

HO.DRD/ Omni Bonds/2057/2026-27

July 18, 2026

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/DDHS-PoD-1/P/CIR/2025/117 dated 13th August 2025; 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 June 30, 2026, are Unsecured. Furthermore, there is no stipulation for maintenance of Security Cover, in terms of offer document/ Information Memorandum and/or Debenture Trust Deed.

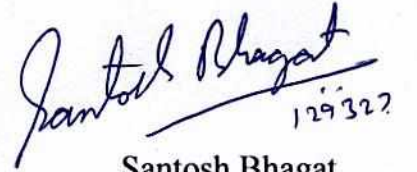
Disclaimer- The Security Cover certificate is being issued in consonance with SEBI regulations and shall have no effect on the seniority of such instruments and all other terms and conditions applicable for the issue of the bonds as specified by RBI Master Circular



*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

 129322

Santosh Bhagat
Manager



**Statement of listed non-convertible debt securities outstanding as on 30th June, 2026,
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 June 30, 2026:

ISIN	Secured/ Unsecured	O/s Book value (₹. in Crores)
INE008A08Q98	Unsecured	2
INE008A08R30		1
INE008A08R71		2
Total		5

Bank has issued listed non-convertible debt securities which are unsecured as on June 30, 2026. 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



(KV Rajani Kanth)

CGM- Treasury

Place: Mumbai

Date: July 18, 2026



Statement 1 A				
	Sr no	Clause no.	Covenants	Management Comments on the compliance status as at Quarter 1 & 3 months ended on June 30, 2026.
	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 6,59,589.04/-
		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 Quarter 1 & 3 months ended on June 30, 2026.	
	Sr no	Clause no.	Covenants	Management Comments on the compliance status as at Quarter 1 & 3 months ended on June 30, 2026.
	1	1.1	-	-

For IDBI Bank Limited



(KV Rajani Kanth)

CGM- Treasury

Place: Mumbai

Date: July 18, 2026



Statement 1 B				
	Sr no	Clause no.	Covenants	Management Comments on the compliance status as at Quarter 1 & 3 months ended on June 30, 2026.
	A	2	ISIN-INE008A08R30- Rs 1,00,00,000/- (10 Bonds)	
			Covenants to pay Principal and Interest	
		2.1		
	1	2.1(a)	Principal	Rs 1,00,00,000/-
	2	2.1(b)	Interest (Accrued)	Rs 41,906.85/-
		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 Quarter 1 & 3 months ended on June 30, 2026.			
	Sr no	Clause no.	Covenants	Management Comments on the compliance status as at Quarter 1 & 3 months ended on June 30, 2026.
	1	1.1	-	-

For IDBI Bank Limited



(KV Rajani Kanth)
CGM- Treasury
Place: Mumbai
Date: July 18, 2026



Statement 1 C				
	Sr no	Clause no.	Covenants	Management Comments on the compliance status as at Quarter 1 & 3 months ended on June 30, 2026.
	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 14,73,019.18/-
		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 Quarter 1 & 3 months ended on June 30, 2026.			
	Sr no	Clause no.	Covenants	Management Comments on the compliance status as at Quarter 1 & 3 months ended on June 30, 2026.
	1	1.1	-	-

For IDBI Bank Limited



(KV Rajani Kanth)

CGM- Treasury

Place: Mumbai

Date: July 18, 2026



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, DSCRA market value is not applicable)	Total Value (=k+l+m+n)	Debt not backed by any asstes 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 Recievables															
Cash and Cash Equivalents															
Bank Balances other than cash & cash equilants															
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															



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 ended as on 30th June, 2026 of IDBI Bank Limited

- 1) This certificate is issued in accordance with the terms of engagement letter dated August 2, 2025 (as amended) as Joint Statutory Central Auditors of IDBI Bank Limited ('the Bank') for the F.Y. 2026-27. Pursuant to the requirements as per para 1.1 of Chapter V & Para 2.1 of Chapter VI of SEBI Master Circular no. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13th August 2025, as amended, the Bank 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 30th June, 2026:
- a) **ISIN: INE008A08R30 (10 units of NCDs with aggregate outstanding of Rs.1 Crores):** Listed, rated, unsecured, redeemable, non-convertible as at 30th June, 2026 (hereinafter referred to as "the Statement 1A"), prepared by the Bank as per the Information Memorandum dated June 12, 2009 and Trust Deed dated March 10, 2021 (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 30th June, 2026 (hereinafter referred to as "the Statement 1B"), prepared by the Bank as per the Information Memorandum dated September 25, 2009 and Trust Deed dated March 10, 2021 (hereinafter referred to as "the Information Memorandum for ISIN: INE008A08R71 and Trust Deed for ISIN: INE008A08R71").
- c) **ISIN: INE008A08Q98 (20 units of NCDs with aggregate outstanding of Rs.2 crores):** Listed, rated, unsecured, redeemable, non-convertible as at 30th June, 2026 (hereinafter referred to as "the Statement 1C"), prepared by the Bank as per the Information Memorandum dated April 29, 2008 and Trust Deed dated March 10, 2021 (hereinafter referred to as "the Information Memorandum for ISIN: INE008A08Q98 and Trust Deed for ISIN: INE008A08Q98").
- ('Annexure', 'Statement 1A', 'Statement 1B' and 'Statement 1C' hereinafter collectively referred to as "the Statements") from the Audited Standalone and Consolidated Financial Statements of the Bank and other relevant records and documents maintained by the Bank for quarter ended as on 30th June, 2026 .
- 2) In this regard, the Bank has provided us the attached statement of Listed Non-Convertible Debt securities outstanding as at 30th June, 2026 and Compliance with the covenants of Listed Non-Convertible Debt securities as at 30th June, 2026 ("Statement for outstanding Listed Non-Convertible Debt securities and compliance with covenants"), which also has been initialled by us for the identification purposes only.

