

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

**1. Issuer details:**

**1.1 Details of the issuer:**

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

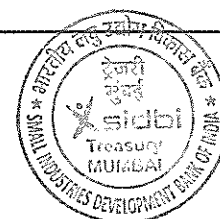
**1.2 Details of the Directors (As on January 30, 2024):**

Sl. No.	Name of the Director, Designation and DIN	Age / Date of Birth	Address	Director since (Date of appointment on SIDBI Board)	List of other directorships
1	Shri Sivasubramanian Ramann Chairman & Managing Director/Ex	57 years / 25 February 1966	Small Industries Development Bank of India SWAVALAMBAN BHAVAN, Avenue 3, Lane 2, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051	19/04/2021	1 SIDBI Venture Capital Ltd. 2 SIDBI Trustee Company Ltd. 3 Micro Units Development & Refinance Agency Ltd 4 Credit Guarantee Fund Trust for Micro and Small Enterprises



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	Executive Director DIN 07685657				5 Receivables Exchange of India Ltd. 6 Open Network for Digital Commerce 7 National Credit Guarantee Trustee Company Ltd. 8 Entrepreneurship Development Institute of India (EDII) 9 SIDBI Swavalamban Foundation 10 RXIL Financial Technologies Services Ltd
2	Shri Sudatta Mandal  Dy. Managing Director (Whole Time Director)/Executive Director  DIN 00942070	55 years / 20 April 1968	Small Industries Development Bank of India SWAVALAMBAN BHAVAN, Avenue 3, Lane 2, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051	03/05/2021	1 Micro Units Development & Refinance Agency Limited 2 Receivables Exchange of India Ltd. 3 SIDBI Swavalamban Foundation 4 RXIL Global IFSC Limited 5 RXIL Financial Technologies Services Ltd
3	Dr Rajneesh Government Nominee Director/Non-Executive/Independent Director  Additional Secretary &	49 years/ 23 November 1973	Ministry of Micro, Small and Medium Enterprises, Nirman Bhawan, Maulana Azad Road, New Delhi - 110 108	22/02/2023	-

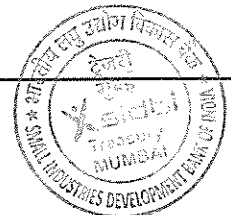


	Development Commissioner (MSME)  DIN : 07781942				
4	Shri Anindya Sunder Paul;  Nominee Director – SBI / Non Executive/Independent Director  DIN: NA	55 Years/ 14/07/1968	5th Floor, SMEBU Department State Bank of India State Bank Bhavan, Nariman Point, Mumbai- 400 021	03/08/2023	-
5	Shri Krishna Singh Nagnyal  Nominee Director – LIC  (Directors nominated by three largest Shareholders)  / Non Executive/Independent Director	61 years / 1 Feb 1962	House no. 6, Officer's Colony, Ramadi Aan Singh, P O – Fatehpur, Near Gandhi Ashram, Kaladungi Road, Haldwani, Uttarakhand – 263 139	29/10/2021	-

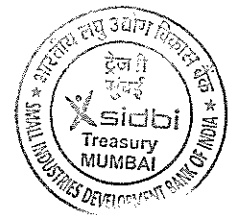


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	DIN 06857451				
6	Shri Shri Manikumar S  Nominee Director – NABARD  (Directors nominated by three largest Shareholders) / Non Executive Director	54 years 30/03/1970	NABARD Head Office, Secretary's Department, 8th Floor, B Wing, Plot C -24, G Block, Bandra Kurla Complex, Bandra (East) Mumbai – 400 051	01/01/2024	NABSAMRUDDHI FINANCE LIMITED
7	Shri G. Gopalakrishna  Non Executive/Independent Director  (Director Co-opted by the Board of SIDBI) DIN 06407040	67 years / 11 Mar 1956	A2103, Lady Ratan Tower Danik Shivner Marg, Gandhinagar, Worli, Mumbai 400 018	11/08/2018	1 ICICI Home Finance Co. Ltd. 2 Risk and Compliance Professionals Association (Not for profit company) 3 Axis Mutual Fund (Trustee company) 4 Krazybee Services Private Ltd 5 ICICI Prudential Pension Funds Management Company Limited
8	Smt. Nupur Garg	49 years / 09 Aug 1974	Villa 72, The Palm Springs, DLF Phase V, Golf Course Road,	04/02/2019	1. Avyana Business Ventures Private Limited



	Non Executive / Independent Director  (Director Co-opted by the Board of SIDBI)  DIN 03414074		Sector 54, Gurugram – 122 002		<p>2. Winpe Development Forum (Not for profit company)</p> <p>3. Growx Startups LLP (Individual Partner)</p> <p>4. InnoVen Triple Blue Capital Advsiors LLP (Shareholder).</p> <p>5. InnoVen Triple Blue Capital Services LLP (Shareholder).</p> <p>6. Kerala Infrastructure Fund Management Limited</p> <p>7. Triumvirate Management Services Private Limited</p> <p>8. Kids Clinic India Limited</p> <p>9. Edelweiss Real Estate Managers Limited</p>
9	Shri Amit Tandon  Non Executive/Independent Director  (Director Co-opted by the Board of SIDBI)  DIN 01602336	63 years / 25 Oct 1960	Founder and Managing Director of Institutional Investor Advisory Services India Ltd, DGP House, Ground Floor, 88-C, Old Prabhadevi Road, Mumbai - 400 025	08/08/2021	<p>1 Institutional Investor Advisory Services India Limited</p> <p>2 IIAS Research Foundation</p> <p>3 Foundation For Audit Quality</p> <p>4 Narain Family Trust</p>

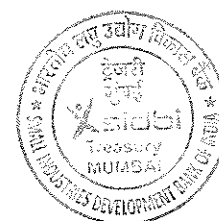


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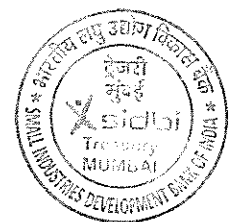
10	Shri Bhushan Kumar Sinha, Government Nominee Director  / Non Executive / Independent Director  Joint Secretary  DIN 08135512	59 Years/ 20/07/1964	Department of Financial Services, Ministry of Finance, Jeevandeep Building, 3 <sup>rd</sup> Floor, Parliament Street, New Delhi- 110001	06/01/2023	1. Bank of India 2. IIFCL 3. National Bank for Financing Infrastructure and Development
11	Shri Prakash Kumar  Dy. Managing Director (Whole Time Director)  DIN 06758416	55 years / 28 Sept 1968	Small Industries Development Bank of India  SWAVALAMBAN BHAVAN, Avenue 3, Lane 2, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051	07/11/2024	-

