



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) |
| 5. Cash and Cash Equivalents at the beginning of the period | 3,209 | 5,294 |
| 6. Cash and Cash Equivalents at the end of the period | 6,123 | 3,209 |
| 7 Cash and cash equivalents at the end of the period 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 AIFs 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.

By order of the Board

Sd/-

[Manoj Mittal]

Chairman and Managing Director

Dated: May 14, 2026

Place: New Delhi



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