

Key Information Document: Private and Confidential

This Key Information Document is neither a Prospectus nor a Statement in Lieu of Prospectus. This KID is issued by SIDBI in respect of in conformity with Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended read with SEBI master circular dated August 10, 2021 (as amended/modified/updated, the Securities and Exchange Board of India (Listing Obligations And Disclosure Requirements) Regulations, 2015 and Reserve Bank of India (Commercial Paper and Non-Convertible Debentures of original or initial maturity up to one year) Directions, 2024 dated January 03, 2024, as amended from time to time, for issuance of Commercial Paper. KID Ref No.: SIDBI/TRMV/10072024/25634, dated: July 10, 2024 is issued with reference to GID Ref No. SIDBI/TRMV/L001324337, dated: June 14, 2024

**SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI)**

[The principal financial institution established under an Act of Parliament. The Small Industries Development Bank of India Act, 1989]

L.I.E. 3358003NTGA2D7D31E14; PAN: AABCS3480N. Date and Place of Incorporation: April 2, 1990, Lucknow

Head Office: SIDBI Tower, 15, Ashok Marg, Lucknow - 226001

Mumbai Office: Swavalamban Bhavan, Plot No. C-11, G Block, Bandra - Kurla Complex, Bandra (East), Mumbai - 400051.

Tel (022) 67531100 Fax (022) 26505790, Website: www.sidbi.in, Email: rdm_mo@sidbi.in, & treasury_frontoffice@sidbi.in

KEY INFORMATION DOCUMENT ("KID")

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

All the terms, conditions, information, and stipulations contained in the General Information Document and any other Key Information Document issued pursuant thereto are incorporated herein by reference as if the same were set out herein, the Investors are advised to refer to the same. This Key Information Document must be read in conjunction with the General Information SIDBI/TRMV/L001324337, dated: June 14, 2024. All capitalized terms used but not defined herein shall have the meaning ascribed to such term in the General Information Document

GENERAL RISK

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

CREDIT RATING

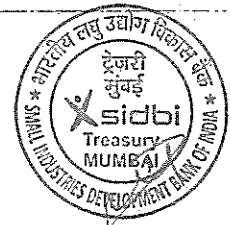
Rating Agencies	Date	Instruments	Amount	Rating	Rating Actions
India Ratings & Research Ltd	Revalidated on June 20, 2024	Commercial Paper	INR 88600 Crore	IND A1+	Reaffirmed
CARE	Revalidated on July 01, 2024	Commercial Paper	INR 11600 Crore	CARE A1+	Reaffirmed

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

ISSUE SCHEDULE

CP Series	ISIN	Date of Allotment	Date of Maturity	Face Value (INR Crore)
11	To be applied	July 12, 2024	June 26, 2025	6000(Issued Amount 3175)
Company Secretary & Compliance Officer	Chief Financial Officer	Promoters	Statutory Auditor	
Shri Vishnu Kumar Sah Swavalamban Bhavan, Plot No. C-11, G Block, Bandra - Kurla Complex, Bandra (East), Mumbai - 400051 Tel: (022) 67531215 Email: vishnus@sidbi.in	Shri Ajit Nath Jha Swavalamban Bhavan, Plot No. C-11, G Block, Bandra - Kurla Complex, Bandra (East), Mumbai - 400051 Tel: (022) 67531203, Email: ajitjha@sidbi.in	President of India (On Behalf of Government of India) and institutions / public sector banks / insurance companies owned or controlled by the Gov.	M/s J Kala & Associates (FRN: 18769W) 504 Rainbow Chambers Near Kandivali Telephone Exchange S. V. Road Kandivali (W), Mumbai-400067 Contact Person: Shri Jayesh Kala Tel: (022) 28625129 Email: jayesh@jksa.co.in	
Issuing and Paying Agent	Credit Rating Agency-1	Credit Rating Agency-2	Registrar and Transfer Agent	
DLF Bank Ltd. Jittal Court, 2nd Floor, A, B & C Wings, Nariman Point, Mumbai, Maharashtra 400021 Contact Person: Ms. Varsha Purohit Tel: (022)-22885424, Email: bkops@idbi.co.in Website: www.idbibank.in	India Ratings and Research Pvt Ltd DLF Epitome, Level 16, Building No. 5, Tower B DLF Cyber City, 3Gurugram Haryana - 122002 Contact Person: Shri Pranit Patil Tel: (022)- Email: Admin@indiaratings.co.in , pranit.patil@indiaratings.co.in Website: www.indiaratings.co.in	CARE Ratings Ltd 4th Floor, Godrej Coliseum, Somaiya Hospital Road, Off Eastern Express Highway, Sion (E), Mumbai - 400022. Contact Person: Ms. Khyati.Shah, Tel:(022)- 67543456, Email: Khyati.Shah@careratings.in Website: www.careratings.com	Link Intime India Pvt. LINK Ltd C-101, 247 Park, LBS Marg, Vikaroli West, Mumbai - 400083 Contact Person: Mr. Ganesh Jadhav Tel:(022)-19180000, Email: ganesh@linkintime.co.in Website: www.linkintime.co.in	

[Handwritten Signature]



LISTING

The securities proposed to be issued will be listed on the wholesale debt market segment of the National Stock Exchange of India Limited ("NSE") and NSE is the designated stock exchange for the issue.

