



Ref: SIDBI/Compliance cell

May 14, 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 – 14th May 2026

महोदया /महोदय,
Madam/ Sir,

Pursuant to Regulations 51 and 52 read with Part B of Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time (“SEBI Listing Regulations”), we wish to inform you that the Board of Directors of Small Industries Development Bank of India (SIDBI) at its Meeting held today i.e. May 14, 2026, has *inter alia*:

- (i) Approved the Audited Standalone Financial Results for the quarter and year ended March 31, 2026, and Audited Consolidated Financial Results for the quarter and year ended March 31, 2026 (“Audited Financial Results”) of SIDBI.
- (ii) Recommended a final dividend of Re. 2.00 per Equity Share of face value of Rs. 10 each, for the financial year ended March 31, 2026, subject to the approval of the shareholders of SIDBI at the ensuing Annual General Meeting (“AGM”). The said dividend will be paid after it is approved by the shareholders at the AGM.

Financial Results have been audited 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) and 52(3a) of SEBI (LODR), Regulations, 2015, we mention that M/s J Kala & Associate (FRN: 118769W), Statutory Auditor of the Bank have issued the Audit Report with unmodified opinion on the Financial Results of the Bank for the Quarter and Financial year ended 31st March 2026.

Statement of assets & liabilities and cashflow as at the end of half year ending March 31, 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.

बैंक हिन्दी में पत्राचार का स्वागत करता है।

भारतीय लघु उद्योग विकास बैंक

स्वावलंबन भवन, सी-11, जी-ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई-400051, दूरभाष 91 22-67531100 | फ़ैक्स 91 22 67221528

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

Swavalamban Bhavan, C-11, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051, Tel. No.91 22 67531100, Fax No.91 22 67531528



Copy of the Large Corporate Disclosure for FY 2025-26 as on March 31, 2026 submitted on May 12, 2026, to NSE, pursuant to SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2023/172 Circular dated October 19, 2023, is enclosed.

Disclosure required under regulation no. 52 (7) & (7A) of SEBI (LODR), 2015 for the period of January 01, 2026 to March 31, 2026 was submitted earlier and a copy of it 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".

The Board noted the details of resources (Including listing of Non-Convertible Securities) raised through money market instruments during the period of January 01, 2026 to March 31, 2026.

In compliance with regulations 23 (9) and 62K(9) of SEBI (LODR) Regulations, 2015, disclosure pertaining to Related Party Transactions in the prescribed format is enclosed for the half year ended on March 31, 2026.

The Board also approved the Resource Plan for FY 2027.

The Board meeting commenced at 13.30 hours and concluded at 17.55 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
Digitally signed by
PANKAJ KUMAR SAHU
Date: 2026.05.14
18:00:58 +05'30'

(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

स्वावलंबन भवन, सी-11, जी-ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई-400051, दूरभाष 91 22-67531100 | फ़ैक्स 91 22 67221528

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Swavalamban Bhavan, C-11, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051, Tel. No.91 22 67531100, Fax No.91 22 67531528



Independent Auditors' Report on Audited Standalone Financial Results of Small Industries Development Bank of India (SIDBI) for the quarter and year ended March 31, 2026 pursuant to Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (as amended)

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

Report on the Audit of the Standalone Financial Results

Opinion

1. We have audited the accompanying Standalone Financial Results of **Small Industries Development Bank of India** (the "Bank") for the quarter and year ended March 31, 2026 (hereinafter referred to as the "Standalone Financial Results") attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations") except for the disclosures relating to "Pillar 3 under Basel III Capital Regulations" which has been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Standalone Financial Results and have not been audited by us.
2. In our opinion and to the best of our information and according to explanations given to us, the aforesaid statement:
 - a) is presented in accordance with the requirements of Regulation 52 read with Regulation 63(2) of the Listing Regulations in this regard except for the disclosures relating to "Pillar 3 under Basel III Capital Regulations" which has been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Standalone Financial Results and have not been audited by us and



- b) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (“RBI Guidelines”) and other accounting principles generally accepted in India, of the net profit and other financial information for the quarter and year ended March 31, 2026.

Basis for Opinion

3. We conducted our audit of the Standalone financial results in accordance with the Standards of Auditing (“SAs”) issued by the Institute of Chartered Accountants of India (“the ICAI”). Our responsibilities under those standards are further described in the ‘Auditor’s Responsibilities for the Audit of the Standalone Financial Results’ section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the Standalone Financial Results under the provision of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI’s Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the standalone financial results.

Emphasis of Matter

4. We invite attention to Note No. 5 to the Standalone financial results which describes the additional provision on standard advances at rates higher than minimum stipulated under IRAC norms, as per Board approved Accelerated Provisioning Policy.

Our opinion is not modified in respect of above matter.

Management’s responsibilities for the Standalone Financial Results

5. The Standalone Financial Results have been prepared on the basis of the Audited Standalone Annual Financial Statements. The Bank’s Management are responsible for the preparation of these Standalone Financial Results that give true and fair view of the net profit and other financial information in accordance with the Small Industries Development Bank of India General Regulations, 2000, and recognition and measurement principles laid down in the Accounting Standards issued by ICAI, the circulars, guidelines and directions



issued by the RBI from time to time ("RBI Guidelines and other accounting principles generally accepted in India and in compliance with the Listing Regulations. This responsibility also includes maintenance of adequate accounting records for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimate that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial Results that give true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial Results, the Management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Bank's Management is also responsible for overseeing the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Standalone Financial Results

6. Our objectives are to obtain reasonable assurance about whether the standalone financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial Results.



7. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:
- Identify and assess the risks of material misstatement of the Standalone financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances,
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Management.
 - Conclude on the appropriateness of the Management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the standalone financial results, including the disclosures, and whether the standalone financial results represent the underlying transactions and events in a manner that achieves fair presentation.
8. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



9. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

10. These standalone Financial Results incorporate the relevant returns of 34 Branches visited/audited by us including Head office which covers 95.64% of Advances, 97.67% of deposits, 100% of Borrowings as on March 31, 2026 and 95.43% of Interest income on advances, 96.58% of interest expense on deposits and 99.75% of interest expense on borrowings for the year ending March 31, 2026. These branches have been selected in consultation with the management of the bank. In conduct our audit, we have relied upon various information and returns received from remaining branches of the Bank not visited by us, generated through centralised database at Head Office.
11. The standalone financial results for the quarter ended March 31, 2026 being the derived balancing figures between the standalone audited figures in respect of full financial year ended 31st March 2026 and published standalone unaudited year to date figures up to the end of the third quarter of the relevant financial year. The figures up to the end of the third quarter i.e. nine month ended 31st December 2025, are reviewed and not subjected to audit by us.

Our opinion is not modified in respect of above matters.

