



Ref: SIDBI/Compliance cell

October 26, 2026

To,

नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड

National Stock Exchange of India Limited

बीकेसी, बांद्रा (पूर्व) /BKC, Bandra (East)

मुंबई/ Mumbai-51

Sub: Outcome of the Board Meeting – 26th October 2026

महोदया /महोदय,

Madam/ Sir,

The Board of Directors of the Bank in its meeting held on Monday, October 26, 2026, considered and approved (unaudited Standalone) Financial Results for the Quarter and Half year ended on 30th September 2026. Financial Results have been subject to limited review by Statutory Auditor M/s J Kala & Associate (FRN: 118769W). The above disclosure is submitted in compliance with Regulation no. 52 (1) & (4) of the listings regulations for Debt Listed and Commercial Paper Compliances.

In compliance with Regulation no. 52 (2) of SEBI (LODR), Regulations, 2015, we mention that M/s J Kala & Associate (FRN: 118769W), Statutory Auditor of the Bank have issued the Limited Review Report with unmodified opinion on the Financial Results of the Bank for the Quarter and Half Year ended 30th September 2026.

Statement of assets & liabilities and cashflows as at the end of half year ending September 30, 2026, is also submitted by way of note along with financial results in compliance with Regulation 52(2A) of SEBI (LODR), Regulations, 2015

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

Disclosure required under regulation no. 52 (7) & (7A) of SEBI (LODR), 2015 for the period of July 01, 2026 to September 30, 2026, is attached with this disclosure.

In compliance with Regulation no. 54 (2) & 54 (3) of SEBI (LODR), Regulations, 2015 we mention that all Taxable, Redeemable, Non-Convertible Bond / Debenture(s) issued / listed by SIDBI are "UNSECURED" in nature, therefore, the Security Cover on these Debt Instruments is "NIL".

बैंक हिन्दी में पत्राचार का स्वागत करता है।

भारतीय लघु उद्योग विकास बैंक

एमएसएमई विकास केन्द्र, सी - ११, जी ब्लॉक, बान्द्रा कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051. दूरभाष: +91 22 6753 1100, फैक्स: +91 22 6755 1377

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

MSME Development Centre, C-11, G-Block, Bandra-Kurla Complex, Bandra (E), Mumbai 400 051. Tel.: +91 22 6753 1100, Fax: +91 22 6755 1377

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The Board noted the details of resources (Including listing of Non-Convertible Securities) raised through money market instruments during the period of July 01, 2026 to September 30, 2026.

The disclosure of related party transactions under Regulation 62K(9) of the Listing Regulations for the half year ended 30th September 2026, is enclosed along with the Financial Results.

The Board noted the induction of Shri Ramesh Kumar by Central Government under clause (e) of sub-section (1) of Section 6 of the Small Industries Development Bank of India Act, 1989 (39 of 1989), as Part-time Non-Official Director of the Bank effective from August 12, 2026.

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

The Trading window for the securities of the SIDBI was closed from October 01, 2026 and will reopen 48 hours after the declaration of financial results for the quarter and half year ending September 30, 2026.

The Board meeting commenced at 13.30 hours and concluded at 17.25 hours.

Please take the above disclosure on your record.

कृते भारतीय लघु उद्योग विकास बैंक
For Small Industries Development Bank of India
Pankaj
Kumar Sahu
(पंकज कुमार साहू / Pankaj Kumar Sahu)
कंपनी सचिव / Company Secretary

Digitally signed by Pankaj
Kumar Sahu
Date: 2026.10.26 17:28:36
+05'30'

संलग्नक: यथोक्त

Encl: As above

बैंक हिन्दी में पत्राचार का स्वागत करता है।

भारतीय लघु उद्योग विकास बैंक

एमएसएमडी विकास केन्द्र, सी - ११, जी ब्लॉक, बान्द्रा कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051. दूरभाष: +91 22 6753 1100, फैक्स: +91 22 6755 1377

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Independent Auditor's Limited Review Report on Unaudited Standalone Financial Results for the quarter & half year ended September 30, 2026 of Small Industries Development Bank of India pursuant to requirement of the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

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

1. We have reviewed the accompanying statement of Unaudited Standalone Financial Results of Small Industries Development Bank of India (the "Bank") for the quarter & half year ended September 30, 2026 ('the statements'), attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

2. Management Responsibilities for the Financial Information

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

3. Scope of Review

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



4. Other Matters:

Included in these Financial Results are the relevant returns of Mumbai Offices reviewed by us which covers 92.12% of Advances, 94.26% of deposits, 100% of Borrowings as on September 30, 2026. In conduct of our review, we have relied upon various information and returns received from remaining branches of the Bank not visited by us for the purpose of review and generated through centralized data base at Bank's Head Office.

5. Conclusion

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

6. Emphasis of Matter :

We draw attention to Note No. 5 to the financial results regarding the Bank's Accelerated Provisioning Policy for standard advances. As explained therein, the additional provision on standard advances stands at ₹ 2,379.84 Crores as at September 30, 2026. Our opinion is not modified in respect of this matter.

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

JAYESH
UMAIDMAL KALA

CA. Jayesh Kala

Partner

MRN: 101686

UDIN: 26101686VDAPFX9920



Place: Mumbai

Date: October 26, 2026



भारतीय लघु उद्योग विकास बैंक
(भारतीय लघु उद्योग विकास बैंक अधिनियम, 1989 के अंतर्गत स्थापित)
प्रधान कार्यालय : सिडबी टावर, 15, अशोक मार्ग, लखनऊ - 226 001
30 सितंबर, 2026 को समाप्त तिमाही एवं छमाही के एकल वित्तीय परिणाम

(₹ करोड़)

