



**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

**Financial Results for the Quarter ended June 30, 2019**

(₹ crore)

Particulars	Quarter Ended June 30, 2019 [Reviewed]	Quarter Ended June 30, 2018 [Reviewed]	Previous Accounting Year Ended 31.03.2019 [Audited]
<b>1. Interest earned (a)+(b)+(c)+(d)</b>	<b>2637</b>	<b>2007</b>	<b>9482</b>
(a) Interest/disc. on advances/ bills	2521	1918	9128
(b) Income on investments	6	15	53
(c) Interest on balances with Reserve Bank of India and other inter bank funds	110	74	301
(d) Others	-	-	-
<b>2. Other Income</b>	<b>210</b>	<b>56</b>	<b>434</b>
<b>3. Total Income (1+2)</b>	<b>2847</b>	<b>2063</b>	<b>9916</b>
<b>4. Interest Expended</b>	<b>1878</b>	<b>1414</b>	<b>6903</b>
<b>5. Operating Expenses (i)+(ii)</b>	<b>163</b>	<b>115</b>	<b>512</b>
(i) Employees cost	96	82	369
(ii) Other operating expenses	67	33	143
<b>6. Total Expenditure (4+5) excluding provisions and contingencies</b>	<b>2041</b>	<b>1529</b>	<b>7415</b>
<b>7. Operating Profit before Provisions and Contingencies (3-6)</b>	<b>806</b>	<b>534</b>	<b>2501</b>
8. Provisions (other than tax) and Contingencies*	187	-23	-2
9. Exceptional Items	-	-	-
<b>10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>619</b>	<b>557</b>	<b>2503</b>
11. Tax expense@	189	145	551
<b>12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)</b>	<b>430</b>	<b>412</b>	<b>1952</b>
13. Extraordinary items (net of tax expense)	-	-	0
<b>14. Net Profit (+)/ Loss (-) for the period (12-13)</b>	<b>430</b>	<b>412</b>	<b>1952</b>
15. Paid-up equity share capital (Face Value ₹ 10 each)	532	532	532
16. Reserves excluding Revaluation Reserves	15863	14078	15863
<b>17. Analytical Ratios</b>			
(i) Capital Adequacy Ratio	25.74%	25.89%	27.11%
(ii) Earnings Per Share (EPS)	8.08	7.75	36.70**
<b>18) NPA Ratios</b>			
a) Amount of Gross NPA	990.16	996.25	867.91
b) Amount of Net NPA	390.92	313.01	292.54
c)% of Gross NPA	0.72	0.88	0.63
d)% of Net NPA	0.29	0.28	0.21
e) Return on Assets (after Tax)	0.28%	0.35%	1.43%**

\*Net of write back

@Net of deferred tax adjustment

\*\*Annualized

**Notes:**

- 1) The 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, 2019.
- 2) The above results have been approved by the Board of Directors at their meeting held on August 07, 2019.
- 3) 'Provisions (other than Tax) and contingencies' for the quarter ended June 30, 2019 is net of write back of floating provision, Investment Depreciation provision etc.
- 4) The financial results for the quarter ended June 30, 2019 have been arrived at, after considering provisions for Non-performing assets, Standard Assets 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 estimated / proportionate basis, wherever required and subject to adjustment at year-end.
- 5) Pursuant to Reserve Bank of India guidelines, the Bank has utilized floating provision of ₹28.57 crore for making specific provision for NPA/NPI in accordance with Board approved policy.
- 6) Floating provision is not considered for computation of net NPAs.
- 7) Status of Investors' Complaint: One complaint was pending as on April 01, 2019. During the quarter, 11 complaints were received from investors and 10 complaints were resolved. Accordingly, 2 complaints were pending for disposal as on June 30, 2019.
- 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 AIFIs until further notice.
- 10) The above results have been subjected to limited review by the Statutory Auditors.

By order of the Board

sd/-

Dated: August 07, 2019  
Place : New Delhi

**[Mohammad Mustafa]**  
**Chairman and Managing Director**



- SIDBIOfficial

Visit our website: [www.sidbi.in](http://www.sidbi.in)



@sidbiofficial