For J. Kala & Associates

Chartered Accountants

FRN: 118769W

JAYESH
UMAIMAL KALA

(Jayesh Kala)

Partner

M. No.: 101686

UDIN:26101686ECULCK8906

Date: May 14, 2026

Place: New Delhi





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

31 मार्च, 2026 को समाप्त तिमाही और वर्ष के एकल वित्तीय परिणाम

(₹ करोड़)

विवरण	समाप्त तिमाही			समाप्त वर्ष	
	31-03-2026	31-12-2025	31-03-2025	31-03-2026	31-03-2025
	(लेखापरीक्षित)	(पुनःपरीक्षित)	(लेखापरीक्षित)	(लेखापरीक्षित)	(लेखापरीक्षित)
1. अर्जित ब्याज (क)+(ख)+(ग)+(घ)	10,443	10,396	9,810	41,330	37,831
(क) अग्रिमों/बिलों पर ब्याज/बट्टा	9,726	9,263	8,670	36,818	33,042
(ख) निवेशों पर आय	389	545	628	2,290	2,449
(ग) भा.रि.बैंक में अतिशेष राशियों और अन्य अंतर-बैंक निधियों पर ब्याज	328	588	512	2,222	2,340
(घ) अन्य	-	-	-	-	-
2. अन्य आय	180	145	169	610	680
3. कुल आय (1+2)	10,623	10,541	9,979	41,940	38,511
4. ब्याज व्यय	8,245	8,096	7,574	31,781	28,351
5. परिचालन व्यय (i)+(ii)	584	355	455	1,619	1,430
(i) कर्मचारी लागत	349	220	214	986	773
(ii) अन्य परिचालन व्यय	235	135	241	633	657
6. प्रावधानों और आकस्मिक व्यय को छोड़कर कुल व्यय (4+5)	8,829	8,451	8,029	33,400	29,781
7. प्रावधानों और आकस्मिक व्यय से पूर्व परिचालन लाभ (3-6)	1,794	2,090	1,950	8,540	8,730
8. प्रावधान (कर के अलावा) और आकस्मिक व्यय [पुनरांकन पश्चात् निवल]	484	701	865	1,350	2,332
9. असाधारण मदें	0	-	-	-	-
10. सामान्य गतिविधियों से कर पूर्व लाभ (+) / हानि (-) (7-8+9)	1,311	1,389	1,085	7,190	6,398
11. कर संबंधी व्यय [आस्थगित कर आस्ति/देयता समायोजन पश्चात् निवल]	317	324	281	1,697	1,587
12. सामान्य गतिविधियों से कर पश्चात् निवल लाभ(+) / हानि(-) (10-11)	994	1,065	804	5,493	4,811
13. असाधारण मदें (कर व्यय घटाकर)	0	-	-	-	-
14. अवधि का निवल लाभ (+) / हानि (-) (12-13)	994	1,065	804	5,493	4,811
15. चुकता ईक्विटी शेयर पूंजी (अंकित मूल्य ₹10 प्रति शेयर)	621	569	569	621	569
16. आरक्षितियाँ पुनर्मूल्यांकन आरक्षितियों को छोड़कर	43,812	40,006	35,508	43,812	35,508
17. विशेषणात्मक अनुपात					
(i) भारत सरकार द्वारा धारित शेयरों का प्रतिशत	27.57%	20.85%	20.85%	27.57%	20.85%
(ii) पूंजी पर्याप्तता अनुपात (बेसल III)	20.07%	17.54%	19.62%	20.07%	19.62%
(iii) प्रति शेयर आमदनी (मूल और अवमिश्रित) (ईपीएस)	17.47#	18.73#	14.14#	96.56	84.62
(iv) गैर-निष्पादक आस्ति अनुपात					
क) गैर-निष्पादक आस्ति की सकल राशि	684	625	183	684	183
ख) गैर-निष्पादक आस्ति की निवल राशि	0.00	0.00	0.00	0.00	0.00
ग) सकल गैर-निष्पादक आस्ति का %	0.12	0.11	0.04	0.12	0.04
घ) निवल गैर-निष्पादक आस्ति का %	0.00	0.00	0.00	0.00	0.00
(v) आस्तियों पर प्रतिफल (कर पश्चात्) (वार्षिकीकृत)	0.64%	0.70%	0.63%	0.92%	0.89%
(vi) निवल मालियत	38,973	36,847	32,330	38,973	32,330
(vii) बकाया मोचनीय अधिमान शेयर	-	-	-	-	-
(viii) पूंजी मोचन आरक्षिती	-	-	-	-	-
(ix) डिबेंचर मोचन आरक्षिती	-	-	-	-	-

(x) परिचालन सीमा	16.89%	19.82%	19.54%	20.36%	22.67%
(xi) निवल लाभ सीमा	9.36%	10.10%	8.06%	13.10%	12.49%
(xii) ऋण - ईक्विटी अनुपात *	9.28	9.71	9.81	9.28	9.81
(xiii) कुल आस्तियों की तुलना में कुल ऋण (%) *	57.17	57.97	55.83	57.17	55.83

अवार्षिकीकृत

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

आस्तियों और देयताओं की विवरणी:

(₹ करोड़)

विवरण	यथा 31-03-2026 [लेखापरीक्षित]	यथा 31-03-2025 [लेखापरीक्षित]
पूंजी और देयताएँ		
पूंजी	621	569
आरक्षितियाँ, आधिक्य और निधियाँ	44,155	35,839
जमा राशियाँ	2,05,037	1,95,600
उधारियाँ	3,61,560	3,17,264
अन्य देयताएँ और प्रावधान	21,005	18,967
आस्थगित कर देयता	-	-
कुल योग	6,32,378	5,68,239
आस्तियाँ		
नकद और बैंक में शेष राशियाँ	11,684	17,672
निवेश	31,759	46,938
ऋण और अग्रिम	5,79,755	4,96,282
अचल आस्तियाँ	287	280
अन्य आस्तियाँ	8,893	7,067
कुल योग	6,32,378	5,68,239

नकदी प्रवाह विवरण:

(₹ करोड़)

विवरण	31.03.2026	31.03.2025
	लेखापरीक्षित	लेखापरीक्षित
1. परिचालन गतिविधियों से नकद प्रवाह लाभ व हानि खाते के अनुसार कर पूर्व निवल लाभ	7,190	6,398
समायोजन के बारे में :		
मूल्यहास	46	22
निवेशों में निवल मूल्यहास के प्रति प्रावधान	-	-
किए गए प्रावधान [पुनरांकन पश्चात् निवल]	1,701	2,507
निवेशों की बिक्री पर लाभ (निवल)	(65)	(154)
	-	-
अचल आस्तियों की बिक्री पर लाभ	(50)	(46)
निवेशों पर प्राप्त आय		
परिचालनों से व्युत्पन्न नकदी	8,822	8,727
(परिचालनरत आस्तियों और देयताओं में बदलाव से पूर्व) निम्नलिखित में बदलाव के लिए समायोजन :		
चल आस्तियाँ	(1,588)	175
चल देयताएँ	805	2,611
विनिमय-पत्र	(1,976)	(742)
ऋण व अग्रिम	(81,999)	(39,608)
बाँण्ड, डिबेंचरों व अन्य उधारी विषयक निवल प्राप्तियाँ	44,295	46,719
प्राप्त जमाराशियाँ	9,437	(10,784)
	(31,026)	(1,629)
कर अदायगी	(1,934)	(2,328)

	परिचालन गतिविधियों से निवल नकद प्रवाह	(24,138)	4,770
2.	निवेश गतिविधियों से नकद प्रवाह		
	अचल आस्तियों की निवल (खरीद)/ विक्री	(53)	(16)
	निवेशों का निवल (क्रय) / विक्रय / मोचन	25,606	(7,777)
	निवेशों पर प्राप्त आय	50	46
	निवेशपरक गतिविधियों में प्रयुक्त निवल नकदी	25,603	(7,747)
3.	वित्तपोषी गतिविधियों से नकद प्रवाह		
	शेयर पूंजी व शेयर प्रीमियम के जारीकरण से प्राप्तियाँ	3,000	-
	ईक्विटी शेयर पर लाभांश व लाभांश पर कर	(114)	(114)
	वित्तपोषी गतिविधियों में प्रयुक्त निवल नकद	2,886	(114)
4.	नकद और नकद समतुल्य में निवल वृद्धि / (कमी)	4,351	(3,091)
5.	अवधि के आरंभ में नकद और नकद समतुल्य	522	3,613
6.	अवधि की समाप्ति पर नकद और नकद समतुल्य	4,873	522
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	426	237
	म्यूचुअल फंड	-	-
	जमा राशियाँ	4,447	285

टिप्पणियाँ:

- 1) बैंक इन वित्तीय परिणामों को तैयार करने में उन्हीं महत्वपूर्ण लेखा नीतियों का अनुपालन कर रहा है, जैसा कि 31 मार्च, 2025 को समाप्त वर्ष के वार्षिक वित्तीय विवरणियों को तैयार करने के लिए किया गया था।
- 2) निदेशक मंडल द्वारा 14 मई, 2026 को आयोजित अपनी बैठक में उपर्युक्त परिणाम अनुमोदित किए गए हैं।
- 3) प्रत्येक वित्तीय वर्ष की अंतिम तिमाही के आंकड़े, पूरे वित्तीय वर्ष के संबंध में लेखापरीक्षित आंकड़ों और सम्बंधित वित्तवर्ष की तीसरी तिमाही के अंत तक प्रकाशित वर्ष से आज तक के आंकड़ों के बीच संतुलन के आंकड़े हैं।
- 4) मार्च 31, 2026 को समाप्त वर्ष 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, आवश्यकतानुरूप 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 31 मार्च 2026 तक ₹4187.30 करोड़ रुपये के मानक अग्रिमों (पुनःसंचित खातों सहित) पर अतिरिक्त प्रावधान अवधारित किए हैं।
- 6) 31 मार्च, 2026 तक आरबीआई के परिपत्र 6 अगस्त, 2020 (समाधान ढांचा 1.0) और 5 मई 2021 के (समाधान ढांचा 2.0) के अनुसार, कोविड-19 संबंधी दबाव के लिए आरबीआई समाधान ढांचे के अंतर्गत कार्यान्वयन संबंधी समाधान योजनाओं के विवरण नीचे दिए गए हैं:

(₹ करोड़)

उधारकर्ता का स्वरूप	समाधान योजना के कार्यान्वयन के उपरांत मानक रूप में वर्गीकृत खातों के लिए एक्सपोजर - यथा 30 सितंबर, 2025 को समाप्त पिछली छमाही के अंत की स्थिति (ए)	इस (ए) में से ऋण का कुल हिस्सा जो छमाही के दौरान एनपीए हो गया	छमाही के दौरान इस (ए) में से बट्टे खाते में डाली गई धनराशि	छमाही के दौरान इस (ए) में से उधारकर्ताओं द्वारा भुगतान की गई राशि \$	समाधान योजना के कार्यान्वयन के उपरांत मानक रूप में वर्गीकृत खातों के लिए एक्सपोजर - यथा 31 मार्च, 2026 तक की स्थिति
वैयक्तिक ऋण	---	---	---	---	---
नैगम व्यक्ति/ संस्थाएं	4.70	0.00	0.00	(1.38)	3.32
इनमें से एमएसएमई उद्यम	4.70	0.00	0.00	(1.38)	3.32
अन्य	---	---	---	---	---
कुल योग	4.70	0.00	0.00	(1.38)	3.32

\$ 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, 31 मार्च, 2026 को समाप्त वर्ष 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	1	-	-
अंतरित ऋणों का सकल मूलधन बकाया	5.44	-	-
हस्तांतरित ऋणों की भारत औसत शेष अवधि	लागू नहीं	-	-
अंतरित ऋणों का निवल बही-मूल्य (अंतरण के समय)	-	-	-
सकल प्रतिफल	3.43	-	-
पूर्ववर्ती वर्षों में अंतरित खातों से प्राप्त अतिरिक्त प्रतिफल	-	-	-

31 मार्च, 2026 को समाप्त वर्ष 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 के कारण लाभ और हानि खाते में प्रत्यावर्तित अतिरिक्त प्रावधान शून्य रहा।

- 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 31 मार्च, 2026 को समाप्त वर्ष के दौरान, अधिगृहीत गैर-चूक संबंधी ऋणों के विवरण निम्नवत हैं:

(₹ करोड़)		
विवरण	2025-26	2024-25
अधिगृहीत ऋणों की सकल राशि (₹ करोड़ में)	774.23	1,157.11
भारत औसत शेष परिपक्वता (माह सं.)	114.86	127.48
प्रवर्तक द्वारा भारत औसत धारिता की अवधि (माह सं.)	10.39	10.43
प्रवर्तक द्वारा लाभप्रद आर्थिक हित का प्रतिधारण	15.59%	20%
मूर्त प्रतिभूति कवरेज	198.70%	216.75%
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, 31 मार्च, 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।	1641	5,156.00
2	तिमाही के दौरान कार्यान्वयन के अंतर्गत मंजूर परियोजना-खाते।	1272	2,930.89
3	कार्यान्वयन के अंतर्गत ऐसे परियोजना-खाते, जिनमें तिमाही के दौरान डीसीसीओ हासिल हो गया है।	529	1,469.99
4	तिमाही के अंत में कार्यान्वयन के अंतर्गत परियोजना-खाते। (1+2-3)	2384	6,616.90
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।	567	2,174.20
5.1	'5' खातों में से - जिनमें समाधान योजना कार्यान्वित की गई है।	567	2,174.20
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।	13	32.07
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, 31 मार्च, 2026 को समाप्त अवधि के लिए सह-ऋण व्यवस्था पर प्रकटीकरण संबंधी विवरण नीचे दिए गए हैं:

विवरण	वित्त वर्ष 2025-26
सीएलए की प्रमात्रा (₹ करोड़ में)	दिनांक 28 नवंबर, 2025 के भारतीय रिज़र्व 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 भारत औसत दर	
लिया गया शुल्क / भुगतान किया गया शुल्क	
व्यापक क्षेत्र जिनमें सीएलए सृजित किया गया।	
सीएलए के तहत ऋणों का निष्पादन	
डिफॉल्ट नुकसान की गारंटी	

- 10) आय में पूंजीभूत लाभ से संबंधित ₹57 करोड़ रुपये की पूर्वावधि-आय और एक निवेशिती कंपनी, जैसे फिनकेयर बिजनेस सर्विसेज लिमिटेड के एयू स्मॉल फाइनेंस बैंक के साथ विलय और शेयरों की सहवर्ती अदला-बदली के कारण माना गया (डीमंड) लाभांश शामिल है।
- 11) नए श्रम संहिताओं के आधार पर, बैंक ने उपलब्ध जानकारी पर विचार करते हुए 31 मार्च, 2026 को समाप्त तिमाही के दौरान और वर्षांत पर लाभ और हानि खाते में कर्मचारी लागत के तहत लगभग ₹2.50 करोड़ के आवश्यक वृद्धिशील प्रभाव को मान्यता प्रदान की है। बैंक नई श्रम संहिताओं पर केंद्रीय और राज्य सरकार के नियमों और सरकार के स्पष्टीकरण को अंतिम रूप देने की प्रक्रिया को दृष्टिगत रख रहा है और आवश्यकतानुसार, इस दिशा में होने वाले परिवर्तनों के आधार पर उचित लेखांकन प्रावधान करेगा।
- 12) निवल गैर निष्पादित आस्तियों के परिकलन के लिए चल प्रावधान को विचार में नहीं लिया गया है।
- 13) निवेशकों की शिकायत संबंधी स्थिति : यथा 01 अप्रैल, 2025 को निवेशकों की "शून्य" शिकायत निपटान के लिए लंबित थी। चालू वित्तीय वर्ष के दौरान निवेशकों से "10" शिकायतें प्राप्त हुईं और वर्ष के दौरान "10" शिकायतों का निपटान किया गया। तदनुसार 31 मार्च, 2026 तक "शून्य" शिकायत निपटान के लिए लंबित थी।
- 14) पिछली अवधि के ऑकड़ों को वर्तमान अवधि के वर्गीकरण के अनुरूप बनाने के लिए आवश्यकतानुसार पुनर्समूहित / पुनर्वर्गीकृत किया गया है।
- 15) भारतीय रिज़र्व बैंक के दिनांक 15 मई, 2019 के पत्र के अनुसार, अगली सूचना तक एआईएफआई के लिए आईएनडी-एएस का कार्यान्वयन आस्थगित कर दिया गया है।
- 16) दिनांक 29 जुलाई, 2025 के आरबीआई के परिपत्र सं. आरबीआई/डीओआर/2025-26/138 डीओआर,एसटीआर,आरईसी,43/21.04.048/2025-26 - भारतीय रिज़र्व बैंक (एआईएफ में निवेश) निदेश, 2025 के अनुसरण में, बैंक ने प्रभाव का पुनर्मूल्यांकन किया है और 31 मार्च, 2026 को समाप्त वर्ष के लिए ₹8.57 करोड़ का प्रावधान जारी रखा है।
- 17) भारतीय रिज़र्व 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 लेखापरीक्षाओं द्वारा समीक्षा नहीं की गई है।
- 18) सांविधिक लेखापरीक्षाओं द्वारा उपर्युक्त परिणाम लेखापरीक्षित हैं।