विवरण	समाप्त तिमाही			समाप्त छमाही		समाप्त वर्ष
	30-09-2026	30-06-2026	30-09-2025	30.09.2026	30.09.2025	31-03-2026
	समीक्षित	समीक्षित	समीक्षित	समीक्षित	समीक्षित	लेखापरीक्षित
1. अर्जित ब्याज (क)+(ख)+(ग)+(घ)	11,295	10,724	10,183	22,019	20,490	41,330
(क) अग्रिमों/बिलों पर ब्याज/बट्टा	10,454	10,076	8,768	20,530	17,829	36,818
(ख) निवेशों पर आय	365	350	690	715	1,356	2,290
(ग) भा.रि.बैंक में अतिशेष राशियों और अन्य अंतर-बैंक निधियों पर ब्याज	476	298	725	774	1,305	2,222
(घ) अन्य	-	-	-	-	-	-
2. अन्य आय	180	182	159	362	286	610
3. कुल आय (1+2)	11,475	10,906	10,342	22,381	20,776	41,940
4. ब्याज व्यय	9,135	8,546	7,594	17,681	15,440	31,781
5. परिचालन व्यय (i)+(ii)	324	389	360	713	680	1,619
(i) कर्मचारी लागत	200	275	197	475	417	986
(ii) अन्य परिचालन व्यय	124	114	163	238	263	633
6. प्रावधानों और आकस्मिक व्यय को छोड़कर कुल व्यय (4+5)	9,459	8,935	7,954	18,394	16,120	33,400
7. प्रावधानों और आकस्मिक व्यय से पूर्व परिचालन लाभ (3-6)	2,016	1,971	2,388	3,987	4,656	8,540
8. प्रावधान (कर के अलावा) और आकस्मिक व्यय [पुनरांकन पश्चात् निवल]	(953)	(588)	187	(1,541)	166	1,350
9. असाधारण मर्दे	-	-	-	-	-	-
10. सामान्य गतिविधियों से कर पूर्व लाभ (+) / हानि (-) (7-8+9)	2,969	2,559	2,201	5,528	4,490	7,190
11 कर संबंधी व्यय [आस्थगित कर आस्ति/देयता समायोजन पश्चात् निवल]	715	630	509	1,345	1,056	1,697
12. सामान्य गतिविधियों से कर पश्चात् निवल लाभ(+) / हानि(-) (10-11)	2,254	1,929	1,692	4,183	3,434	5,493
13. असाधारण मर्दे (कर व्यय घटाकर)	-	-	-	-	-	-
14. अवधि का निवल लाभ (+) / हानि (-) (12-13)	2,254	1,929	1,692	4,183	3,434	5,493
15. चुकता ईक्विटी शेयर पूँजी (अंकित मूल्य ₹10 प्रति शेयर)	621	621	569	621	569	621
16. आरक्षितियाँ पुनर्मूल्यांकन आरक्षितियों को छोड़कर	47,994	45,740	38,942	47,994	38,942	43,812
17. विश्लेषणात्मक अनुपात						

(i) भारत सरकार द्वारा धारित शेयरों का प्रतिशत	27.57%	27.57%	20.85%	27.57%	20.85%	27.57%
(ii) पूँजी पर्याप्तता अनुपात (बेसल III)	19.43%	20.51%	18.51%	19.43%	18.51%	20.07%
(iii) प्रति शेयर आमदनी (मूल और अवमिश्रित) (ईपीएस)	36.28#	31.04#	29.77#	67.32#	60.40#	96.56
(iv) गैर-निष्पादक आस्ति अनुपात						
क) गैर-निष्पादक आस्ति की सकल राशि	852	817	390	852	390	684
ख) गैर-निष्पादक आस्ति की निवल राशि	0.00	0.00	0.00	0.00	0.00	0.00
ग) सकल गैर-निष्पादक आस्ति का %	0.14	0.14	0.08	0.14	0.08	0.12
घ) निवल गैर-निष्पादक आस्ति का %	0.00	0.00	0.00	0.00	0.00	0.00
(v) आस्तियों पर प्रतिफल (कर पश्चात्) (वार्षिकीकृत)	1.37%	1.21%	1.19%	1.29%	1.20%	0.92%
(vi) निवल मालियत	44,688	41,809	36,587	44,688	36,587	38,973
(vii) बकाया मोचनीय अधिमान शेयर	-	-	-	-	-	-
(viii) पूँजी मोचन आरक्षिती	-	-	-	-	-	-
(ix) डिबेंचर मोचन आरक्षिती	-	-	-	-	-	-
(x) परिचालन सीमा	17.57%	18.07%	23.09%	17.81%	22.41%	20.36%
(xi) निवल लाभ सीमा	19.64%	17.69%	16.36%	18.69%	16.53%	13.10%
(xii) ऋण - ईक्विटी अनुपात *	8.98	9.02	8.91	8.98	8.91	9.28
(xiii) कुल आस्तियों की तुलना में कुल ऋण (%) *	60.26	57.95	55.87	60.26	55.87	57.17

अवार्षिकीकृत

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

आस्तियों और देयताओं की विवरणी :

(₹ करोड़)

विवरण	30-09-2026 समीक्षित	30-09-2025 समीक्षित	31-03-2026 लेखापरीक्षित
पूँजी और देयताएँ			
पूँजी	621	569	621
आरक्षितियाँ, आधिक्य और निधियाँ	48,330	39,266	44,155
जमा राशियाँ	195,789	1,96,514	2,05,037
उधारियाँ	401,361	3,26,151	3,61,560
अन्य देयताएँ और प्रावधान	19,988	21,223	21,005
आस्थगित कर देयता	-	-	-
कुल योग	666,089	5,83,723	6,32,378
आस्तियाँ			
नकद और बैंक में शेष राशियाँ	23,738	30,015	11,684
निवेश	35,302	49,993	31,759
ऋण और अग्रिम	599,517	4,96,777	5,79,755
अचल आस्तियाँ	310	281	287
अन्य आस्तियाँ	7,222	6,657	8,893
कुल योग	666,089	5,83,723	6,32,378

नकदी प्रवाह विवरण :

(₹ करोड़)

विवरण	30.09.2026	30.09.2025
	समीक्षित	समीक्षित
1. परिचालन गतिविधियों से नकद प्रवाह लाभ व हानि खाते के अनुसार कर पूर्व निवल लाभ	5,528	4,490
समायोजन के बारे में :		
मूल्यहास	10	10
निवेशों में निवल मूल्यहास के प्रति प्रावधान	-	-
किए गए प्रावधान [पुनरांकन पश्चात् निवल]	(1485)	255
निवेशों की बिक्री पर लाभ (निवल)	(88)	(113)
अचल आस्तियों की बिक्री पर लाभ	-	-
निवेशों पर प्राप्त आय	(4)	(3)
परिचालनों से व्युत्पन्न नकदी	3,961	4,639
(परिचालनरत आस्तियों और देयताओं में बदलाव से पूर्व) निम्नलिखित में बदलाव के लिए समायोजन :		
चल आस्तियाँ	1,014	410
चल देयताएँ	741	2,308
विनिमय-पत्र	142	(722)
ऋण व अग्रिम	(20,072)	19
बॉण्ड, डिबेंचरों व अन्य उधारी विषयक निवल प्राप्तियाँ	39,801	8,887
प्राप्त जमाराशियाँ	(9,248)	915
	12,378	11,817
कर अदायगी	(689)	(1055)
परिचालन गतिविधियों से निवल नकद प्रवाह	15,650	15,401
2. निवेश गतिविधियों से नकद प्रवाह		
अचल आस्तियों की निवल (खरीद)/ बिक्री	(32)	(11)
निवेशों का निवल (क्रय) / विक्रय / मोचन	(11,022)	(11,351)
निवेशों पर प्राप्त आय	4	3
निवेशपरक गतिविधियों में प्रयुक्त निवल नकदी	(11,050)	(11,359)
3. वित्तपोषी गतिविधियों से नकद प्रवाह		
शेयर पूंजी व शेयर प्रीमियम के जारीकरण से प्राप्तियाँ	-	-
ईक्विटी शेयर पर लाभांश व लाभांश पर कर	(114)	(114)
वित्तपोषी गतिविधियों में प्रयुक्त निवल नकद	(114)	(114)
4. नकद और नकद समतुल्य में निवल वृद्धि / (कमी)	4,486	3,928
5. अवधि के आरंभ में नकद और नकद समतुल्य	4,873	521
6. अवधि की समाप्ति पर नकद और नकद समतुल्य	9,359	4,449
7. अवधि की समाप्ति पर नकद और नकद समतुल्य में निम्नलिखित शामिल हैं		
हाथ में नकद	0	0
बैंक के चालू खाते में शेष राशि	348	176
म्यूचुअल फंड	0	0
जमाराशियाँ	9,011	4,273

