

HO.DRD/ Omni Bonds/ 2002 /2025-26/

October 18, 2025

The Manager (Listing) Bombay Stock Exchange Ltd., 25th Floor, PhirozJeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001	The Manager (Listing) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra Kurla Complex, Bandra(E) Mumbai – 400 051
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Dear Sir /Madam

Sub: Disclosure under Regulation 54 (3) of SEBI (LODR) 2015 Regulations.

Regulation(s), 54 (3) of SEBI (LODR) Regulations 2015, stipulates that the listed entity (called herewith the “IDBI Bank Ltd”) shall disclose the Security Cover available in case of non-convertible debt securities along with its financial results in the format as specified by the Board.

Pursuant to SEBI Circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022; we furnish herewith Certificate issued by Bank’s Statutory Auditors “Chokshi & Chokshi LLP”, in respect of available Security Cover.

However, in this connection, it may be noted that all Long Term Rupee Borrowings raised by the Bank & remained outstanding as on September 30, 2025, are Unsecured. Furthermore, there is no stipulation for maintenance of Security Cover, in terms of offer document/ Information Memorandum and/or Debenture Trust Deed.

Disclaimer- The Security Cover certificate is being issued in consonance with SEBI regulations and shall have no effect on the seniority of such instruments and all other terms and conditions applicable for the issue of the bonds as specified by RBI Master Circular



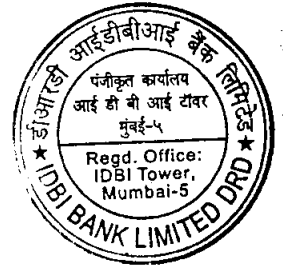
*no. DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 for Basel III compliant bonds/
RBI Master Circular no. DBR.No.BP.BC.4/21.06.001/2015-16 dated July 1, 2015 for
Basel II compliant bonds, as amended from time to time, and the terms of issue.*

You are requested to kindly take the above intimation on record in terms of above
Regulation(s) of the SEBI (LODR) Regulations, 2015.

Yours faithfully,
For IDBI Bank Ltd



Abhishek Kumar
Assistant General Manager



Statement of listed non-convertible debt securities outstanding as on 30th September, 2025 and compliance of covenants of listed non-convertible debt securities

- (a) Pursuant to the resolution of the Board of Directors of the bank and information memorandum/ offer document and various Debenture Trust Deeds, the bank had issued the following listed non-convertible debt securities which are outstanding as at September 30, 2025:

ISIN	Secured/ Unsecured	O/s Book value (₹. in Crores)
INE008A08R30		1
INE008A08R71		2
INE008A08V00		1,000
INE008A08V18	Unsecured	900
INE008A08V26		1,000
INE008A08Q98		2
Total		2,905

Bank has issued listed non-convertible debt securities which are unsecured as on 30th September 2025, hence Security cover is not applicable.

- (b) **Compliance of all the covenants/ terms of the issue in respect of listed non-convertible debt securities of the Bank**

We certify that the covenant/terms of the issue of the listed debt securities (NCD's) have been complied by the bank.

For IDBI Bank Limited

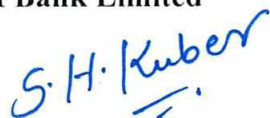


Smita Kuber
ED & Chief Financial Officer
Place: Mumbai
Date: October 18, 2025



		Statement 1 A		
	Sr no	Clause no.	Covenants	Management Comments on the compliance status as at and for the half year ended on September 30, 2025
	A	2	ISIN-INE008A08R30- Rs 1,00,00,000/- (10 Bonds)	
		2.1	Covenants to pay Principal and Interest	
	1	2.1(a)	Principal	Rs 1,00,00,000/-
	2	2.1(b)	Interest (Accrued)	Rs 2,88,109.59/-
		2.2	-	-
	B	Schedule	NEGATIVE COVENANTS	
			NA	
	C	Schedule	INFORMATION CONVENANTS	
			As per management representation	
	Covenants prescribed in the Information Memorandum (other than those mentioned above) and its compliance status as at and for the half year ended on September 30, 2025			
	Sr no	Clause no.	Covenants	Management Comments on the compliance status as at and for the half year ended on September 30, 2025
	1	1.1	-	-