COMPLIANCE CLAUSE IN RELATION TO ELECTRONIC BOOK MECHANISM

The offer of commercial papers shall be made in compliance with SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time. A copy of this GID along with relevant KID will be uploaded on the EBP platform of the respective stock exchange as specified in the relevant KID.

END USE OF FUNDS

The proceeds will be 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

FURTHER ISSUANCES

The Issuer may at future date/s do further Issuance(s) at any price and time after the closure of current Issue. Further Issuances/ Re Issuances can be done in accordance with applicable laws and depending on the fund requirements of the Issuer from time to time.

ELIGIBLE INVESTORS

The offer is made to Eligible Investors as mentioned in the applicable SEBI/RBI CP guidelines.

BIDDING PARAMETERS

Listing on: NSE

UNDERWRITING

The present issue is not underwritten

NO SIDE LETTER

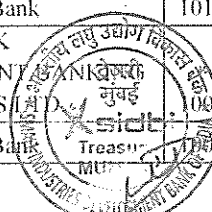
The Issuer has no side letter with any debt securities. Any covenants later added shall be disclosed on the stock exchange website where the debt securities is listed.

ISSUE HIGHLIGHTS

Instrument	Commercial Paper
Date Of Contract	July 12, 2024
Cp (Maturity Value)	Rs. 1000 Crore + Green Shoe Rs. 5000 Crore [Aggregate amount is Rs. 6000 Crore] (Issued Amount – 3175 Crore)
Due Date	July 12, 2024
Maturity Date	June 26, 2025
Price	93.2254
Disc. Rate	7.60% p.a.
Issue Reference	CP -11/ FY2025
Issuer DP Id	IN300167
Issuer Client Id	10049505
Issuer DP Name	IDBI Bank Ltd.
ISIN Code	INE556F14KM9
Value Date	July 12, 2024
Funds	A/c No. 004103000008495 Beneficiary – Small Industries Development Bank of India Payable at Mumbai IFSC code - IBKL0000004

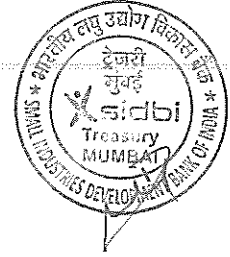
COUNTER PARTY/CP INVESTOR WITH SCHEME DETAILS

S. No.	Name of the Scheme	Amount (INR Cr.)	Settlement Amount (in INR)	DP ID	DP Name	Client ID
1	NABARD	200	1864508000	IN300484	AXIS BANK LIMITED	15256736
2	State Bank of India	1000	9322540000	IN303786	SBI-SG Global Securities Services Pvt Ltd	10000023
3	SBI Mutual Fund - SBI Savings Fund	200	1864508000	IN303786	SBI-SGGSSPL	10001074
4	SBI Mutual Fund - SBI Magnum Ultra Short Duration Fund	100	9322540000	IN303786	SBI-SGGSSPL	10001111
5	Ujjivan Small Finance Bank Limited	50	466127000	IN301549	HDFC Bank	57101929
6	ICICI Bank Limited	1000	9322540000	IN301348	ICICI Bank Limited	20000065
7	LIC MF Low Duration Fund	25	233063500	IN301524	SCB	30044617
8	MIRAE ASSET ULTRA SHORT DURATION FUND	25	233063500	IN300167	Deutsche Bank	10163229
9	INDIAN BANK	100	932254000	IN300597	IND BANK MERCHANT SERVICES	100012090
10	Canara HSBC Life Insurance Co Ltd.	25	233063500	IN300167	Deutsche Bank	100016498



11	Axis Mutual Fund Trustee Ltd. A/c Axis Mutual Fund A/c Axis Money Market Fund	100	932254000	IN300167	Deutsche Bank	10158109
12	MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD.	300	2796762000	IN301151	HDFC BANK LTD	27149386
13	Invesco India Money Market Fund	50	466127000	IN300167	Deutsche Bank	10064354

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Issuer absolute responsibility:

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

NOTICE TO INVESTORS & DISCLAIMERS

I. GENERAL DISCLAIMER IN RESPECT OF KID:

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

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

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

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

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

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



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

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

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

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

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

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

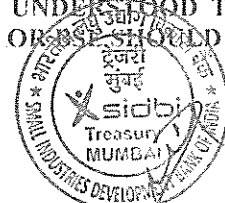
Any person who is in receipt of this Key Information Document, including the Eligible Investors, shall not reproduce or distribute in whole or part or make any announcement in public or to a third party regarding the contents without the consent of the Issuer. The recipient agrees to keep confidential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

2. DISCLAIMER IN RESPECT OF JURISDICTION:

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

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

Issuance of Debt Securities (in one or more Tranches) on private placement basis under this Key Information Document is proposed to be listed on the NSE and/ or the BSE and copy of this Key Information Document will be filed with the NSE and/ or the BSE in terms of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time. **IT IS TO BE DISTINCTLY UNDERSTOOD THAT SUBMISSION OF THE KEY INFORMATION DOCUMENT TO SEBI OR NSE OR BSE SHOULD NOT**