Page 1 of 5



Management's responsibility:

- 3) The Bank's Management is responsible for preparation of the said Statements as at 30th June, 2026 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.
 - Statement on Security Cover prepared by the Bank as at 30th June, 2026
 - The credit rating from the communication received by the Bank from Investment Information and Credit Rating Agency (ICRA) dated September 18, 2025 and Credit Rating Information Services of India Limited (CRISIL) dated August 20, 2025.
 - Management representation and confirmation that the Bank has complied with all covenants as at 30th June, 2026 along with statements of Listed Non-Convertible Debt securities outstanding as at 30th June, 2026.

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 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) dated September 18, 2025 and Credit Rating Information Services of India Limited (CRISIL) dated August 20, 2025.
 - 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 at 30th June, 2026 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 ended as on 30th June, 2026 have been audited 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 report dated 18th July, 2026. We conducted our review of the aforesaid financial results in accordance with the Standard of Auditing (SAs) 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 applies 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 for the quarter ended as on 30th June, 2026. Further, since the outstanding listed Non-convertible securities are unsecured, requirement for security cover is not applicable

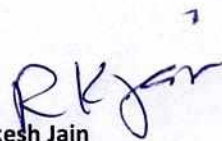


CHOKSHI & CHOKSHI LLP
Chartered Accountants

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.

For CHOKSHI & CHOKSHI LLP
Chartered Accountants
FRN - 101872W/W100045


Rakesh Jain
Partner
M. No.042364
UDIN: 26042364XBUWPL5286



Place: Mumbai
Date: 18.07.2026

Statement

Annexure of Compliance with Covenants for 10 Bonds with aggregate outstanding of Rs.1 Crores as at 30th June, 2026 (ISIN: INE008A08R30), 20 Bonds with aggregate outstanding of Rs.2 Crores as at 30th June, 2026 (ISIN: INE008A08R71) and 20 Bonds with aggregate outstanding of Rs.2 Crores as at 30th June, 2026 (ISIN: INE008A08Q98), listed, rated, unsecured, redeemable, non-convertible debt security for the quarter ended as on 30th June, 2026.

(This Statement is initialed for identification purposes only and should be read along with Certificate dated 18.07.2026)

For CHOKSHI & CHOKSHI LLP
Chartered Accountants
FRN - 101872WIW100045


Rakesh Jain

Partner
M. No- 042364
UDIN:



Place: Mumbai
Date: 18.07.2026

Date & Time of Download : 18/07/2026 16:04:14

BSE ACKNOWLEDGEMENT

Acknowledgement Number	13621044
Date and Time of Submission	7/18/2026 4:03:54 PM
Scripcode and Company Name	972459 - IDBI Bank Ltd
Subject / Compliance Regulation	Compliances-Reg. 54 - Asset Cover details
Submitted By	N Mahesh
Designation	Designated Officer for Filing

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

Date & Time of Download : 18/07/2026 16:04:30

BSE ACKNOWLEDGEMENT

Acknowledgement Number	13621045
Date and Time of Submission	7/18/2026 4:03:54 PM
Scripcode and Company Name	972475 - IDBI Bank Ltd
Subject / Compliance Regulation	Compliances-Reg. 54 - Asset Cover details
Submitted By	N Mahesh
Designation	Designated Officer for Filing

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BSE ACKNOWLEDGEMENT

Acknowledgement Number	13621046
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Scripcode and Company Name	972507 - IDBI Bank Ltd
Subject / Compliance Regulation	Compliances-Reg. 54 - Asset Cover details
Submitted By	N Mahesh
Designation	Designated Officer for Filing

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



National Stock Exchange Of India Limited

Date of

18-Jul-2026

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-Jul-2026 16:31:33
NEAPS App. No:-	2026/Jul/1236/1236

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.