For IDBI Bank Limited



Smita Kuber
ED & Chief Financial Officer
Place: Mumbai
Date: October 18, 2025



Statement 1 B				
	Sr no	Clause no.	Covenants	Management Comments on the compliance status as at and for the half year ended on September 30, 2025
	A	2	ISIN-INE008A08R71- Rs 2,00,00,000/- (20 Bonds)	
		2.1	Covenants to pay Principal and Interest	
	1	2.1(a)	Principal	Rs 2,00,00,000/-
	2	2.1(b)	Interest (Accured)	Rs 26,493.15/-
		2.2	-	-
	B	Schedule	NEGATIVE COVENANTS	
			NA	
	C	Schedule	INFORMATION CONVENANTS	
			As per management representation	
Covenants prescribed in the Information Memorandum (other than those mentioned above) and its compliance status as at and for the half year ended on September 30, 2025				
	Sr no	Clause no.	Covenants	Management Comments on the compliance status as at and for the half year ended on September 30, 2025
	1	1.1	-	-

For IDBI Bank Limited

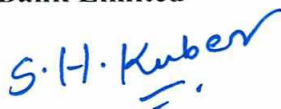


Smita Kuber
ED & Chief Financial Officer
 Place: Mumbai
 Date: October 18, 2025



		Statement 1 C		
	Sr no	Clause no.	Covenants	Management Comments on the compliance status as at and for the half year ended on September 30, 2025
	A	2	ISIN-INE008A08V00- Rs 1,000,00,00,000/- (10,000 Bonds)	
		2.1	Covenants to pay Principal and Interest	
	1	2.1(a)	Principal	Rs 1,000,00,00,000/-
	2	2.1(b)	Interest (Accrued)	Rs 64,70,90,410.96/-
		2.2	-	-
	B	Schedule	NEGATIVE COVENANTS	
			NA	
	C	Schedule	INFORMATION COVENANTS	
			As per management representation	
	Covenants prescribed in the Information Memorandum (other than those mentioned above) and its compliance status as at and for the half year ended on September 30, 2025			
	Sr no	Clause no.	Covenants	Management Comments on the compliance status as at and for the half year ended on September 30, 2025
	1	1.1	-	-

For IDBI Bank Limited



Smita Kuber
ED & Chief Financial Officer

Place: Mumbai

Date: October 18, 2025



		Statement 1 D		
	Sr no	Clause no.	Covenants	Management Comments on the compliance status as at and for the half year ended on September 30, 2025
	A	2	ISIN-INE008A08V18- Rs 900,00,00,000/- (9000 Bonds)	
		2.1	Covenants to pay Principal and Interest	
	1	2.1(a)	Principal	Rs 900,00,00,000/-
	2	2.1(b)	Interest (Accrued)	Rs 57,81,30,410.96/-
		2.2	-	-
	B	Schedule	NEGATIVE COVENANTS	
			NA	
	C	Schedule	INFORMATION CONVENANTS	
			As per management representation	
	Covenants prescribed in the Information Memorandum (other than those mentioned above) and its compliance status as at and for the half year ended on September 30, 2025			
	Sr no	Clause no.	Covenants	Management Comments on the compliance status as at and for the half year ended on September 30, 2025
	1	1.1	-	-

For IDBI Bank Limited


Smita Kuber
ED & Chief Financial Officer

Place: Mumbai

Date: October 18, 2025



Statement 1 E				
Sr no	Clause no.	Covenants	Management Comments on the compliance status as at and for the half year ended on September 30, 2025	
A	2	ISIN-INE008A08V26- Rs 1,000,00,00,000/- (10,000 Bonds)		
	2.1	Covenants to pay Principal and Interest		
1	2.1(a)	Principal	Rs 1,000,00,00,000/-	
2	2.1(b)	Interest (Accrued)	Rs 56,17,53,424.66	
	2.2	-	-	
B	Schedule	NEGATIVE COVENANTS		
		NA		
C	Schedule	INFORMATION CONVENANTS		
		As per management representation		
Covenants prescribed in the Information Memorandum (other than those mentioned above) and its compliance status as at and for the half year ended on September 30, 2025				
Sr no	Clause no.	Covenants	Management Comments on the compliance status as at and for the half year ended on September 30, 2025	
1	1.1	-	-	

For IDBI Bank Limited


Smita Kuber
ED & Chief Financial Officer

Place: Mumbai

Date: October 18, 2025



		Statement 1 F		
	Sr no	Clause no.	Covenants	Management Comments on the compliance status as at and for the half year ended on September 30, 2025
	A	2	ISIN-INE008A08Q98- Rs 2,00,00,000/- (20 Bonds)	
		2.1	Covenants to pay Principal and Interest	
	1	2.1(a)	Principal	Rs 2,00,00,000/-
	2	2.1(b)	Interest (Accrued)	Rs 12,32,876.71/-
		2.2	-	-
	B	Schedule	NEGATIVE COVENANTS	
			NA	
	C	Schedule	INFORMATION CONVENANTS	
			As per management representation	
	Covenants prescribed in the Information Memorandum (other than those mentioned above) and its compliance status as at and for the half year ended on September 30, 2025			
	Sr no	Clause no.	Covenants	Management Comments on the compliance status as at and for the half year ended on September 30, 2025
	1	1.1	-	-