IN ANY WAY BE DEEMED OR CONSTRUED TO MEAN THAT THE KEY INFORMATION DOCUMENT HAS BEEN CLEARED OR APPROVED BY NSE AND /OR BSE AND / OR SEBI; NOR DOES IT IN ANY MANNER WARRANT, CERTIFY OR ENDORSE THE CORRECTNESS OR COMPLETENESS OF ANY OF THE CONTENTS OF THIS KEY INFORMATION DOCUMENT TO BE LISTED ON THE NSE AND/ OR BSE; NOR DOES IT TAKE ANY RESPONSIBILITY FOR THE FINANCIAL OR OTHER SOUNDNESS OF THE ISSUER, ITS PROMOTERS, ITS MANAGEMENT. Eligible Investor who desires to apply for or otherwise acquire Debt securities of the Issuer may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/ acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

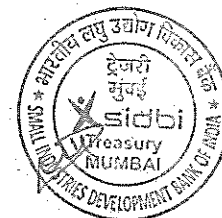
4. DISCLAIMER IN RESPECT OF THE CREDIT RATING AGENCY:

- A. CARE:** The ratings issued by CARE Ratings Limited are opinions on the likelihood of timely payment of the obligations under the rated instrument and are not recommendations to sanction, renew, disburse or recall the concerned bank facilities or to buy, sell or hold any security. These ratings do not convey suitability or price for the investor. The agency does not constitute an audit on the rated entity. CARE Ratings Limited has based its ratings/outlooks based on information obtained from reliable and credible sources. CARE Ratings Limited does not, however, guarantee the accuracy, adequacy or completeness of any information and is not responsible for any errors or omissions and the results obtained from the use of such information. Most entities whose bank facilities/instruments are rated by CARE Ratings Limited have paid a credit rating fee, based on the amount and type of bank facilities/instruments. CARE Ratings Limited or its subsidiaries/associates may also be involved with other commercial transactions with the entity. In case of partnership/proprietary concerns, the rating /outlook assigned by CARE Ratings Limited is, inter-alia, based on the capital deployed by the partners/proprietor and the current financial strength of the firm. The rating/outlook may undergo a change in case of withdrawal of capital or the unsecured loans brought in by the partners/proprietor in addition to the financial performance and other relevant factors. CARE Ratings Limited is not responsible for any errors and states that it has no financial liability whatsoever to the users of CARE Ratings Limited's rating. Our ratings do not factor in any rating related trigger clauses as per the terms of the facility/instrument, which may involve acceleration of payments in case of rating downgrades. However, if any such clauses are introduced and if triggered, the ratings may see volatility and sharp downgrades.
- B. CRISIL RATINGS LIMITED:** CRISIL Ratings has taken due care and caution in preparing the Material based on the information provided by its client and / or obtained by CRISIL Ratings from sources which it considers reliable (Information). A rating by CRISIL Ratings reflects its current opinion on the likelihood of timely payment of the obligations under the rated instrument and does not constitute an audit of the rated entity by CRISIL Ratings. CRISIL Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by CRISIL Ratings is not a recommendation to buy, sell, or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. The Rating is not a recommendation to invest / disinvest in any entity covered in the Material and no part of the Material should be construed as an expert advice or investment advice or any form of investment banking within the meaning of any law or regulation. CRISIL Ratings especially states that it has no liability whatsoever to the subscribers / users / transmitters/ distributors of the Material. Without limiting the generality of the foregoing, nothing in the Material is to be construed as CRISIL Ratings providing or intending to provide any services in jurisdictions where CRISIL Ratings does not have the necessary permission and/or registration to carry out its business activities in this regard. National Bank for Financing Infrastructure and Development will be responsible for ensuring compliances and consequences of non-compliances for use of the Material or part thereof outside India. Current rating status and CRISIL Ratings' rating criteria are available without charge to the public on the website, www.crisilratings.com. For the latest rating information on any instrument of any company rated by CRISIL Ratings, please contact Customer Service Helpdesk at 1800-267-1301.

5. ISSUANCE ONLY IN DEMATERIALIZED FORM:

The issuer shall issue Debt Securities in dematerialized form and has made necessary arrangements with National Securities Depository Limited (NSDL) / Centralized Depository Services Limited (CDSL) for the same. Investors shall hold the Bonds in dematerialized form and deal with the same as per the provisions of the Depositories Act, 1996 and rules made there under, as amended from time to time. Investors should, therefore, mention their Depository Participant's name, DP-ID, Client-ID and Beneficiary Account Number at the appropriate place as

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applicable. SIDBI shall take necessary steps to credit the Bonds allotted to the Depository Account of the investor with the amount of bonds issued. The issuer will make allotment of Bonds to Investors in due course after verification of the application form/EBP, the accompanying documents and on realization of the application money. The Bonds since issued in electronic (dematerialized) form, will be governed as per the provisions of The Depository Act, 1996, Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996, rules notified by NSDL/ CDSL/ Depository Participant from time to time and other applicable laws and rules notified in respect thereof.