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

Sr .No.	Name, Designation and DIN	Date of Appointment / Resignation	Date of Cessation (in case of resignation)	Remarks (viz. Reasons for Change etc.)
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1	Shri Bhushan Kumar Sinha, (Joint Secretary,) Government Nominee Director / Non Executive /Independent Director DIN: 08135512	06/01/2023	NA	Nominated: Government of India, vide its notification dated January 6, 2023, nominated Shri Bhushan Kumar Sinha as a Director in the Board of SIDBI
2	Shri K. Sampath Kumar, Nominee Director – SBI / Non Executive /Independent Director DIN : 09706264	20/07/2022	03/08/2023	Cessation: Consequent upon SBI nominating Shri Anindya Sunder Paul on the Board in place of Shri K. Sampath Kumar, he ceased to be a member of the Board..
3	Dr. Rajneesh, (AS&DC, M/o MSME) Government Nominee Director/ Non Executive /Independent Director DIN : 07781942	22/02/2023	NA	Nominated: Government of India, vide its notification dated February 22, 2023, nominated Dr Rajneesh (AS&DC, M/o MSME), in place of Shri Shailesh Kumar Singh as a Director.
4	Shri Monomoy Mukherjee, Nominee Director – NABARD  (Directors nominated by three largest Shareholders) / Non Executive /Independent Director DIN: NA	29/12/2021	NA	Nominated: NABARD vide its letter dated December 29, 2021, has nominated Shri Monomoy Mukherjee as its nominee Director on the Board of SIDBI in place of Shri L. R. Ramachandran
5	Shri Krishna Singh Nagnyal,	29/10/2021	NA	Nominated: LIC of India, vide its communication dated October 29, 2021, nominated



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	<p>Nominee Director - LIC</p> <p>(Directors nominated by three largest Shareholders)</p> <p>/ Non Executive /Independent Director</p> <p>DIN - 06857451</p>			<p>Shri Krishna Singh Nagnyal on the Board w.e.f October 29, 2021 in place of Shri V. Sathya Kumar.</p>
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6	<p>Shri Amit Tandon, Non Executive /Independent Director</p> <p>(Director Co-opted by the Board of SIDBI)</p> <p>DIN : 01602336</p>	08/08/2021	NA	<p>Co-opted: The Board at its 211th meeting held on August 7, 2021 co-opted Shri Amit Tandon as a Director for a period of three years from August 8, 2021.</p>
7	<p>Shri Sudatta Mandal, Dy. Managing Director/Executive Director (Whole Time Director)</p> <p>DIN - 00942070</p>	03/05/2021	NA	<p>Appointed: Government of India, vide its notification dated April 23, 2021, appointed Shri Sudatta Mandal as Deputy Managing Director.</p>
8	<p>Shri Sivasubramanian Ramann, Chairman &amp; Managing Director/Executive Director (Whole Time Director)</p> <p>DIN - 07685657</p>	19/04/2021	NA	<p>Appointed: Government of India, vide its notification dated April 7, 2021, appointed Shri Sivasubramanian Ramann as Chairman and Managing Director.</p>
9	<p>Shri V. Satya Venkata Rao, Dy. Managing Director/Executive Director</p>	05/06/2020	04/06/2023	<p>Cessation: Term of appointment of Shri V. Satya Venkata Rao expired on 04/06/2023.</p>





	(Whole Time Director) DIN - 00334394			
10	Smt. Nupur Garg, Non Executive/Independent Director  (Director Co-opted by the Board of SIDBI) DIN - 03414074	04/02/2019	NA	Co-opted: The Board at its 200th meeting held on February 04, 2019 co-opted Smt. Nupur Garg as a Director for a period of 3 years from the date of approval. Further, the Board at its 213th meeting held on February 2, 2022 has co-opted her for a further period of three years.
11	Shri G. Gopalakrishna, Non Executive /Independent Director  (Director Co-opted by the Board of SIDBI)  DIN - 06407040	11/08/2018	NA	Co-opted: The Board at its 197th meeting held on August 11, 2018 co-opted Shri G. Gopalakrishna as a Director for a period of 3 years from the date of approval.  Further, the Board at its 211th meeting held on August 7, 2021 has co-opted him for a further period of three years.
12	Shri Ashish Gupta, Non Executive / Independent Director  (Director Co-opted by the Board of SIDBI)  DIN - 02715220	11/08/2018	NA	Co-opted: The Board at its 197th meeting held on August 11, 2018 co-opted Shri Ashish Gupta as a Director for a period of 3 years from the date of approval.  Further, the Board at its 211th meeting held on August 7, 2021 has co-opted him for a further period of three years.
13.	Shri Anindya Sunder Paul Nominee Director – SBI  (Directors nominated by three largest Shareholders)	03/08/2023	NA	Nominated: State Bank of India, vide its communication dated August 03, 2023, nominated Shri Anindya Sunder Paul on the Board with immediate effect in



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	/ Non Executive / Independent Director DIN- NA			place of Shri K. Sampath Kumar
15	Shri Manikumar S Director – NABARD  (Directors nominated by three largest Shareholders) / Non Executive /Independent Director DIN: NA	01/01/2024	NA	Nominated: NABARD vide its letter dated October 12, 2023 has nominated Shri Manikumar S as its nominee Director on the Board of SIDBI in place of Shri Monomoy Mukherjee.
<b>Director Ceased as on January 30, 2024</b>				
1	Shri Ashish Gupta	11/08/2018	21/03/2023	Shri Ashish Gupta has resigned from the Board of SIDBI vide his mail dated March 22, 2023.
2	Shri Lalit Kumar Chandel	01/04/2022	05/01/2023	Consequent upon Government of India nominating Shri Bhushan Kumar Sinha on the Board in place of Shri Lalit Kumar Chandel, he ceased to be a member of the Board.
3	Shri B. Sankar	29/06/2021	19/07/2022	Consequent upon SBI nominating Shri K. Sampath Kumar on the Board in place of Shri B. Sankar, he ceased to be a member of the Board.
4	Shri Devendra Kumar Singh	05/06/2020	19/06/2022	Consequent upon Government of India nominating Shri Shailesh Kumar Singh on the Board in place of Shri Devendra Kumar Singh, he ceased to be a member of the Board.
5	Shri Pankaj Jain	01/01/2016	31/03/2022	Consequent upon Government of India nominating Shri Lalit Kumar Chandel on the Board in



				place of Shri Pankaj Jain, he ceased to be a member of the Board.
6	Shri L.R. Ramachandran	23/6/2020	28/12/2021	Consequent upon NABARD nominating Shri Monomoy Mukherjee on the Board in place of Shri L.R. Ramachandran, he ceased to be a member of the Board.
7	Shri V. Sathya Kumar	16/07/2019	28/10/2021	Consequent upon LIC nominating Shri Krishna Singh Nagnyal on the Board in place of Shri Sathya Kumar, he ceased to be a member of the Board.
8	Shri G K Kansal	29/6/2018	28/06/2021	Consequent upon SBI nominating Shri B. Sankar on the Board in place of Shri Kansal, he ceased to be a member of the Board.
9	Shri Manoj Mittal	22/01/2016	21/01/2021	Completed tenure of DMD as per Gol notification dated January 22, 2016.
10	Shri Mohammad Mustafa	28/08/2017	27/08/2020	Completed tenure of CMD as per Gol notification dated August 4, 2017.
11	Shri S.K. Bansal	28/02/2019	22/06/2020	Consequent upon NABARD nominating Shri L. R. Ramachandran on the Board in place of Shri S.K. Bansal, he ceased to be a member of the Board.
12	Shri Ram Mohan Mishra	01/01/2018	04/06/2020	Consequent upon Government of India nominating Shri Devendra Kumar Singh on the Board in place of Shri Ram Mohan Mishra, he ceased to be a member of the Board.
13	Shri Shailesh Kumar Singh	20/06/2022	22/02/2023	Consequent upon Government of India, vide its notification dated February 22, 2023, nominated Dr Rajneesh (AS&DC, M/o MSME), in place of Shri Shailesh



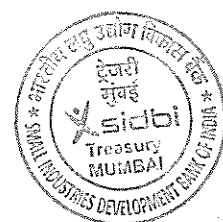
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				Kumar Singh, he ceased to be a member of the Board.
14	Shri Bhushan Kumar Sinha	06/01/2023	04/06/2023	Consequent upon expiry of the term of Shri Bhushan Kumar Sinha , he ceased to be a member of the Board w.e.f. June 04, 2023
15	Shri V. Satya Venkata Rao	05/06/2020	04/06/2023	Completed tenure of DMD as per Gol notification dated May 28, 2020.
16	Shri K. Sampath Kumar	20/07/2022	03/08/2023	Consequent upon SBI nominating Shri Anindya Sundar Paul on the Board in place of Shri K. Sampath Kumar, he ceased to be a member of the Board.
17	Shri Monomoy Mukherjee	29/12/2021	31/12/2023	Consequent upon NABARD nominating Shri Manikumar S on the Board in place of Shri Monomoy Mukherjee, he ceased to be a member of the Board.

