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 Ended June 30, 2026

(₹ in crore)

Particulars	Quarter Ended			Year Ended
	30.06.2026	31.03.2026	30.06.2025	31.03.2026
	[Reviewed]	[Audited]	[Reviewed]	[Audited]
1. Interest earned (a)+(b)+(c)+(d)	**10,724**	**10,443**	**10,307**	**41,330**
(a) Interest/disc. on advances/ bills	10,076	9,726	9,061	36,818
(b) Income on investments	350	389	666	2,290
(c) Interest on balances with Reserve Bank of India and other inter bank funds	298	328	580	2,222
(d) Others	-	-	-	-
2. Other Income	182	180	127	610
3. Total Income (1+2)	**10,906**	**10,623**	**10,434**	**41,940**
4. Interest Expended	8,546	8,245	7,846	31,781
5. Operating Expenses (i)+(ii)	**389**	**584**	**320**	**1,619**
(i) Employees cost	275	349	220	986
(ii) Other operating expenses	114	235	100	633
6. Total Expenditure (4+5) excluding provisions and contingencies	**8,935**	**8,829**	**8,166**	**33,400**
7. Operating Profit before Provisions and Contingencies (3-6)	**1,971**	**1,794**	**2,268**	**8,540**
8. Provisions (other than tax) and Contingencies [Net of write back]	(588)	484	(21)	1,350
9. Exceptional Items	-	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8+9)	**2,559**	**1,311**	**2,289**	**7,190**
11. Tax expense [Net of DTA/DTL]	630	317	547	1,697
12. Net Profit (+)/ Loss (-) from Ordinary Activities after tax (10-11)	**1,929**	**994**	**1,742**	**5,493**
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+)/ Loss (–) for the period (12-13)	**1,929**	**994**	**1,742**	**5,493**
15. Paid-up equity share capital (Face Value ₹10 each)	621	621	569	621
16. Reserves excluding Revaluation Reserves	45,740	43,812	37,250	43,812
17. Analytical Ratios				
(i) Percentage of shares held by Government of India	27.57%	27.57%	20.85%	27.57%
(ii) Capital Adequacy Ratio (BASEL III)	20.51%	20.07%	19.10%	20.07%
(iii) Earnings Per Share (Basic & Diluted) (EPS)	31.04#	17.47#	30.64#	96.56
(iv) NPA Ratios				
a) Amount of Gross NPA	817	684	312	684
b) Amount of Net NPA	0.00	0.00	0.00	0.00
c)% of Gross NPA	0.14	0.12	0.07	0.12
d)% of Net NPA	0.00	0.00	0.00	0.00
(v) Return on Assets (after Tax) (annualised)	1.21%	0.64%	1.23%	0.92%
(vi) Net Worth	41,809	38,973	34,341	38,973
(vii) Outstanding Redeemable Preference Shares	-	-	-	-

(viii) Capital Redemption Reserve	-	-	-	-
(ix) Debenture Redemption Reserve	-	-	-	-
(x) Operating Margin	18.07%	16.89%	21.74%	20.36%
(xi) Net Profit Margin	17.69%	9.36%	16.70%	13.10%
(xii) Debt - Equity Ratio *	9.02	9.28	8.87	9.28
(xiii) Total Debts to Total Assets (%) *	57.95	57.17	53.80	57.17

Not annualised

*Debt denotes total Borrowings (excluding Deposits)

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, 2026.
2) The above results have been approved by the Board of Directors at their meeting held on August 10, 2026.
3) The figures for the last quarter in each of the financial year are the balancing figures between audited figures in respect of the year end and the published year to date reviewed figures upto the end of third quarter of the respective financial year.
4) The financial results for the quarter ended June 30, 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 on an estimated/ proportionate basis, wherever required and subject to adjustment at the year-end.
5) The Bank maintains additional provisions on standard advances over and above the minimum requirement prescribed under RBI IRAC norms in accordance with the Board approved Accelerated Provisioning Policy. A review of the Accelerated Provisioning Policy based on reassessment of the underlying credit risk has been carried out due to which there is reduction in the provisioning requirement. Accordingly, additional provisions on standard advances stood at ₹3,399.62 crore as on June 30, 2026.
6) Details of loans transferred / acquired during the quarter ended June 30, 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	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

During the quarter ended June 30, 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 and loss account on account of 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 the quarter ended June 30, 2026, through assignment are given below:

(₹ in crore)

Particulars	**2026-27(Q1)**	**2025-26 (FY)**
Aggregate amount of loans acquired (₹ in crore)	408.34	774.23
Weighted average residual maturity (in months)	144.05	114.86
Weighted average holding period by the originator (in months)	13.33	10.39
Retention of beneficial economic interest by the originator	10.00%	15.59%
Tangible security coverage	253.25%	198.70%
Rating-wise distribution of rated loans	Not Applicable	Not Applicable

7) Details of Project Loans for the period ended June 30, 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.	2807	8,386.14
2	Projects under implementation accounts sanctioned during the quarter.	404	688.96
3	Projects under implementation accounts where DCCO has been achieved during the quarter	894	2,231.05
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	2317	6,844.05
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.	735	2,704.29
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	735	2,704.29
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.	18	55.62
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

8) Disclosure on Co-Lending Arrangements for the period ended June 30, 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:

Particulars	2026-27(Q1)	FY 2025-26
Quantum of CLAs (₹ in crore)	4.56	No CLA Arrangement made effective during FY2025-26 as per Reserve Bank of India (All India Financial Institutions – Credit Facilities) Directions, 2025 dated November 28, 2025
Weighted average rate of interest	14.43%	
Fees charged / paid	Nil	
Broad sectors in which CLA was made	MSMEs under Loan Against Property Segment	
Performance of loans under CLA	Standard Portfolio- ₹4.56 Crore Sub-standard Assets-Nil Doubtful Assets- Nil Loss Assets- Nil	
Default loss guarantee,	Nil	

9) 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.
11) 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/DOR/2025-26/138 DOR.STR.REC.43/21.04.048/2025-26 dated July 29, 2025- Reserve Bank of India (Investment in AIF) Directions, 2025, Bank has reassessed the impact and continue to hold provision of ₹8.44 crore as on June 30, 2026.
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.

14) The above results have been subjected to Limited Review by the Statutory Auditors.

By order of the Board

Sd/-

Dated: August 10, 2026

[Manoj Mittal]

Place: Mumbai

Chairman and Managing Director