6. DISCLAIMER OF THE ISSUER:

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

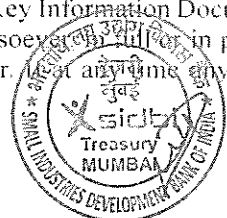
7. EACH RECIPIENT GETTING ACCESS TO THIS KEY INFORMATION DOCUMENT ACKNOWLEDGES THAT:

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

8. CONFIDENTIALITY:

The information and data contained herein is on a strictly private and confidential basis. By acquiring a copy of this Key Information Document, each recipient agrees that neither it nor any of its employees, agents or advisors will use the information contained herein for any purpose other than evaluating the transactions termed herein and shall not give away to any other party any such information. This Key Information Document must not be photocopied, reproduced, extracted or distributed in any manner whatsoever in part or to any person other than the recipient without the prior written consent of the Issuer.

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reproduction or disclosure is made and Issuer suffers any loss, damage or incurs liability of any kind whatsoever arising out of or in connection with any such reproduction or disclosure, the recipient of this Key Information Document breaching the restriction on reproduction or disclosure agrees to hold harmless and indemnify Issuer from and against any such loss, damage, or liability.

9. **FORCE MAJEURE:**

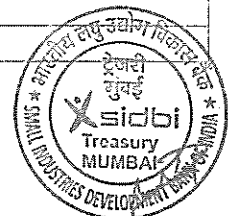
Issuer reserves the right to withdraw the Issue at any time or any Tranche under the Issue prior to the closing date thereof in the event of any unforeseen development adversely affecting the economic and/or regulatory environment or otherwise. In such an event, the Issuer shall refund the application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



DETAILS OF THE OFFER OF NON-CONVERTIBLE SECURITIES IN RESPECT OF WHICH THE KEY INFORMATION DOCUMENT IS BEING ISSUED

1. ISSUE DETAILS: SUMMARY TERM SHEET

i.	SECURITY NAME & SERIES	Commercial Paper
ii.	ISSUER	Small Industries Development Bank of India (SIDBI)
iii.	TYPE OF INSTRUMENT	Unsecured, Redeemable, Non-Convertible Securities Taxable, in the nature of commercial paper
iv.	MODE OF ISSUE	On Private Placement Basis
v.	ELIGIBLE INVESTORS	The offer is made to Eligible Investors as mentioned in the Master Direction – Reserve Bank of India (Commercial Paper and Non-Convertible Debentures of original or initial maturity upto one year) Directions, 2024 dated January 03, 2024, as updated.
vi.	LISTING (NAME OF STOCK EXCHANGE(S) WHERE IT WILL BE LISTED AND TIMELINE FOR LISTING)	The CPs to be issued through this Key Information Document are proposed to be listed on the National Stock Exchange of India Limited (NSE). For the purpose of this listing, NSE is proposed to be the Designated Stock Exchange. The Issuer should ensure listing of Commercial Papers on the Exchange within one day from receipt of payment from Investor(s).
vii.	ISSUE SIZE	Aggregate total issue size not exceeding Rs. 6000 crores with a base issue size of Rs. 1000 crores and a green-shoe option to retain oversubscription up to Rs. 5000 crores. (Issued Amount – 3175 Crore)
viii.	MINIMUM SUBSCRIPTION	INR 5,00,000 (Rupees Five Lakh only) and in multiple of One Debt Securities thereafter.
ix.	OPTION TO RETAIN OVERSUBSCRIPTION (AMOUNT)	Yes, Green-shoe option to retain oversubscription upto Rs. 5000 crores i.e., Total upto Rs. 6000 crores including Greenshoe Option.
x.	OBJECTS OF THE ISSUE/PURPOSE FOR WHICH THERE IS REQUIREMENT OF FUNDS	To utilize the entire proceeds for extending financial assistance to MSMEs or for any other purpose as laid down in the SIDBI Act, 1989, as amended from time to time.
xi.	TENOR	349 days
xii.	REDEMPTION DATE	June 26, 2025
xiii.	REDEMPTION AMOUNT	INR 29599064500
xiv.	REDEMPTION PREMIUM /DISCOUNT	At par, on completion of the tenor of the instrument
xv.	FACE VALUE	INR 5,00,000 per bond
xvi.	ISSUE PRICE	466127 per bond
xvii.	DISCOUNT AT WHICH SECURITY IS ISSUED AND THE EFFECTIVE YIELD AS A RESULT OF SUCH DISCOUNT/ PREMIUM.	Issued at discounted rate @ 7.60% p.a.
xviii.	PREMIUM/DISCOUNT AT WHICH SECURITY IS REDEEMED AND THE EFFECTIVE YIELD AS A RESULT OF SUCH PREMIUM/DISCOUNT.	Issued at discounted rate @ 7.60% p.a.
xix.	DEPOSITORY	NSDL and CDSL
xx.	RISK FACTORS PERTAINING TO THE ISSUE	Please refer Section 2 Risk Factor of the General Information document read with Risk Factor in the Key Information Document
xxi.	MARKET CONVENTIONS	FIMMDA Conventions
xxii.	CP BORROWING LIMIT	INR 88600 cr