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

Sl. No.	Name of the Shareholder	No of shares held	% of Holding
1	Government of India	11,85,41,169	20.85%
2	State Bank of India	8,90,00,000	15.65%
3	Life Insurance Corporation of India	7,57,98,889	13.33%
4	National Bank for Agriculture & Rural Development	5,31,92,203	9.36%
5	Punjab National Bank	3,39,00,000	5.96%
6	Bank of Baroda	2,88,59,610	5.08%
7	National Housing Bank	2,60,00,000	4.57%
8	Canara Bank	2,56,59,610	4.51%
9	Union Bank of India	2,06,00,000	3.62%
10	Bank of India	1,51,00,000	2.66%

1.5 Details of the Statutory Auditor:



Name and Address	Date of Appointment	Remarks
M/s J Kala & Associates 504 Rainbow Chambers Near Kandivali Telephone Exchange S V Road Kandiwali (W) Mumbai – 400 05567 Contact No: 022- 28625129	October 2023	Appointed as SA for FY 2024

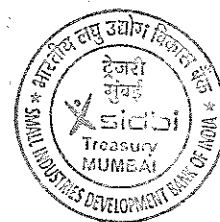
1.6 Details of the change in statutory auditors in last three financial years including any change in the current year:

Name and Address	Date of Appointment/ resignation	Date of cessation (in case of resignation)	Remarks (viz. reasons for change etc.)
M/s. Borkar & Majumdar, Chartered Accountants  21/168, Anand Nagar Om CHS, Anand Nagar Lane, Vakola, Santa Cruz East, Mumbai 400 055	October 2020	-	Appointment of SA for FY 2018 to FY 2020. Tenor is completed.

1.7 List of top securities holders (As on September 30, 2023):

A. Unsecured Bonds

Sl. No.	Name of the Holder	Category	Amount (in ₹Crore)	Holding of debt Securities as a percentage of total debt securities outstanding of the issuer
1	NPS TRUST	CGV	8366.60	21.25%
2	ICICI Mutual Fund	MF	5352.00	13.59%
3	Aditya Birla Mutual Fund	MF	4262.50	10.83%



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4	HDFC Mutual Fund	MF	4175.50	10.61%
5	EPFO	NIA	3230.10	8.20%
6	STATE BANK OF INDIA	NB	2990.00	7.59%
7	SBI Mutual Fund	MF	2875.00	7.30%
8	Kotak Mahindra Mutual Fund	MF	2810.00	7.14%
9	Edelweiss Mutual Fund	MF	2785.00	7.07%
10	Axis Mutual Fund	MF	2524.10	6.41%

**B. Certificate of Deposit**

Sl. No.	Name of the Holder	Category	Amount (in ₹Crore)	Holding of debt Securities as a percentage of total debt securities outstanding of the issuer
1	HDFC Mutual Fund	MF	4,425.00	20.72%
2	Aditya Birla Mutual Fund	MF	2,825.00	13.23%
3	Kotak Mahindra Mutual Fund	MF	2,800.00	13.11%
4	ICICI Mutual Fund	MF	2,625.00	12.29%
5	SBI Mutual Fund	MF	1,885.00	8.83%
6	STATE BANK OF INDIA	NB	1,675.00	7.84%
7	Tata Mutual Fund	MF	1,525.00	7.14%
8	Bandhan Mutual Fund	MF	1,445.00	6.77%
9	Axis Mutual Fund	MF	1,125.00	5.27%
10	UTI Mutual Fund	MF	1,025.00	4.80%

**1.8 List of top 10 CP holders (As on September 30, 2023):**

Sl. No.	Name of the Holder	Category	Amount (in ₹Crore)	Holding of debt Securities as a percentage of total debt securities outstanding of the issuer
1	Aditya Birla Mutual Fund	MF	6005.00	16.05%
2	HDFC Mutual Fund	MF	5575.00	14.90%



3	ICICI Mutual Fund	MF	5400.00	14.44%
4	SBI Mutual Fund	MF	3850.00	10.29%
5	Kotak Mahindra Mutual Fund	MF	3825.00	10.23%
6	UTI Mutual Fund	MF	3050.00	8.15%
7	Tata Mutual Fund	MF	2875.00	7.69%
8	Nippon India Mutual Fund	MF	2575.00	6.88%
9	Axis Mutual Fund	MF	2575.00	6.88%
10	BANDHAN BANKING & PSU DEBT FUND	MF	1675.00	4.48%

## 2. Material Information:

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

NIL

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

NIL

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

None

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

3.1 Details of Debt Securities and CPs:

CPs : Appendix I

CDs : Appendix II

Bonds : Appendix III

3.2 Details of secured/ unsecured loan facilities/ bank fund-based facilities/ rest of the borrowing, if any, including hybrid debt like foreign currency convertible bonds (FCCB), optionally convertible debentures / preference



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shares from banks or financial institutions or financial creditors, as on last quarter end:

Details of Secured Loan facilities (As on September 30, 2023)

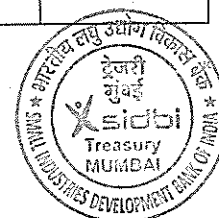
₹ Crore

Lender's name/ Name of the Bank	Nature of facility/ instrument	Amount sanctioned	Principal Amount outstanding	Repayment date / schedule	Security, if applicable	Credit rating, if applicable	Asset classification
Punjab National Bank	Loan against Deposit with Overdraft Facility	55.00	7.40	On Demand	Against Long Term Foreign Currency Deposit placed with the Bank	NA	Standard

Details of Unsecured Loan facilities (as on September 30, 2023)

₹ Crore

Lender's name/ Name of the Bank	Nature of facility/ instrument	Amount sanctioned	Principal Amount outstanding	Repayment date / schedule	Security, if applicable	Credit rating, if applicable	Asset classification
PNB	WCDL	16300	16300	On Demand	NA	NA	Standard
SBI	WCDL/STL	21000	21000	On Demand	NA	NA	Standard
IDBI Bank Ltd	Day Light Limit	1000	0.00	On Demand	NA	NA	Standard
Axis Bank Ltd	Day Light Limit	2900	0.00	On Demand	NA	NA	Standard
Union Bank	WCDL	13000	11500	On Demand	NA	NA	Standard