टिप्पणियाँ:

- 1) बैंक इन वित्तीय परिणामों को तैयार करने में उन्हीं महत्वपूर्ण लेखा नीतियों का अनुपालन कर रहा है, जैसा कि 31 मार्च, 2026 को समाप्त वर्ष के वार्षिक वित्तीय विवरणियों को तैयार करने के लिए किया गया था।
- 2) निदेशक मंडल द्वारा 26 अक्टूबर, 2026 को आयोजित अपनी बैठक में उपर्युक्त परिणाम अनुमोदित किए गए हैं।

- 3) प्रत्येक वित्तीय वर्ष में दूसरी तिमाही के आंकड़े, छमाही के अंत के संबंध में लेखापरीक्षित/समीक्षित आंकड़ों और संबंधित वित्तीय वर्ष की पहली तिमाही के अंत तक प्रकाशित समीक्षाकृत आंकड़ों के बीच संतुलन के आंकड़े हैं।
- 4) 30 सितंबर, 2026 को समाप्त छमाही के वित्तीय परिणाम गैर-निष्पादित आस्तियों, मानक आस्तियों, अचल संपत्तियों पर मूल्यहास, छूट के परिशोधन, निवेश पर आय /बांड जारी करने से संबंधित खर्चों और भारतीय रिजर्व बैंक द्वारा जारी विवेकपूर्ण मानदंडों के आधार पर निवेश मूल्यहास के प्रावधानों पर विचार करने के उपरांत तैयार किए गए हैं। आयकर, आस्थगित कर और अन्य सामान्य और आवश्यक प्रावधान जिनमें कर्मचारी लाभ शामिल हैं, आवश्यकतानुसार और वर्षांत पर समायोजन के अधीन अनुमानित/आनुपातिक आधार पर किए गए हैं।
- 5) बैंक ने बोर्ड द्वारा अनुमोदित त्वरित प्रावधान नीति के अनुसार, आईआरएसी मानदंडों के तहत न्यूनतम निर्धारित दरों से अधिक दरों पर मानक अग्रिमों से संबंधित एक अतिरिक्त प्रावधान किया है। तदनुसार, बैंक ने 30 सितंबर 2026 तक ₹ 2,379.84 करोड़ रुपये के मानक अग्रिमों (पुनःसंचित खातों सहित) पर अतिरिक्त प्रावधान अवधारित किए हैं।
- 6) कोविड-19 संबंधी तनाव हेतु समाधान फ्रेमवर्क के अंतर्गत, भारतीय रिजर्व बैंक के दिनांक 06 अगस्त 2020 के परिपत्र (समाधान फ्रेमवर्क 1.0) और दिनांक 05 मई, 2021 के परिपत्र (समाधान फ्रेमवर्क 2.0) के अनुसार, समाधान योजना निम्नानुसार कार्यान्वित की गई :

(₹ करोड़)

उधारकर्ता का प्रकार	समाधान योजना के क्रियान्वयन स्वरूप मानक के रूप में वर्गीकृत खातों की एक्सपोजर राशि - पिछले 31 मार्च 2026 के अंत तक की स्थिति (₹)	इस (₹) में से, अर्ध-वर्ष के दौरान एनपीए वर्ग में जाने वाले ऋण की सकल राशि	इस (₹) में से, अर्ध-वर्ष के दौरान बट्टे खाते में डाली गई राशि	इस (₹) में से, अर्ध-वर्ष के दौरान उधारकर्ताओं द्वारा अदा की गई राशि \$	समाधान योजना के क्रियान्वयन स्वरूप मानक के रूप में वर्गीकृत खातों की एक्सपोजर राशि - 30 सितंबर 2026 के अंत तक की स्थिति
वैयक्तिक ऋण	---	---	---	---	---
नैगम व्यक्ति / संस्थाएं	3.32	0.00	0.00	(1.38)	1.94
इनमें से एमएसएमई उद्यम	3.32	0.00	0.00	(1.38)	1.94
अन्य	---	---	---	---	---
कुल	3.32	0.00	0.00	(1.38)	1.94

\$ बकाया राशि में निवल विचलन को दर्शाता है।

- 7) आरबीआई के दिनांक 28 नवंबर, 2025 के परिपत्र सं.आरबीआई/डीओआर/2025-26/334डीओआर.एसीसी.आरईसी.सं. 253/21.04.018/2025-26 के अनुसरण में, 30 सितंबर, 2026 को समाप्त छमाही के दौरान अंतरित /अधिगृहीत ऋणों के विवरण नीचे दिए गए हैं:

ऋणों का हस्तांतरण :

- i) हस्तांतरित गैर-निष्पादित आस्तियों के विवरण:

(₹ करोड़)

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

30 सितंबर, 2026 को समाप्त छमाही के दौरान, प्रतिभूति-प्राप्तियों (एसआर) में कोई निवेश नहीं हुआ है। अवधारित सभी प्रतिभूति-प्राप्तियों के लिए प्रावधान किए जाते हैं और इसलिए निवल बही मूल्य शून्य है। दबावग्रस्त ऋणों की बिक्री से उत्पन्न कोई अतिरिक्त प्रावधान लाभ-हानि लेखा में प्रत्यावर्तित नहीं किए गए।

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

ऋण का अधिग्रहण :

- iii बैंक ने किसी दबावग्रस्त ऋण का अधिग्रहण नहीं किया है।
- iv समनुदेशन के माध्यम से 30 सितंबर, 2026 को समाप्त छमाही के दौरान, अधिगृहीत गैर-चूक संबंधी ऋणों के विवरण निम्नवत हैं:

(₹ करोड़)

विवरण	2026-27 (छमाही-1)	2025-26
अधिगृहीत ऋणों की सकल राशि (₹ करोड़ में)	704.54	774.23
भारित औसत शेष परिपक्वता (माह सं.)	131.87	114.86
प्रवर्तक द्वारा भारित औसत धारिता की अवधि (माह सं.)	11.97	10.39
प्रवर्तक द्वारा लाभप्रद आर्थिक हित का प्रतिधारण	10.00%	15.59%
मूर्त प्रतिभूति कवरेज	219.01%	198.70%
रेटेड ऋणों का रेटिंग-वार वितरण	लागू नहीं	लागू नहीं

- 8) आरबीआई के दिनांक 28 नवंबर, 2025 के परिपत्र सं.आरबीआई/डीओआर/2025-26/334डीओआर.एसीसी.आरईसी.सं. 253/21.04.018/2025-26 भारतीय रिज़र्व बैंक (अखिल भारतीय वित्तीय संस्थान - वित्तीय विवरण: प्रस्तुति और प्रकटीकरण) निदेश, 2025 के क्रम में, 30 सितंबर, 2026 को समाप्त अवधि के लिए परियोजना ऋणों के विवरण नीचे दिए गए हैं:

क्र. सं.	मद का विवरण	खातों की संख्या	कुल बकाया राशि (₹ करोड़)
1	तिमाही के आरंभ में कार्यान्वयन के अंतर्गत परियोजना-खाते।	2623	8,495.54
2	तिमाही के दौरान कार्यान्वयन के अंतर्गत मंजूर परियोजना-खाते।	652	1311.75
3	कार्यान्वयन के अंतर्गत ऐसे परियोजना-खाते, जिनमें तिमाही के दौरान डीसीसीओ हासिल हो गया है।	859	2,341.70
4	तिमाही के अंत में कार्यान्वयन के अंतर्गत परियोजना-खाते। (1+2-3)	2416	7,465.59
5	'4' में से - जिन खातों के संबंध में मूल/अभिवर्धित डीसीसीओ में अभिवर्धन संबंधी समाधान प्रक्रिया, जैसा भी मामला हो, लागू किया गया है।	818	3,355.89
5.1	'5' खातों में से - जिनमें समाधान योजना कार्यान्वित की गई है।	818	3,355.89
5.2	'5' खातों में से - जिनमें समाधान योजना कार्यान्वयन के अधीन है।	0	0
5.3	'5' खातों में से - जिनमें समाधान योजना सफल नहीं हो सकी है।	0	0
6	'5' में से - जिन खातों के संबंध में मूल/अभिवर्धित डीसीसीओ में अभिवर्धन संबंधी समाधान प्रक्रिया, जैसा भी मामला हो, परियोजना की व्याप्ति और स्वरूप में परिवर्तन के कारण लागू किया गया है।	9	32.49
7	'5' में से - जिन खातों के संबंध में मूल/अभिवर्धित डीसीसीओ में अभिवर्धन से जुड़ी लागत में वृद्धि के कारण, जैसा भी मामला हो, परियोजना का वित्तपोषण किया गया।	0	0
7.1	'7' में से जिन खातों में वित्तीय समापन के दौरान एसबीसीएफ मंजूर किया गया और लगातार नवीनीकृत किया गया।	0	0
7.2	'7' में से जिन खातों में एसबीसीएफ की पूर्व-मंजूरी नहीं की गई अथवा उन्हें लगातार नवीनीकृत नहीं किया गया।	0	0
8	'4' में से - जिन खातों के संबंध में मूल/अभिवर्धित डीसीसीओ में अभिवर्धन संबंधी शामिल न की गई समाधान प्रक्रिया, जैसा भी मामला हो, लागू किया गया है।	0	0
8.1	'8' में से - जिन खातों के संबंध में समाधान योजना कार्यान्वित की गई है।	0	0
8.2	'8' खातों में से - जिनमें समाधान योजना कार्यान्वयन के अधीन है।	0	0
8.3	'8' खातों में से - जिनमें समाधान योजना सफल नहीं हो सकी है।	0	0

- 9) भारतीय रिज़र्व बैंक (अखिल भारतीय वित्तीय संस्थान - ऋण जोखिम का हस्तांतरण और वितरण) निदेश, 2025 और भारतीय रिज़र्व बैंक (अखिल भारतीय वित्तीय संस्थान - वित्तीय विवरण: प्रस्तुति और प्रकटीकरण) पर आरबीआई के दिनांक 28 नवंबर, 2025 के परिपत्र संख्या आरबीआई/डीओआर/2025-26/334 डीओआर.एसीसी. आरईसी. सं. 253/21.04.018/2025-26 के संदर्भ में, 30 सितंबर, 2026 को समाप्त अवधि के लिए सह-ऋण व्यवस्था पर प्रकटीकरण संबंधी विवरण नीचे दिए गए हैं:

विवरण	2026-27 (छमाही-1)	2025-26
सीएलए की प्रमात्रा (₹ करोड़ में)	63.55	दिनांक 28 नवंबर, 2025 के भारतीय रिजर्व बैंक (अखिल भारतीय वित्तीय संस्थान - ऋण सुविधाएं) निदेश, 2025 के अनुसार, वित्त वर्ष 2025-26 के दौरान सीएलए की कोई व्यवस्था प्रभावी नहीं हुई।
ब्याज की भारित औसत दर	14.67%	
लिया गया शुल्क /भुगतान किया गया शुल्क	4.45%	
व्यापक क्षेत्र जिनमें सीएलए सृजित किया गया।	व्यवसाय ऋण, संपत्ति पर ऋण, मशीनरी वित्त और वाणिज्यिक वाहन क्षेत्रों के अंतर्गत एमएसएमई इकाइयाँ	
सीएलए के तहत ऋणों का निष्पादन	मानक संविभाग - ₹63.55 करोड़ अव-मानक आस्तियाँ - शून्य संदिग्ध आस्तियाँ - शून्य हानि आस्तियाँ - शून्य	
डिफॉल्ट नुकसान की गारंटी	शून्य	

- 10) निवल गैर निष्पादित आस्तियों के परिकलन के लिए चल प्रावधान को विचार में नहीं लिया गया है।
- 11) पिछली अवधि के आँकड़ों को वर्तमान अवधि के वर्गीकरण के अनुरूप बनाने के लिए आवश्यकतानुसार पुनर्समूहित / पुनर्वर्गीकृत किया गया है।
- 12) भारतीय रिजर्व बैंक के दिनांक 15 मई, 2019 के पत्र के अनुसार, अगली सूचना तक एआईएफआई के लिए आईएनडी-एस का कार्यान्वयन आस्थगित कर दिया गया है।
- 13) दिनांक 29 जुलाई, 2025 के आरबीआई के परिपत्र सं. आरबीआई/डीओआर/2025-26/138 डीओआर.एसटीआर.आरईसी.43/21.04.048/2025-26 - भारतीय रिजर्व बैंक (एआईएफ में निवेश) निदेश, 2025 के अनुसरण में, बैंक ने प्रभाव का पुनर्मूल्यांकन किया है और 30 सितंबर, 2026 को समाप्त छमाही के लिए ₹8.64 करोड़ का प्रावधान जारी रखा है।
- 14) भारतीय रिजर्व बैंक के दिनांक 21 सितंबर, 2023 के परिपत्र सं. आरबीआई/डीओआर/2023-24/105 डीओआर.एफआईएन.आरईसी.40/01.02.000/2023-24 के अनुसार, एआईएफआई को 30 जून 2024 को समाप्त तिमाही से बेसल III पूंजी विनियमों के अंतर्गत प्रयोज्य स्तंभ 3 के प्रकटीकरण का उल्लेख आवश्यक है। तदनुसार, पिछली अवधि के समरूपी ब्यौरे प्रयोज्य नहीं हैं। बेसल III पूंजी विनियमों के अंतर्गत स्तंभ 3 के प्रकटीकरण बैंक की वेबसाइट अर्थात् <https://www.sidbi.in/listing-disclosure> पर उपलब्ध कराए जा रहे हैं। इन प्रकटीकरणों की सांविधिक लेखापरीक्षकों द्वारा समीक्षा नहीं की गई है।
- 15) सांविधिक लेखापरीक्षकों द्वारा उपर्युक्त परिणामों की सीमित समीक्षा की गई है।

