

**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 September 05, 2023):

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 5 Receivables Exchange of India Ltd.



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	Executive Director DIN 07685657				6 India SME Asset Reconstruction Co. Ltd. 7 National Credit Guarantee Trustee Company Ltd. 8 Entrepreneurship Development Institute of India (EDII) 9 SIDBI Swavalamban Foundation
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
3	Dr Rajneesh Government Nominee Director/Non-Executive/Independent Director  Additional Secretary & Development Commissioner (MSME)	49 years/ 23 November 1973	Ministry of Micro, Small and Medium Enterprises, Nirman Bhawan, Maulana Azad Road, New Delhi - 110 108	22/02/2023	-

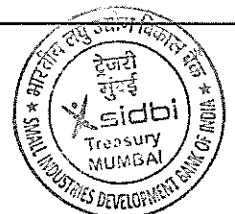


	DIN : 07781942				
4	Shri Anindya Sunder Paul;  Nominee Director – SBI / Non Executive/I ndependen t Director  DIN: NA	55 Years/ 14/07/1 968	5th Floor, SMEBU Department State Bank of India State Bank Bhavan, Nariman Point, Mumbai- 400 021	03/08/2023	-
5	Shri Krishna Singh Nagnyal  Nominee Director – LIC  (Directors nominated by three largest Shareholde rs)  / Non Executive/I ndependen t Director DIN 06857451	61 years / 1 Feb 1962	House no. 6, Officer's Colony, Ramadi Aan Singh, P O – Fatehpur, Near Gandhi Ashram, Kaladungi Road, Haldwani, Uttarakhand – 263 139	29/10/2021	-

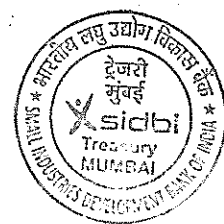


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6	Shri Monomoy Mukherjee  Nominee Director – NABARD  (Directors nominated by three largest Shareholders) / Non Executive / Independent Director  DIN: NA	58years / 30 Sep 1964	NABARD Head Office, Secretary's Department, 8th Floor, B Wing, Plot C -24, G Block, Bandra Kurla Complex, Bandra (East) Mumbai – 400 051	29/12/2021	-
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  Non Executive /	49 years / 09 Aug 1974	Villa 72, The Palm Springs, DLF Phase V, Golf Course Road, Sector 54, Gurugram – 122 002	04/02/2019	1. Avyana Business Ventures Private Limited



	<p>Independent Director</p> <p>(Director Co-opted by the Board of SIDBI)</p> <p>DIN 03414074</p>				<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	<p>Shri Amit Tandon</p> <p>Non Executive/Independent Director</p> <p>(Director Co-opted by the Board of SIDBI)</p> <p>DIN 01602336</p>	<p>63 years / 25 Oct 1960</p>	<p>Founder and Managing Director of Institutional Investor Advisory Services India Ltd, DGP House, Ground Floor, 88-C, Old Prabhadevi Road, Mumbai - 400 025</p>	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
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1.3 Details of change in directors in last three financial years including any change in the current year:

Sr .No.	Name, Designation and DIN	Date of Appointment / Resignation	Date of Cessation (in case of resignation)	Remarks (viz. Reasons for Change etc.)
1	Shri Bhushan Kumar Sinha, (Joint Secretary,) Government Nominee Director / Non Executive /Independent Director DIN: 08135512	06/01/2023	NA	Nominated: Government of India, vide its notification dated January 6, 2023, nominated Shri Bhushan Kumar Sinha as a Director in the Board of SIDBI
2	Shri K. Sampath Kumar, Nominee Director – SBI / Non Executive /Independent Director DIN : 09706264	20/07/2022	03/08/2023	Cessation: Consequent upon SBI nominating Shri Anindya Sunder Paul on the Board in place of Shri K. Sampath Kumar, he ceased to be a member of the Board..