xxiv	TOTAL CP OUTSTANDING (AS ON DATE)	INR 30010 crore			
xxv	DETAILS OF CPs ISSUED DURING THE LAST 15 MONTHS:	Attached as Appendix-IV			
xxv	DETAILS OF OTHER DEBT INSTRUMENTS OUTSTANDING:	Attached as Appendix-V			
xxv	BANK FUND-BASED FACILITIES FROM BANKS/FINANCIAL INSTITUTIONS, IF ANY:	Name of the bank	Nature of facility	O/S amount/Limit	Asset classification
		Attached as Appendix-VI			
xxv	GOVERNING LAW AND JURISDICTION	The Debt Securities are governed by and shall be construed in accordance with the existing laws of India. Any dispute arising thereof shall be subject to the jurisdiction of courts of Mumbai, Maharashtra.			
DISCLOSURE IN COMPLIANCE WITH RBI MASTER DIRECTION BEARING NUMBER RBI/FMRD/2023-24/109 FMRD.DIRD.09/14.02.001/2023-24 DATED JANUARY 03, 2024					
xxix	DETAILS OF OUTSTANDING CPS, NCDS AND OTHER DEBT INSTRUMENTS AS ON DATE OF OFFER LETTER, INCLUDING AMOUNT ISSUED, MATURITY DATE, AMOUNT OUTSTANDING, CREDIT RATING AND NAME OF CREDIT RATING AGENCY FOR THE ISSUE, NAME OF IPA AND DEBENTURE TRUSTEE.	Attached as Appendix-I, II and III.			
xxx	NET-WORTH OF THE ISSUER AS ON MARCH 31, 2024	28900.04 Crore			
xxx	SHAREHOLDING OF THE ISSUER'S PROMOTERS AND THE DETAILS OF THE SHARES PLEDGED BY THE PROMOTERS, IF ANY.	Please refer para 3.15 of GID bearing no. dated			
xxx	LONG-TERM CREDIT RATING, IF ANY, OBTAINED BY THE ISSUER.	Please refer <i>Annexure -I</i> of the GID read with latest credit rating attached with this KID			
xxx	UNACCEPTED CREDIT RATINGS, IF ANY, ASSIGNED TO THE ISSUER.	Not Applicable			
xxx	SUMMARY OF AUDITED FINANCIALS OF THE LAST THREE YEARS, MATERIAL LITIGATION AND REGULATORY ACTIONS RELATED TO THE ISSUER.	Please refer para 3.24 & 3.34 of GID bearing no. dated			
xxx	ANY MATERIAL EVENT/ DEVELOPMENT HAVING IMPLICATIONS FOR THE FINANCIALS/ CREDIT QUALITY RESULTING IN MATERIAL LIABILITIES, CORPORATE RESTRUCTURING EVENT WHICH MAY AFFECT THE ISSUE OR THE INVESTOR'S DECISION TO INVEST IN THE CP/NCDS.	Please refer para 3.34 of GID bearing no. dated			
xxx	ALL DETAILS OF CREDIT ENHANCEMENT INCLUDING BACKSTOP FACILITIES PROVIDED BY THE GROUP ENTITY INCLUDING BUT NOT LIMITED TO (A) THE NET-WORTH OF THE GUARANTOR, (B) THE NAMES OF THE COMPANIES TO WHICH THE GUARANTOR HAS ISSUED SIMILAR	NA			

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	GUARANTEES, (C) THE EXTENT OF THE GUARANTEES OFFERED BY THE GUARANTOR AND (D) THE CONDITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED, ETC.	
XXX	DETAILS OF DEFAULT OF CP, NCD OR ANY OTHER DEBT INSTRUMENT AND OTHER FINANCIAL INDEBTEDNESS INCLUDING CORPORATE GUARANTEE ISSUED IN THE PAST FIVE FINANCIAL YEARS INCLUDING IN THE CURRENT FINANCIAL YEAR.	NIL
XXX	DETAILS OF STATUTORY AUDITOR AND CHANGES THEREOF IN THE LAST THREE FINANCIAL YEARS.	Please refer para 3.28 of GID bearing no. dated
XXX	DETAILS OF CURRENT TRANCHE INCLUDING AMOUNT, CURRENT CREDIT RATING FOR THE ISSUE, NAME OF CREDIT RATING AGENCY, ITS VALIDITY PERIOD AND DETAILS OF IPA AND DEBENTURE TRUSTEE.	Please refer front page of this KID
XL	SPECIFIC DETAILS OF END-USE OF FUNDS.	The proceeds of the CP are utilized for normal business activities of SIDBI and for such other purposes as may be decided by SIDBI's Board and as permissible under the SIDBI Act, 1989.