JAYESH
UMAIDMA
L KALA

निदेशक मंडल के आदेश से

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अध्यक्ष और प्रबंध निदेशक

दिनांक : 26 अक्टूबर, 2026

स्थान: लखनऊ



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

Standalone Financial Results for the Quarter and Half Year Ended September 30, 2026

(₹ crore)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
	[Reviewed]	[Reviewed]	[Reviewed]	[Reviewed]	[Reviewed]	[Audited]
1. Interest earned (a)+(b)+(c)+(d)	11,295	10,724	10,183	22,019	20,490	41,330
(a) Interest/disc. on advances/ bills	10,454	10,076	8,768	20,530	17,829	36,818
(b) Income on investments	365	350	690	715	1,356	2,290
(c) Interest on balances with Reserve Bank of India and other inter bank funds	476	298	725	774	1,305	2,222
(d) Others	-	-	-	-	-	-
2. Other Income	180	182	159	362	286	610
3. Total Income (1+2)	11,475	10,906	10,342	22,381	20,776	41,940
4. Interest Expended	9,135	8,546	7,594	17,681	15,440	31,781
5. Operating Expenses (i)+(ii)	324	389	360	713	680	1,619
(i) Employees cost	200	275	197	475	417	986
(ii) Other operating expenses	124	114	163	238	263	633
6. Total Expenditure (4+5) excluding provisions and contingencies	9,459	8,935	7,954	18,394	16,120	33,400
7. Operating Profit before Provisions and Contingencies (3-6)	2,016	1,971	2,388	3,987	4,656	8,540
8. Provisions (other than tax) and Contingencies [Net of write back]	(953)	(588)	187	(1,541)	166	1,350
9. Exceptional Items	-	-	-	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8+9)	2,969	2,559	2,201	5,528	4,490	7,190
11. Tax expense [Net of DTA/DTL]	715	630	509	1,345	1,056	1,697
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	2,254	1,929	1,692	4,183	3,434	5,493
13. Extraordinary items (net of tax expense)	-	-	-	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	2,254	1,929	1,692	4,183	3,434	5,493
15. Paid-up equity share capital (Face Value ₹10 each)	621	621	569	621	569	621
16. Reserves excluding Revaluation Reserves	47,994	45,740	38,942	47,994	38,942	43,812
17. Analytical Ratios						
(i) Percentage of shares held by Government of India	27.57%	27.57%	20.85%	27.57%	20.85%	27.57%
(ii) Capital Adequacy Ratio (BASEL III)	19.43%	20.51%	18.51%	19.43%	18.51%	20.07%
(iii) Earnings Per Share (Basic & Diluted) (EPS)	36.28 [#]	31.04 [#]	29.77 [#]	67.32 [#]	60.40 [#]	96.56
(iv) NPA Ratios						
a) Amount of Gross NPA	852	817	390	852	390	684
b) Amount of Net NPA	0.00	0.00	0.00	0.00	0.00	0.00
c)% of Gross NPA	0.14	0.14	0.08	0.14	0.08	0.12
d)% of Net NPA	0.00	0.00	0.00	0.00	0.00	0.00
(v) Return on Assets (after Tax) (annualised)	1.37%	1.21%	1.19%	1.29%	1.20%	0.92%
(vi) Net Worth	44,688	41,809	36,587	44,688	36,587	38,973

(vii) Outstanding Redeemable Preference Shares	-	-	-	-	-	-
(viii) Capital Redemption Reserve	-	-	-	-	-	-
(ix) Debenture Redemption Reserve	-	-	-	-	-	-
(x) Operating Margin	17.57%	18.07%	23.09%	17.81%	22.41%	20.36%
(xi) Net Profit Margin	19.64%	17.69%	16.36%	18.69%	16.53%	13.10%
(xii) Debt - Equity Ratio *	8.98	9.02	8.91	8.98	8.91	9.28
(xiii) Total Debts to Total Assets (%) *	60.26	57.95	55.87	60.26	55.87	57.17

Not annualised

*Debt denotes total Borrowings (excluding Deposits)

Statement of Assets and Liabilities:

(₹ crore)

Particulars	As at 30.09.2026 [Reviewed]	As at 30.09.2025 [Reviewed]	As at 31.03.2026 [Audited]
CAPITAL AND LIABILITIES			
Capital	621	569	621
Reserves, Surplus and Funds	48,330	39,266	44,155
Deposits	195,789	1,96,514	2,05,037
Borrowings	401,361	3,26,151	3,61,560
Other Liabilities and Provisions	19,988	21,223	21,005
Deferred Tax Liability	-	-	-
Total	666,089	5,83,723	6,32,378
ASSETS			
Cash and Bank Balances	23,738	30,015	11,684
Investments	35,302	49,993	31,759
Loans & Advances	599,517	4,96,777	5,79,755
Fixed Assets	310	281	287
Other Assets	7,222	6,657	8,893
Total	666,089	5,83,723	6,32,378

Statement of Cash flow:

(₹ crore)

Particulars	30.09.2026 Reviewed	30.09.2025 Reviewed
1. Cash Flow from Operating Activities		
Net Profit before tax as per P & L Account	5,528	4,490
Adjustments for :		
Depreciation	10	10
Provision for net depreciation in investments	-	-
Provisions made (net of write back)	(1,485)	255
Profit on sale of investments (net)	(88)	(113)
Profit on sale of fixed assets	-	-
Dividend Received on Investments	(4)	(3)
Cash generated from operations (Prior to changes in operating Assets and Liabilities)	3,961	4,639
Adjustments for net changes in :		
Current assets	1,014	410
Current liabilities	741	2,308
Bills of Exchange	142	(722)
Loans & Advances	(20,072)	19
Net Proceeds of Bonds and Debentures & other borrowings	39,801	8,887
Deposits received	(9,248)	915
	12,378	11,817
Payment of Tax	(689)	(1,055)
Net Cash flow from operating Activities	15,650	15,401
2. Cash Flow from Investing Activities		
Net (Purchase)/Sale of fixed assets	(32)	(11)
Net (Purchase)/sale/redemption of Investments	(11,022)	(11,351)
Dividend Received on Investments	4	3

Net cash used in Investing Activities		(11,050)	(11,359)
3.	Cash flow from Financing Activities		
	Proceeds from issuance of share capital & share premium	-	-
	Dividend on Equity Shares & tax on Dividend	(114)	(114)
Net cash used in Financing Activities		(114)	(114)
4.	Net increase/(decrease) in cash and cash equivalents	4,486	3,928
5.	Cash and Cash Equivalents at the beginning of the period	4,873	521
6.	Cash and Cash Equivalents at the end of the period	9,359	4,449
7.	Cash and cash equivalents at the end of the period includes		
	Cash in Hand	-	-
	Current account balance with Bank	348	176
	Mutual Funds	-	-
	Deposits	9,011	4,273

Notes:

- 1) The Significant Accounting Policies followed in preparation of these financial results, in all material aspects, are consistent with those followed in preparation of the annual financial statements for the year ended March 31, 2026.
- 2) The above results have been approved by the Board of Directors at their meeting held on October 26, 2026.
- 3) The figures for the second quarter in each of the financial years are the balancing figures between reviewed figures in respect of the half year end and the published year to date reviewed figures up to the end of first quarter of the respective financial year.
- 4) The financial results for the half year ended September 30, 2026 have been arrived at, after considering provisions for non-performing assets, Standard Assets, depreciation on Fixed Assets, amortization of discount, income on investments/ bond issue expenses and Investment Depreciation on the basis of prudential norms issued by Reserve Bank of India. Income Tax, Deferred tax and other usual and necessary provisions including employee benefits made on an estimated/ proportionate basis, wherever required and subject to adjustment at the year-end.
- 5) The Bank maintains additional provisions on standard advances over and above the minimum requirement prescribed under RBI IRAC norms in accordance with the Board approved Accelerated Provisioning Policy. Accordingly, additional provisions on standard advances stood at ₹2,379.84 crore as on September 30, 2026.
- 6) Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) are given below:

(₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous March 31, 2026 (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year \$	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end September 30, 2026
Personal Loans	---	---	---	---	---
Corporate persons	3.32	0.00	0.00	(1.38)	1.94
Of which MSMEs	3.32	0.00	0.00	(1.38)	1.94
Others	---	---	---	---	---
Total	3.32	0.00	0.00	(1.38)	1.94

\$Represents net movement in balance outstanding.

- 7) Details of loans transferred / acquired during the half year ended September 30, 2026, under the RBI circular no. RBI/DOR/2025-26/334 DOR.ACC.REC.No.253/21.04.018/2025-26 dated November 28, 2025, are given below:
Transfer of Loans:
i. Details of non-performing assets (NPAs) transferred:

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

During the half year ended September 30, 2026, no investment made in Security Receipts (SRs). All the Security Receipts held are provided for and hence the net book value is nil. No excess provisions were reversed to the profit & loss account on account of the sale of stressed loans.

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

Purchase of Loans:

iii. The Bank has not acquired any stressed loan.

iv. Details of loans not in default acquired during half year ended September 30, 2026, through assignment are given below:

(₹ in crore)		
Particulars	2026-27 (HY1)	2025-26 (FY)
Aggregate amount of loans acquired (₹ in crore)	704.54	774.23
Weighted average residual maturity (in months)	131.87	114.86
Weighted average holding period by the originator (in months)	11.97	10.39
Retention of beneficial economic interest by the originator	10.00%	15.59%
Tangible security coverage	219.01%	198.70%
Rating-wise distribution of rated loans	Not Applicable	Not Applicable

8) Details of Project Loans for the period ended September 30, 2026, in terms of RBI circular no. RBI/DOR/2025-26/334 DOR.ACC.REC.No.253/21.04.018/2025-26 dated November 28, 2025 on Reserve Bank of India (All India Financial Institutions – Financial Statements: Presentation and Disclosures) Directions, 2025 are given below:

Sr. No.	Item Description	Number of accounts	Total outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	2623	8,495.54
2	Projects under implementation accounts sanctioned during the quarter.	652	1311.75
3	Projects under implementation accounts where DCCO has been achieved during the quarter	859	2,341.70
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	2416	7,465.59
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.	818	3,355.89
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	818	3,355.89
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	0	0
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	0	0
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	9	32.49
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	0	0
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	0	0
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	0	0
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	0	0
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	0	0
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	0	0

8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	0	0
-----	---	---	---

- 9) Disclosure on Co-Lending Arrangements for the period ended September 30, 2026 in terms of Reserve Bank of India (All India Financial Institutions – Transfer and Distribution of Credit Risk) Directions, 2025 and RBI circular no. RBI/DOR/2025-26/334 DOR.ACC.REC.No.253/21.04.018/2025-26 dated November 28, 2025 on Reserve Bank of India (All India Financial Institutions – Financial Statements: Presentation and Disclosures) Directions, 2025 are given below:

Particulars	2026-27(HY1)	FY 2025-26
Quantum of CLAs (₹ in crore)	63.55	No CLA Arrangement made effective during FY2025-26 as per Reserve Bank of India (All India Financial Institutions – Credit Facilities) Directions, 2025 dated November 28, 2025.
Weighted average rate of interest	14.67%	
Fees charged / paid	4.45%	
Broad sectors in which CLA was made	MSMEs under Business Loan, Loan Against Property, Machinery Finance and Commercial Vehicle segments.	
Performance of loans under CLA	Standard Portfolio- ₹63.55 Crore Sub-standard Assets- Nil Doubtful Assets- Nil Loss Assets- Nil	
Default loss guarantee,	Nil	

- 10) Floating provision is not considered for computation of net NPAs.
11) Previous period's figures have been regrouped / reclassified wherever necessary to conform to current period classification.
12) As per RBI's letter dated May 15, 2019, implementation of IND-AS has been deferred for AIFIs until further notice.
13) In terms of RBI Circular no. RBI/DOR/2025-26/138 DOR.STR.REC.43/21.04.048/2025-26 dated July 29, 2025- Reserve Bank of India (Investment in AIF) Directions, 2025, Bank has reassessed the impact and holding provision of ₹8.64 crore as on September 30, 2026.
14) In terms of RBI circular no. RBI/DoR/2023-24/105 DoR.FIN.REC.40/01.02.000/2023-24 dated September 21, 2023, AIFI's are required to disclose capital adequacy ratio and applicable Pillar 3 disclosures under BASEL III capital regulations from quarter ended June 30, 2024. Pillar 3 disclosures under BASEL III capital regulations are being made available on Bank's website i.e. <https://www.sidbi.in/listing-disclosure>. These disclosures have not been subjected to Limited Review by the Statutory Auditors.
15) The above results have been subjected to Limited Review by the Statutory Auditors.

By order of the Board

JAYESH
UMAIDM
AL KALA

MANOJ
MITTAL

Digitally signed by
MANOJ MITTAL
Date: 2026.10.26
15:11:12 +05'30'

Dated: October 26, 2026
Place: Lucknow

[Manoj Mittal]
Chairman and Managing Director



- SIDBIOfficial

Visit our website: www.sidbi.in



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

- a) Debt service coverage ratio, Interest service coverage ratio: SIDBI is a Public Financial Institution coming under the regulations of Reserve Bank of India and hence the requirements of disclosure of Debt Service Coverage Ratio and Interest Service Coverage Ratio are not applicable.
- b) Current ratio, Long Term Debt to Working Capital, Bad Debt to Account receivable ratio, Current Liability ratio, Debtors Turnover, Inventory Turnover; Since SIDBI is a Financial Institution, these ratios are not applicable.
- c) Capital redemption reserve / Debenture redemption reserve: SIDBI is a Statutory Corporation and not a company registered under Companies Act. Hence, maintenance of Debenture Redemption Reserve is not applicable.
- d) Outstanding redeemable preference shares: Since SIDBI has not issued any preference shares, this clause is not applicable.
- e) All other required ratios are available in publications.