3	Dr. Rajneesh, (AS&DC, M/o MSME) Government Nominee Director/ Non Executive /Independent Director DIN : 07781942	22/02/2023	NA	Nominated: Government of India, vide its notification dated February 22, 2023, nominated Dr Rajneesh (AS&DC, M/o MSME), in place of Shri Shailesh Kumar Singh as a Director.
4	Shri Monomoy Mukherjee, Nominee Director - NABARD  (Directors nominated by three largest Shareholders) / Non Executive /Independent Director DIN: NA	29/12/2021	NA	Nominated: NABARD vide its letter dated December 29, 2021, has nominated Shri Monomoy Mukherjee as its nominee Director on the Board of SIDBI in place of Shri L. R. Ramachandran
5	Shri Krishna Singh Nagnyal, Nominee Director - LIC  (Directors nominated by three largest Shareholders)  / Non Executive /Independent Director  DIN - 06857451	29/10/2021	NA	Nominated: LIC of India, vide its communication dated October 29, 2021, nominated Shri Krishna Singh Nagnyal on the Board w.e.f October 29, 2021 in place of Shri V. Sathya Kumar.
6	Shri Amit Tandon, Non Executive /Independent Director Director	08/08/2021	NA	Co-opted: The Board at its 211th meeting held on August 7, 2021 co-opted Shri Amit Tandon as a Director for a period of



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





	(Director Co-opted by the Board of SIDBI)  DIN - 06407040			years from the date of approval.  Further, the Board at its 211th meeting held on August 7, 2021 has co-opted him for a further period of three years.
12	Shri Ashish Gupta, Non Executive / Independent Director  (Director Co-opted by the Board of SIDBI)  DIN - 02715220	11/08/2018	NA	Co-opted: The Board at its 197th meeting held on August 11, 2018 co-opted Shri Ashish Gupta as a Director for a period of 3 years from the date of approval.  Further, the Board at its 211th meeting held on August 7, 2021 has co-opted him for a further period of three years.
13.	Shri Anindya Sunder Paul Nominee Director – SBI  (Directors nominated by three largest Shareholders)  / Non Executive / Independent Director  DIN- NA	03/08/2023	NA	Nominated: State Bank of India, vide its communication dated August 03, 2023, nominated Shri Anindya Sunder Paul on the Board with immediate effect in place of Shri K. Sampath Kumar
<b>Director Ceased as on August 18, 2023</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.



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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 GoI notification dated January 22, 2016.
10	Shri Mohammad Mustafa	28/08/2017	27/08/2020	Completed tenure of CMD as per GoI 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 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.



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 BORKAR & MUZUMDAR 21/168, Anand Nagar Om CHS, Anand Nagar Lane, Vakola, Santa Cruz East, Mumbai – 400 055	October 2020	Appointed as SA for FY 2021 to FY 2023.*
<p>*In accordance with RBI guidelines, the present statutory auditors of the Bank M/s Borkar and Muzumdar has completed their 3 years of continuous statutory audit assignment. In this context, the Bank has to appoint a new incumbent statutory audit firm, as the existing auditors were not eligible for re-appointment.</p> <p>The Bank, in order to comply with the aforesaid RBI guidelines, has requested RBI to provide the list of auditors. However, RBI has informed that the panel of eligible auditors for FY 2024 is yet to be received by them from the office of the Comptroller &amp; Auditor General (C&amp;AG).</p> <p>Further, Limited Review of financial statements of the Bank for the quarter ending June 30, 2023, was required to be undertaken. Keeping in view that the expected time for receipt of RBI approval, M/s Borkar &amp; Muzumdar, Chartered Accountants, acted as auditors of the Bank for carrying out Limited Review of financial statements for the quarter ending June 30, 2023 and shall undertake limited review for subsequent quarters as well should there be further delay in</p>		



receipt of approval for appointment of auditors from the RBI as the Board of Directors of the Bank was authorized by the Shareholders in the 25th Annual General Meeting to approve the terms and condition of appointment including remuneration and expenses as may be mutually agreed between the Bank and the said existing Statutory Auditors for the period until receipt of List of the Statutory Auditor from RBI and appointment of the Auditor by the Bank.