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

Expense Head	Amount in Rs.	Percentage of total issue expenses	Percentage of total issue size
Depository (NSDL/CDSL)	11,800.00	0.72	0.00
R&T	2,360.00	0.14	0.00
SEBI Listing Fees	5,900.00	0.36	0.00
Stamp Duty	15,87,500.00	96.28	0.01
NSE	23,600.00	1.43	0.00
IPA	17,700.00	1.07	0.00
Total	16,48,860.00	100.00	0.01
Expense Head	Amount in Rs.	Percentage of total issue expenses	Percentage of total issue size
Credit Ratings	96,13,362.00	Charged on annual basis.	

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

3. FINANCIAL STATEMENT (LIMITED REVIEW/AUDITE) DURING THE STUB PERIOD (AUDITED STATEMENT SHALL NOT BE MORE THAN SIX MONTHS OLD).
4. MATERIAL CHANGES IN RESPECT OF GID BEARING NUMBER DATED.

I	CHANGE OF DIRECTORS /KMPS, IF ANY	NIL
II	OTHERS, IF ANY (PLEASE SPECIFY)	Not Applicable

Note that disclosure in respect of other parameters like credit rating, latest financial statement, material litigation etc. forms part of this KID.



Appendix-I

DETAILS OF THE OUTSTANDING COMMERCIAL PAPERS (CPS) HELD WITH SIDBI AS ON July 10, 2024

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount Issued (Rs in Crore)	Date of Allotment	Redemption Date / Schedule/maturity Date	Credit Rating and Name of Rating Agency	Secured / Unsecured	Security	Other Details Viz. Details of IPA, Details of CRA
CP-01/FY25	INE556F14KD8	91 Days	7.20%	5000	18-Apr-24	18-Jul-24	(CARE Ratings) & 2. IND A1+	Unsecured		
CP-02/FY25	INE556F14KE6	134 Days	7.38%	1350	29-Apr-24	10-Sept-24				
CP-03/FY25	INE556F14KF3	91 days	7.24%	5550	10-May-24	09-Aug-24				
CP-04/FY25	INE556F14KG1	287 days	7.59%	2085	17-May-24	28-Feb-25				
CP-05/2025	INE556F14KH9	283 days	7.59%	1450	21-May-24	28-Feb-25	(India Ratings)			
CP-06/2025	INE556F14KH9	359 days	7.70%	1025	03-June-24	28-May-25				
CP-07/2025	INE556F14KI7	91 days	7.17%	3450	04-June-24	03-Sep-24				
CP-08/2025	INE556F14KJ5	91 days	7.17%	2500	05-June-24	04-Sep-24				
CP-09/2025	INE556F14KK3	91 days	7.11%	5375	12-June-24	11-Sep-24				
CP-10/2025	INE556F14KL1	91 days	7.11%	2225	13-June-24	12-Sep-24				

Appendix II

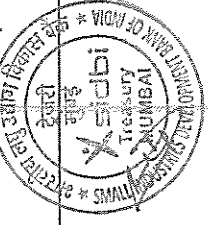
DETAILS OF THE OUTSTANDING CERTIFICATE OF DEPOSIT HELD WITH SIDBI AS ON July 10, 2024

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-05/FY2024	INE556F16AM5	366 Days	7.90%	3425	11-Dec-23	11-Dec-24				
CD-06/FY2024	INE556F16AN3	366 Days	7.89%	3125	18-Dec-23	18-Dec-24				
CD-07/FY2024	INE556F16AO1	366 Days	7.94%	2515	10-Jan-24	10-Jan-25				
CD-08/FY2024	INE556F16AP8	366 Days	7.93%	3775	16-Jan-24	16-Jan-25				
CD-09/FY2024	INE556F16AQ6	366 Days	7.95%	5225	07-Feb-24	07-Feb-25				
CD-10/FY2024	INE556F16AR4	366 Days	7.83%	4030	27-Feb-24	27-Feb-25				
CD-01/FY2025	INE556F16AS2	366 Days	7.71%	3000	07-June-24	10-June-25				



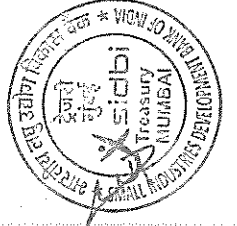
Appendix III
DETAILS OF OUTSTANDING UNSECURED BONDS HELD WITH SIDBI AS ON - July 10, 2024