दिनांक : 14 मई, 2026
स्थान : नई दिल्ली

JAYESH
UMAID
MAL
KALA

Digitally signed by JAYESH UMAID MAL KALA
DN: cn=JAYESH UMAID MAL KALA, o=SIDBI, ou=SIDBI, email=jayesh.umaid.mal.kala@sidbi.in, c=IN
Date: 2026.05.14 11:50:47 +05'30'

निदेशक मंडल के आदेश से
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@sidbiofficial



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

Standalone Financial Results for the Quarter and Year Ended March 31, 2026

Particulars	Quarter Ended			Year Ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	[Audited]	[Reviewed]	[Audited]	[Audited]	[Audited]
1. Interest earned (a)+(b)+(c)+(d)	10,443	10,396	9,810	41,330	37,831
(a) Interest/disc. on advances/ bills	9,726	9,263	8,670	36,818	33,042
(b) Income on investments	389	545	628	2,290	2,449
(c) Interest on balances with Reserve Bank of India and other inter bank funds	328	588	512	2,222	2,340
(d) Others	-	-	-	-	-
2. Other Income	180	145	169	610	680
3. Total Income (1+2)	10,623	10,541	9,979	41,940	38,511
4. Interest Expended	8,245	8,096	7,574	31,781	28,351
5. Operating Expenses (i)+(ii)	584	355	455	1,619	1,430
(i) Employees cost	349	220	214	986	773
(ii) Other operating expenses	235	135	241	633	657
6. Total Expenditure (4+5) excluding provisions and contingencies	8,829	8,451	8,029	33,400	29,781
7. Operating Profit before Provisions and Contingencies (3-6)	1,794	2,090	1,950	8,540	8,730
8. Provisions (other than tax) and Contingencies [Net of write back]	484	701	865	1,350	2,332
9. Exceptional Items	-	-	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8+9)	1,311	1,389	1,085	7,190	6,398
11. Tax expense [Net of DTA/DTL]	317	324	281	1,697	1,587
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	994	1,065	804	5,493	4,811
13. Extraordinary items (net of tax expense)	-	-	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	994	1,065	804	5,493	4,811
15. Paid-up equity share capital (Face Value ₹10 each)	621	569	569	621	569
16. Reserves excluding Revaluation Reserves	43,812	40,006	35,508	43,812	35,508
17. Analytical Ratios					
(i) Percentage of shares held by Government of India	27.57%	20.85%	20.85%	27.57%	20.85%
(ii) Capital Adequacy Ratio (BASEL III)	20.07%	17.54%	19.62%	20.07%	19.62%
(iii) Earnings Per Share (Basic & Diluted) (EPS)	17.47#	18.73#	14.14#	96.56	84.62
(iv) NPA Ratios					
a) Amount of Gross NPA	684	625	183	684	183
b) Amount of Net NPA	0.00	0.00	0.00	0.00	0.00
c)% of Gross NPA	0.12	0.11	0.04	0.12	0.04
d)% of Net NPA	0.00	0.00	0.00	0.00	0.00
(v) Return on Assets (after Tax) (annualised)	0.64%	0.70%	0.63%	0.92%	0.89%
(vi) Net Worth	38,973	36,847	32,330	38,973	32,330
(vii) Outstanding Redeemable Preference Shares	-	-	-	-	-
(viii) Capital Redemption Reserve	-	-	-	-	-
(ix) Debenture Redemption Reserve	-	-	-	-	-

(x) Operating Margin	16.89%	19.82%	19.54%	20.36%	22.67%
(xi) Net Profit Margin	9.36%	10.10%	8.06%	13.10%	12.49%
(xii) Debt - Equity Ratio *	9.28	9.71	9.81	9.28	9.81
(xiii) Total Debts to Total Assets (%) *	57.17	57.97	55.83	57.17	55.83

Not annualised

*Debt denotes total Borrowings (excluding Deposits)

Statement of Assets and Liabilities:

Particulars	(₹ in crore)	
	As at 31.03.2026 [Audited]	As at 31.03.2025 [Audited]
CAPITAL AND LIABILITIES		
Capital	621	569
Reserves, Surplus and Funds	44,155	35,839
Deposits	2,05,037	1,95,600
Borrowings	3,61,560	3,17,264
Other Liabilities and Provisions	21,005	18,967
Deferred Tax Liability	-	-
Total	6,32,378	5,68,239
ASSETS		
Cash and Bank Balances	11,684	17,672
Investments	31,759	46,938
Loans & Advances	5,79,755	4,96,282
Fixed Assets	287	280
Other Assets	8,893	7,067
Total	6,32,378	5,68,239

Statement of Cash flow:

Particulars	(₹ in crore)	
	31.03.2026 Audited	31.03.2025 Audited
1. Cash Flow from Operating Activities		
Net Profit before tax as per P & L Account	7,190	6,398
Adjustments for :		
Depreciation	46	22
Provision for net depreciation in investments	-	-
Provisions made (net of write back)	1,701	2,507
Profit on sale of investments (net)	(65)	(154)
Profit on sale of fixed assets	-	-
Income Received on Investments	(50)	(46)
Cash generated from operations	8,822	8,727
(Prior to changes in operating Assets and Liabilities)		
Adjustments for net changes in :		
Current assets	(1,588)	175
Current liabilities	805	2,611
Bills of Exchange	(1,976)	(742)
Loans & Advances	(81,999)	(39,608)
Net Proceeds of Bonds and Debentures & other borrowings	44,295	46,719
Deposits received	9,437	(10,784)
	(31,026)	(1,629)
Payment of Tax	(1,934)	(2,328)
Net Cash flow from operating Activities	(24,138)	4,770
2. Cash Flow from Investing Activities		
Net (Purchase)/Sale of fixed assets	(53)	(16)
Net (Purchase)/sale/redemption of Investments	25,606	(7,777)
Income Received on Investments	50	46
Net cash used in Investing Activities	25,603	(7,747)
3. Cash flow from Financing Activities		
Dividend on Equity Shares & tax on Dividend	(114)	(114)
Proceeds from issuance of share capital & share premium	3,000	

	Net cash used in Financing Activities	2,886	(114)
4.	Net increase/(decrease) in cash and cash equivalents	4,351	(3,091)
5.	Cash and Cash Equivalents at the beginning of the period	522	3,613
6.	Cash and Cash Equivalents at the end of the period	4,873	522
7.	Cash and cash equivalents at the end of the period includes		
	Cash in Hand	0	0
	Current account balance with Bank	426	237
	Mutual Funds	0	0
	Deposits	4,447	285

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, 2025.
- 2) The above results have been approved by the Board of Directors at their meeting held on May 14, 2026.
- 3) The figures of the last quarter in each of the financial years are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the respective financial year.
- 4) The financial results for the year ended March 31, 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 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 ₹ 4187.30 crore on March 31, 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) as at March 31, 2026 are given below:

(₹ in crore)					
Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year September 30, 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 March 31, 2026
Personal Loans	---	---	---	---	---
Corporate persons	4.70	0.00	0.00	(1.38)	3.32
<i>Of which MSMEs</i>	4.70	0.00	0.00	(1.38)	3.32
Others	---	---	---	---	---
Total	4.70	0.00	0.00	(1.38)	3.32

\$Represents net movement in balance outstanding.