*Further, RBI vide its email dated May 11, 2023 has approved M/s. Borkar and Mujumdar to undertake limited review for Q1 (April - June, 2023).*

**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.)
Chhajed & Doshi, 101, Hubtown Solaris, Near East West Flyover, Professor NS Phadke Rd, Andheri East, Mumbai, Maharashtra - 400069	June 30, 2020 (Appointment – July 11, 2017)	-	Appointment of SA for FY 2018 to FY 2020. Tenor is completed.

**1.7 List of top securities holders (As on March 31, 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 (Different schemes)	CGV	7420.50	15.87%
2	Aditya Birla MF (Different schemes)	MF	3859.10	8.25%
3	CBT-Employees' Provident Fund Organisation	CGV	3230.10	6.91%
4	ICICI MF (Different schemes)	MF	2750.00	5.88%
5	Axis Mutual Fund (Different schemes)	MF	2663.50	5.70%
6	HDFC MF	MF	2640.00	5.65%
7	State Bank of India	NB	2565.00	5.49%



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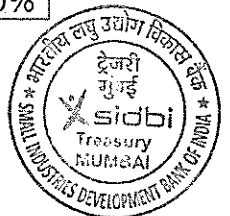
8	Kotak Mahindra MF (Different schemes)	MF	2320.00	4.96%
9	EDELWEISS MF (Different schemes)	MF	2175.00	4.65%
10	Punjab National Bank	NB	1950.00	4.17%

**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	SBI MF	MF	5625.00	14.27%
2	HDFC MF	MF	4675.00	11.86%
3	ICICI MF	MF	4160.00	10.55%
4	ADITYA BIRLA MF	MF	3100.00	7.86%
5	AXIS MF	NB	2955.00	7.50%
6	NIPPON MF	MF	2425.00	6.15%
7	KOTAK MAHINDRA MF	MF	2295.00	5.82%
8	UTI MF	MF	2150.00	5.45%
9	TATA MF	MF	1875.00	4.76%
10	IDFC MF	MF	1250.00	3.17%

**1.8 List of top 10 CP holders (As on March 31, 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 Sun Life Mutual Fund	MF	1960.00	39.20%
2	HDFC Mutual Fund	MF	1475.00	29.50%
3	Nippon India Mutual Fund	MF	500.00	10.00%
4	SBI Mutual Fund	MF	400.00	8.00%
5	Kotak Mutual Fund	MF	175.00	3.50%
6	DSP Mutual Fund	MF	100.00	2.00%
7	Baroda Mutual Fund	MF	100.00	2.00%
8	Invesco Mutual Fund	MF	100.00	2.00%



9	IDFC Mutual Fund	MF	100.00	2.00%
10	Quantum Mutual Fund	MF	40.00	0.80%

2. Material Information:

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

NIL

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

NIL

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

None

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

3.1 Details of Debt Securities and CPs:

CPs : Appendix I

CDs : Appendix II

Bonds : Appendix III

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



Details of Secured Loan facilities (As on March 31, 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	Nil	On Demand	Against Long Term Foreign Currency Deposit placed with the Bank	NA	Standard

Details of Unsecured Loan facilities (as on March 31, 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	11500	11500	On Demand	NA	NA	Standard
SBI	WCDL/STL	11000	11000	On Demand	NA	NA	Standard
IDBI Bank Ltd	Line of Credit	1000	499	On Demand	NA	NA	Standard
Axis Bank Ltd	Day Light Limit	700	0.00	On Demand	NA	NA	Standard
Union Bank	WCDL	8000	8000	On Demand	NA	NA	Standard





Central Bank of India	WCDL	4100	4100	On Demand	NA	NA	Standard
Canara Bank	STL	13000	13000	On Demand	NA	NA	Standard
Indian Overseas Bank	STL	2000	2000	On Demand	NA	NA	Standard
Bank of Baroda	STL	6000	6000	On Demand	NA	NA	Standard

