-26(HY1)	2024-25 (FY)
Aggregate amount of loans acquired (₹ in crore)	551.54	1,157.11
Weighted average residual maturity (in months)	102.84	127.48
Weighted average holding period by the originator (in months)	9.16	10.43
Retention of beneficial economic interest by the originator	17.66%	20%
Tangible security coverage	198.27%	216.75%
Rating-wise distribution of rated loans	Not Applicable	Not Applicable

8) Income includes prior period income of ₹57 crore related to capital gain and deemed dividend on account of merger of an investee company, viz. Fincare Business Services Ltd., with AU Small Finance Bank and concomitant swap of shares.

9) Floating provision is not considered for computation of net NPAs.

10) Previous period's figures have been regrouped / reclassified wherever necessary to conform to current period classification.

11) As per RBI's letter dated May 15, 2019, implementation of IND-AS has been deferred for AIFIs until further notice.

12) In terms of RBI Circular no. RBI/2023-24/90 DOR.STR.REC.58/21.04.048/2023-24 dated December 19, 2023- Investments in Alternative Investment Funds (AIFs) and subsequent clarification vide circular no. RBI/2023-24/140 DOR.STR.REC.85/21.04.048/2023-24 dated March 27, 2024, Bank has reassessed the impact and continue to hold provision of ₹16 crore for the half year ended September 30, 2025.

13) In terms of RBI circular no. RBI/DoR/2023-24/105 DoR.FIN.REC.40/01.02.000/2023-24 dated September 21, 2023, AIFI's are required to disclose capital adequacy ratio and applicable Pillar 3 disclosures under BASEL III capital regulations from quarter ended June 30, 2024. Pillar 3 disclosures under BASEL III capital regulations are being made available on Bank's website i.e. https://www.sidbi.in/listing-disclosure. These disclosures have not been subjected to Limited Review by the Statutory Auditors.

14) The above results have been subjected to Limited Review by the Statutory Auditors.

Jayesh Umaidmal Kala

Digitally signed by Jayesh Umaidmal Kala
DN: c=IN, o=Personal, title=3924,
pseudonym=133543650887642088 5B60on02i738eC,
2.5.4.20=35b9389af41aa8e752420975f5eab46660117265562c7e063eb47cc54ede556c,
postalCode=400092, st=Maharashtra,
serialNumber=cbdc6c02f32689b677f498cc57cfd82408e070c6fbb7851965d61227 8eaaf225, cn=Jayesh Umaidmal Kala
Date: 2025.11.10 13:59:13 +05'30'

By order of the Board

MANOJ MITTAL

Digitally signed by MANOJ MITTAL
Date: 2025.11.10 13:37:27 +05'30'

Dated: November 10, 2025
Place: New Delhi

[Manoj Mittal]
Chairman and Managing Director

Disclosure pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements), 2015

a) Debt service coverage ratio, Interest service coverage ratio: SIDBI is a Public Financial Institution coming under the regulations of Reserve Bank of India and hence the requirements of disclosure of Debt Service Coverage Ratio and Interest Service Coverage Ratio are not applicable.

b) Current ratio, Long Term Debt to Working Capital, Bad Debt to Account receivable ratio, Current Liability ratio, Debtors Turnover, Inventory Turnover,; Since SIDBI is a Financial Institution, these ratios are not applicable.

c) Capital redemption in reserve / Debenture redemption reserve: SIDBI is a Statutory Corporation and not a company registered under Companies Act. Hence, maintenance of Debenture Redemption Reserve is not applicable.

d) Outstanding redeemable preference shares: Since SIDBI has not issued any preference shares, this clause is not applicable.

e) All other ratios are available in publications.

Rajendra Agrawal

(General Manager)

November 10, 2025

Ref: SIDBI/TRMV/16102025/OUT/59542 October 16, 2025

To,
नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड
National Stock Exchange of India Limited
बीकेसी, **बांद्रा (पूर्व)** /BKC, Bandra (East)
मुंबई/ Mumbai-51

विनियम सं॰ 52 (7) और 52 (7A) के तहत सूचना/
Disclosure under Regulation no. 52 (7) & 52 (7A).

महोदया /महोदय,
Madam/ Sir

सेबी (एलओडीआर) विनियम, 2015 के विनियम सं॰ **52** (**7**) और **52** (**7A**), के तहत 30 सितंबर 2025 को समाप्त तिमाही के लिए आवश्यक अनुलग्नक संलग्न है।

Pursuant to regulation nos. 52(7) and (7A) of SEBI (LODR), Regulations, 2015, required details are annexed as on September 30, 2025.