Rajendra Agrawal
(General Manager)
October 26, 2026

बैंक हिन्दी में पत्राचार का स्वागत करता है।

भारतीय लघु उद्योग विकास बैंक

"सिडबी टावर", 15 अशोक मार्ग, लखनऊ – 226 001. दूरभाष : +91 522 4259700

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

"SIDBI Tower", 15 Ashok Marg, Lucknow-226 001, Tel. : +91 522 4259700

Toll Free No. : 1800 22 6753

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SIDBI/TRMV/26102026/OUT/87155

October 26, 2026

To,

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

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

महोदया /महोदय,
Madam/ Sir

सेबी (एलओडीआर) विनियम, 2015 के विनियम सं. 52 (7) और 52 (7A), के तहत 30 सितंबर 2026 को समाप्त तिमाही के लिए आवश्यक अनुलग्नक संलग्न हैं।

Pursuant to regulation nos. 52(7) and (7A) of SEBI (LODR), Regulations, 2015, required details are annexed as on September 30, 2026.

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

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

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

बैंक हिन्दी में पत्राचार का स्वागत करता है।

भारतीय लघु उद्योग विकास बैंक

एमएसएमई विकास केन्द्र, सी - ११, जी ब्लॉक, बांद्रा कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. दूरभाष: +91 22 6753 1100, फैक्स: +91 22 6755 1377

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

MSME Development Centre, C-11, G-Block, Bandra-Kurla Complex, Bandra (E), Mumbai 400 051. Tel.: +91 22 6753 1100, Fax: +91 22 6755 1377

Toll Free No.: 1800 22 6753

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Annexure-I**i. Statement of utilization of issue proceed.**

Name of Issuer	ISIN	Mode of Fund Raising (Public Issue / Private Placement)	Type of Instrument	Date of Raising Funds	Amount Raised (₹ Cr.)	Funds Utilized (₹ Cr.)	Any Deviation (Yes / No)	If 8 is Yes Specify the purpose	Remarks, if any
1	2.	3.	4.	5.	6.	7.	8.	9.	10.
SIDBI	INE556F08LG1	Private Placement	NCD	10-07-2026	8,000	8,000	No	NA	NIL
SIDBI	INE556F08LH9	Private Placement	NCD	03-09-2026	5,889	5,889	No	NA	NIL

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

Name of Listed Entity	भारतीय लघु उद्योग विकास बैंक / Small Industries Development Bank of India	
Mode of Fund Raising	निजी नियोजन / Private Placement	
Type of Instrument	प्रतिदेय, कर-योग्य, गैर-परिवर्तनीय, गैर-प्राथमिकता क्षेत्र वाले अप्रतिभूत बांड / Redeemable, Taxable, Non-Convertible, Non-priority Sector, Unsecured Bond	
Date of Raising Funds	Issue / Allotment Date	Issue size / In ₹ Cr.
	10-07-2026	8,000
	03-09-2026	5,889
Amount Raised	₹13,889 Cr	
Report filed for Quarter Ended	30-September-2026	
Is there a Deviation / Variation in use of Funds Raised?	लागू नहीं /NA	
Whether any approval is required to vary the objects of the issue stated in the Prospectus/ Offer Document?	लागू नहीं /NA	
If yes, details of the approval so required?		
Date of approval		
Explanation for the Deviation / Variation		
Comments of the Audit Committee after Review		
Comments of the Auditors, if any	लागू नहीं /NA	
Objects for which funds have been raised and where there has been a deviation / variation, in the following table:		

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

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

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



SIDBI/TRMV/26102026/OUT/87154

October 26, 2026

To,

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

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

महोदया /महोदय,
Madam/ Sir

यह प्रमाणित किया जाता है कि 30 सितंबर 2026 को समाप्त तिमाही के लिए बैंक ने, सीपी की आय का उपयोग संबंधित प्रकटीकरण दस्तावेजों में उल्लिखित उद्देश्यों के लिए किया; और सेबी के मास्टर सर्कुलर दिनांक 22 मई, 2024 के अध्याय XVII में निर्दिष्ट सूचीबद्धता शर्तों का पालन किया गया।

This is to certify that for the quarter ended September 30, 2026, the Bank has utilized the proceeds of CPs for the purposes as stated in the respective disclosure documents; and adhered to the listing conditions as specified in Chapter XVII of SEBI Master Circular dated May 22, 2024.

कृपया उपरोक्त प्रकटीकरण को अभिलिखित करें।

Please take the above disclosure on your record.

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

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

बैंक हिन्दी में संचार का स्वागत करता है।

भारतीय लघु उद्योग विकास बैंक
एमएसएमई विकास केन्द्र, सी - ११, जी ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051. दूरभाष: +91 22 6753 1100, फैक्स: +91 22 6755 1377

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Outstanding CP as on September 30, 2026

आईएसआईएन / ISIN	निर्गम /आवंटन तिथि Issue / Allotment Date	परिपक्वता तिथि Maturity Date	निर्गम आकार (करोड़ रु में) Issue size (₹ Crore)
INE556F14MH5	08-May-26	03-Dec-26	1,000
INE556F14MO1	29-Jul-26	28-Oct-26	6,000
INE556F14MP8	06-Aug-26	09-Jun-27	1,700
INE556F14MP8	07-Aug-26	09-Jun-27	150
INE556F14MQ6	01-Sep-26	01-Dec-26	1,000
INE556F14MR4	02-Sep-26	02-Dec-26	6,000
INE556F14MS2	07-Sep-26	07-Dec-26	4,000
INE556F14MT0	17-Sep-26	17-Dec-26	5,000
TOTAL			24,850