Central Bank of India	WCDL	4925	4925	On Demand	NA	NA	Standard
Canara Bank	STL	13000	13000	On Demand	NA	NA	Standard
Indian Overseas Bank	STL	3270	3270	On Demand	NA	NA	Standard
Bank of Baroda	STL	11000	9045	On Demand	NA	NA	Standard
Karnataka Bank Ltd.	STL	1000	1000	On Demand	NA	NA	Standard
South Indian Bank	STL	1000	1000	On Demand	NA	NA	Standard
Bank of India	WCTL	4000	4000	On Demand	NA	NA	Standard

Details of the rest of the borrowings (if any including hybrid debt like FCCB, Optionally Convertible Debentures / Preference Shares) as on September 30, 2023:

Type of Instrument	Amount Outstanding (In ₹ Crore)
Fixed Deposit	11463.38
Deposit from Banks	168429.54
Borrowing from GOI	471.60
Borrowing Outside India	3629.73

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

NIL

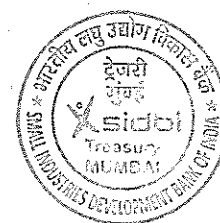


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4. Issue Information:

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

Instrument	Commercial Paper					
Date of Contract	February 06, 2024 (Tuesday)					
CP (Maturity Value)	₹1000 Crore + Green Shoe ₹6000 Crore					
Due Date	February 07, 2024 (Wednesday)					
Maturity Date	May 06, 2024 (Monday)					
Price	98.1265					
Disc. Rate	7.83% p.a.					
Issue Reference	CP-27/2023-24					
Issuer DP ID	IN300450					
Issuer Client ID	10822174					
Issuer DP Name	IDBI Bank Ltd.					
ISIN Code	INE556F14JY6					
Credit Rating	CARE A1+ Issued By: CARE Ratings Ltd.					
	IND A1+ Issued By: India Ratings (Fitch Group)					
Date of Rating	25-January-2024 (CARE)					
	10-January-2024 (India Ratings)					
Validity	1 year					
For Amount	₹1,16,000 Crore [CARE]					
	₹88600 Crore [IND]					
Conditions (if any)	Nil					
Issuing and Paying Agent	IDBI Bank Ltd., 224-A, Mittal Court, A Wing, 2nd Floor, Nariman Point, Mumbai - 400021					
Value Date	February 07, 2024 (Wednesday)					
Funds	A/c No. 004103000008495 Beneficiary – Small Industries Development Bank of India Payable at Mumbai IFSC code - IBKL0000004					
Counter party with Scheme details						
S. No.	Name of the Scheme	Amount (₹ Crore)	Settlement Amount (in Rupees)	DP ID	DP Name	Client ID



1	STATE BANK OF INDIA	600	5,88,75,90,000	IN303786	SBI-SG GLOBAL SECURITIES SERVICES PVT LTD	10000023
2	ICICI PRUDENTIAL LIQUID FUND	500	4,90,63,25,000	IN300126	HDFC BANK	11218417
3	Mirae Asset Liquid Fund	100	98,12,65,000	IN300167	Deutsche Bank	10127732
4	ICICI PRUDENTIAL LIQUID FUND	250	2,45,31,62,500	IN300126	HDFC BANK	11218417
5	SBI Mutual Fund - SBI Liquid Fund	1000	9,81,26,50,000	IN303786	SBI-SGGSS PL	10001058
6	NIPPON LIFE INDIA TRUSTEE LTD-A/C NIPPON INDIA LIQUID FUND	750	7,35,94,87,500	IN300167	DEUTSCHE BANK	10112751
7	Invesco India Liquid Fund	150	1,47,18,97,500	IN300167	DEUTSCHE BANK	10026914
8	MAHINDRA MANULIFE LIQUID FUND	25	24,53,16,250	IN300167	Deutsche Bank	10137050
9	Kotak Mahindra Trustee Company Ltd A/C Kotak Liquid Fund	500	4,90,63,25,000	IN300167	Deutsche Bank A.G.	10030176
10	SUNDARAM LIQUID FUND	50	49,06,32,500	IN300126	HDFC BANK LTD	11249242
11	ICICI PRUDENTIAL LIQUID FUND	100	98,12,65,000	IN300126	HDFC BANK	11218417

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



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

Board Resolution / meeting Minutes Enclosed

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

- 4.3 End-use of funds.

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

- 4.4 Credit Support / Enhancement (if any):

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

Not Applicable

5. Financial Information:

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

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

Audited Financial results for year ended March 31, 2023 attached.

Links to Last Three FY results and Auditors Reports:

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



## a. Standalone audited financial statements

(₹ in crore)

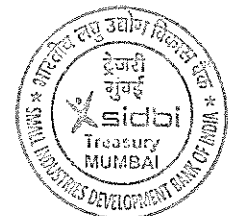
A. Standalone Balance Sheet	31-Mar-23	31-Mar-22	31-Mar-21
<b>CAPITAL AND LIABILITIES</b>			
Capital	568.54	568.54	531.92
Reserves, Surplus and Funds	27,240.70	24,014.53	20,756.29
Deposits	1,65,036.15	1,40,878.43	1,24,412.12
Borrowings	2,00,657.92	75,712.44	39,090.19
Other Liabilities and Provisions	8,879.42	6,204.01	7,531.92
Deferred Tax Liability	0.00	0.75	0.00
Total	4,02,382.73	2,47,378.70	1,92,322.44
<b>ASSETS</b>			
Cash and Bank Balances	12,108.82	17,918.31	13,807.96
Investments	29,088.66	23,951.56	19,153.47
Loans & Advances	3,56,439.07	2,02,251.78	1,56,232.80
Fixed Assets	296.39	293.12	277.32
Other Assets	4,449.79	2,963.92	2,850.90
Total	4,02,382.73	2,47,378.70	1,92,322.44
Contingent Liabilities	4,513.44	5,337.90	5,950.61
<b>B. Standalone Profit &amp; Loss Account</b>			
<b>INCOME</b>			
Interest and Discount	17,953.54	8,714.12	10,221.36
Other Income	531.28	425.06	944.27
Total	18,484.82	9,139.18	11,165.63



DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

<b>EXPENDITURE</b>			
Interest & Financial charges	12,405.66	5,701.63	6,542.88
Operating Expenses	823.54	697.72	560.00
Provisions & Contingencies	858.14	351.81	915.24
Total	14,087.34	6,751.16	8,018.12
Profit before Tax	4,397.48	2,388.02	3,147.51
Provision for Income Tax	1,239.92	411.58	768.66
Deferred Tax Adjustment [(Asset) / Liability]	(186.01)	(18.65)	(19.43)
Profit after Tax	3,343.57	1,957.79	2,398.28
Profit brought forward	40.00	53.97	96.18
Total Profit / (Loss)	3,383.57	2,011.76	2,494.45

<b>Appropriations</b>			
Transfer to General Reserve	3,111.89	1800.41	2250.00
Transfer to Special Reserve u/s 36(1)(viii) of The Income Tax Act, 1961	80.00	70.00	80.00
Others			
a)Transfer to Investment Fluctuation Reserve	0.00	10.97	0.00
Transfer to Staff Welfare Fund	11.11	10.56	4.10
Dividend on Shares	113.71	79.81	106.38
Tax on Dividend	0.00	0.00	0.00
Surplus in Profit & Loss account carried forward	66.86	40.00	53.97
Total	3,383.57	2011.76	2494.45