कृपया उपरोक्त प्रकटीकरण को अभिलिखित करें ।
Please take the above disclosure on your record.

कृते भारतीय लघु उधोग विकास बैंक
For Small Industries Development Bank of India

MUNNI KUMARI YALANGI
Digitally signed by MUNNI KUMARI YALANGI
Date: 2025.10.17 10:47:32 +05'30'

(यालंगी मुन्नीकुमारी/ Yalangi Munni Kumari)
मुख्य वित्तीय अधिकारी / Chief Financial Officer

बैंक हिन्दी में पत्राचार का स्वागत करता है ।
भारतीय लघु उद्योग विकास बैंक
एमएसएमई विकास केन्द्र, सी - ११, जी ब्लॉक, बान्द्रा कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051. दूरभाष: +91 22 6753 1100, फैक्स: +91 22 6755 1377
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA
MSME Development Centre, C-11, G-Block, Bandra-Kurla Complex, Bandra (E), Mumbai 400 051. Tel.: +91 22 6753 1100, Fax: +91 22 6755 1377
Toll Free No.: 1800 22 6753
www.sidbi.in | www.sidbistartupmitra.in | www.udyamimitra.in
@sidbiofficial SIDBIOfficial

Annexure-I

i. **Statement of utilization of issue proceed.**

Name of Issuer	ISIN	Mode of Fund Raising (Public Issue / Private Placement)	Type of Instrument	Date of Raising Funds	Amount Raised (₹ Cr.)	Funds Utilized (₹ Cr.)	Any Deviation (Yes / No)	If 8 is Yes Specify the purpose	Remarks, if any
1	2.	3.	4.	5.	6.	7.	8.	9.	10.
SIDBI	INE556F08KZ3	Private Placement	NCD	25-Jul-25	5925.50	5925.50	No	NA	NIL

ii. **Statement of deviation/ variation in use of issue proceeds:** Nil / Zero

<table>
<tr><td>Name of Listed Entity</td><td colspan="2">भारतीय लघु उद्योग विकास बैंक / Small Industries Development Bank of India</td></tr>
<tr><td>Mode of Fund Raising</td><td colspan="2">निजी नियोजन / Private Placement</td></tr>
<tr><td>Type of Instrument</td><td colspan="2">प्रतिदेय, कर-योग्य, गैर-परिवर्तनीय, गैर-प्राथमिकता क्षेत्र वाले अप्रतिभूत बांड / Redeemable, Taxable, Non-Convertible, Non-priority Sector, Unsecured Bond</td></tr>
<tr><td rowspan="2">Date of Raising Funds</td><td>Issue / Allotment Date</td><td>Issue size / In Rs Cr.</td></tr>
<tr><td>25-Jul-2025</td><td>5,925.50</td></tr>
<tr><td>Amount Raised</td><td colspan="2">Rs.5,925.50 Cr</td></tr>
<tr><td>Report filed for Quarter Ended</td><td colspan="2">30-September-2025</td></tr>
<tr><td>Is there a Deviation / Variation in use of Funds Raised?</td><td colspan="2">लागू नहीं /NA</td></tr>
<tr><td>Whether any approval is required to vary the objects of the issue stated in the Prospectus/ Offer Document?</td><td colspan="2" rowspan="6">लागू नहीं /NA</td></tr>
<tr><td>If yes, details of the approval so required?</td></tr>
<tr><td>Date of approval</td></tr>
<tr><td>Explanation for the Deviation / Variation</td></tr>
<tr><td>Comments of the Audit Committee after Review</td></tr>
<tr><td>Comments of the Auditors, if any</td></tr>
<tr><td colspan="3">Objects for which funds have been raised and where there has been a deviation / variation, in the following table:</td></tr>
</table>

Original Object	Modified Object if any	Original Allocation in ₹ Cr	Modified allocation, if any	Funds Utilized in ₹ Cr	Amount of Deviation for the Quarter according to applicable object (in ₹ Crore and in %)	Remarks, if any
एम.एस.एम.ई. को वित्तीय सहायता प्रदान करने के लिए या समय-समय पर संशोधित सिडबी अधिनियम, 1989 में निर्धारित किसी अन्य उद्देश्य के लिए दीर्घकालिक संसाधन जुटाना। To mobilize Long Term resources for providing Financial Assistance to MSMEs or for any other purpose as laid down in the SIDBI Act, 1989, as amended from time to time.	लागू नहीं /NA					