- 7) Details of loans transferred / acquired during the year ended March 31, 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	1	-	-
Aggregate principal outstanding of loans transferred	5.44	-	-
Weighted average residual tenor of the loans transferred	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 year ended March 31, 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 year ended March 31, 2026, through assignment are given below:

Particulars	(₹ in crore)	
	2025-26 (FY)	2024-25 (FY)
Aggregate amount of loans acquired (₹ in crore)	774.23	1,157.11
Weighted average residual maturity (in months)	114.86	127.48
Weighted average holding period by the originator (in months)	10.39	10.43
Retention of beneficial economic interest by the originator	15.59%	20%
Tangible security coverage	198.70%	216.75%
Rating-wise distribution of rated loans	Not Applicable	Not Applicable

8) Details of Project Loans for the period ended March 31, 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.	1641	5,156.00
2	Projects under implementation accounts sanctioned during the quarter.	1272	2,930.89
3	Projects under implementation accounts where DCCO has been achieved during the quarter	529	1,469.99
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	2384	6,616.90
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.	567	2,174.20
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	567	2,174.20
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.	13	32.07
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 March 31, 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:



Independent Auditor's Report on Audited Consolidated Financial Results of Small Industries Development Bank of India for the quarter and year ended on March 31, 2026 pursuant to the Regulation 52 read with Regulation 63(2) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 as amended

To
The Board of Directors
Small Industries Development Bank of India

Report on the Audit of the Consolidated Financial Results

Opinion

1. We have audited the accompanying consolidated financial results of **Small Industries Development Bank of India** ("the Parent"/ "the Bank") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group"), and its associates for the quarter and year ended March 31, 2026 (hereinafter referred to as the "Statement"), being submitted by the Bank pursuant to the requirement of Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations") except for the disclosures relating to Consolidated Pillar 3 under Basel III capital regulations disclosure as at March 31, 2026 as have been disclosed on the Bank's website and in respect of which a link has been provided in Consolidated Financial Results and have not been audited by us.

In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of the unaudited financial statements and the other financial information of the subsidiaries and associates as furnished by the management, the aforesaid Statement:

- i. include the annual audited financial results of the following entities:

Small Industries Development Bank of India (Parent)



Page 1 of 7

ii. include the annual unaudited financial results of the following entities:

Micro Units Development & Refinance Agency Limited (MUDRA) (Subsidiary)

SIDBI Venture Capital Limited (SVCL) (Subsidiary)

SIDBI Trustee Company Limited (STCL) (Subsidiary)

India SME Technology Services limited (ISTSI.) (Associate)

Receivables Exchange of India Limited (RXIL) (Associate)

Acuite Ratings Pvt Ltd (Erstwhile SMERA) (Associate)

KITCO Limited (Associate)

iii. are presented in accordance with the requirements of Regulation 52 read with Regulation 63(2) of the Listing Regulations in this regard except for the disclosures relating to Consolidated Pillar 3 under Basel III capital regulations disclosure as at March 31, 2026 as have been disclosed on the Bank's website and in respect of which a link has been provided in Consolidated Financial Results and have not been audited by us; and

iv. gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) Guidelines from time to time and other accounting principles generally accepted in India, of the consolidated net profit and other financial information of the Group and its associates for the quarter and the year ended March 31, 2026.

Basis for Opinion

2. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Results section of our report. We are independent of the Group, associates in accordance with the 'Code of Ethics' issued by the Institute of Chartered Accountants of India together with



the ethical requirements that are relevant to our audit of the Consolidated Financial Statements and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and other auditors in terms of their reports referred to in "Other Matter" paragraph below, is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

3. We invite attention to Note No. 5 to the consolidated financial results regarding additional provision on standard advances at rates higher than minimum stipulated under IRAC norms, as per Board approved Accelerated Provisioning Policy.

Our opinion is not modified in respect of the above matters.

Management Responsibilities for the Consolidated Financial Results

4. The Statement has been prepared on the basis of the audited consolidated annual financial statements. The Bank's Management is responsible for the preparation and presentation of these consolidated Financial Results that give a true and fair view of the consolidated net profit and other financial information of the Group including its associates in accordance with the Small Industries Development Bank of India General Regulations, 2000, and recognition and measurement principles laid down in the Accounting Standards issued by ICAI, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India and in compliance with Listing Regulations. The respective management of the entities included in the Group and of its associates are responsible for maintenance of adequate accounting records for safeguarding of the assets of the Group and its associates and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated Financial Results that give a true and fair view and are free from material misstatement, whether due to fraud



or error which have been used for the purpose of preparation of the consolidated financial results by the Directors of the Bank, as aforesaid.

In preparing the Consolidated Financial Results, the respective Management of the entities included in the Group and of its associates are responsible for assessing the ability of the Group and of its associates to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Management either intends to liquidate the respective entities Group or to cease operations, or has no realistic alternative but to do so.

The respective Management of the entities included in the Group and of its associates are responsible for overseeing the financial reporting process of the Group and of its associates.

Auditor's Responsibilities for the Audit of the Consolidated Financial Results

5. Our objectives are to obtain reasonable assurance about whether the Consolidated Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Management.
- Conclude on the appropriateness of the Management use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group and its associates to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and its associates and joint ventures to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated Financial Results, including the disclosures, and whether the consolidated Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial results/financial information of the entities within the Group and its associates to express an opinion on the consolidated Financial Results. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the consolidated financial results of which we are the independent auditors. For the other entities included in the consolidated Financial Results, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Bank and such other entities included in the consolidated Financial Results of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant



audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

6. These consolidated Financial Results incorporate the relevant returns of 34 Branches visited/audited by us including Head office, which covers 95.64% of Advances, 97.67% of deposits, 100% of Borrowings as on March 31, 2026 and 95.43% of Interest income on advances, 96.58% of interest expense on deposits and 99.75% of interest expense on borrowings for the period 01.04.2025 to 31.03.2026. These branches have been selected in consultation with the management of the bank. In conduct of our audit, we have relied upon various information and returns received from remaining branches of the bank not visited by us, generated through centralised database at ILead Office.

The consolidated Financial Results include the unaudited financial results of 3 subsidiaries whose Financial Statements/Financial Results/ financial information reflect total assets of Rs. 35,048 Crores as at 31st March, 2026, total revenue of Rs. 2,324 Crores, total net profit after tax of Rs. 575 Crores for the year ended on 31st March, 2026 and net cash outflow amounting to Rs. 1,438 Crores for the year ended on that date and 4 associates whose Financial Statements/Financial Results/ financial information reflect the Group's share of net profit of Rs. 30 Crores for the year ended 31st March, 2026, as considered in the consolidated Financial Results, have not been audited by us. These unaudited Financial Statements / financial results/ financial information have been furnished to us by the Bank's Management and our opinion on the consolidated Financial statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries and associates is based solely on such unaudited Financial Statements/financial results/financial information. We have relied on the management's written representation to us that the effect of the changes / adjustments,



if any, required to be made to the reported numbers of these subsidiaries and associates consequent to their audit would not be material for the Group.

Further, associates that are non-performing or the bank is not having significant influence have not been included in the consolidation. Additionally, one associate has been excluded from consolidation due to divestment as informed by the Bank.