C. Standalone Cash Flow Statement	31-Mar-23	31-Mar-22	31-Mar-21
<b>1. Cash Flow from Operating Activities</b>			
Net Profit before tax as per P & L Account	4,397.48	2388.02	3,147.51
Adjustments for:			
Depreciation	26.23	36.19	24.04
Provision for net depreciation in investments	26.05	5.53	15.62
Provisions made (net of write back)	919.41	398.32	969.17
Profit on sale of investments (net)	(44.63)	(70.44)	(125.89)
Profit on sale of fixed assets	(1.34)	(0.14)	(0.08)
Dividend Received on Investments	(32.37)	(47.78)	(453.98)
Cash generated from operations	5,290.84	2709.70	3,576.40
(Prior to changes in operating Assets and Liabilities)			
Adjustments for net changes in :			
Current assets	(1,279.60)	(38.08)	1,085.76
Current liabilities	1,638.88	(1731.75)	(694.90)
Bills of Exchange	(517.69)	(13.45)	139.26
Loans & Advances	(1,53,608.86)	(45994)	9,334.65
Net Proceeds of Bonds and Debentures & other borrowings	1,24,945.48	36,622.25	(16,613.19)
Deposits received	24,157.72	16,466.31	18,440.47
	(4,665.05)	5,311.26	15,268.45
Payment of Tax	(1,260.92)	(504.42)	(457.94)
Net Cash flow from operating Activities	(634.14)	7,516.54	14,810.51
<b>2. Cash flow from Investing Activities</b>			



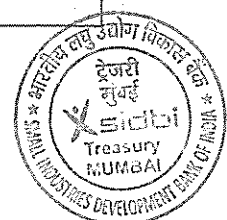
## DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

Net (Purchase)/Sale of fixed assets	(28.17)	(51.85)	(14.57)
Net (Purchase)/sale/redemption of Investments	841.52	(14,232.31)	(15,433.88)
Dividend Received on Investments	32.37	47.78	453.98
Net cash used in Investing Activities	845.73	(14,236.37)	(14,994.47)
<b>3. Cash flow from Financing Activities</b>			
Dividend on Equity Shares & tax on Dividend	0.00	(106.38)	0.00
Proceeds from issuance of share capital & share premium	(79.82)	1422.80	0.00
Net cash used in Financing Activities	(79.82)	1316.42	0.00
<b>4. Net increase/(decrease) in cash and cash equivalents</b>	<b>131.77</b>	<b>(5403.42)</b>	<b>(183.96)</b>
<b>5. Cash and Cash Equivalents at the beginning of the period</b>	<b>2,506.43</b>	<b>7909.84</b>	<b>8,093.81</b>
<b>6. Cash and Cash Equivalents at the end of the period</b>	<b>2,638.20</b>	<b>2,506.43</b>	<b>7,909.84</b>

**B. Consolidated audited financial statements**

(₹ in crore)

<b>A. Consolidated Balance Sheet</b>	<b>31-Mar-23</b>	<b>31-Mar-22</b>	<b>31-Mar-21</b>
Capital	568.54	568.54	531.92
Reserves, Surplus and Funds	28,876.87	25,062.79	21,599.74
Deposits	1,99,945.60	1,70,704.30	1,44,364.77
Borrowings	2,00,657.92	75,712.44	39,090.19
Other Liabilities and Provisions	9,203.25	6,831.68	8,104.71
Deferred Tax Liability	0.00	0.00	0.00
<b>Total</b>	<b>4,39,252.18</b>	<b>2,78,879.74</b>	<b>2,13,691.33</b>
Cash and Bank Balances	28,603.91	30,771.86	23,076.75



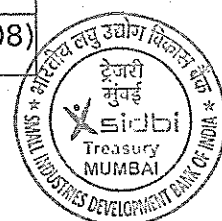


Investments	27,413.44	22,243.62	17,451.75
Loans & Advances	3,77,995.54	2,22,290.63	1,69,859.34
Fixed Assets	297.51	293.91	278.12
Other Assets	4,941.78	3,279.72	3,025.37
Total	4,39,252.18	2,78,879.74	2,13,691.33
Contingent Liabilities	4,513.44	5,337.90	5,950.61
B. Consolidated Profit & Loss Account			
Interest and Discount	19,482.45	9,715.64	11,214.31
Other Income	518.98	417.42	929.58
Total	20,001.43	10,133.06	12,143.89
Interest & Financial charges	13,156.49	6,363.02	7,190.89
Operating Expenses	841.67	711.78	571.34
Provisions & Contingencies	854.07	378.96	943.00
Total	14,852.23	7,453.75	8,705.23
Profit before Tax	5,149.20	2,679.31	3,438.66
Provision for Income Tax	1,424.28	499.84	782.67
Deferred Tax Adjustment [(Asset) / Liability]	(172.74)	11.68	33.55
Share of earning/(loss) in associates	(33.81)	5.81	14.90
Profit after Tax	3,931.47	2,161.98	2,607.55
Profit brought forward	444.99	301.46	183.56



## DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

Total Profit / (Loss)	4,376.46	2,463.44	2,791.11
Transfer to General Reserve	3,111.89	1,800.54	2,250.12
Transfer to Special reserve u/s 36(1)(viii) of The Income Tax Act, 1961	80.00	70.00	80.00
Transfer to Statutory reserve u/s 45-IC of RBI Act, 1934	115.15	46.56	49.04
Others			
a) Transfer to Investment Fluctuation Reserve	0.00	10.96	0.00
Transfer to Staff Welfare Fund	11.11	10.55	4.10
Development Fund	0.00	0.00	0.00
Dividend on Shares	113.71	79.82	106.38
Tax on Dividend	0.00	0.00	0.00
Surplus in Profit & Loss account carried forward	944.60	444.99	301.46
Total	4,376.46	2,463.44	2,791.11
C. Consolidated Cash Flow Statement	31-Mar-23	31-Mar-22	31-Mar-21
1. Cash Flow from Operating Activities			
Net Profit before tax as per Consolidated P & L Account	5,149.20	2,679.31	3438.66
Depreciation	26.67	36.44	24.09
Provision for net depreciation investments	24.54	5.53	15.62
Provisions made (net of write back)	916.74	425.63	996.54
Profit on sale of investments (net)	(827.33)	(561.93)	(626.12)
Profit on sale of fixed assets	(1.34)	(0.14)	(0.08)



Dividend/Interest Received on Investments	(8.00)	(19.47)	(428.84)
Cash generated from operations	5,280.48	2,565.37	3,419.88
Current assets	(1,493.03)	(169.74)	1,078.69
Current liabilities	6,491.98	8,168.99	2,382.88
Bills of Exchange	(517.69)	(13.45)	139.26
Loans & Advances	(1,55,199.51)	(52,406.31)	4,797.62
Net Proceeds of Bonds and Debentures & other borrowings	1,24,945.48	36,623.05	(16,613.19)
Deposits received	20,230.07	14,600.56	15,362.01
Payment of Tax	(1,418.16)	(595.88)	(483.84)
Net Cash Flow from Operating Activities	(1,680.38)	8,772.60	10,083.28
Net (Purchase)/Sale of fixed assets	(28.94)	(52.09)	(14.84)
Net (Purchase)/ sale/redemption of Investments	1,623.33	(13,741.19)	(14,757.93)
Dividend/ Interest Received on Investments	5.74	47.78	453.98
Net cash used in Investing Activities	1,600.13	(13,745.50)	(14,318.79)
Dividend on Equity Shares & tax on Dividend	(79.82)	(134.70)	(25.14)
Proceeds from issuance of share capital & share premium	0.00	1422.80	0.00
Net cash used in Financing Activities	(79.82)	1288.10	(25.14)
4. Net increase / (decrease) in cash and cash equivalents	(160.07)	(3684.80)	(4260.64)
5. Cash and Cash Equivalents at the beginning of the period	4,365.30	8,050.10	12,310.74