यह सूचित किया जाता है कि गैर-परिवर्तनीय डिबेंचर (एनसीडी) के मुद्दे से आय के उपयोग में कोई यथेष्ठ विपथन नहीं है और इसका उपयोग प्रस्ताव दस्तावेज़ / सूचना ज्ञापन (ओं) में उल्लिखित उद्देश्यों के लिए किया गया है।

This is to inform that there is no material deviation in the use of the proceeds from the issue of Non-Convertible Debentures (NCDs) and the same have been utilized for the objects stated in the General Information Document and Key Information Document.

Ref: SIDBI/TRMV/16102025/OUT/59543 October 16, 2025

To,
नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड
National Stock Exchange of India Limited
बीकेसी, **बांद्रा (पूर्व)** /BKC, Bandra (East)
मुंबई/ Mumbai-51

सीएफओ प्रमाण पत्र-सीपी आय के उपयोग और लिस्टिंग शर्तों के अनुपालन से संबंधित
CFO certificate for utilization of CP Proceeds and compliance with listing conditions

महोदया /महोदय,
Madam/ Sir

यह प्रमाणित किया जाता है कि 30 सितंबर 2025 को समाप्त तिमाही के लिए बैंक ने, सीपी की आय का उपयोग संबंधित प्रकटीकरण दस्तावेजों में उल्लिखित उद्देश्यों के लिए किया; और सेबी के मास्टर सर्कुलर दिनांक 22 मई, 2024 के अध्याय XVII में निर्दिष्ट सूचीबद्धता शर्तों का पालन किया गया।

This is to certify that for the quarter ended September 30, 2025, the Bank has utilized the proceeds of CPs for the purposes as stated in the respective disclosure documents; and adhered to the listing conditions as specified in Chapter XVII of SEBI Master Circular dated May 22, 2024.

कृपया उपरोक्त प्रकटीकरण को अभिलिखित करें ।
Please take the above disclosure on your record.

कृते भारतीय लघु उधोग विकास बैंक
For Small Industries Development Bank of India

MUNNI KUMARI YALANGI
Digitally signed by MUNNI KUMARI YALANGI
Date: 2025.10.17 10:45:13 +05'30'

(यालंगी मुन्नीकुमारी/ Yalangi Munni Kumari)
मुख्य वित्तीय अधिकारी / Chief Financial Officer

Annexure-I

<u>Outstanding CP as on September 30, 2025</u>

आईएसआईएन / ISIN	निर्गम /आवंटन तिथि Issue / Allotment Date	परिपक्वता तिथि Maturity Date	निर्गम आकार (करोड़ रु में) Issue size (Rs Crore)
INE556F14LG9	15-07-2025	03-03-2026	3500
INE556F14LH7	25-07-2025	24-10-2025	6000
INE556F14LI5	03-09-2025	03-10-2025	2800
INE556F14LJ3	09-09-2025	09-12-2025	8000
INE556F14LK1	12-09-2025	12-12-2025	1975
INE556F14LL9	15-09-2025	15-12-2025	3500
TOTAL			**18575**