For IDBI Bank Limited



Smita Kuber
ED & Chief Financial Officer
 Place: Mumbai
 Date: October 18, 2025



Table 1- Security Cover

Column A	Column B	Column C i	Column Dii	Column Eiii	Column Fiv	Column Gv	Column Hvi	Column I vii	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	PariPassu Charge	PariPassu Charge	PariPassu Charge	Assets not offered as security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secure Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (included debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market value for Assets charged on exclusive basis	Carrying / book value for exclusive charge assets where market value is not ascertainable of applicable (For eg. Bank Balance, DSCRA market value is not applicable)	Market Value for Pari Passu charge Assets viii	Carrying value / book value for pari passue charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=k+l+m+n)	Debt not backed by any assets offered as securities
		Book Value	Book Value	Yes/ No	Book Value	Book Value						Relating to Column F			
Assets															
Property, Plant and Equipment	NIL														
Capital work- in progress															
Intangible Assets															
Intangible Assets under Development															
Investment															
Loans															
Inventories															
Trade Receivables															
Cash and Cash Equivalents															
Bank Balances other than cash & cash equivalents															
Others															
Total Asstes															
Liabilities															
Debt securities to which this certificate pertains	NIL														
Other debt sharing pari-passu charge with above debt															
Other Debt															
Subordinated debt															
Borrowings															
Bank															
Debt Securities (Included under borrowing in Financial results)															
Deposits															
Other Liability															
Total Liabilities															
Net Assets															

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CHOKSHI & CHOKSHI LLP
Chartered Accountants

To,
IDBI Bank Limited,
IDBI Tower, WTC Complex
Cuffe Parade, Mumbai - 400005

Independent Auditor's Certificate on maintenance of Security Cover and compliance with the Covenants in respect of Listed Non- convertible Debt Securities for the quarter and half year ended on September 30, 2025 of IDBI Bank Limited

- 1) This certificate is issued in accordance with the terms of engagement letter dated August 12, 2025 as Joint Statutory Central Auditors of IDBI Bank Limited ('the Bank') for the F.Y. 2025-26. Pursuant to the requirement of regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirement) Regulations, 2015 ("SEBI LODR Regulations"), as amended, the Bank having its registered office at IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai 400 005, requested us to certify the maintenance of security cover and accompanying statements which have been initialled by us for the identification purposes only containing compliances with the covenants for below securities as at September 30, 2025:
- a) **ISIN: INE008A08R30 (10 units of NCDs with aggregate outstanding of Rs.1 Crores):** Listed, rated, unsecured, redeemable, non-convertible as at September 30, 2025 (hereinafter referred to as "the Statement 1A"), prepared by the Bank as per the Information Memorandum dated June 12, 2009 and Trust Deed dated May 03, 2010 (hereinafter referred to as "the Information Memorandum for ISIN: INE008A08R30 and Trust Deed for ISIN: INE008A08R30").
- b) **ISIN: INE008A08R71 (20 units of NCDs with aggregate outstanding of Rs.2 Crores):** Listed, rated, unsecured, redeemable, non-convertible as at September 30, 2025 (hereinafter referred to as "the Statement 1B"), prepared by the Bank as per the Information Memorandum dated September 25, 2009 and Trust Deed dated May 03, 2010 (hereinafter referred to as "the Information Memorandum for ISIN: INE008A08R71 and Trust Deed for ISIN: INE008A08R71").
- c) **ISIN: INE008A08V00 (10,000 units of NCDs with aggregate outstanding of Rs.1000 Crores):** Listed, rated, unsecured, redeemable, non-convertible as at September 30, 2025 (hereinafter referred to as "the Statement 1C"), prepared by the Bank as per the Information Memorandum dated December 28, 2015 and Trust Deed dated March 31, 2016 (hereinafter referred to as "the Information Memorandum for ISIN: INE008A08V00 and Trust Deed for ISIN: INE008A08V00").
- d) **ISIN: INE008A08V18 (9,000 units of NCDs with aggregate outstanding of Rs.900 Crores):** Listed, rated, unsecured, redeemable, non-convertible as at September 30, 2025 (hereinafter referred to as "the Statement 1D"), prepared by the Bank as per the Information Memorandum dated January 01, 2016 and Trust Deed dated March 31, 2016 (hereinafter referred to as "the Information Memorandum for ISIN: INE008A08V18 and Trust Deed for ISIN: INE008A08V18").