Related party transactions																								
												Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.												
Sr No.	Details of the party (listed entity /subsidiary) entering into the transaction			Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments								Notes		
	Name	PAN		Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary						Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Details of other indebtedness	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured		Purpose for which the funds will be utilized by the ultimate recipient of funds (endusage)	
Add	Delete																							
1	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	SIDBI VENTURE CAPITAL LIMITED	AADC31380F	SUBSIDIARY	Any other transaction	OFFICE RENT, DIRECTOR SITTING FEES, TEA, COFFEE, ETC	3.83	APPROVED		2.12	0.67	0.49										Total expenditure is 2.12 crore during HYE Sep 30, 2026	
2	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	SIDBI TRUSTEE COMPANY LTD	AADC31379Q	SUBSIDIARY	Any other transaction	DIRECTOR SITTING FEES, ETC	0.06	APPROVED		0.04	0.00	0.01										Total expenditure during HYE Sep 30, 2026	
3	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	MICRO UNITS DEVELOPMENT AND REFINANCE AGENCY LIMITED	AAJCM6526F	WHOLLY OWNED SUBSIDIARY	Remuneration	APPROVAL NOT APPLICABLE UNDER REG 2(35)(B) OF SEBI LOOR 2015	7.55	2015		2.91	0.00	2.91											
4	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	MICRO UNITS DEVELOPMENT AND REFINANCE AGENCY LIMITED	AAJCM6526F	WHOLLY OWNED SUBSIDIARY	Any other transaction	RENT OFFICE QUARTER AND PREMISES	1.66	2015		0.78	0.00	0.77											
5	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	MICRO UNITS DEVELOPMENT AND REFINANCE AGENCY LIMITED	AAJCM6526F	WHOLLY OWNED SUBSIDIARY	Loan	APPROVAL NOT APPLICABLE UNDER REG 2(35)(B) OF SEBI LOOR 2015	720.71	2015		360.36	1441.46	1081.11	Loan			7.00%	3 YEARS	Loan	8.05%	3 YEARS	Secured	On-Lending for its principal business activities only	
6	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	MICRO UNITS DEVELOPMENT AND REFINANCE AGENCY LIMITED	AAJCM6526F	WHOLLY OWNED SUBSIDIARY	Interest received	APPROVAL NOT APPLICABLE UNDER REG 2(35)(B) OF SEBI LOOR 2015	85.25	2015		50.23	7.51	4.60											
7	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	SIDBI Swaramban Foundation (DSF)	ABHC31676H	Section-B Company Limited by Guarantee, SIDBI is the parent Company	Any other transaction	Donations	APPROVED			0.57	0.00	0.00										No prior approval [as these transactions were not envisaged at the time of obtaining prior approval obtained from AC]	
8	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	CREDIT GUARANTEE FUND TRUST FOR MICRO AND SMALL ENTERPRISES	AAATC2613D	COMMON DIRECTOR/ ASSOCIATE / SETTLORS	Any other transaction	RENT, SALARY, OFFICE EXPENSES, ETC	6.56	APPROVED		2.17	0.00	0.36											
9	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	CREDIT GUARANTEE FUND TRUST FOR MICRO AND SMALL ENTERPRISES	AAATC2613D	COMMON DIRECTOR	Any other transaction	Fixed Deposit Investment	15454.00	APPROVED		2000.00	9810.00	9085.00											
10	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	RECEIVABLE EXCHANGE OF INDIA LIMITED	AAHCN6707P	JOINT VENTURE / ASSOCIATE	Any other transaction	PLATFORM CHARGES, CDSAL CHARGES, ETC	5.50	APPROVED		1.96	0.28												
11	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	INDIA SME TECHNOLOGY SERVICES LIMITED	AAAC34974M	ASSOCIATE	Any other transaction	RENT	0.04	RATIFICATION		0.02	0.00	0.00										RENT- Rs. 0.02 crore.	
12	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	BANK OF INDIA	AAACB0472C	COMMON DIRECTOR	Loan	POSTFACTO RATIFICATION OBTAINED	7724.07			29956.07	22232.00		Loan					6.40%	2 YEARS	Secured	REFINANCE OPERATIONS	Refinance can be given up to Maximum upto Exposure Limit (EL) of SIDBI. (common Director Shri MANOJ MUTTATHIL AIYAPAN). No prior approval [as these transactions were not envisaged at the time of prior approval obtained from AC. Post facto ratification obtained. Common Director of other Banks in OPL. 1.Maximum Monthly Payout of ₹lakh with applicable tax or 0.20% of the average annual outstandings portfolio during the year w.e.f July 01,2023 2.Payment towards Micro service provided by OPL as per TSP Arrangement dated 27th March, 2024 as per the approval by SIDBI for the raised invoice 3.New Development and support Maintenance Cost towards payee-J&K TL as per 27th EEC meeting held on Feb 22, 2024 with approved hours of 3686 hours in 4 phases 4.Payment towards approved change Request/Emergency Request as per approved EEC meeting held on August 21,2025	
13	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	ONLINE PSB LOANS LIMITED	AAGCC0002R	COMMON DIRECTOR	Purchase of goods or services	POSTFACTO RATIFICATION OBTAINED	7.00	OBTAINED		3.71	0.00	0.00										Contribution out of Fund of fund operations(Fund of Funds for Start Ups) No prior approval [as these transactions were not envisaged at the time of prior approval obtained from AC. Post facto ratification obtained.	
14	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	NABVENTURES FUND I	AADTN1370X	Director on AMC of VC fund	Investment	RATIFICATION OBTAINED	0.34			94.89	95.64		Investment					0.00%	NA	Unsecured	VC FUND	Contribution out of fund of fund operations(Fund of Funds for Start Ups) No prior approval [as these transactions were not envisaged at the time of prior approval obtained from AC. Post facto ratification obtained.	
15	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	IAN FUND I	AABTI3495C	Director / Partner on AMC of VC fund	Investment	POSTFACTO RATIFICATION OBTAINED	6.63			60.72	54.09		Investment					0.00%	NA	Unsecured	VC FUND	Contribution out of fund of fund operations(Fund of Funds for Start Ups) No prior approval [as these transactions were not envisaged at the time of prior approval obtained from AC. Post facto ratification obtained. The transaction comprised Repayment- Rs. 6.63 crore.	
16	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	BANK OF INDIA	AAACB0472C	COMMON DIRECTOR	Investment	POSTFACTO RATIFICATION OBTAINED	600.00			500.00	1100.00		Investment					6.70%	365 Days	Unsecured	SECURITY FOR THE LOAN	Refinance can be given up to Maximum upto Exposure Limit (EL) of SIDBI. (common Director Shri MANOJ MUTTATHIL AIYAPAN). No prior approval [as these transactions were not envisaged at the time of prior approval obtained from AC. Post facto ratification obtained. Includes exposure under treasury and banking operations.	
17	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	BANK OF INDIA	AAACB0472C	COMMON DIRECTOR	Loan	APPROVED				0.00	5000.00	5000.00						5.92%	36 MONTHS	Secured	REFINANCE OPERATIONS		
18	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	MANOJ MITTAL	ABMPM4675N	CHAIRMAN AND MANAGING DIRECTOR	Remuneration					0.53	0.00	0.00											
19	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	SUDATTA MANDAL	AALPM7389P	DEPUTY MANAGING DIRECTOR	Remuneration					0.11	0.00	0.00											
20	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	PRAKASH KLIMAR	AKYPS905A	DEPUTY MANAGING DIRECTOR	Remuneration					0.43	0.00	0.00											
21	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	RECEIVABLE EXCHANGE OF INDIA LIMITED	AAHCN6707P	JOINT VENTURE / ASSOCIATE	Any other transaction	FIXED DEPOSIT				0.00	48.25	48.25						Inter-corporate deposit	7.15%	1127 DAYS	Unsecured	FIXED DEPOSIT	No prior approval [as these transactions were not envisaged at the time of prior approval obtained from AC]. Post facto ratification obtained.
22	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AABC3480N	IAN ALPHA TRUST	AACTIO653F	Director on AMC of VC fund	Investment	POSTFACTO RATIFICATION OBTAINED				19.36	45.23	64.59						Investment	0.00%	NA	Unsecured	VC FUND	Contribution out of fund of fund operations(Fund of Funds for Start Ups) No prior approval [as these transactions were not envisaged at the time of prior approval obtained from AC. Post facto ratification obtained. The transaction comprised Drawdown- Rs. 19.36 crore.
Total value of transaction during the reporting period												10776.333												