Related party transactions

Add Delete

Sr No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken. In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments				Details of the loans, inter-corporate deposits, advances or investments					Notes
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary						Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Details of other indebtedness	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (endusage)	
1	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	SIDBI VENTURE CAPITAL LIMITED	AADCS3380F	SUBSIDIARY	Any other transaction	OFFICE RENT, DIRECTOR SITTING FEES, TEA, COFFEE, ETC	3.88	APPROVED	1.68	0.17	0.30										Total expenditure is 1.68 crore during HYE sep 30, 2025
2	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	SIDBI TRUSTEE COMPANY LTD	AADCS3379Q	SUBSIDIARY	Any other transaction	DIRECTOR SITTING FEES, ETC	0.07	APPROVED	0.02	0.00	0.00										Total expenditure during HYE sep 30, 2025
3	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	MICRO UNITS DEVELOPMENT AND REFINANCE AGENCY LIMITED	AAJCM6526F	WHOLLY OWNED SUBSIDIARY	Remuneration		7.67	APPROVAL NOT APPLICABLE UNDER REG 23(5)(B) OF SEBI LODR 2015	3.38	0.00	0.41										
4	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	MICRO UNITS DEVELOPMENT AND REFINANCE AGENCY LIMITED	AAJCM6526F	WHOLLY OWNED SUBSIDIARY	Any other transaction	RENT OFFICE QUARTER AND PREMISES	1.68	APPROVAL NOT APPLICABLE UNDER REG 23(5)(B) OF SEBI LODR 2015	0.76	0.00	0.12										
5	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	MICRO UNITS DEVELOPMENT AND REFINANCE AGENCY LIMITED	AAJCM6526F	WHOLLY OWNED SUBSIDIARY	Loan			APPROVAL NOT APPLICABLE UNDER REG 23(5)(B) OF SEBI LODR 2015	685.18	2487.00	1801.82	Loan		0.00%	3 YEARS	Loan	8.05%	3 YEARS	Secured	On-Lending for its principal business activities only	Secured by Hypothecation of Book Debt
6	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	MICRO UNITS DEVELOPMENT AND REFINANCE AGENCY LIMITED	AAJCM6526F	WHOLLY OWNED SUBSIDIARY	Interest received			APPROVAL NOT APPLICABLE UNDER REG 23(5)(B) OF SEBI LODR 2015	90.02	3.76	8.34										
7	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	NATIONAL CREDIT GUARANTEE TRUSTEE COMPANY LIMITED	AAECN6457F	COMMON DIRECTOR	Any other transaction	RENT, SALARY, OFFICE EXPENSES, ETC	2.02	APPROVED	0.00	0.03	0.00										Shri Manoj Muttathil Ayyapan Director on the Board of NCGTC.(Recovery of excess amount paid to official deputed by SIDBI to NCGTC)
8	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	CREDIT GUARANTEE FUND TRUST FOR MICRO AND SMALL ENTERPRISES	AAATC2613D	COMMON DIRECTOR/ ASSOCIATE / SETTLORS	Any other transaction	RENT, SALARY, OFFICE EXPENSES, ETC	6.41	APPROVED	1.98	0.35	0.43										
9	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	CREDIT GUARANTEE FUND TRUST FOR MICRO AND SMALL ENTERPRISES	AAATC2613D	COMMON DIRECTOR	Any other transaction	Fixed Deposit Investment	14184.00	APPROVED	160.00	6595.00	6755.00										
10	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	RECEIVABLE EXCHANGE OF INDIA LIMITED	AAHCR6707P	JOINT VENTURE / ASSOCIATE	Any other transaction	PLATFORM CHARGES , CERSAI CHARGES, ETC	4.50	APPROVED	2.04	0.85	0.85										
11	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	FOUNDATION FOR MSME CLUSTERS	AAATF1966A	RELATED TO DIRECTOR	Any other transaction	FOR CLUSTER INTERVENTION PROGRAMME (IN KIND CONTRIBUTION)	1.18	APPROVED	0.00	0.00	0.00										Shri Mukesh Gulati CEO, FMC is brother in law of Shri Jitendra Kalra. No prior approval [as these transactions were not envisaged at the time of prior approval obtained from AC}. Post facto ratification obtained.(In kind contribution)
12	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	BANK OF INDIA	AAACB0472C	COMMON DIRECTOR	Loan			POSTFACTO RATIFICATION OBTAINED	5000.00	0.00	0.00					Loan	6.40%	2 YEARS	Secured	REFINANCE OPERATIONS	Refinance can be given up to Maximum upto Exposure Limit (EL) of SIDBI. (common Director Shri MANOJ MUTTATHIL AYYAPAN). No prior approval [as these transactions were not envisaged at the time of prior approval obtained from AC. Post facto ratification obtained.