Sl. No.	ISIN	Tenor / Period of Maturity	Coupon	Amount Issued (In Rs Crore)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security	Other Details Viz. Details of IPA, Details of CRA
1	INE556F08JT8	3 Years	4.97%	550	17-Jun-21	17-Jun-24	CARE AAA	Unsecured	NA	CARE
2	INE556F08JU6	3 Years	5.59%	2500	21-Feb-22	21-Feb-25	CARE AAA			CARE
3	INE556F08JV4	3 Years & 1 Day	5.57%	2500	02-Mar-22	03-Mar-25	CARE & ICRA AAA			CARE & ICRA
4	INE556F08JX0	3 Years	5.70%	1625	28-Mar-22	28-Mar-25	CARE & ICRA AAA			CARE & ICRA
5	INE556F08JY8	3 years & 2 days	7.15	2500	29-May-22	02-June-25	CARE & ICRA AAA			CARE & ICRA, No put/call
6	INE556F08JZ5	3 years & 3 days	7.15	3000	18-Jul-22	21-Jul-25	CARE & ICRA AAA			CARE & ICRA, no put/call
7	INE556F08KA6	3 years & 3 days	7.25%	3905	28-Jul-22	31-Jul-25	CARE & ICRA AAA			CARE & ICRA, no put/call
8	INE556F08KB4	3 years 6 month & 10 days	7.11	4000	17-Aug-22	27-Feb-26	CARE & ICRA AAA			CARE & ICRA, no put/call
9	INE556F08KC2	3 years 6 month & 1 days	7.23	4000	08-Sep-22	09-Mar-26	CARE & ICRA AAA			CARE & ICRA, no put/call
10	INE556F08KD0	3 years & 13 days	7.75	4000	14-Oct-2022	27-Oct-2025	CARE & ICRA AAA			CARE & ICRA, no put/call
11	INE556F08KE8	3 years & 10 days	7.47	4000	15-Nov-2022	25-Nov-2025	CARE & ICRA AAA			CARE & ICRA, no put/call
12	INE556F16AC6	3 years 41 days	7.54	5000	02-Dec-2022	12-Jan-2026	CARE & ICRA AAA			CARE & ICRA, no put/call
13	INE556F08KG3	3 years 23 days	7.59	5000	18-Jan-2023	10-Feb-2026	CARE & ICRA AAA			CARE & ICRA, no put/call
14	INE556F08KH1	3 years 3 months & 9 days	7.43	5000	22 May 2023	31 August 2026	CARE & ICRA AAA			CARE & ICRA, no put/call
15	INE556F08KI9	3 years 2 months & 26 days	7.44	6000	09 June- 2023	September 04, 2026	CARE & ICRA AAA			CARE & ICRA, no put/call
16	INE556F08KJ7	3 years 2 months & 24 days	7.55	3000	28 June- 2023	September 22, 2026	CARE & ICRA AAA			CARE & ICRA, no put/call
17	INE556F08KK5	3 Years & 6 Months	7.79	3022.29	19 October, 2023	April 19, 2027	CARE & ICRA AAA			CARE & ICRA, no put/call
18	INE556F08KL3	5 Years	7.83	4887	22 November, 2023	November 24, 2028	CARE & ICRA AAA			CARE & ICRA, no put/call
19	INE556F08KM1	3 Years 4 Months & 22 days	7.79	4013	22 December, 2023	May 14, 2027	CARE & ICRA AAA			CARE & ICRA, no put/call
20	INE556F08KN9	3 Years 4 Months & 22 days	7.75	4255	January 19, 2024	June 10, 2027	CARE & ICRA AAA			CARE & ICRA, no put/call



RA

21	INE556F08IKQ7	3 Years 4 Months & 27 days	7.68	5000	February 12, 2024	July 09, 2027	CARE & ICRA AAA		CARE & ICRA, no put/call
22	INE556F08IKP4	3 Years 4 Months & 15 days	7.68	3423	March 26, 2024	August 10, 2027	CARE & ICRA AAA		CARE & ICRA, no put/call
23	INE556F08IKQ2	3 Years 2 Months & 16 days	7.68	2123.10	June 25, 2024	September 10, 2027	CARE & ICRA AAA		CARE & ICRA, no put/call