Our opinion on the consolidated Financial Results is not modified in respect of the above matters with respect to our reliance on the work done and the reports of the other auditors and the Financial results/ financial information certified by the Management.

For J. Kala & Associates
Chartered Accountants
FRN: 118769W

JAYESH
UMAIDMAL
KALA

(Jayesh Kala)
Partner
M. No.: 101686
UDIN:261016867RVFCQ1637



Date: May 14, 2026
Place : New Delhi



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
31 मार्च, 2026 को समाप्त वर्ष के समेकित वित्तीय परिणाम

(₹ करोड़)

	विवरण	समाप्त वर्ष	
		31-03-2026	31-03-2025
		(लेखापरीक्षित)	(लेखापरीक्षित)
1.	अर्जित ब्याज (क)+(ख)+(ग)+(घ)	43,480	40,102
	(क) अग्रिमों/बिलों पर ब्याज/बट्टा	38,568	34,600
	(ख) निवेशों पर आय	2,667	2,453
	(ग) भा.रि. बैंक में अतिशेष राशियों और अन्य अंतर-बैंक निधियों पर ब्याज	2,222	3,049
	(घ) अन्य	23	-
2.	अन्य आय	588	651
3.	कुल आय (1+2)	44,068	40,753
4.	ब्याज व्यय	33,286	29,510
5.	परिचालन व्यय (i)+(ii)	1,650	1,460
	(i) कर्मचारी लागत	993	781
	(ii) अन्य परिचालन व्यय	657	679
6.	प्रावधानों और आकस्मिक व्यय को छोड़कर कुल व्यय (4+5)	34,936	30,970
7.	प्रावधानों और आकस्मिक व्यय से पूर्व परिचालन लाभ (3-6)	9,132	9,783
8.	प्रावधान (कर के अलावा) और आकस्मिक व्यय [पुनरांकन पश्चात् निवल]	1,355	2,312
9.	असाधारण मर्दे	-	-
10.	सामान्य गतिविधियों से कर पूर्व लाभ (+) / हानि (-) (7-8+9)	7,777	7,471
11.	कर संबंधी व्यय [आस्थगित कर आस्ति/देयता समायोजन पश्चात् निवल]	1,895	1,875
12.	सामान्य गतिविधियों से कर पश्चात् निवल लाभ (+) / हानि (-) (10-11)	5,882	5,596
13.	असाधारण मर्दे (कर व्यय घटाकर)	-	-
13.1	सहयोगी संस्थाओं से लाभ / हानि	30	0
14.	अवधि का निवल लाभ (+)/ हानि (-) (12+13.1)	5,912	5,596
15.	चुकता ईक्विटी शेयर पूंजी (अंकित मूल्य ₹10 प्रति शेयर)	621	569
16.	आरक्षितियाँ पुनर्मूल्यांकन आरक्षितियों को छोड़कर	47,589	37,984
17.	विश्लेषणात्मक अनुपात		
	(i) भारत सरकार द्वारा धारित शेयरों का प्रतिशत	27.57%	20.85%
	(ii) पूंजी पर्याप्तता अनुपात (बेसल III)	21.79%	21.33%
	(iii) प्रति शेयर आमदनी (मूल और अवमिश्रित) (ईपीएस)	103.99	98.43
	(iv) गैर-निष्पादक आस्ति अनुपात		
	क) गैर-निष्पादक आस्ति की सकल राशि	684.11	183
	ख) गैर-निष्पादक आस्ति की निवल राशि	0.00	0.00
	ग) सकल गैर-निष्पादक आस्ति का %	0.11	0.03
	घ) निवल गैर-निष्पादक आस्ति का %	0.00	0.00
	(v) आस्तियों पर प्रतिफल (कर पश्चात्) (वार्षिकीकृत)	1.24%	0.98%
	(vi) निवल मालियत	42,656	35,472
	(vii) बकाया मोचनीय अधिमान शेयर	-	-
	(viii) पूंजी मोचन आरक्षिती	-	-

(ix) डिबेंचर मोचन आरक्षिती	-	-
(x) परिचालन सीमा	20.72%	24.01%
(xi) निवल लाभ सीमा	13.42%	13.73%
(xii) ऋण-ईक्विटी अनुपात *	8.65	8.94
(xiii) कुल आस्तियों की तुलना में कुल ऋण (%) *	55.56	52.76

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

आस्तियों और देयताओं की विवरणी :

(₹ करोड़)

विवरण	यथा 31-03-2026 [लेखापरीक्षित]	यथा 31-03-2025 [लेखापरीक्षित]
पूंजी और देयताएँ		
पूंजी	621	569
आरक्षितियाँ, आधिक्य और निधियाँ	47,935	39,051
जमा राशियाँ	2,25,165	2,24,751
उधारियाँ	3,69,119	3,17,037
अन्य देयताएँ और प्रावधान	21,477	19,504
आस्थगित कर देयता	-	-
कुल योग	6,64,317	6,00,912
आस्तियाँ		
नकद और बैंक में शेष राशियाँ	13,364	24,975
निवेश	30,204	45,354
ऋण और अग्रिम	6,11,318	5,23,038
अचल आस्तियाँ	288	280
अन्य आस्तियाँ	9,143	7,265
कुल योग	6,64,317	6,00,912

नकदी प्रवाह विवरण :

(₹ करोड़)

विवरण	यथा 31.03.2026	यथा 31.03.2025
	लेखापरीक्षित	लेखापरीक्षित
1. परिचालन गतिविधियों से नकद प्रवाह लाभ व हानि खाते के अनुसार कर पूर्व निवल लाभ	7,777	7,471
समायोजन के बारे में :		
मूल्यहास	46	22
निवेशों में निवल मूल्यहास के प्रति प्रावधान किए गए प्रावधान [पुनरांकन पश्चात् निवल]	4	0
निवेशों की बिक्री पर लाभ (निवल)	1,704	2,487
अचल आस्तियों की बिक्री पर लाभ	(82)	(158)
निवेशों पर प्राप्त आय	0	0
	(392)	(721)
परिचालनों से व्युत्पन्न नकदी	9,057	9,101
(परिचालनरत आस्तियों और देयताओं में बदलाव से पूर्व) निम्नलिखित में बदलाव के लिए समायोजन :		
चल आस्तियाँ	(1,632)	506
चल देयताएँ	3,315	(2,251)
विनिमय-पत्र	(1,976)	(742)
ऋण व अग्रिम	(85,759)	(39,955)
बॉण्ड, डिबेंचरों व अन्य उधारी विषयक निवल प्राप्तियाँ	39,433	52,956
प्राप्त जमाराशियाँ	9,437	(15,814)

		(37,182)	(5,300)
	कर अदायगी	(2,141)	(2,563)
	परिचालन गतिविधियों से निवल नकद प्रवाह	(30,266)	1,237
2.	निवेश गतिविधियों से नकद प्रवाह		
	अचल आस्तियों की निवल (खरीद)/ बिक्री	(53)	(16)
	निवेशों का निवल (क्रय) / विक्रय / मोचन	30,318	(3,920)
	निवेशों पर प्राप्त आय	(124)	728
	निवेशपरक गतिविधियों में प्रयुक्त निवल नकदी	30,141	(3,208)
3.	वित्तपोषण - गतिविधियों से नकद प्रवाह		
	शेयर पूंजी व शेयर प्रीमियम के जारीकरण से प्राप्तियाँ	3,000	-
	इंक्विटी शेयर पर लाभांश व लाभांश पर कर	39	(114)
	वित्तपोषी गतिविधियों में प्रयुक्त निवल नकद	3,039	(114)
4.	नकद और नकद समतुल्य में निवल वृद्धि / (कमी)	2,914	(2,085)
5.	अवधि के आरंभ में नकद और नकद समतुल्य	3,209	5,294
6.	अवधि की समाप्ति पर नकद और नकद समतुल्य	6,123	3,209
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	435	237
	म्यूचुअल फंड	-	-
	जमाराशियाँ	5,688	2,972

