

To,

नवंबर /November 11, 2025

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

विषयः समाचार पत्र विज्ञापनः सेबी (एलओडीआर), विनियम, 2015 के विनियम संख्या 52 (8) के तहत सूचना

Sub: Newspaper Advertisement: Intimation under regulation 52 (8) of SEBI(LODR), Regulations, 2015.

महोदया /महोदय, Madam/ Sir,

विनियम संख्या 52 (8), सेबी (LODR) विनियम, 2015 के अनुसार बैंक के 30 सितम्बर, 2025 को समाप्त तिमाही और अर्धवार्षिक के लिए समीक्षित अन औडिटेड (स्टैंडअलोन) वित्तीय परिणाम हिंदी दैनिक समाचार पत्र जनसत्ता एवं अंग्रेजी दैनिक समाचार पत्र फाइनेंशियल एक्सप्रेस में 11/11/2025 को प्रकाशित किए गए थे।

Pursuant to regulation No. 52 (8) of SEBI(LODR) Regulations, 2015, Unaudited reviewed (standalone) Financial Results for the Quarter and half year ended on September 30, 2025, was published on 11/11/2025 on Hindi daily newspaper Jansatta and English daily newspaper Financial Express.

कृपया उपरोक्त प्रकटीकरण को अभिलिखित करें ।

Please take above disclosure on your record.

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

> (पंकज कुमार साहू /Pankaj Kumar Sahu) कंपनी सचिव / Company Secretary

संलग्नक: यथोक्त ;

Encl: As above.

बैंक हिन्दी में पत्राचार का स्वागत करता है।

भारतीय लघु उद्योग विकास बैंक

एमएसएमई विकास केन्द्र, सी - ११, जी ब्लॉक, वान्द्रा कुर्ली कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051. दूरभाष: +91 22 6753 1100, फैक्स: +91 22 6755 1377 SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

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सूर्योदय- ०६:२४ सूर्यास्त- ०५:19

11 नवंबर, 2025

शाहजहांपुर में 40 से अधिक मकानों पर चला बुलडोजर

लखनऊ और आसपास

413814

शाहजहांपुर, 10 नवंबर (भाषा)

जिले में प्रशासन ने मरघट की जमीन पर बने लगभग 40 से अधिक मकान पर सोमवार को बुलडोजर चलाकर तोड़ने का काम शुरू कर दिया। हालांकि प्रशासन ने इस जमीन को अभिलेखों में आबादी की भूमि के तौर पर दर्ज कर दिया था और पट्टे भी जारी किए गए थे।

अपर जिलाधिकारी (प्रशासन) रजनीश कुमार मिश्रा ने बताया कि जलालाबाद थाना क्षेत्र के रोली बोली गांव में लगभग 15 बीघा जमीन मरघट (श्मशान) की है और इसी जमीन को खाली करने के लिए जलालाबाद तहसीलदार की अदालत ने लगभग 43 घरों पर बेदखली की

सूत्रों के मुताबिक, जमीन को खाली करने की मांग एक हिंदू संगठन द्वारा की जा रही थी, जिसके बाद प्रशासन की ओर से मरघट की जमीन पर अवैध निर्माण हटाने का ऐलान भी कराया गया था।

कार्रवाई की है। उन्होंने बताया कि इस संबंध में अतिक्रमण करके कब्जा करने वालों को पूर्व में कई बार सूचित भी किया गया था।

समाजवादी पार्टी के जिला अध्यक्ष तनवीर खान का आरोप है कि प्रशासन और शासन मिलकर एक पक्ष के साथ ज्यादती कर रहे हैं. उन्हें उनके घरों से निकाला जा रहा है और उनके घरों को तोड़ा जा रहा है।



Greenpanel Industries Limited

पंजीकृत कार्यालयः डीएलएफ डाउनटाउन, ब्लॉक 3, प्रथम तल, डीएलएफ फेज 3, सेक्टर 25ए, गुरुवाम - 122002 | फोनः +91 124 4784600

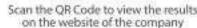
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30 सितंबर, 2025 को समाप्त तिमाही और अर्धवार्षिक अविध के लिए असंपरीक्षित वित्तीय परिणाम

ऑडिट समिति की सिफारिशों के आधार पर, ग्रीनपैनल इंडस्ट्रीज लिमिटेड ("कम्पनी") के निदेशक मंडल ने अपनी बैठक, जो 10 नवंबर, 2025 को आयोजित हुई, में 30 सितंबर, 2025 को समाप्त तिमाही और अर्धवार्षिक अविध के असंपरीक्षित वित्तीय परिणामों को अनुमोदित किया। इन परिणामों की समीक्षा कंपनी के सांविधिक लेखा परीक्षकों, मेसर्स एस. एस. कोठारी मेहता एंड कंपनी एलएलपी, चार्टर्ड एकाउंटेंट्स द्वारा, सेबी (लिस्टिंग दायित्व और प्रकटीकरण आवश्यकताएँ) विनियम, 2015 के विनियमन 33 के अनुसार की गई है।

उपरोक्त वित्तीय परिणाम, साथ ही वैद्यानिक लेखा परीक्षकों की सीमित समीक्षा रिपोर्ट, https://www.greenpanel.com/financial-results/ पर उपलब्ध हैं और नीचे दिए गए क्विक रिस्पॉन्स कोड़ को स्कैन करके भी देखे जा सकते हैं।





