



भारतीय लघु उद्योग विकास बैंक
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

[Established under the Small Industries Development Bank of India Act, 1989]

Head Office: SIDBI Tower, 15, Ashok Marg, Lucknow 226 001

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2007

(Rs. Crore)

Sr. No.	Particulars	Quarter ended 31.03.2007	Quarter ended 31.03.2006	Year ended 31.03.2007 (Audited)	Year ended 31.03.2006 (Audited)	Consolidated Results	
						Year ended 31.03.2007	Year ended 31.03.2006
1.	Income from Operations	315	296	1,167	944	1,168	945
2.	Other Income	1	1	20	20	30	29
	Total Income (1+2)	316	297	1,187	964	1,198	974
3.	Interest Expenses	142	120	585	476	585	476
4.	(a) Establishment Expenses (Staff Cost)	41	12	89	41	91	41
	(b) Other Expenses	20	27	54	58	55	59
	Total Expenditure (3+4)	203	159	728	575	731	576
5.	Depreciation	3	3	10	11	10	11
6.	Profit before Tax (1+2-3-4-5)	110	135	449	378	457	387
7.	Provision for Taxation						
	Current	50	23	160	108	163	111
	Deferred [Asset/(Liability)]	9	-	9	-	9	-
8.	Net Profit	69	112	298	270	303	276
9.	Paid-up Share Capital (comprising equity shares having face value of Rs.10/- each)	450	450	450	450	450	450
10.	Reserves (excluding Revaluation Reserves)	-	-	4,259	4,091	4,272	4,101
11.	Earning Per Share (Rs.)	1.53	2.49	6.63	6.00	6.73	6.13
12.	Shareholding	No. of Shares		% of Shareholding			
	Financial Institutions	28,900,000		6.42			
	Insurance Companies	96,450,000		21.43			
	PSU Banks	324,650,000		72.15			
	Total	450,000,000		100.00			

Segment Reporting

(Rs. Crore)

Segment	Segment Revenues/ Results		Segment	Other Information	
	FY 2007	FY 2006		FY 2007	FY 2006
Segment Revenue			Segment Assets		
Direct Finance	511	345	Direct Finance	6758	5483
Indirect Finance	399	231	Indirect Finance	9273	8407
Treasury	277	388	Treasury	3493	4738
Total Revenue	1187	964	Subtotal	19524	18628
Segment Results			Unallocated Assets	1705	1724
Direct Finance	203	160	Total Assets	21229	20352
Indirect Finance	187	77	Segment Liabilities		
Treasury	115	207	Direct Finance	4349	3677
Total	505	444	Indirect Finance	6683	6000
Unallocated Expenses	56	66	Treasury	2947	4073
Operating profit	449	378	Subtotal	13979	13750
Income Tax	151	108	Unallocated Liabilities	2109	1569
Net profit	298	270	Total	16088	15319
			Capital / Reserves/Funds		
			Direct Finance	2053	1798
			Indirect Finance	2836	2863
			Treasury	252	372
			Subtotal	5141	5033
			Total Liabilities	21229	20352

Notes :

- The above results have been taken on record by the Board of Directors at their meeting held on May 29, 2007.
- The income has been arrived at after making provisions for Bad and Doubtful Debts and Contingencies as per RBI norms.
- During the quarter 15 complaints were received from investors out of which no complaint is pending for disposal as on March 31, 2007. All complaints pending as at the end of the previous quarter have been disposed off.
- The segment reporting for FY 2006 has been regrouped to conform to the current year's methodology.

By order of the Board

Dated : May 29, 2007
Place : New Delhi

Sd/-
(Basant Seth)
Deputy Managing Director

Sd/-
(Rakesh Rewari)
Deputy Managing Director

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