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

Type of Instrument	Amount Outstanding (In ₹ Crore)
Fixed Deposit	8676.00
Deposit from Banks	156360.00
Borrowing from GOI	517.00
Borrowing Outside India	4241.00

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

NIL

#### 4. Issue Information:

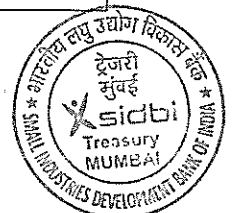
4.1 Details of current tranche including ISIN, amount, date of issue, maturity, all credit ratings including unaccepted ratings, date of rating, name of credit rating agency, its validity period (details of credit rating letter issued not



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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	September 06, 2023 (Wednesday)					
CP (Maturity Value)	₹1000 Crore + Green Shoe ₹6000 Crore (Total availed amount ₹6050 cr)					
Due Date	September 07, 2023 (Thursday)					
Maturity Date	December 07, 2023 (Thursday)					
Price	98.2631					
Disc. Rate	7.09% p.a.					
Issue Reference	CP-17/2023-24					
Issuer DP ID	IN300450					
Issuer Client ID	10822174					
Issuer DP Name	IDBI Bank Ltd.					
ISIN Code	INE556F14JP4					
Credit Rating	CARE A1+ Issued By: CARE Ratings Ltd.					
	IND A1+ Issued By: India Ratings (Fitch Group)					
Date of Rating	22-August-2023 (CARE)					
	18-August-2023 (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	September 07, 2023 (Thursday)					
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	ADITYA BIRLA SUN LIFE TRUSTEE PVT. LTD A/C - ADITYA	575	5650128250	IN300054	Citi Bank NA	10065767



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	BIRLA SUN L3IFE LIQUID FUND					
2	BANDHAN LIQUID FUND	250	2456577500	IN300167	DEUTSCHE BANK	10049505
3	Tata Mutual Fund - Tata Liquid Fund	750	7369732500	IN300126	HDFC Bank Ltd	11265831
4	DSP Liquidity Fund	350	3439208500	IN300054	CITI BANK N.A.	10028116
5	MIRAE ASSET CASH MANAGEMEN T FUND	100	982631000	IN300167	Deutsche Bank	10127732
6	CANARA ROBECO MUTUAL FUND A/C CANARA ROBECO LIQUID FUND	150	1473946500	IN300126	HDFC Bank Ltd.	11213038
7	HDFC MUTUAL FUND - HDFC LIQUID FUND	1500	14739465000	IN301348	ICICI Bank Ltd.	20322483
8	SUNDARAM LIQUID FUND	125	1228288750	IN300126	HDFC BANK LTD	11249242
9	UTI - Liquid Cash Plan	700	6878417000	IN300812	SHCIL	10489663
10	NIPPON LIFE INDIA TRUSTEE LTD-A/C NIPPON INDIA LIQUID FUND	600	5895786000	IN300167	DEUTSCHE BANK	10112751
11	Axis Mutual Fund Trustee Ltd. A/c Axis Mutual Fund A/c Axis Liquid Fund	550	5404470500	IN300167	Deutsche Bank	10066067
12	Axis Mutual Fund Trustee Ltd. A/c Axis Mutual Fund	50	491315500	IN300167	Deutsche Bank	10066059



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	A/c Axis Treasury Advantage Fund					
13	Invesco India Liquid Fund	150	1473946500	IN300167	Deutsche Bank	10026914
14	LIC MF Liquid Fund	200	1965262000	IN301524	SCB	30044625

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.