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हमसे संपर्क करें:

फोन: +91 -124 478 4600

यदि उपरोक्त प्रकटीकरण के संबंध में कोई प्रश्न हों, तो कृपया



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निदेशक मंडल के आदेशानुसार कृते ग्रीनपैनल इंडस्ट्रीज लिमिटेड शोभन मित्तल प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी डीआईएनः 00347517 स्थानः गुरुग्राम

दिनांकः 10 नवंबर, 2025

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EXTRACTS OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30 SEPTEMBER 2025 (* in crores except per share data)

	Particulars	Fort	he quarter e	nded	For the half year ended		For the year ended	
Sr. No.		30 September 2025	30 June 2025	30 September 2024	30 September 2025	30 September 2024	31 March 2025	
la la consti		Unaudited			Unaudited		Audited	
1	Total income from operations	10,892.78	10,207.14	9,776.83	21,099.92	19,206.59	39,312.21	
2	EBITDA *	1,387.85	1,309.80	1,186.49	2,697.65	2,398.21	4,666.63	
3	Net profit for the period (before tax, exceptional and/or extraordinary items)	1,061.01	969.05	834.27	2,030.06	1,720.21	3,346.02	
4	Net profit for the period before tax (after exceptional and/or extraordinary items)	1,078.42	969.05	834.27	2,047.47	1,720.21	3,338.96	
5	Net profit for the period after tax (after exceptional and/or extraordinary items)	807.92	714.66	609.42	1,522.58	1,255.49	2,499.72	
6	Total comprehensive income for the period [com- prising profit for the period (after tax) and other comprehensive income (after tax)]	815.91	713.57	606.63	1,529.48	1,253.79	2,537.18	
7	Paid up equity share capital (face value of ₹2/-each)	164.74	164.73	164.69	164.74	164.69	164.73	
8	Other equity	17,914.54	17,249.22	15,296.87	17,914.54	15,296.87	16,523.2	
9	Securities premium account	4,120.52	4,120.10	4,102.26	4,120.52	4,102.26	4,119.73	
10	Net worth	18,079.28	17,413.95	15,461.56	18,079.28	15,461.56	16,687.94	
11	Paid up debt capital #	99.00	99.00	474.00	99.00	474.00	286.50	
12	Outstanding redeemable preference shares	-	-	-	-	- 1	5.	
13	Debt equity ratio	0.37	0.35	0.41	0.37	0.41	0.38	
14	Earning per share (EPS) (face value of ₹2/- each) a) Basic b) Diluted (EPS for the period not annualised)	9.80 9.78	8.67 8.66	7.42 7.41	18.47 18.44	15.29 15.28	30.42 30.4	
15	Capital redemption reserve	20.00	20.00	20.00	20.00	20.00	20.00	
16	Debenture redemption reserve #	-	-	-	-	- 1	U	
17	Debt service coverage ratio	4.92	2.94	4.39	3.71	4.80	3.20	
18	Interest service coverage ratio	10.49	9.57	7.78	10.02	8.28	8.11	

EBITDA = Earnings before interest, tax, depreciation & amortization and other income

Listed debenture

Place: New Delhi

Date: 10 November 2025

The above is an extract of the detailed format of quarterly/half yearly/yearly financial results filed with the Stock Exchanges under Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015) ['SEBI (LODR)']. The full format of the standalone and consolidated quarterly/half yearly/yearly financial results along with other line items referred in Regulation 52(4) of the SEBI (LODR) are available on the Company's website: (www.jindalstainless.com) and on the websites of Bombay Stock Exchange (www.bseindia.com) and the National Stock Exchange of India Ltd. (www.nseindia.com). The same can be access by scanning the QR Code provided below.

Standalone financial information of the Company, pursuant to regulation 47(1)(b) of SEBI (LODR) :

(₹ in crores) For the half year For the year For the Quarter ended 30 September 30 June 30 September 30 September | 30 September 31 March 2025 2025 2024 2025 2024 2025 Unaudited Unaudited 10,880.89 10,340.51 9,745.65 21,221.40 19,330.55 Total income from operations 40,181.68 1,059.82 1,047.79 1,006.92 2,107.61 2,011.32 3,905.20 866.91 3,367.63 Profit before tax (before exceptional items) 862.78 792.82 1.729.69 1.581.08 Profit before tax (after exceptional items) 866.91 862.78 792.82 1.729.69 1,581.08 3,519.18 Profit after tax 643.89 589.29 1,285.53 1,167.61 2,711.19



By Order of the Board of Directors For Jindal Stainless Limited

Tarun Kumar Khulbe Chief Executive officer, Chief Financial Officer and Whole Time Director

उन्नाव : अधिवक्ताओं ने तहसीलदार पर लगाया भ्रष्टाचार का आरोप

उन्नाव, 10 नवंबर (जनसत्ता)।

जिला मुख्यालय पर सोमवार को अधिवक्ताओं ने बार एसोसिएशन के अध्यक्ष सुरभि गौतम पर भ्रष्टाचार, लापरवाही और सुनवाई टालना, सरकारी कामों में देरी करना एकमात्र विकल्प बचा है।