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Chartered Accountants

- e) **ISIN: INE008A08V26 (10,000 units of NCDs with aggregate outstanding of Rs.1000 Crores:** Listed, rated, unsecured, redeemable, non-convertible as at September 30, 2025 (hereinafter referred to as "the Statement 1E"), prepared by the Bank as per the Information Memorandum dated February 05, 2016 and Trust Deed dated April 25, 2016 (hereinafter referred to as "the Information Memorandum for ISIN: INE008A08V26 and Trust Deed for ISIN: INE008A08V26").
- f) **ISIN: INE008A08Q98 (20 units of NCDs with aggregate outstanding of Rs.2 crores:** Listed, rated, unsecured, redeemable, non-convertible as at September 30, 2025 (hereinafter referred to as "the Statement 1F"), prepared by the Bank as per the Information Memorandum dated April 29, 2008 and Trust Deed dated May 03, 2025 (hereinafter referred to as "the Information Memorandum for ISIN: INE008A08Q98 and Trust Deed for ISIN: INE008A08Q98").

('Annexure', 'Statement 1A', 'Statement 1B', 'Statement 1C', 'Statement 1D', 'Statement 1E' and 'Statement 1F' hereinafter collectively referred to as "the Statements") from the Unaudited Standalone and Consolidated Financial Statements of the Bank and other relevant records and documents maintained by the Bank as at and for the half year ended September 30, 2025.

- 2) In this regard, the Bank has provided us the attached statement of Listed Non-Convertible Debt securities outstanding as on September 30, 2025 and Compliance with the covenants of Listed Non-Convertible Debt securities as on September 30, 2025 ("Statement for outstanding Listed Non-Convertible Debt securities and compliance with covenants"), which also has been initialled by us for the identification purposes only.

Management's responsibility

- 3) The Bank's Management is responsible for preparation of the said Statements as on September 30, 2025 and ensuring compliance with (a) the terms of information memorandum and trust deeds, including maintenance of security cover, as applicable, (b) all the covenants with respect to the Listed Non-Convertible Debt securities of the Bank, (c) SEBI LODR Regulations and other SEBI circulars/regulations, in this regard, as amended from time to time and (d) the relevant provisions of the Companies Act, 2013. This responsibility includes design, implementation, maintenance of and adherence to the internal controls relevant to the preparation and maintenance of the books of account and relevant records. This responsibility also includes to ensure that all data, information and records provided to us are correct and complete in all aspects.
- 4) For the purpose of issuing this certificate, the Bank's Management has provided us the following documents:
- Trust Deeds including Information Memorandum of the listed non-convertible debt securities executed by the Bank with the Trustee.
 - The covenants of the Trust Deeds collated by the Trustee for the Bank.
 - Statement on Security Cover prepared by the Bank as on September 30, 2025

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Chartered Accountants

- The credit rating from the communication received by the Bank from Investment Information and Credit Rating Agency (ICRA).
- Management representation and confirmation that the Bank has complied with all covenants as on September 30, 2025 along with statement of Listed Non-Convertible Debt securities outstanding as on September 30, 2025.

The responsibility of Bank's Management also includes ensuring that the relevant records provided to us for the purpose of this certificate are correct and complete in all aspects.

Auditor 's Responsibility

- 5) Our responsibility is to provide a limited assurance in form of a conclusion on whether the Bank has maintained security cover for securities mentioned in Para 1 above and complied with the covenants/terms mentioned in Trust Deed, Information Memorandum of respective aforementioned Non-convertible debt Securities and other regulatory requirements as mentioned in para 3 above.
- 6) Our scope of work did not involve us performing audit tests for the purpose of expressing an opinion on the fairness or accuracy of any of the financial information or the financial results of the Bank taken as a whole. We have not performed an audit, the objective of which would be the expression of an opinion on the financial results, specified elements, accounts or items thereof, for the purpose of this report. Accordingly, we do not express such an opinion.
- 7) A limited assurance engagement includes performing procedures to obtain sufficient and appropriate audit evidence on the reporting criteria as mentioned in Para 5 above. The procedures performed in a limited assurance engagement vary in nature and timing from and are less in extent than for a reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.
- 8) We have performed the following procedures for in relation to compliance with covenants (including financial, informative and negative covenants, if any):
 - Obtained and verified the credit rating from the communication received by the Bank from Investment Information and Credit Rating Agency (ICRA).
 - Reviewed the covenants mentioned in the Trust Deeds.
 - With respect to the said covenants, other than those mentioned above, we have relied on the management representation and confirmation that the Bank has complied with all these covenants as on September 30, 2025 and we have not performed any independent procedures in this regard.
 - Performed necessary inquiries with the Management and obtained necessary representations.
- 9) The Bank's Standalone Financial Results for the quarter and half year ended on September 30, 2025 have been reviewed by us along with the Joint Statutory Central Auditors (together referred to as 'SCAs') of the Bank, on which SCAs have issued an unmodified conclusion vide their limited review

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Chartered Accountants

report dated October 18, 2025. We conducted our review of the aforesaid financial results in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India ('ICAI'). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial results are free from material misstatement. A review is limited primarily to inquiries of Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit.