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6. Cash and Cash Equivalents at the end of the period	4,205.23	4,365.30	8,050.10
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*Borkar & Muzumdar*  
Chartered Accountants

Independent Auditor's report on the quarterly and annual standalone Financial Results of Small Industries Development Bank of India (SIDBI) pursuant to the Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To,

The Board of Directors

Small Industries Development Bank of India

Opinion

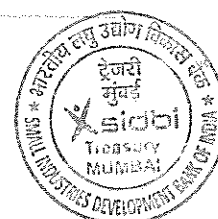
1. We have audited the accompanying standalone Financial Results of Small Industries Development Bank of India ("the Bank") for the quarter and year ended 31<sup>st</sup> March 2023 ('standalone Financial Results') attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").
2. In our opinion and to the best of our information and according to the explanations given to us, these standalone Financial Results:
  - i. are presented in accordance with the requirements of Regulation 52 read with Regulation 63(2) of the Listing Regulations in this regard; and
  - ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Accounting Standards, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India of the net profit and other financial information for the quarter and year ended 31<sup>st</sup> March 2023.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ("the ICAI"). Our



Tel : 66899999 • Fax : 66899990 • Email : contact@bnmca.com • Website : www.bnmca.com  
21/168, Anand Nagar Om C.H.S., Anand Nagar Lane, Off Nehru Road, Vakola, Santacruz (E), Mumbai - 400 055  
Branches : Ahmedabad • Bangalore • Bhopal • Bhubaneswar • Bilaspur • Delhi • Goa • Jabalpur • Mira Road • Nagpur • Patna • Pune • Raipur



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responsibilities under those Standards are further described in the 'Auditor's Responsibilities for the Audit of the Standalone Financial Results' section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the standalone Financial Results, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

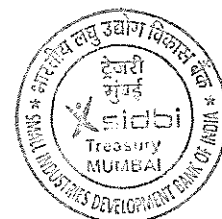
### Management responsibilities for the standalone financial results.

4. These standalone Financial Results have been prepared on the basis of the audited standalone annual financial statements. The Bank's Management is responsible for the preparation of these standalone Financial Results that give a true and fair view of the net profit and other financial information in accordance with the Small Industries Development Bank of India General Regulations, 2000, and recognition and measurement principles laid down in the Accounting Standards notified by the Institute of Chartered Accountants of India, the RBI Guidelines and other accounting principles generally accepted in India and in compliance with the Listing Regulations. This responsibility also includes maintenance of adequate accounting records for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone Financial Results that give a true and fair view and are free from material misstatement, whether due to fraud or error.
5. In preparing the standalone Financial Results, the Management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.
6. Bank's Management is also responsible for overseeing the Bank's financial reporting process.



**Auditor's Responsibilities for the Audit of the standalone Financial Results**

7. Our objectives are to obtain reasonable assurance about whether the standalone Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone Financial Results.
8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
- Identify and assess the risks of material misstatement of the standalone Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
  - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
  - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Management.
  - Conclude on the appropriateness of the Management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If

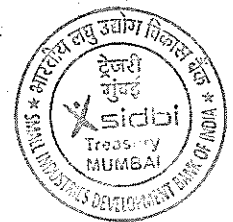


we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure, and content of the standalone Financial Results, including the disclosures, and whether the standalone Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.
9. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
  10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### Other Matters

11. These standalone Financial Results incorporate the relevant returns of 26 branches visited/audited by us including Head Office which covers 96.30% of Advances, 99.30% of deposits and 100% of Borrowings as on 31<sup>st</sup> March 2023 and 95.09% of Interest income on advances, 99.19% of interest expense on deposits and 100% of interest expense on borrowings for the year ended 31<sup>st</sup> March 2023. These branches have been selected in consultation with the Bank's management. In conduct of our audit, we have relied upon various information and returns received from remaining branches of the Bank not visited by us and generated through centralized data base at Head Office.
12. The standalone Financial Results includes the results for the quarter ended 31<sup>st</sup> March 2023, being the derived balancing figures between the standalone audited



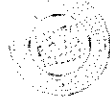


figures in respect of the full financial year ended 31st March 2023 and the published standalone unaudited year to date figures upto the nine months ended 31st December 2022, of the current financial year which have only been reviewed and not subjected to audit by us

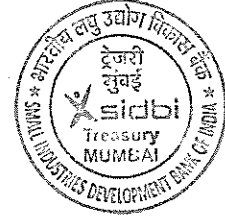
Our opinion on the standalone financial results is not modified in respect of above matters.

For Borkar & Muzumdar  
Chartered Accountants  
Firm's Registration No. 101569W

*Darshit Doshi*



Darshit Doshi  
Partner  
Membership No. 133755  
UDIN: 23133755BGQTYK2661



Place: Mumbai  
Date: 12<sup>th</sup> May 2023

- 5.2 Latest audited financials should not be older than six-month from the date of application for listing.

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

Audited financials of SIDBI for the March 31, 2023 is attached.

6. **Asset Liability Management (ALM) Disclosures:**

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

Not Applicable

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

Not Applicable



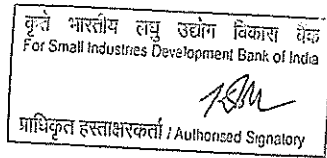
Board resolution for Borrowing



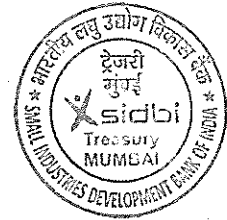
CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE 218<sup>th</sup> MEETING OF THE BOARD OF DIRECTORS OF SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA AT ITS MEETING HELD ON FRIDAY, MAY 12, 2023 AT 10.00 AM. AT MUMBAI

[Resource Plan for Financial Year 2024]

“RESOLVED that the Resource Plan for FY 2024, as contained in the Memorandum SIDBI B.No.9/2023-24 dated May 4, 2023, for raising a sum of ₹3,41,000 crore (excluding short term resources raised and repaid during the year) through various instruments, including private placement of unsecured bonds, be and is hereby approved.