हुए तहसील परिसर से डीएम कार्यालय तक कहानी बन गई है। पैदल मार्च निकाला।

वादकारियों को परेशान करने का आरोप लगाते और वादकारियों को चक्कर कटवाना रोज की

बार के सदस्यों ने कहा कि कई बार अधिवक्ताओं का आरोप है तहसील में शिकायत की गई पर मामले में कोई कार्रवाई गिरीश मिश्र के नेतृत्व में तहसीलदार सदर बिना पैसे के फाइल नहीं चलती। मुकदमों की नहीं हुई, इसलिए अब सड़कों पर उतरना ही



(भारतीय लघु उद्योग विकास बैंक अधिनियम, 1989 के अंतर्गत स्थापित)

							(र करोड़
	समाप्त		समाप्त तिमाही	समाप्त तिमाही		नाही	समाप्त वर्ष
	विवरण	30.09.2025 30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025	
	1653201	(समीक्षित)	(समीक्षित)	(लेखापरीक्षित)	(समीक्षित)	(लेखापरीक्षित)	(लेखापरीक्षित)
1.	अর্তিत ब्याज (क)+(ख)+(ग)+(घ)	10,183	10,307	9,224	20,490	18,379	37,831
	(क) अग्रिमों/बिलों पर ब्याज/बड्डा	8,768	9,061	7,973	17,829	15,994	33,042
	(ख) निवेशों पर आय	690	666	610	1,356	1,196	2,449
	(ग) भा.रि.बॅंक में अतिशेष राशियों और अन्य अंतर-बॅंक निधियों पर ब्याज	725	580	641	1,305	1,189	2,340
	(घ) अन्य	2	2		-	2	- 2
2.	अन्य आय	159	127	175	286	308	680
3.	कुल आय (1+2)	10,342	10,434	9,399	20,776	18,687	38,511
4	ब्याज व्यय	7,594	7,846	6,743	15,440	13,575	28,351
5,	परिचालन व्यय (i)+(ii)	360	320	365	680	643	1,430
	(i) कर्मचारी लागत	197	220	213	417	390	773
	(ii) अन्य परिचालन व्यय	163	100	152	263	253	657
6.	प्रावधानों और आकस्मिक व्यय को छोड़कर कुल व्यय (4+5)	7,954	8,166	7,108	16,120	14,218	29,781
7.	प्रावधानों और आकस्मिक व्यय से पूर्व परिचालन लाभ (3-6)	2,388	2,268	2,291	4,656	4,469	8,730
8.	प्रावधान (कर के अलावा) और आकस्मिक व्यय [पुनरांकन पश्चात् निवल]	187	(21)	40	166	42	2,332
9.	असाधारण मदे	T-1	V/2-0800		10 - 2		-0.0000
10.	सामान्य गतिविधियाँ से कर पूर्व लाभ (+) / हानि (-) (7-8+9)	2,201	2,289	2,251	4,490	4,427	6,398
11	कर संबंधी व्यय [आस्थगित कर आस्ति/देंग्रता समायोजन पश्चात् नियल]	509	547	562	1,056	1,103	1,587
12.	सामान्य गतिविधियों से कर पश्चात् निवल लाभ (+) / हानि(-) (10-11)	1,692	1,742	1,689	3,434	3,324	4,811
13.	असाधारण मदे (कर व्यय घटाकर)		1.710	1.000	2.424	2.224	
14.	अवधि का निवल लाभ (+) / हानि (-) (12-13) चुकता इंक्विटी शेयर पूँजी (अकित मूल्य ₹10 प्रति शेयर)	1,692	1,742	1,689 569	3,434	3,324 569	4,811
15.	आरक्षितियाँ पुनर्मूल्यांकन आरक्षितियाँ को छोडकर	569	569 37,250		569	34,155	569
17.	विश्लेषणात्मक अनुपात	38,942	31,250	34,155	38,942	34,100	35,508
17.	(i) भारत सरकार द्वारा धारित शेयरों का प्रतिशत	20.85%	20.85%	20.85%	20.85%	20.85%	20.85%
	[2012]	18.51%	19.10%	19.49%	18.51%	19.49%	19.62%
	MANAGE TRANSPORTED TRANSPORTED TO A STATE OF THE STATE OF	1175.023.03		2012/04	11245501111	133.13.22	2000000
	(iii) प्रति शेयर आमदनी (मूल और अवमिश्रित) (ईपीएस)	29.77¢	30.64#	29.71#	60.40#	58.47#	84.62
	(iv) गैर-निष्पादक आस्ति अनुपात क) गैर-निष्पादक आस्ति की सकल राशि	7000	:638	266	200	Sec	200
	क) गर-ानव्यादक आस्ति की संवल रशि ख) गैर-निष्पादक आस्ति की निवल रशि	390	312	35	390	35	183
	ग) सकल गैर-निष्पादक आस्ति का %	0.00	0.00	0.00	0.00	0.00	0.00
	घ) निवल गैर-निष्पादक आस्ति का %	0.08	0.07	0.01	0.08	0.01	0.04
		11/2/03/05	0.00	0.00	0.00	0.00	0.00
	7777	1.19%	1.23%	1.32%	1.20%	1.29%	0.89%
	(vi) निवल मालियत	36,587	34,341	32,775	36,587	32,775	32,330
	(vii) बकाया मोचनीय अधिमान शेयर		h:		155	=	
	(viii) पूंजी मोचन आरक्षिती	-	To:			-	1
	(ix) हिबेंचर मोचन आरक्षिती	- -	700000000000000000000000000000000000000		-		1-
	(x) परिचालन सीमा	23.09%	21.74%	24.37%	22.41%	23.92%	22.67%
	(xi) निवल लाभ सीमा	16.36%	16.70%	17.97%	16,53%	17.79%	12.49%
	(xii) ऋण – ईक्विटी अनुपात ^क	8.91	8.87	8.07	8.91	8.07	9.81
	(xiii) कुल आस्तियों की तुलना में कुल ऋण (%) *	55.87	53.80	50.52	55.87	50.52	55.83