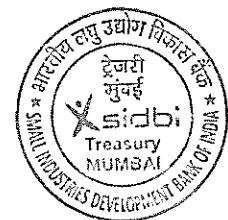
**Links to Last Three FY results and Auditors Reports:**

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

**a. Standalone audited financial statements**

(₹ in crore)

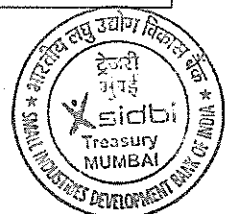
A. Standalone Balance Sheet	31-Mar-23	31-Mar-22	31-Mar-21
<b>CAPITAL AND LIABILITIES</b>			
Capital	568.54	568.54	531.92
Reserves, Surplus and Funds	27,240.70	24,014.53	20,756.29
Deposits	1,65,036.15	1,40,878.43	1,24,412.12
Borrowings	2,00,657.92	75,712.44	39,090.19
Other Liabilities and Provisions	8,879.42	6,204.01	7,531.92
Deferred Tax Liability	0.00	0.75	0.00
<b>Total</b>	<b>4,02,382.73</b>	<b>2,47,378.70</b>	<b>1,92,322.44</b>
<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
<b>Total</b>	<b>4,02,382.73</b>	<b>2,47,378.70</b>	<b>1,92,322.44</b>



DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

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
<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
1. Cash Flow from Operating Activities			
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



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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
2. Cash flow from Investing Activities			
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)
3. Cash flow from Financing Activities			
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
4. Net increase/(decrease) in cash and cash equivalents	131.77	(5403.42)	(183.96)
5. Cash and Cash Equivalents at the beginning of the period	2,506.43	7909.84	8,093.81
6. Cash and Cash Equivalents at the end of the period	2,638.20	2,506.43	7,909.84

B. Consolidated audited financial statements

(₹ in crore)

A. Consolidated Balance Sheet	31-Mar-23	31-Mar-22	31-Mar-21
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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
Total	4,39,252.18	2,78,879.74	2,13,691.33
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>B. Consolidated Profit &amp; Loss Account</b>			
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



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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
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)



DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

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
6. Cash and Cash Equivalents at the end of the period	4,205.23	4,365.30	8,050.10



*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



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Branches : Ahmedabad • Bangalore • Bhopal • Bhubaneswar • Bilaspur • Delhi • Goa • Jabalpur • Mira Road • Nagpur • Patna • Pune • Raipur



## DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

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



## DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

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



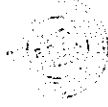


figures in respect of the full financial year ended 31st March 2023 and the published standalone unaudited year to date figures upto the nine months ended 31st December 2022, of the current financial year which have only been reviewed and not subjected to audit by us

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

*DD Doshi*



Darshit Doshi  
Partner  
Membership No. 133755  
UDIN: 23133755BGQ1YK2661



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**



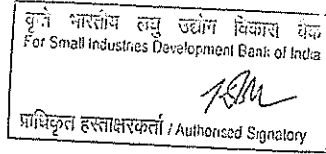
**Board resolution for Borrowing**



**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 लसु उद्योग विकास बैंक  
For Small Industries Development Bank of India

शु कुमर सार/Visnu (Kumar Sah)  
सो सचिव/Company Secretary



सक दलुडु डें सलसलर डल सलगत करलल डु ।

भलरतुडु लसु उद्युग वलकलस डुडु

सुवलडुडु भवडु, डुडुडु - 3, डुडु -2, डुडु-11, डुडु डुडुडु. डुडुडु कुलल कुडुडुडुडु, डुडुडु (डुडु). डुडुडुडु - 400 051. डुडुडुडुडु: +91 22 67531100 | डुडुडुडुडु: +91 22 67221528

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

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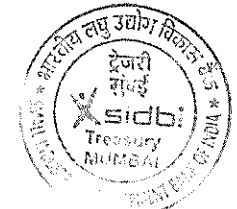
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Appendix I

Outstanding Commercial Paper (As on September 05, 2023)