टिप्पणियाँ :

- उपरोक्त समेकित वित्तीय परिणामों में बैंक और 3 सहायक कंपनियों, यथा - माइक्रो यूनिट्स डेवलपमेंट एंड रिफाइनेंस एजेंसी लिमिटेड (मुद्रा), सिडबी वेंचर कैपिटल लिमिटेड (एसवीसीएल) और सिडबी ट्रस्टी कंपनी लिमिटेड (एसटीसीएल) तथा 4 अन्य सहयोगी संस्थाओं अर्थात् एक्यूट रेटिंग्स प्राइवेट लिमिटेड (पूर्ववर्ती एसएमआईआरए), इंडिया एसएमई टेक्नोलॉजी सर्विसेज लिमिटेड (आईएसटीएसएल), रिसीवेबल्स एक्सचेंज ऑफ इंडिया लिमिटेड (आरएक्सआईएल) और किटको लिमिटेड के वित्तीय परिणाम शामिल हैं।
- उपर्युक्त परिणाम, निदेशक मंडल 14 मई, 2026 को आयोजित अपनी बैठक में अनुमोदित किए गए हैं।
- बैंक इन वित्तीय परिणामों को तैयार करने में उन्हीं महत्वपूर्ण लेखा नीतियों का अनुपालन कर रहा है, जैसा कि 31 मार्च, 2025 को समाप्त वर्ष के वार्षिक वित्तीय विवरणियों को तैयार करने के लिए किया गया था।
- मार्च 31, 2026 को समाप्त वर्ष 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/अनुपातिक आधार पर किए गए हैं।
- 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 31 मार्च 2026 तक ₹4187.30 करोड़ रुपये के मानक अग्रिमों (पुनःसंरचित खातों सहित) पर अतिरिक्त प्रावधान अवधारित किए हैं।
- निवल गैर निष्पादित आस्तियों के परिकलन के लिए चल प्रावधान को विचार में नहीं लिया गया है।
- पिछली अवधि के आँकड़ों को वर्तमान अवधि के वर्गीकरण के अनुरूप बनाने के लिए आवश्यकतानुसार पुनर्समूहित/ पुनर्वर्गीकृत किया गया है।
- 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।
- 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।
- आय में पूंजीभूत लाभ से संबंधित 57 करोड़ रुपये की पूर्वावधि-आय और एक निवेशिती कंपनी, जैसे फिनकेयर बिजनेस सर्विसेज लिमिटेड के एयू स्मॉल फाइनेंस बैंक के साथ विलय और शेयरों की सहवर्ती अदला-बदली के कारण माना गया (डीमंड) लाभांश शामिल है।

- 11 नए श्रम संहिताओं के आधार पर, बैंक ने उपलब्ध जानकारी पर विचार करते हुए 31 मार्च, 2026 को समाप्त तिमाही के दौरान और वर्षांत पर लाभ और हानि खाते में कर्मचारी लागत के तहत लगभग ₹2.50 करोड़ के आवश्यक वृद्धिशील प्रभाव को मान्यता प्रदान की है। बैंक नई श्रम संहिताओं पर केंद्रीय और राज्य सरकार के नियमों और सरकार के स्पष्टीकरण को अंतिम रूप देने की प्रक्रिया को दृष्टिगत रख रहा है और आवश्यकतानुसार, इस दिशा में होने वाले परिवर्तनों के आधार पर उचित लेखांकन प्रावधान करेगा।
- 12 सांविधिक लेखापरीक्षकों द्वारा उपर्युक्त परिणाम लेखापरीक्षित हैं।

दिनांक : 14 मई, 2026
स्थान : नई दिल्ली

JAYESH
UMAIDM
AL KALA

निदेशक मंडल के आदेश से
MANOJ
MITTAL
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MANOJ MITTAL
Date: 2026.05.14
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अध्यक्ष और प्रबंध निदेशक



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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

Consolidated Financial Results for the Year Ended March 31, 2026
(₹ crore)

	Particulars	Year Ended	Year Ended
		31.03.2026 [Audited]	31.03.2025 [Audited]
1.	Interest earned (a)+(b)+(c)+(d)	43,480	40,102
	(a) Interest/disc. on advances/ bills	38,568	34,600
	(b) Income on investments	2,667	2,453
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	2,222	3,049
	(d) Others	23	-
2.	Other Income	588	651
3.	Total Income (1+2)	44,068	40,753
4.	Interest Expended	33,286	29,510
5.	Operating Expenses (i)+(ii)	1,650	1,460
	(i) Employees cost	993	781
	(ii) Other operating expenses	657	679
6.	Total Expenditure (4+5) excluding provisions and contingencies	34,936	30,970
7.	Operating Profit before Provisions and Contingencies (3-6)	9,132	9,783
8.	Provisions (other than tax) and Contingencies [Net of write back]	1,355	2,312
9.	Exceptional Items	-	-
10.	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8+9)	7,777	7,471
11.	Tax expense [Net of DTA/DTL]	1,895	1,875
12.	Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	5,882	5,596
13.	Extraordinary items (net of tax expense)	-	-
13.1	Profit/ (Loss) from Associates	30	0
14.	Net Profit (+)/ Loss (-) for the period (12+13.1)	5,912	5,596
15.	Paid-up equity share capital (Face Value ₹10 each)	621	569
16.	Reserves excluding Revaluation Reserves	47,589	37,984
17.	Analytical Ratios		
	(i) Percentage of shares held by Government of India	27.57%	20.85%
	(ii) Capital Adequacy Ratio (BASEL III)	21.79%	21.33%
	(iii) Earnings Per Share (Basic and Diluted) (EPS)	103.99	98.43
	(iv) NPA Ratios		
	a) Amount of Gross NPA	684.11	183
	b) Amount of Net NPA	0.00	0.00
	c)% of Gross NPA	0.11	0.03

d)% of Net NPA	0.00	0.00
(v) Return on Assets (after Tax) (annualised)	1.24%	0.98%
(vi) Net Worth	42,656	35,472
(vii) Outstanding Redeemable Preference Shares	-	-
(viii) Capital Redemption Reserve	-	-
(ix) Debenture Redemption Reserve	-	-
(x) Operating Margin	20.72%	24.01%
(xi) Net Profit Margin	13.42%	13.73%
(xii) Debt - Equity Ratio *	8.65	8.94
(xiii) Total Debts to Total Assets (%) *	55.56	52.76

*Debt denotes total Borrowings (excluding Deposits)

Statement of Consolidated Assets and Liabilities:

Particulars	(₹ crore)	
	As at 31.03.2026 [Audited]	As at 31.03.2025 [Audited]
CAPITAL AND LIABILITIES		
Capital	621	569
Reserves, Surplus and Funds	47,935	39,051
Deposits	2,25,165	2,24,751
Borrowings	3,69,119	3,17,037
Other Liabilities and Provisions	21,477	19,504
Deferred Tax Liability		
Total	6,64,317	6,00,912
ASSETS		
Cash and Bank Balances	13,364	24,975
Investments	30,204	45,354
Loans & Advances	6,11,318	5,23,038
Fixed Assets	288	280
Other Assets	9,143	7,265
Total	6,64,317	6,00,912

Statement of Consolidated Cash flow:

Particulars	(₹ crore)	
	As at 31.03.2026 [Audited]	As at 31.03.2025 [Audited]
1. Cash Flow from Operating Activities		
Net Profit before tax as per P & L Account	7,777	7,471
Adjustments for :		
Depreciation	46	22
Provision for net depreciation in investments	4	0
Provisions made (net of write back)	1,704	2,487
Profit on sale of investments (net)	(82)	(158)
Profit on sale of fixed assets	0	0
Income Received on Investments	(392)	(721)
Cash generated from operations	9,057	9,101
(Prior to changes in operating Assets and Liabilities)		
Adjustments for net changes in:		

Current assets	(1,632)	506
Current liabilities	3,315	(2,251)
Bills of Exchange	(1,976)	(742)
Loans & Advances	(85,759)	(39,955)
Net Proceeds of Bonds and Debentures & other borrowings	39,433	52,956
Deposits received	9,437	(15,814)
	(37,182)	(5,300)
Payment of Tax	(2,141)	(2,563)
Net Cash flow from operating Activities	(30,266)	1,237
2. Cash Flow from Investing Activities		
Net (Purchase)/Sale of fixed assets	(53)	(16)
Net (Purchase)/sale/redemption of Investments	30,318	(3,920)
Income Received on Investments	(124)	728
Net cash used in Investing Activities	30,141	(3,208)
3. Cash flow from Financing Activities		
Proceeds from issuance of share capital & share premium	3,000	-
Dividend on Equity Shares & tax on Dividend	39	(114)
Net cash used in Financing Activities	3,039	(114)
4. Net increase/(decrease) in cash and cash equivalents	2,914	(2,085)
Cash and Cash Equivalents at the beginning of the		
5. period	3,209	5,294
6. Cash and Cash Equivalents at the end of the period	6,123	3,209
Cash and cash equivalents at the end of the period		
7 includes		
Cash in Hand	0	0
Current account balance with Bank	435	237
Mutual Funds		-
Deposits	5,688	2,972

Notes:

- 1) The above consolidated financial results include financial results of the Bank and 3 subsidiaries viz. Micro Units Development & Refinance Agency Limited (MUDRA), SIDBI Venture Capital Limited (SVCL) and SIDBI Trustee Company Limited (STCL) and 4 associates viz. Acuite Ratings Pvt Ltd (Erstwhile SMERA), India SME Technology Services limited (ISTSL), Receivables Exchange of India Limited (RXIL) and KITCO Limited.
- 2) The above financial results have been approved by the Board of Directors at their meeting held on May 14, 2026.
- 3) Significant Accounting Policies followed in preparation of these financial results are consistent with those followed in preparation of the annual financial statements for the year ended March 31, 2025.
- 4) The financial results for the year ended March 31, 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 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 Board approved Accelerated Provisioning Policy. Accordingly, the Bank holds additional provision on standard advances (including restructured accounts) of ₹4187.30 crore as at March 31, 2026.
- 6) Floating provision is not considered for computation of net NPAs.
- 7) Previous period's figures have been regrouped / reclassified wherever necessary to conform to current period classification.

- 8) As per RBI's letter dated May 15, 2019, implementation of IND-AS has been deferred for AIFIs until further notice.
- 9) 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 Audit by the Statutory Auditors.
- 10) 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
- 11) Based on the new Labour Codes, the Bank has recognised an essential incremental impact of approximately ₹2.50 crore under Employee cost in profit and loss account during the quarter and year ended 31st March 2026, considering the information available. The Bank continues to monitor the finalisation of Central and State Rules and clarifications from the Government on the new Labour Codes and would provide appropriate accounting effect based on such development, as needed.
- 12) The above results have been subjected to Audit by the Statutory Auditors.

JAYESH
UMAIDMAL
KALA

Digitally signed by JAYESH UMAIDMAL KALA
DN: cn=JAYESH UMAIDMAL KALA, o=SIDBI, ou=SIDBI,
email=jayesh.umaidmal@sidbi.in, c=IN
Date: 2026.05.14 16:57:10 +05'30'

Dated: May 14, 2026

Place: New Delhi

By order of the Board

MANOJ
MITTAL

Digitally signed by
MANOJ MITTAL
Date: 2026.05.14
16:57:10 +05'30'

[Manoj Mittal]

Chairman and Managing Director



- SIDBIOfficial

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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)

May 14, 2026



TRMV/07052026/OUT/74997

May 12, 2026

To,

प्रबंधक/The Manager

लिस्टिंग विभाग / Listing Department

नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड/National Stock Exchange of India Limited

मुंबई/ Mumbai-400 051

सेबी ऑपरेशनल सर्कुलर दिनांक 19 ,2023 के तहत सूचना
Intimation under SEBI Operational Circular dated October 19, 2023

महोदया /महोदय,
Madam/ Sir,

SEBI के दिनांक 13 अक्टूबर, 2023 के परिचालन परिपत्र के अनुसरण में, भारतीय लघु उद्योग विकास बैंक (SIDBI) इसके द्वारा वर्ष 2025-26 के लिए प्रकटीकरण प्रस्तुत करता है।

Pursuant to SEBI operation circular dated October 13, 2023, Small Industries Development Bank of India hereby submit disclosures for 2025-26.

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

PANKAJ KUMAR
SAHU

Digitally signed by PANKAJ
KUMAR SAHU
Date: 2026.05.12 11:50:44 +05'30'

(पंकज कुमार साहू /Pankaj Kumar Sahu)

कंपनी सचिव / Company Secretary

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

Toll Free No.: 1800 22 6753

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Format of the annual disclosure to be made by an entity identified as a Large Corporate
Disclosure under the circular dated October 19, 2023

Company Name ¹	Financial From	Financial To	Outstanding Qualified Borrowings at the start of the financial year (Rs. In Crores) ²	Outstanding Qualified Borrowings at the end of the financial year (Rs. In Crores) ²	Highest Credit rating of the Company (highest in case of multiple ratings) ("AA"/"AA+"/"AAA")	Incremental borrowing done during the year (qualified borrowings) (Rs. In Crores)	Borrowings by way of issuance of debt securities during the year (Rs. In Crores) for FY 2025-26	Borrowings by way of issuance of debt securities during the year (Rs. In Crores) for FY 2024-25	Borrowings by way of issuance of debt securities during the year (Rs. In Crores) for FY 2023-24
Small Industries Development Bank of India	01/04/2025	31/03/2026	1,38,044.37	1,46,513.10	AAA	50,294.10	25,726.50	46,256.35	38,600.29

¹ SIDBI is established under the Small Industries Development Bank of India Act, 1989 an act by the parliament of India and is not registered as a Company.

² Excluding MSME/RIDF Deposits/ TREPS/CP/CD

बैंक हिन्दी में फ़ोनबार का स्वागत करता है।
 भारतीय लघु उद्योग विकास बैंक
 एम्एसएमई विकास केंद्र, सी - ११, जी ब्लॉक, बान्द्रा कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051. दूरभाष: +91 22 6753 1100, फ़ैक्स: +91 22 6755 1377
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Ref: TRMV/27042026/OUT/74119

April 28, 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 31 मार्च 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 March 31, 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

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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	INE556F08LB2	Private Placement	NCD	14-Jan-26	6000.00	6000.00	No	NA	NIL
SIDBI	INE556F08LC0	Private Placement	NCD	13-Feb-26	7866.00	7866.00	No	NA	NIL
कुल / Total					13866.00	13866.00			

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 Rs Cr.
	14-Jan-26	6,000.00
	13-Feb-26	7,866.00
Amount Raised	Rs.13,866.00 Cr	
Report filed for Quarter Ended	31-March-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		
Objects for which funds have been raised and where there has been a deviation / variation, in the following table:		

बैंक हिन्दी में पत्राचार का स्वागत करता है।

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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
<p>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.</p>					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.

बैंक हिन्दी में पत्राचार का स्वागत करता है।

भारतीय लघु उद्योग विकास बैंक

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