अवार्षिकीकृत

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

1) बैंक इन वितीय परिणामों को तैयार करने में उन्हीं महत्वपूर्ण लेखा नीतियों का अनुपालन कर रहा है, जैसा कि 31 मार्च, 2025 को समाप्त वर्ष के वार्षिक वितीय विवरणियों को तैयार करने के लिए किया गया था। 2) निदेशक मंडल द्वारा नवंबर 10, 2025 को आयोजित अपनी बैठक में उपर्युक्त परिणाम समीक्षित 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

 अठ सितंबर, 2025 को समाप्त छमाही के वित्तीय परिणाम गैर-निष्पादित आस्तियाँ, मानक आस्तियाँ, अचल संपितियाँ पर मुल्यहास, छुट के परिशोधन, निवेश पर आय /बांड जारी करने से संबंधित खर्चों और भारतीय रिज़र्व बैंक द्वारा जारी विवेकपूर्ण मानदंडों के आधार पर निवेश मूल्यझस के प्रावधानों पर विधार करने के उपरांत तैयार किए गए हैं। आयकर, आस्थिंगत कर और अन्य सामान्य और आवश्यक प्रावधान जिनमें कर्मचारी लाभ शामिल हैं, आवश्यकतानुरूप और वर्षांत पर समायोजन के अधीन अनुमानित/आनुपालिक आधार पर किए गए हैं।

5) बैंक ने बोर्ड द्वारा अनुमोदित त्वरित प्रावधान नीति के अनुसरण में, 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, 2025 तक ₹3,648.99 करोड़ रुपये के मानक अग्रिमों (पुनर्सरचित खातें सहित) पर अतिरिक्त प्रावधान अवधारित किए है।

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 2025 के अंत तक की स्थिति (ए)	इस (ए) में से, अर्ध-वर्ष के दौरान एनपीए वर्ग में जाने वाले ऋण की सकल राशि	STAIN A TRANSPORT OF THE PARTY	इस (ए) 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 2025 के अंत तक की स्थिति
वैयक्तिक ऋण		5553	-775	6757	
नैगम व्यक्ति / संस्थाएं	6.09	0.00	0.00	(1,39)	4.70
इनमें से एमएसएमई उदयम	6.09	0.00	0.00	(1.39)	4.70
अन्य	222	222	1222	7202	122
कुल	6.09	0.00	0.00	(1.39)	4.70

\$ बकाया राशि में निवल विचलन को दर्शाता है।

7) 24 सितंबर, 2021 को ऋण एक्सपोजर के हस्तांतरण पर भा. रि. बैंक मास्टर निर्देश के तहत 30 सितंबर, 2025 को समाप्त छमाही के दौरान हस्तांतरित/अधिग्रहित ऋणों का विवरण नीचे दिया गया है:

i) हस्तांतरित गैर-निष्पादित आस्तियों के विवरण:

विवरण	आस्ति वसूली कंपनियों को	अनुमन्य हस्तांतरितियों को	अन्य हस्तांतरितियों को
खातों की संख्या	1	5=3	
अंतरित ऋणों का सकल मूलधन बकाया	5.44	-	-
हस्तांतरित ऋणों की भारित औसत शेष अवधि	लागू नहीं	-	-
अंतरित ऋणों का निवल बही-मूल्य (अंतरण के समय)	1 1	(%)	- 100
सकल प्रतिफल	3,43	5=2	528
पूर्ववर्ती वर्षों में अंतरित खातों से प्राप्त अतिरिक्त प्रतिफल	-	-	5=3

ऋणों की बिक्री के कारण लाभ और हानि खाते में प्रत्यावर्तित अतिरिक्त प्रावधान शून्य था।

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

बैंक ने किसी दबावग्रस्त ऋण का अधिग्रहण नहीं किया है।

(v) समनुदेशन के माध्यम से 30 सितंबर, 2025 को समाप्त छमाही, अधिगृहीत गैर-चूक संबंधी ऋणों के विवरण निम्नवत हैं:

विवरण	2025-26 (30 सितंबर, 2025 को समाप्त छमाही तक)	2024-25
नियृहित ऋणों की सकल राशि (₹ करोड़ में)	551.54	1,157.11
ारित औसत शेष परिपक्षता (माह सं.)	102.84	127.48
वर्तक द्वारा भारित औसत घारिता की अवधि (माह सं.)	9.16	10.43
वर्तक द्वारा लामप्रद आर्थिक हित का प्रतिधारण	17.66%	20.00%
र्त प्रतिभूति कवरेज	198.27%	216.75%
टेड ऋणों का रेटिंग-वार वितरण	लागु नहीं	लागू नहीं

आय में पूंजीभूत लाभ से संबंधित ₹57 करोड़ रुपये की पूर्वावधि-आय और एक निवेशिती कंपनी, जैसे फिनकेयर बिजनेस सर्विसेज लिमिटेड के एथू स्मॉल फाइनेंस बैंक के साथ विलय और शेयरों की सहवर्ती

अदला-बदली के कारण माना गया (डीम्ड) लाभाश शामिल है। निवल गैर निष्पादित आस्तियों के परिकलन के लिए चल प्रावधान को विचार में नहीं लिया गया है।

पिछली अवधि के ऑकड़ों को वर्तमान अवधि के वर्गीकरण के अनुरूप बनाने के लिए आवश्यकतानुसार पुनर्समूहित / पुनर्वर्गीकृत किया गया है।

11) भारतीय रिजर्व बैंक के दिनांक 15 मई, 2019 के पत्र के अनुसार, अगली सूचना तक एआईएफआई के लिए आईएनडी-एएस का कार्यान्वयन आस्थिगित कर दिया गया है।

12) भारतीय रिजर्व बैंक के दिमांक 19 दिसंबर, 2023 के परिपत्र सं आरबीआई/2023-24/90 डीओआर एसटीआर आरईसी.58/21.04.048/2023-24 - वैकल्पिक निवेश कोष (एआईएफआई) में निवेश और उसके पश्चात् दिनांक 27 मार्च, 2024 के परिपत्र सं आरबीआई/2023-24/140 ढीओआर एसटीआर आरईसी. 85/21.04.048/2023-24 के माध्यम से जारी स्पष्टीकरण के क्रम में बैंक ने तत्संबंधी प्रभाव का आकलन किया है और ऐसे मामलों में 30 सितंबर, 2025 को समाप्त छमाही के दौरान ₹16 करोड़ के प्रावधान किए हैं।

13) 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 साविधिक लेखापरीक्षकों द्वारा समीक्षा नहीं की गई है।

14) सांविधिक लेखापरीक्षकों द्वारा उपर्युक्त परिणामों की सीमित समीक्षा की गई है।

निदेशक मंडल के आदेश से

दिनांक: नवंबर 10, 2025 स्थानः नई दिल्ली

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REGION HOLDS 10,000 PLANT SPECIES AND RARE ANIMAL POPULATIONS

World has a decade to save biggest tropical carbon sink

ANTONY SGUAZZIN November 10

THE CONGO BASIN, a region of tropical forest larger than India, is at a point where further damage may rob the world of a crucial bulwark against climate change.

That's the conclusion of the first comprehensive scientific report about the state of the environment in a region that stretches from Cross River in Nigeria to the Rift Valley in East Africa. An executive summary of the 800-page report, authored by 177 experts from across the basin and beyond, was released on Monday for the COP 30 climate summit in Belém, Brazil.

The region's forests currently absorb 600 million tonne of planet-warming carbon dioxide a year, equivalent to Germany's emissions. That makes the basin the world's biggest tropical carbon sink. But deforestation is threatening to upend the forests' ability to remove carbon from the atmosphere, a shift that would endanger the world's climate.

"If we don't get a handle on it in the next decade, it will be out of control," Lee White, Gabon's former environment minister, said in an interview. "There's a huge problem developing that we aren't solving and a huge opportunity that we're missing."

Two decades ago, the Congo Basin absorbed 4.5 billion tonne of carbon, almost equal to what the US emits, according to White. But slash-andburn agriculture, where farmers set fires to create room for crops, an increase in logging and rising demand for charcoal are shrinking the forests.

"The Congo Basin stands at a decisive crossroads," the scientists said in the report, which follows a similar publication on the Amazon region released at the 2021 COP meeting. It's home to "unparalleled biodi-

CLIMATE COUNTDOWN

■ Congo Basin absorbs **600 million** tonne of carbon dioxide each year

■ The forest once stored 4.5 billion tonne of carbon dioxide

■ It holds **10,000** plant species and rare animal populations

70% of rainfall recycled, crucial for continental water cycles

threatens its role as a vital carbon sink

■ Deforestation ■ Losing it risks climate stability and African water security

BELEM 2025



versity, but it's also a region of rapid population growth, persistent poverty, weak governance and competing demands for development."

The Congo Basin ranks among the world's most-biodiverse areas, boasting 10,000 plant species and forests that provide homes for four species of great apes, as well as forest elephants and

gered relative of the giraffe. The Amazon in

okapis, an endan-

some ways serves as a warning for the Congo Basin. The rainforest covers an area

almost twice the size, but parts of the region have become a source of emissions rather than a sink, mainly due to deforestation. The world's other carbon sinks, including permafrost and northern forests, also are under threat as the planet warms.