कुते भारतीय लघु उद्योग विकास बैंक  
For Small Industries Development Bank of India  
शु कुमार साह/Vishnu Kumar Sah  
मो सचिव/Company Secretary



एक हिन्दी में पत्राचार का स्वागत करता है।

भारतीय लघु उद्योग विकास बैंक

स्वतंत्र भवन, एडवेंचर - 3, लेन - 2, सी-11, गी ब्लॉक, पंडा कुला कॉम्प्लेक्स, पंडा (पूर्व), मुंबई - 400 051. दूरभाष: +91 22 67531100 | फैक्स: +91 22 67221528

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

Swavelamban Bhavan, Avenue 3, Lane 2, C-11, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. Tel: +91 22 6753 1100 | Fax: +91 22 6722 1528

Toll Free No.: 1800 22 6753 | हेल्प लाईन: 1800 22 6753

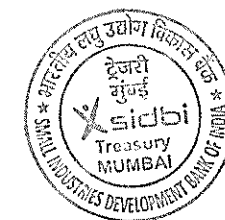
www.sidbi.in | www.udyamimitra.in

sidbiofficial SIDBIOfficial sidbiofficial SIDBI(Small Industries Development Bank of India) SIDBI Official

Appendix I

Outstanding Commercial Paper (As on January 30, 2024)

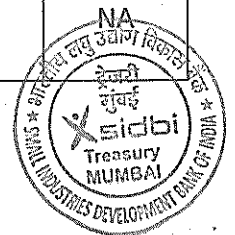
Series	ISIN	Tenor / Period of Maturity	Coupon	Amount Issued (In Rs Crore)	Date of Allotment	Redemptio n Date / Schedule	Credit Rating	Secured / Unsecure d	Securit y	Other Details Viz. Details of IPA, Details of CRA
CP- 29/FY2023	INE556F14J B4	350 days	7.75%	2000	31-Mar- 2023	15-Mar- 2024	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.
CP-13/FY24	INE556F14J L3	211 Days	7.24%	3775	19-July- 2023	15-Feb-24	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.
CP-22/FY24	INE556F14J T6	142 Days	7.30%	900	09-Oct- 2023	28-Feb- 2024	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.
CP-23/FY24	INE556F14J U4	90 Days	7.33%	5725	27-Oct- 2023	25-Jan-24	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.



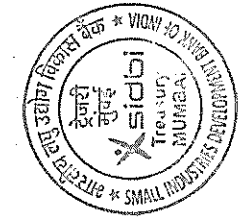
## Appendix II

## Outstanding Certificate of Deposit (As on January 30, 2024)

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount Issued (In Rs Crore)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security	Other Details Viz. Details of IPA, Details of CRA
CD-7/ FY2023	INE556F16AC6	440 Days	7.6582%	1600	01-Dec-22	14-Feb-24	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-10/ FY2023	INE556F16AF9	365 Days	7.72%	2400	31-Jan-23	31-Jan-24	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-11/ FY2023	INE556F16AG7	366 Days	7.88%	2035	14-Mar-23	14-Mar-24	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-12/ FY2023	INE556F16AH5	366 Days	7.72%	2700	27-Mar-23	27-Mar-24	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-01/ FY2024	INE556F16AI3	366 Days	7.50%	2750	27-Apr-23	27-Apr-24	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-02/ FY2024	INE556F16AJ1	366 Days	7.34%	2275	29-May-2023	29-May-2024	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-03/ FY2024	INE556F16AK9	366 Days	7.40%	5500	06-Jun-2023	06-Jun-2024	CARE AAA / CARE A1+	Unsecured	NA	NA

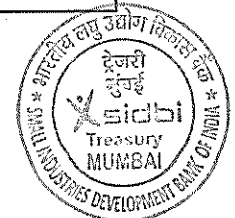


CD-04/FY2024	INE556F16AL7	366 Days	7.45%	2850	21-Jun-23	21-Jun-24	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-05/FY2024	INE556F16AM5	366 Days	7.90%	3425	11-Dec-23	11-Dec-24	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-06/FY2024	INE556F16AN3	366 Days	7.89%	3125	18-Dec-23	18-Dec-24	CARE AAA / CARE A1+	Unsecured	NA	NA

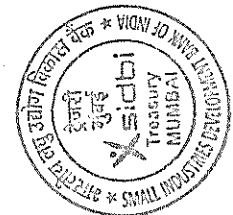


Outstanding Unsecured Bonds (As on January 30, 2024)

Sl. No.	ISIN	Tenor / Period of Maturity	Coupon	Amount Issued (In Rs Crore)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Securitized	Other Details Viz. Details of IPA, Details of CRA
1	INE556F08JS0	3 Years	5.24	1900	26-Mar-21	26-Mar-24	CARE AAA	Unsecured	NA	CARE
2	INE556F08JT8	3 Years	4.97%	550	17-Jun-21	17-Jun-24	CARE AAA	Unsecured	NA	CARE
3	INE556F08JU6	3 Years	5.59%	2500	21-Feb-22	21-Feb-25	CARE AAA	Unsecured	NA	CARE
4	INE556F08JV4	3 Years & 1 Day	5.57%	2500	02-Mar-22	03-Mar-25	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA,
5	INE556F08JW2	3 Years & 1 Day	5.40%	1525	16-Mar-22	17-Mar-25	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, Put/Call at 2 Years
6	INE556F08JX0	3 Years	5.70%	1625	28-Mar-22	28-Mar-25	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA,



7	INE556F08JY8	3 years and 2 days	7.15%	2500	29-May-22	02-June-25	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, No put/call
8	INE556F08JZ5	3 years and 3 days	7.15%	3000	18-Jul-22	21-Jul-25	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
9	INE556F08KA6	3 years and 3 days	7.25%	3905	28-Jul-22	31-Jul-25	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
10	INE556F08KB4	3 years 6 month and 10	7.11%	4000	17-Aug-22	27-Feb-26	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
11	INE556F08KC2	3 years 6 month and 1 days	7.23%	4000	08-Sep-22	09-Mar-26	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
12	INE556F08KD0	3 years and 13 days	7.75%	4000	14-Oct-2022	27-Oct-2025	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
13	INE556F08KE8	3 years and 10 days	7.47%	4000	15-Nov-2022	25-Nov-2025	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call





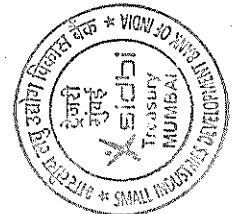
14	INE556F16AC6	3 years 41 days	7.54%	5000	02-Dec-2022	12-Jan-2026	CARE & ICRA AAA	Unsecur ed	NA	CARE & ICRA, no put/call
15	INE556F08KG3	3 years 23 days	7.59%	5000	18-Jan-2023	10-Feb-2026	CARE & ICRA AAA	Unsecur ed	NA	CARE & ICRA, no put/call
16	INE556F08KH1	3 years 3 month s and 9 days	7.43%	5000	22 May 2023	31 August 2026	CARE & ICRA AAA	Unsecur ed	NA	CARE & ICRA, no put/call
17	INE556F08KI9	3 years 2 month s and 26	7.44%	6000	09 June- 2023	September 04, 2026	CARE & ICRA AAA	Unsecur ed	NA	CARE & ICRA, no put/call
18	INE556F08KJ7	3 years 2 month s and 24	7.55%	3000	28 June- 2023	September 22, 2026	CARE & ICRA AAA	Unsecur ed	NA	CARE & ICRA, no put/call
19	INE556F08KK5	3 Years and 6 Months	7.79%	3022.2 9	19 October, 2023	April 19, 2027	CARE & ICRA AAA	Unsecur ed	NA	CARE & ICRA, no put/call



20	INE556F08KL3	5 Years	7.83%	4887	22 November , 2023	November 24, 2028	CARE & ICRA AAA	Unsecur ed	NA	CARE & ICRA, no put/call
21	INE556F08KM1	3 Years 4 Months and 22 days	7.79%	4013	22 December , 2023	May 14, 2027	CARE & ICRA AAA	Unsecur ed	NA	CARE & ICRA, no put/call
22	INE556F08KN9	3 Years 4 Months and 22 days	7.75%	4255	January 19, 2024	June 10, 2027	CARE & ICRA AAA	Unsecur ed	NA	CARE & ICRA, no put/call

