



**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, 2025**

(₹ in crore)

Particulars	Quarter Ended			Year Ended
	30.06.2025	31.03.2025	30.06.2024	31.03.2025
	[Reviewed]	[Audited]	[Reviewed]	[Audited]
<b>1. Interest earned (a)+(b)+(c)+(d)</b>	<b>10,307</b>	<b>9,810</b>	<b>9,155</b>	<b>37,831</b>
(a) Interest/disc. on advances/ bills	9,061	8,670	8,021	33,042
(b) Income on investments	666	628	586	2,449
(c) Interest on balances with Reserve Bank of India and other inter bank funds	580	512	548	2,340
(d) Others	-	-	-	-
2. Other Income	127	169	133	680
<b>3. Total Income (1+2)</b>	<b>10,434</b>	<b>9,979</b>	<b>9,288</b>	<b>38,511</b>
4. Interest Expended	7,846	7,574	6,832	28,351
<b>5. Operating Expenses (i)+(ii)</b>	<b>320</b>	<b>455</b>	<b>278</b>	<b>1,430</b>
(i) Employees cost	220	214	177	773
(ii) Other operating expenses	100	241	101	657
<b>6. Total Expenditure (4+5) excluding provisions and contingencies</b>	<b>8,166</b>	<b>8,029</b>	<b>7,110</b>	<b>29,781</b>
<b>7. Operating Profit before Provisions and Contingencies (3-6)</b>	<b>2,268</b>	<b>1,950</b>	<b>2,178</b>	<b>8,730</b>
8. Provisions (other than tax) and Contingencies [Net of write back]	(21)	865	2	2,332
9. Exceptional Items	-	-	-	-
<b>10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8+9)</b>	<b>2,289</b>	<b>1,085</b>	<b>2,176</b>	<b>6,398</b>
11. Tax expense [Net of DTA/DTL]	547	281	541	1,587
<b>12. Net Profit (+)/ Loss (-) from Ordinary Activities after tax (10-11)</b>	<b>1,742</b>	<b>804</b>	<b>1,635</b>	<b>4,811</b>
13. Extraordinary items (net of tax expense)	-	-	-	-
<b>14. Net Profit (+)/ Loss (-) for the period (12-13)</b>	<b>1,742</b>	<b>804</b>	<b>1,635</b>	<b>4,811</b>
15. Paid-up equity share capital (Face Value ₹10 each)	569	569	569	569
16. Reserves excluding Revaluation Reserves	37,250	35,508	32,465	35,508
<b>17. Analytical Ratios</b>				
(i) Percentage of shares held by Government of India	20.85%	20.85%	20.85%	20.85%
(ii) Capital Adequacy Ratio				
(a) BASEL I	NA	NA	NA	NA
(b) BASEL III	19.10%	19.62%	19.16%	19.62%
(iii) Earnings Per Share (Basic & Diluted) (EPS)	30.64 <sup>#</sup>	14.14 <sup>#</sup>	28.75 <sup>#</sup>	84.62
(iv) NPA Ratios				
a) Amount of Gross NPA	312	183	136	183
b) Amount of Net NPA	0.00	0.00	0.00	0.00
c)% of Gross NPA	0.07	0.04	0.03	0.04
d)% of Net NPA	0.00	0.00	0.00	0.00
(v) Return on Assets (after Tax) (annualised)	1.23%	0.63%	1.27%	0.89%
(vi) Net Worth	34,341	32,330	30,627	32,330

(vii) Outstanding Redeemable Preference Shares	-	-	-	-
(viii) Capital Redemption Reserve	-	-	-	-
(ix) Debenture Redemption Reserve	-	-	-	-
(x) Operating Margin	21.74%	19.54%	23.45%	22.67%
(xi) Net Profit Margin	16.70%	8.06%	17.60%	12.49%
(xii) Debt - Equity Ratio *	8.87	9.81	8.65	9.81
(xiii) Total Debts to Total Assets (%) *	53.80	55.83	50.90	55.83

NA=Not Applicable

# 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, 2025.
- 2) The above results have been approved by the Board of Directors at their meeting held on August 08, 2025.
- 3) The figures for the quarter ended March 31, 2025 are the balancing figures between audited figures in respect of the financial year 2024-25 and the published year to date figures upto December 31, 2024.
- 4) The financial results for the quarter ended June 30, 2025 have been arrived at, after considering provisions for Non-performing assets, Standard Assets, Depreciation on Fixed Assets, Amortization of discount, Income on investments/ bond issue expenses and Investment Depreciation on the basis of prudential norms issued by Reserve Bank of India. Income Tax, Deferred tax and other usual and necessary provisions including employee benefits made on an estimated/ proportionate basis, wherever required and subject to adjustment at the year-end.
- 5) The Bank is making an additional provision on standard advances at rates higher than minimum stipulated under IRAC norms, as per the Board approved Accelerated Provisioning Policy. Accordingly, the Bank holds additional provision on standard advances (including restructured accounts) of ₹ 3,626.38 crore on June 30, 2025.
- 6) Details of loans transferred / acquired during the quarter ended June 30, 2025, under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 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, 2025, no investment made in Security Receipts (SRs). All the Security Receipts held are provided for and hence the net book value is nil. Excess provisions reversed to the profit and loss account on account of sale of stressed loans was nil.

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

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, 2025, through assignment are given below:

(₹ in crore)		
Particulars	2025-26(Q1)	2024-25
Aggregate amount of loans acquired (₹ in crore)	250.71	1,157.11
Weighted average residual maturity (in months)	80.15	127.48
Weighted average holding period by the originator (in months)	11.89	10.43
Retention of beneficial economic interest by the originator	18.21%	20%
Tangible security coverage	183.14%	216.75%
Rating-wise distribution of rated loans	NA	NA

- 7) Floating provision is not considered for computation of net NPAs.
- 8) Previous period's figures have been regrouped / reclassified wherever necessary to conform to current period classification.
- 9) As per RBI's letter dated May 15, 2019, implementation of IND-AS has been deferred for AIFs until further notice.

- 10) In terms of RBI Circular no. RBI/2023-24/90 DOR.STR.REC.58/21.04.048/2023-24 dated December 19, 2023- Investments in Alternative Investment Funds (AIFs) and subsequent clarification vide circular no. RBI/2023-24/140 DOR.STR.REC.85/21.04.048/2023-24 dated March 27, 2024, Bank has reassessed the impact and continue to hold provision of ₹23 crore for the quarter ended June 30, 2025.
- 11) 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.
- 12) The above results have been subjected to Limited Review by the Statutory Auditors.

By order of the Board

Dated: August 08, 2025  
Place: New Delhi

Sd/-  
[Manoj Mittal]  
Chairman and Managing Director



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