In addition to its role battling climate change, the Congo Basin is a key driver of rainfall patterns across Africa, including Egypt and water-stressed nations across east, west and north Africa. About 70% of the precipitation that falls over the basin is recycled into the atmosphere and then falls again across the broader region.

"If you lose the Congo Basin, you lose the water," said White, a British scientist who found his way to Gabon's cabinet after coming to the country to do doctoral research in 1989.

While he lost his post as environment minister in a military coup a few months after

the Science Panel for the Congo Basin's creation in 2023, his fellow scientists chose him as envoy, a recognition of his role in pioneering

attempts to win carbon-offset funding to reward Gabon for keeping its forests intact. The state of African forests

varies from Gabon, where about 90% of the land is covered by trees, to the Democratic Republic of Congo, where slash-and burn agriculture is prevalent and the forest is under pressure from a population of more than 100 million people.

"There is an urgent need to banish the persistent contradiction that defines the Congo Basin economies," the scientists wrote in their report. "Forests and renewable resources sustain millions and state revenues

are heavily tied to non-renewables — mining and oil."

The scientists called for a range of interventions to halt the forests' decline in the region, including more sustainable-farming practices and innovative climate finance. The latter is a top issue at COP30, with Brazil's newly created Tropical Forest Forever Facility receiving roughly \$5 billion in pledges ahead of climate talks kicking off on Monday. Nations with tropical forests will receive a fee for every hectare conserved, and the Democratic Republic of Congo is among those that would benefit the most.

"The Congo Basin has historically received less international forest finance than the Amazon or Southeast Asia," the scientists said. "Closing this gap requires a portfolio approach," which would include higher outlays from governments and increasing proceeds from the sale of carbon and biodiversity credits.

"With the right incentives, through carbon markets and other mechanisms, the Congo Basin should receive tens of billions of dollars for carbon storage," they said.

—BLOOMBERG

Beijing bets on K-visa to power tech ambitions

ASSOCIATED PRESS Hong Kong, November 10

VAISHNAVI SRINI-VASAGOPALAN, A skilled Indian IT professional who has worked in both India and the US, has been looking for work in China.

Beijing's new K-visa programme targeting science and technology workers could turn that dream into a reality.

The K-visa rolled out by Beijing last month is part of China's widening effort to catch up with the US in the race for global talent and cutting edge technology.

It coincides with uncertainties over the US' H-1B programme under tightened immigrations policies implemented by President Donald Trump.

"(The) K-visa for China (is) an equivalent to the H-1B for the US," said Srinivasagopalan, who is intrigued by China's working environment and culture after her father worked at a Chinese university a few years back."It is a good option for people like me to work abroad."

The K-visa supplements China's existing visa schemes including the R-visa for foreign professionals, but with loosened requirements, such as not requiring an applicant to have

a job offer before applying. Stricter US policies towards foreign students and scholars under Trump, including the raising of fees for the H-1B visa for foreign skilled workers to \$100,000 for new applicants, are leading some non-American professionals and students to consider going elsewhere.

China wants more foreign tech professionals

China is striking while the iron is hot.

The ruling Communist Party has made global leadership in advanced technologies a top priority, paying massive government subsi-

TALENT SHIFT

China's new K-Visa programme is designed to attract global science and technology talent, especially IT professionals

■ Unlike the H-1B, K-visa does not require a job offer before applying

It adds to existing Chinese visa options like the R-visa, but with more relaxed requirements

■ Under US President Donald Trump, the H-1B visa fee has surged to \$100,000,

dies to support research and development of areas such as artificial intelligence, semiconductors and robotics.

"Beijing perceives the tightening of immigration policies in the US as an opportunity to position itself globally as welcoming foreign talent and investment more broadly," said Barbara Kelemen, associate director and head of Asia at security intelligence firm Dragonfly.

Unemployment among Chinese graduates remains high, and competition is intense for jobs in scientific and technical fields.

But there is a skills gap China's leadership is eager to fill. For decades, China has been losing top talent to developed countries as many stayed and worked in the US and Europe after they finished studies there.

The brain drain has not fully reversed.

Many Chinese parents still see Western education as advanced and are eager to send their children abroad, said Alfred Wu, an associate professor at the National University of Singapore.

Questions about extra competition from foreign workers

With the jobless rate for Chinese aged 16-24 exclud-

making it less accessible

ing students at nearly 18%, the campaign to attract more foreign professionals is raising questions.

"The current job market is already under fierce competition," said Zhou Xinying, a 24year-old postgraduate student in behavioral science at eastern China's Zhejiang University.

While foreign professionals could help "bring about new technologies" and different international perspectives, Zhou said, "some Chinese young job seekers may feel pressure due to the introduction of the K-visa policy." Kyle Huang, a 26-year-old software engineer based in the southern city of Guangzhou, said his peers in the science and technology fields fear the new visa scheme "might threaten local job opportunities".

China's disadvantages even with the new visas

Recruitment and immigration specialists say foreign workers face various hurdles in China. One is the language barrier. The ruling Communist Party's internet censorship, known as the "Great Firewall," is another drawback.

A country of about 1.4 billion, China had only an estimated 711,000 foreign workers residing in the country as of 2023.