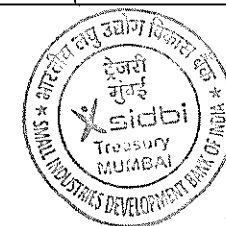
Appendix IVCommercial Papers Issued in Last 15 Months

Series	ISIN	Tenor (Days)	Coupo n	Amou nt Issue d (In Rs Crore)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecur ed	Securit y	Other Details Viz. Details of IPA, Details of CRA
CP- 03/FY20 23	INE556F14ID 2	182 Days	4.65%	3500	02-May- 2022	31-Oct-2022	CARE A1+ & IND A1+	Unsecur ed	NA	IDBI Bank Ltd.
CP- 04/FY20 23	INE556F14IE 0	278 Days	6.12%	2550	25-May- 2022	27-Feb-2023	CARE A1+ & IND A1+	Unsecur ed	NA	IDBI Bank Ltd.

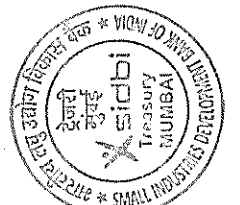


## DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

CP-05/FY2023	INE556F14IF7	84 Days	5.83%	4000	29-July-2022	21-Oct-2022	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-06/FY2023	INE556F14IG5	214 Days	6.20%	2575	08-Aug-2022	10-Mar-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-07/FY2023	INE556F14IH3	78 Days	5.77%	3500	23-Aug-2022	09-Nov-2022	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-08/FY2023	INE556F14II1	202 Days	6.35%	4000	30-Aug-2022	30-Mar-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-09/FY2023	INE556F14IK7	86 Days	5.92%	4000	05-Sep-2022	30-Nov-2022	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-10/FY2023	INE556F14IJ9	88 Days	5.92%	3750	05-Sep-2022	02-Dec-2022	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-11/FY2023	INE556F14IL5	91 Days	6.05%	4000	19-Sep-2022	19-Dec-2022	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-12/FY2023	INE556F14IM3	87 Days	6.40%	3350	07-Oct-2022	02-Jan-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-13/FY2023	INE556F14IO9	91 Days	6.95%	3450	10-Nov-2022	09-Jan-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-14/FY2023	INE556F14IN1	82 days	6.93%	2450	11-Nov-2022	31-Jan-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-15/FY2023	INE556F14IP6	84 days	6.98%	4100	01-Jan-2023	03-Apr-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-16/FY2023	INE556F14IQ4	136 days	7.47	1750	27-Jan-2023	12-Jun-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.

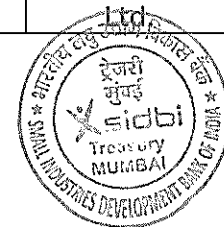


CP-17/FY2023	INE556F14IR2	91 days	7.24	3650	14-Feb-2023	16-May-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-18/FY2023	INE556F14IS0	91 days	7.24%	1250	15-Feb-2023	17-May-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-19/FY2023	INE556F14IT8	91 days	7.24%	2500	20-Feb-2023	22-May-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-20/FY2023	INE556F14IU6	91 days	7.40%	2700	24-Feb-2023	26-May-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-21/FY2023	INE556F14IV4	91 days	7.40%	2350	28-Feb-2023	30-May-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-22/FY2023	INE556F14IW2	91 days	7.68%	3700	09-Mar-2023	08-Jun-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-23/FY2023	INE556F14IQ4	91 days	7.68%	3525	13-Mar-2023	12-Jun-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-24/FY2023	INE556F14IX0	91 days	7.65%	1450	15-Mar-2023	14-Jun-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-25/FY2023	INE556F14IX0	89 days	7.65%	1000	17-Mar-2023	14-Jun-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-26/FY2023	INE556F14IY8	91 days	7.54%	5500	17-Mar-2023	16-Jun-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-27/FY2023	INE556F14IZ5	91 days	7.45%	2750	23-Mar-2023	22-Jun-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-28/FY2023	INE556F14JA6	180 days	7.58%	1200	24-Mar-2023	20-Sep-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.



## DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

CP-29/FY2023	INE556F14JB4	350 days	7.75%	2000	31-Mar-2023	15-Mar-2024	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-01/FY2024	INE556F14JC2	91 days	7.05%	3600	27-Apr-2023	27-Jul-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-02/FY2024	INE556F14JC2	90 days	7.05%	1000	28-Apr-2023	27-Jul-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-03/FY2024	INE556F14JA6	132 days	7.28%	1175	11-May-2023	20-Sep-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-04/FY2024	INE556F14JD0	90 days	7.28%	4600	16-May-2023	14-Aug-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-05/FY2024	INE556F14JE8	91 days	7.20%	4500	24-May-2023	23-Aug-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-06/FY2024	INE556F14JF5	180 days	7.28%	4000	24-May-2023	20-Nov-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-07/FY2024	INE556F14JG3	91 days	6.94%	5600	06-Jun-2023	05-Sept-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-08/FY2024	INE556F14JH1	91 Days	6.94%	5500	09-Jun-2023	08-Sept-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-09/FY2024	INE556F14JJ7	180 Days	7.25	2600	21-Jun-23	18-Dec-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-10/FY24	INE556F14JI9	91 Days	6.95%	5500	16-Jun-2023	15-Sep-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-11/FY24	INE556F14JA6	90 Days	6.95%	4250	22-Jun-2023	20-Sep-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-12/FY24	INE556F14JK5	91 Days	6.95%	4750	22-Jun-2023	22-Sep-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.



CP-13/FY24	INE556F14JL3	211 Days	7.24%	3775	19-July-2023	15-Feb-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-14/FY24	INE556F14JM1	90 Days	6.97%	5100	19-July-2023	26-Oct-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-15/FY24	INE556F14JN9	91 Days	7.10%	5425	23-Aug-2023	22-Nov-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-16/FY24	INE556F14JO7	91 Days	7.10%	4175	29-Aug-2023	28-Nov-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-17/FY24	INE556F14JP4	91 Days	7.09%	6050	07-Sept-2023	07-Dec-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-18/FY24	INE556F14JQ2	91 Days	7.15%	5475	15-Sept-2023	15-Dec-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-19/FY24	INE556F14JJ7	91 Days	7.15%	2200	18-Sept-2023	18-Dec-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-20/FY24	INE556F14JR0	91 Days	7.15%	3000	20-Sept-2023	20-Dec-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-21/FY24	INE556F14JS8	91 Days	7.15%	2900	22-Sept-2023	22-Dec-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-22/FY24	INE556F14JT6	142 Days	7.30%	900	09-Oct-2023	28-Feb-2024	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-23/FY24	INE556F14JU4	90 Days	7.33%	5725	27-Oct-23	25-Jan-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-24/FY24	INE556F14JV2	86 Days	7.47%	5000	22-Dec-23	22-Mar-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-25/FY24	INE556F14JW0	81 Days	7.65%	1000	12-Jan-24	02-Apr-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-25/FY24	INE556F14JX8	89 Days	7.65%	1399	12-Jan-24	10-Apr-24	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.

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