- 10) For the purpose of this certificate, we conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes ("the Guidance Note") issued by the Institute of Chartered Accountants of India (ICAI) and also Standards on Auditing issued by the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
- 11) We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, 'Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements' issued by the ICAI.
- 12) Our scope of work for this certificate did not include verification of compliance with other requirements of the Guidelines/ SEBI Regulations / any terms and conditions agreed while executing the Issuance of trust deeds, other circulars, notifications, etc., as issued by relevant regulatory authorities from time to time, and any other laws and regulations applicable to the Bank.

Conclusion

- 13) Based on our examination of records and documents provided to us by the Bank, as per the information and explanations given to us, nothing has come to our attention that causes us to believe that the Bank has not complied with the covenants of listed non-convertible debt securities as per the terms of Trust Deeds, including Information Memorandum, executed by the Bank with the Trustee and other regulatory requirements as mentioned in Para 3 above, during the quarter and half year ended September 30, 2025. Further, since the outstanding listed Non-convertible securities are unsecured, requirement for security cover is not applicable.

Restriction on Use:

- 14) Since this certificate has been issued at the request of the Bank solely for the purpose of furnishing the same to the Stock Exchanges/trustees, it should not be used by any person or for any other purpose. Accordingly, we do not accept or assume any liability or duty of care for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing. We have no responsibility to update this certificate for any events or circumstances occurring after the date of this certificate.



CHOKSHI & CHOKSHI LLP

Chartered Accountants

For CHOKSHI & CHOKSHI LLP

Chartered Accountants

FRN - 101872W/W100045


Rakesh Jain

Partner

M. No.042364

UDIN: 25042364BMOIRY8116

Place: Mumbai

Date: October 18, 2025

CHOKSHI & CHOKSHI LLP

Chartered Accountants

Statement

Annexure of Compliance with Covenants for 10 Bonds outstanding Rs.1 Crores as at 30th September, 2025 (ISIN: INE008A08R30), 20 Bonds outstanding Rs.2 Crores as at 30th September, 2025 (ISIN: INE008A08R71), 10000 Bonds outstanding Rs.1000 Crores as at 30th September, 2025 (ISIN: INE008A08V00), 9000 Bonds outstanding Rs.900 Crores as at 30th September, 2025 (ISIN: INE008A08V18), 10000 Bonds outstanding Rs.1000 Crores as at 30th September, 2025 (ISIN: INE008A08V26) and 20 Bonds outstanding Rs.2 crores as at 30th September, 2025 (ISIN: INE008A08Q98), listed, rated, unsecured, redeemable, non-convertible debt security for quarter and half year ended on September 30, 2025.

(This Statement is initialed for identification purposes only and should be read along with Certificate dated 18.10.2025)

For CHOKSHI & CHOKSHI LLP
Chartered Accountants
FRN - 101872WIW100045


Rakesh Jain
Partner
M. No- 042364
UDIN: 25042364BMOIRY8116

Place: Mumbai
Date: 18.10.2025



National Stock Exchange Of India Limited

Date of

18-Oct-2025

NSE Acknowledgement

Symbol:-	Debt
Name of the Company: -	IDBI Bank Limited, IDBI Bank Limited,
Submission Type:-	Announcement
Short Description:-	Security Cover
Date of Submission:-	18-Oct-2025 17:35:07
NEAPS App. No:-	2025/Oct/1340/1340

Disclaimer : We hereby acknowledge receipt of your submission through NEAPS. Please note that the content and information provided is pending to be verified by NSEIL.

Date & Time of Download : 18/10/2025 17:37:13

BSE ACKNOWLEDGEMENT

Acknowledgement Number	11167392
Date and Time of Submission	10/18/2025 5:36:59 PM
Scripcode and Company Name	953179 - IDBI Bank Ltd
Subject / Compliance Regulation	Compliances-Reg. 54 - Asset Cover details
Submitted By	ABHISHEK KUMAR
Designation	Designated Officer for Filing

Disclaimer : - Contents of filings has not been verified at the time of submission.