JLN Stadium to be turned into **Sports City**

PRESS TRUST OF INDIA New Delhi, November 10

THE ICONIC JAWAHAR Lal Nehru Stadium in the national capital will be "dismantled" to create a Sports City that will cater to all major disciplines and include lodging facility for athletes, a sports ministry source said on Monday.

The 102 acre area of the stadium will be rebuilt but as of now, the plan is merely a proposal and therefore the time-line for the project and the estimated cost has not yet been worked out.

"The stadium will be dismantled. All offices inside the stadium, including the National Anti Doping Agency (NADA), the National Dope Testing Laboratory (NDTL) and the Income Tax department will be relocated as and when the project takes off," the ministry

source said. "Currently the over 100 acres of land that it occupies is not being used to its optimal level. A Sports City will ensure that we have hosting facilities for major disciplines, training facilities, lodging for athletes when they compete there and even verticals like entertainment will be covered," he added.

The stadium also houses the headquarters of the Sports Authority of India, which owns the venue, and the government's flagship Khelo India project office.

A Sports City project would require synergy between multiple ministries, including the Urban Development Ministry, and departments. Given the longdrawn process, an immediate start to it is unlikely.

"It is an idea at this stage but let's see how the feasibility study works out. But the ministry is very serious about going ahead with it," the source said.

Sports cities in Qatar and Australia are being assessed to finalise the modalities. Sports Minister Mansukh Mandaviya was in Doha recently and it is reliably learnt that he visited the Sports City there.

The Doha Sports City is spread over 617 acres. It has facilities for football, aquatics and 13 different indoor sports besides an academy. It also houses a specialised orthopaedic and sports medicine hospital.

Delhiites rush to buy 'air-purifying' plants

PRESS TRUST OF INDIA New Delhi, November 10

AS DELHI'S AIR quality dips to hazardous levels, "air-purifying"indoor plants are witnessing a surge in demand. Nurseries across the city say customers are increasingly turning to these plants to improve indoor air quality.

Ashok Kumar of Saini Plant Home in Connaught Place said the demand for airpurifying plants has jumped in recent days.

"Earlier, we used to sell around 50 to 60 such plants daily but as the pollution season nears the sales double as we sell more than 100 air purifying

plants every day," he told PTI. "People are buying a lot of indoor plants such as Areca Palm, Kent Palm and Chamaedorea Palm. The demand has gone up a lot," he added.

With Delhi's air pollution oscillating between 'poor' and 'very poor' conditions, nursery owners said buyers now walk in with a clear idea of what they

want -- plants that promise cleaner indoor air.

The most sought-after varieties include Snake Plant, Peace Lily, Areca Palm, Money Plant, Spider Plant, Aglaonema, Rubber Plant and Boston Fern.

At Greenways Nursery in Dera Village, staff members said the rush has increased since pollution levels spiked.

"It's been a heavy week," a worker said. "People are buying many varieties of palms and indoor plants. Every year during this season, sales go up like this." Meanwhile, experts say certain indoor and traditional plants can play a vital role in combating rising air pollution by absorbing harmful gases, filtering particulate matter, and improving overall air quality.

According to Professor Anand Sonkar, Department of Botany, Hansraj College, University of Delhi, "Plants like the spider plant, peace lily, and areca palm are excellent natural air purifiers that help mitigate pollution by absorbing harmful gases and releasing oxygen."



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

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	V#0429019000	The second secon	Quarter Ended	20.00.0004	C. C	r Ended	Year Ende
	Particulars	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.202
	9500 11 1-2-200000000000000000000000000000	[Reviewed]	[Reviewed]	[Audited]	[Reviewed]	[Audited]	[Audited
1.	Interest earned (a)+(b)+(c)+(d)	10,183	10,307	9,224	20,490	18,379	37,8
	(a) Interest/disc. on advances/ bills.	8,768	9,061	7,973	17,829	15,994	33,0
	(b) Income on investments	690	666	610	1,356	1,196	2,4
lie.	(c) Interest on balances with Reserve Bank of India and other inter bank funds	725	580	641	1,305	1,189	2,3
	(d) Others	7.0		-			
2.	Other Income	159	127	175	286	308	6
3.	Total Income (1+2)	10,342	10,434	9,399	20,776	18,687	38,5
4.	Interest Expended	7,594	7,846	6,743	15,440	13,575	28,3
5.	Operating Expenses (i)+(ii)	360	320	365	680	643	1,4
	(i) Employees cost	197	220	213	417	390	7
	(ii) Other operating expenses	163	100	152	263	253	6
6.	Total Expenditure (4+5) excluding provisions and contingencies	7,954	8,166	7,108	16,120	14,218	29,7
7.	Operating Profit before Provisions and Contingencies (3-6)	2,388	2,268	2,291	4,656	4,469	8,7
8.	Provisions (other than tax) and Contingencies [Net of write back]	187	(21)	40	166	42	2,3
9.	Exceptional Items	15	*	1.00	25	WYGGE	
10.	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8+9)	2,201	2,289	2,251	4,490	4,427	6,3
11.	Tax expense [Net of DTA/DTL]	509	547	562	1,056	1,103	1,5
12.	Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	1,692	1,742	1,689	3,434	3,324	4.8
13,	Extraordinary items (net of tax expense)						
14.	Net Profit (+)/ Loss (-) for the period (12-13)	1,692	1,742	1,689	3,434	3,324	4,8
15.	Paid-up equity share capital (Face Value ₹10 each)	569	569	569	569	569	5
16.	Reserves excluding Revaluation Reserves	38,942	37,250	34,155	38,942	34,155	35,5
17.	Analytical Ratios						
	(i) Percentage of shares held by Government of India	20.85%	20.85%	20.85%	20.85%	20.85%	20.8
	(ii) Capital Adequacy Ratio (BASEL III)	18.51%	19.10%	19.49%	18.51%	19.49%	19.62
	(iii) Earnings Per Share (Basic & Diluted) (EPS)	29.77#	30.64#	29,71#	60.40#	58.47#	84.
	(iv) NPA Ratios						
	a) Amount of Gross NPA	390	312	35	390	35	1
	b) Amount of Net NPA	0.00	0.00	0.00	0.00	0.00	0
	c) % of Gross NPA	0.08	0.07	0.01	80.0	0.01	0.
	d) % of Net NPA	0.00	0.00	0.00	0.00	0.00	0.
- 13	(v) Return on Assets (after Tax) (annualised)	1.19%	1.23%	1.32%	1.20%	1.29%	0.88
	(vi) Net Worth	36,587	34,341	32,775	36,587	32,775	32,3
	(vii) Outstanding Redeemable Preference Shares	15		5.5	95	- 2	
	(viii) Capital Redemption Reserve		•		-		
	(ix) Debenture Redemption Reserve	17		-			
	(x) Operating Margin	23,09%	21.74%	24.37%	22.41%	23.92%	22.67
	(xi) Net Profit Margin	16.36%	16.70%	17.97%	16.53%	17,79%	12.49
	(xii) Debt - Equity Ratio *	8.91	8.87	8.07	8.91	8.07	9.
# No	(xiii) Total Debts to Total Assets (%) *	55.87	53.80	50.52	55.87	50.52	55