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
CP-28/FY2023	INE556F14J A6	180 days	7.58%	1200	24-Mar-2023	20-Sep-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-29/FY2023	INE556F14J B4	350 days	7.75%	2000	31-Mar-2023	15-Mar-2024	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-03/FY2024	INE556F14J A6	132 days	7.28%	1175	11-May-2023	20-Sep-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-06/FY2024	INE556F14J F5	180 days	7.28%	4000	24-May-2023	20-Nov-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-08/FY2024	INE556F14J H1	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	INE556F14J A6	90 Days	6.95%	4250	22-Jun-2023	20-Sep-23	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-12/FY24	INE556F14J K5	91 Days	6.95%	4750	22-Jun-2023	22-Sep-23	CARE A1+ & IND A1+	Unsecured	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-14/FY24	INE556F14J M1	90 Days	6.97%	5100	19-July- 2023	26-Oct-23	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.
CP-15/FY24	INE556F14J N9	91 Days	7.10%	5425	23-Aug- 2023	22-Nov-23	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.
CP-16/FY24	INE556F14J O7	91 Days	7.10%	4175	29-Aug- 2023	28-Nov-23	CARE A1+ & IND A1+	Unsecure d	NA	IDBI Bank Ltd.



## Appendix II

## Outstanding Certificate of Deposit (As on September 05, 2023)

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-5/ FY2023	INE556F16AA0	365 Days	6.77%	1300	12-Sep-22	12-Sep-23	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-6/ FY2023	INE556F16AB8	365 Days	7.55%	850	21-Nov-22	21-Nov-23	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-7/ FY2023	INE556F16AC6	440 Days	7.6582%	1600	01-Dec-22	14-Feb-24	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-8/ FY2023	INE556F16AD4	365 Days	7.60%	2000	06-Dec-22	06-Dec-23	CARE AAA / CARE A1+	Unsecured	NA	NA
CD-9/ FY2023	INE556F16AE2	365 Days	7.70%	4000	11-Jan-23	11-Jan-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



Appendix III

Outstanding Unsecured Bonds (As on September 05, 2023)

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	INE556F08JR2	3 Years	4.58	250	17-Dec-20	18-Dec-23	ICRA AAA	Unsecured	NA	ICRA
2	INE556F08JS0	3 Years	5.24	1900	26-Mar-21	26-Mar-24	CARE AAA	Unsecured	NA	CARE
3	INE556F08JT8	3 Years	4.97%	550	17-Jun-21	17-Jun-24	CARE AAA	Unsecured	NA	CARE
4	INE556F08JU6	3 Years	5.59%	2500	21-Feb-22	21-Feb-25	CARE AAA	Unsecured	NA	CARE
5	INE556F08JV4	3 Years & 1 Day	5.57%	2500	02-Mar-22	03-Mar-25	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA,
6	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





7	INE556F08JX0	3 Years	5.70%	1625	28-Mar-22	28-Mar-25	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA,
8	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
9	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
10	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
11	INE556F08KB4	3 years 6 month and 10 days	7.11%	4000	17-Aug-22	27-Feb-26	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
12	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
13	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



14	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
15	INE556F16AC6	3 years 41 days	7.54%	5000	02-Dec-2022	12-Jan-2026	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
16	INE556F08KG3	3 years 23 days	7.59%	5000	18-Jan-2023	10-Feb-2026	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
17	INE556F08KH1	3 years 3 months and 9 days	7.43%	5000	22 May 2023	31 August 2026	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
18	INE556F08KI9	3 years 2 months and 26 days	7.44%	6000	09 June-2023	September 04, 2026	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call
19	INE556F08KJ7	3 years 2 months and 24 days	7.55%	3000	28 June-2023	September 22, 2026	CARE & ICRA AAA	Unsecured	NA	CARE & ICRA, no put/call



## 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-01/FY2023	INE556F14IC4	48 Days	3.85%	3000	13-Apr-2022	19-Apr-2022	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-02/FY2023	INE556F14IC4	48 Days	3.85%	1000	18-Apr-2022	19-Apr-2022	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-03/FY2023	INE556F14ID2	182 Days	4.65%	3500	02-May-2022	31-Oct-2022	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
CP-04/FY2023	INE556F14IE0	278 Days	6.12%	2550	25-May-2022	27-Feb-2023	CARE A1+ & IND A1+	Unsecured	NA	IDBI Bank Ltd.
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.



## DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

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/FY 2023	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.
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.



## DISCLOSURE DOCUMENT FOR ISSUANCE OF COMMERCIAL PAPER

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.

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