



**भारतीय लघु उद्योग विकास बैंक**  
**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 226001

**HALF YEARLY FINANCIAL RESULTS FOR THE PERIOD ENDED MARCH 31, 2012**

₹ Crore

Sr. No.	Particulars	6 Month Ended 31.03.2012 (Audited)	Corresponding 6 Month ended in the previous year 31.03.2011 (Audited)	Year to Date figures for current period ended 31.03.2012 (Audited)	Previous accounting year ended 31.03.2011 (Audited)
1.	<b>Interest earned (a)+(b)+(c)+(d)</b>	<b>2393</b>	<b>2003</b>	<b>4422</b>	<b>3707</b>
	(a) Interest/disc. on advances/bills	2211	1917	4119	3566
	(b) Income on investments	60	36	80	55
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	122	50	223	86
	(d) Others	-	-	-	-
2.	Other Income	106	107	184	160
3.	<b>Total Income (1+2)</b>	<b>2499</b>	<b>2110</b>	<b>4606</b>	<b>3867</b>
4.	Interest Expended	1354	1229	2524	2224
5.	<b>Operating Expenses (i)+(ii)</b>	<b>124</b>	<b>124</b>	<b>272</b>	<b>272</b>
	(i) Employees cost	95	84	196	150
	(ii) Other operating expenses	29	40	76	122
6.	<b>Total Expenditure (4+5) excluding provisions and contingencies</b>	<b>1478</b>	<b>1353</b>	<b>2796</b>	<b>2496</b>
7.	<b>Operating Profit before Provisions and Contingencies (3-6)</b>	<b>1021</b>	<b>757</b>	<b>1810</b>	<b>1371</b>
8.	Provisions (other than tax) and Contingencies*	447	332	736	524
9.	Exceptional Items	-	-	-	-
10.	<b>Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>574</b>	<b>425</b>	<b>1074</b>	<b>847</b>
11.	Tax expense@	302	153	507	333
12.	<b>Net Profit (+)/Loss (-) from Ordinary Activities after tax (10-11)</b>	<b>272</b>	<b>272</b>	<b>567</b>	<b>514</b>
13.	Extraordinary items (net of tax expense)	-	-	-	-
14.	<b>Net Profit (+)/Loss (-) for the period (12-13)</b>	<b>272</b>	<b>272</b>	<b>567</b>	<b>514</b>
15.	Paid-up equity share capital (Face Value ₹ 10 each)	450	450	450	450
16.	Reserves excluding Revaluation Reserves	6083	5648	6083	5648
17.	<b>Analytical Ratios</b>				
	(i) Capital Adequacy Ratio	28.96%	30.60%	28.96%	30.60%
	(ii) Earnings Per Share (EPS) (Not Annualised)	6.04	6.04	12.60**	11.42**
18.	<b>NPA Ratios</b>				
	(a) Amount of Gross NPA	373.51	279.05	373.51	279.05
	(b) Amount of Net NPA	183.92	127.18	183.92	127.18
	(c) % of Gross NPA	0.69	0.60	0.69	0.60
	(d) % of Net NPA	0.34	0.28	0.34	0.28
	(e) Return on Assets (after Tax)	1.07%	1.09%	1.07%	1.09%

\* Net of write back

@ Net of deferred tax adjustment

\*\*Annualised

**Notes:**

- The above results have been taken on record by the Board of Directors at their meeting held on June 02, 2012.
- The financial results for the year ended 31st March, 2012 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 benefit made at the year end.
- Previous year's figures have been regrouped/rearranged wherever necessary to conform to current year's classification.
- 'Provisions (other than tax) and Contingencies' for the year ended March 31, 2012 are net after write back of restructured accounts provisions of ₹ 12.77 crore and Stressed Asset provisions of ₹ 52.74 crore in respect of one of the SFCs which have been utilized for making NPA provisioning.
- Status of Investor's Complaints: As on 1st January, 2012, the Bank had no pending investor's complaints. During the current quarter, no complaints were received from investors and no complaint is pending for disposal as on March 31, 2012.
- The above results have been subjected to Audit by the Statutory Auditors.

Date : June 02, 2012  
 Place: Mumbai

Sd/-  
**(N.K. Maini)**  
 Deputy Managing Director

By order of the Board  
 Sd/-  
**(S.Muhnot)**  
 Chairman and Managing Director

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