 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, 2025.

The above results have been approved by the Board of Directors at their meeting held on November 10, 2025.

3) The figures for the second quarter in each of the financial years are the balancing figures between audited/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, 2025 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 is making an additional provision on standard advances at rates higher than minimum stipulated under IRAC norms, as per the Board approved Accelerated Provisioning Policy. Accordingly, the Bank holds additional provision on standard advances (including restructured accounts) of ₹3,648.99 crore on September 30, 2025.

 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

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, 2025 (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 of September 30, 2025
Personal Loans		1944		467	(46)
Corporate persons	6.09	0.00	0.00	(1.39)	4.70
Of which MSMEs	6.09	0.00	0.00	(1.39)	4.70
Others		444		***	
Total	6.09	0.00	0.00	(1.39)	4.70

\$ Represents net movement in balance outstanding. Details of loans transferred / acquired during the half year ended September 30, 2025, under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 202.

Transfer of Loans: Details of non-performing assets (NPAs) transferred:

			(₹ in crore
Particulars	To ARCs	To permitted transferees	To other transferees
No. of accounts		Section Section 5	23
Aggregate principal outstanding of loans transferred	5.44	- 3	8
Weighted average residual tenor of the loans transferred	NA NA		
Net book value of loans transferred (at the time of transfer)		-	
Aggregate consideration	3,43	*	*
Additional consideration realized in respect of accounts transferred in earlier years			(#)

During the half year ended September 30, 2025, no investment made in Security Receipts (SRs). All the Security Receipts held are provided for and hence the net book value is nil. Excess provisions reversed to the profit and loss account on account of sale of stressed loans was nil.

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

iii. The Bank has not acquired any stressed loan.

Dated: November 10, 2025

Place: New Delhi

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iv. Details of loans not in default acquired during the hair year ended September 30, 2025, through assignment are given below:					
Particulars	2025-26(HY1)	2024-25 (FY)			
Aggregate amount of loans acquired (₹ in crore)	551.54	1,157.11			
Weighted average residual maturity (in months)	.102.84	127.48			
Weighted average holding period by the originator (in months)	9.16	10.43			
Retention of beneficial economic interest by the originator	17,66%	20.00%			
Tangible security coverage	198.27%	216,75%			

Rating-wise distribution of rated loans Income includes prior period income of ₹57 crore related to capital gain and deemed dividend on account of merger of an investee company, viz. Fincare Business Services Ltd.

with AU Small Finance Bank and concomitant swap of shares.

Floating provision is not considered for computation of net NPAs. 10) Previous period's figures have been regrouped / reclassified wherever necessary to conform to current period classification.

 As per RBI's letter dated May 15, 2019, implementation of IND-AS has been deferred for AIFIs until further notice. 12) In terms of RBI Circular no. RBI/2023-24/90 DOR:STR.REC.58/21.04.048/2023-24 dated December 19, 2023- Investments in Alternative Investment Funds (AIFs) and subsequent clarification vide circular no. RBI/2023-24/140 DOR.STR.REC.85/21.04.048/2023-24 dated March 27, 2024, Bank has reassessed the impact and continue to hold provision of ₹16 crore for the half year ended September 30, 2025

13) 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.

4) The above results have been subjected to Limited Review by the Statutory Auditors: By order of the Board

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Chairman & Managing Director

[Manoj Mittal]

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