13	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	ONLINE PSB LOANS LIMITED	AAGCC0002R	COMMON DIRECTOR	Purchase of goods or services		2.50	APPROVED	0.79	0.00	0.00										Common Director of other Banks in OPL. 1:Maximum Monthly Payout of ₹5lakh with applicable tax or 0.20% of the average annual outstandings portfolio during the year w.e.f july 01,2023 2:Payment towards Micro service provided by OPL as per TSP Arrangement dated 27th March, 2024 as per the approval by SIDBI for the raised invoice 3:New Development and support Maintenance Cost towards prayaas-JAK TL as per 27th EEC meeting held on Feb 22, 2024 with approved hours of 3686 hours in 4 phases 4:Payment towards approved change Request/Emergency Request as per approved EEC meeting held on August 21,2025 5:Payment towards Udyam Assist Platform
14	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	NABVENTRES FUND I	AADTN1370K	Director on AMC of VC fund	Investment			POSTFACTO RATIFICATION OBTAINED	0.15	93.20	93.20					Investment	0.00%	NA	Unsecured	VC FUND	Contribution out of fund of fund operations(Fund of Funds for Start Ups) No prior approval [as these transactions were not envisaged at the time of prior approval obtained from AC. Post facto ratification obtained. 0.15 crore is the capital gain.
15	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	IAN FUND I	AABTI3495C	Director / Partner on AMC of VC fund	Investment			POSTFACTO RATIFICATION OBTAINED	11.14	63.92	63.45					Investment	0.00%	NA	Unsecured	VC FUND	Contribution out of fund of fund operations(Fund of Funds for Start Ups) No prior approval [as these transactions were not envisaged at the time of prior approval obtained from AC. Post facto ratification obtained. The transaction comprised Disbursement: Rs. 1.22 crore, Redemption amount: Rs. 1.69 crore, Capital gain: Rs. 8.23 crore.
16	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	BANK OF INDIA	AAACB0472C	COMMON DIRECTOR	Investment			POSTFACTO RATIFICATION OBTAINED	600.00	0.00	0.00					Inter-corporate deposit	6.36%	365 DAYS	Unsecured	SECURITY FOR THE LOAN	Refinance can be given up to Maximum upto Exposure Limit (EL) of SIDBI. (common Director Shri MANOJ MUTTATHIL AYYAPAN). No prior approval [as these transactions were not envisaged at the time of prior approval obtained from AC. Post facto ratification obtained. There are 4 FDs (Rs. 60cr @6.25%, Rs. 180 cr @ 6.4%, Rs. 240 cr @6.4%, Rs. 120 cr@6.4% [First 3 FDs of teunure 365 days each & 4th FD for 364 days] .
17	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	BANK OF INDIA	AAACB0472C	COMMON DIRECTOR	Loan			APPROVED	20092.04	39005.07	40913.03					Loan	5.92%	36 MONTHS	Secured	REFINANCE OPERATIONS	Refinance can be given up to Maximum upto Exposure Limit (EL) of SIDBI. (common Director Shri MANOJ MUTTATHIL AYYAPAN). No prior approval [as these transactions were not envisaged at the time of prior approval obtained from AC. Post facto ratification obtained. Includes exposure under treasury and banking operations. Includes loans of Rs. 4000 cr (@6.6%, 12 months), Rs. 2000 cr (@5%, 32 months), Rs. 2020 cr(@6.77%, 12 months), Rs. 1480 cr (@6.73%, 12 months) and Rs. 1500 cr(@4.5% , 36 months). 5.92% is the arithmetic average of rates.
18	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	MANOJ MITTAL	ABMPM4675N	CHAIRMAN AND MANAGING DIRECTOR	Remuneration			NOT APPLICABLE	0.22	0.00	0.00										
19	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	SUDATTA MANDAL	AALPM7389P	DEPUTY MANAGING DIRECTOR	Remuneration			NOT APPLICABLE	0.26	0.00	0.00										
20	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	PRAKASH KUMAR	AKYPK9905A	DEPUTY MANAGING DIRECTOR	Remuneration			NOT APPLICABLE	0.28	0.00	0.00										
21	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	RECEIVABLE EXCHANGE OF INDIA LIMITED	AAHCR6707P	JOINT VENTURE / ASSOCIATE	Any other transaction	FIXED DEPOSIT		POSTFACTO RATIFICATION OBTAINED	6.45	43.81	50.26					Inter-corporate deposit	7.15%	1127 DAYS	Unsecured	FIXED DEPOSIT	No prior approval [as these transactions were not envisaged at the time of prior approval obtained from AC}. Post facto ratification obtained.
22	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABCS3480N	IAN ALPHA TRUST	AACTI0653F	Director on AMC of VC fund	Investment			POSTFACTO RATIFICATION OBTAINED	5.96	0.00	18.19					Investment	0.00%	NA	Unsecured	VC FUND	Contribution out of fund of fund operations(Fund of Funds for Start Ups) No prior approval [as these transactions were not envisaged at the time of prior approval obtained from AC. Post facto ratification obtained. The transaction comprised Drawdown: Rs. 5.9 crore,Capital gain: Rs. 0.06 crore.
Total value of transaction during the reporting period										26662.35												