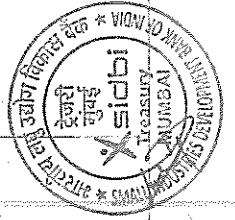


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Appendix IV

Commercial Papers Issued in Last 15 Months

Series	ISIN	Tenor (Days)	Coupon	Amount Issued (In Rs Crore)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security	Other Details Viz. Details of IPA, Details of CRA
CP-15/FY23	INE556F14IP6	84 days	6.98%	4100	01-Jan-2023	03-Apr-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-16/FY23	INE556F14IQ4	136 days	7.47	1750	27-Jan-2023	12-Jun-2023	CARE A1+ & IND A1+			
CP-17/FY23	INE556F14IR2	91 days	7.24	3650	14-Feb-2023	16-May-2023	CARE A1+ & IND A1+			
CP-18/FY23	INE556F14IS0	91 days	7.24%	1250	15-Feb-2023	17-May-2023	CARE A1+ & IND A1+			
CP-19/FY23	INE556F14IT8	91 days	7.24%	2500	20-Feb-2023	22-May-2023	CARE A1+ & IND A1+			
CP-20/FY23	INE556F14IU6	91 days	7.40%	2700	24-Feb-2023	25-May-2023	CARE A1+ & IND A1+			
CP-21/FY23	INE556F14IV4	91 days	7.40%	2350	28-Feb-2023	30-May-2023	CARE A1+ & IND A1+			
CP-22/FY23	INE556F14IW2	91 days	7.68%	3700	09-Mar-2023	08-Jun-2023	CARE A1+ & IND A1+			
CP-23/FY23	INE556F14IX0	91 days	7.68%	3525	13-Mar-2023	12-Jun-2023	CARE A1+ & IND A1+			
CP-24/FY23	INE556F14IX0	91 days	7.65%	1450	15-Mar-2023	14-Jun-2023	CARE A1+ & IND A1+			
CP-25/FY23	INE556F14IX0	89 days	7.65%	1000	17-Mar-2023	14-Jun-2023	CARE A1+ & IND A1+			
CP-26/FY23	INE556F14IY8	91 days	7.54%	5500	17-Mar-2023	16-Jun-2023	CARE A1+ & IND A1+			
CP-27/FY23	INE556F14IZ5	91 days	7.45%	2750	23-Mar-2023	22-Jun-2023	CARE A1+ & IND A1+			
CP-28/FY23	INE556F14JA6	180 days	7.58%	1200	24-Mar-2023	20-Sep-2023	CARE A1+ & IND A1+			
CP-29/FY23	INE556F14JB4	350 days	7.75%	2000	31-Mar-2023	15-Mar-2024	CARE A1+ & IND A1+			
CP-01/FY24	INE556F14IC2	91 days	7.05%	3600	27-Apr-2023	27-Jul-2023	CARE A1+ & IND A1+			
CP-02/FY24	INE556F14IC2	90 days	7.05%	1000	28-Apr-2023	27-Jul-2023	CARE A1+ & IND A1+			
CP-03/FY24	INE556F14JA6	132 days	7.28%	1175	11-May-2023	20-Sep-2023	CARE A1+ & IND A1+			
CP-04/FY24	INE556F14JD0	90 days	7.28%	4600	16-May-2023	14-Aug-2023	CARE A1+ & IND A1+			
CP-05/FY24	INE556F14JE8	91 days	7.20%	4500	24-May-2023	23-Aug-2023	CARE A1+ & IND A1+			
CP-06/FY24	INE556F14IF5	180 days	7.28%	4000	24-May-2023	20-Nov-2023	CARE A1+ & IND A1+			
CP-07/FY24	INE556F14IG3	91 days	6.94%	5600	06-Jun-2023	05-Sept-2023	CARE A1+ & IND A1+			
CP-08/FY24	INE556F14JH1	91 Days	6.94%	5500	09-Jun-2023	08-Sept-2023	CARE A1+ & IND A1+			
CP-09/FY24	INE556F14IJ7	180 Days	7.25	2600	21-Jun-23	18-Dec-23	CARE A1+ & IND A1+			
CP-10/FY24	INE556F14IJ9	91 Days	6.95%	5500	16-Jun-2023	15-Sep-23	CARE A1+ & IND A1+			
CP-11/FY24	INE556F14JA6	90 Days	6.95%	4250	22-Jun-2023	20-Sep-23	CARE A1+ & IND A1+			
CP-12/FY24	INE556F14JK5	91 Days	6.95%	4750	22-Jun-2023	22-Sep-23	CARE A1+ & IND A1+			
CP-13/FY24	INE556F14JL3	211 Days	7.24%	3775	19-Jul-2023	15-Feb-24	CARE A1+ & IND A1+			
CP-14/FY24	INE556F14JM1	90 Days	6.97%	5100	19-Jul-2023	26-Oct-23	CARE A1+ & IND A1+			
CP-15/FY24	INE556F14JN9	91 Days	7.10%	5425	23-Aug-2023	22-Nov-23	CARE A1+ & IND A1+			
CP-16/FY24	INE556F14JO7	91 Days	7.10%	4175	29-Aug-2023	28-Nov-23	CARE A1+ & IND A1+			
CP-17/FY24	INE556F14JP4	91 Days	7.09%	6050	07-Sept-2023	07-Dec-23	CARE A1+ & IND A1+			
CP-18/FY24	INE556F14JQ2	91 Days	7.15%	5475	15-Sept-2023	15-Dec-23	CARE A1+ & IND A1+			
CP-19/FY24	INE556F14J7	91 Days	7.15%	2200	18-Sept-2023	18-Dec-23	CARE A1+ & IND A1+			
CP-20/FY24	INE556F14IR0	91 Days	7.15%	3000	20-Sept-2023	20-Dec-23	CARE A1+ & IND A1+			
CP-21/FY24	INE556F14IS8	91 Days	7.15%	2900	22-Sept-2023	22-Dec-23	CARE A1+ & IND A1+			
CP-22/FY24	INE556F14IT6	142 Days	7.30%	900	09-Oct-2023	28-Feb-2024	CARE A1+ & IND A1+			
CP-23/FY24	INE556F14IU4	90 Days	7.33%	5725	27-Oct-23	25-Jan-24	CARE A1+ & IND A1+			
CP-24/FY24	INE556F14IV2	86 Days	7.47%	5000	22-Dec-23	22-Mar-24	CARE A1+ & IND A1+			



NA

Appendix - VI

Details of the rest of the borrowings (if any including hybrid debt like rCCB, Optionally Convertible Debentures / Preference Shares) as on March 31, 2024:

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

Annexure-1 Credit Ratings Letter

Annexure-2 Financial Statements (Quarterly, if any)

