



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

Quarterly Financial Results for the Period ended June 30, 2013

(` Crore)

Particulars	Quarter Ended June 30, 2013 [Reviewed]	Corresponding Quarter Ended June 30, 2012 in the previous Year [Reviewed]	Previous Accounting Year Ended March 31, 2013 [Audited]
1. Interest earned (a)+(b)+(c)+(d)	1328	1315	5134
(a) Interest/disc. on advances/ bills	1272	1239	4625
(b) Income on investments	6	28	43
(c) Interest on balances with Reserve Bank of India and other inter bank funds	50	48	466
(d) Others	-	-	-
2. Other Income	60	27	267
3. Total Income (1+2)	1388	1342	5401
4. Interest Expended	797	777	3039
5. Operating Expenses (i)+(ii)	93	51	322
(i) Employees cost	54	33	224
(ii) Other operating expenses	39	18	98
6. Total Expenditure (4+5) excluding provisions and contingencies	890	828	3361
7. Operating Profit before Provisions and Contingencies (3-6)	498	514	2040
8. Provisions (other than tax) and Contingencies \$	161	211	844
9. Exceptional Items	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	337	303	1196
11. Tax expense@	138	123	359
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	199	180	837
13. Extraordinary items (net of tax expense)	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	199	180	837
15. Paid-up equity share capital(Face Value 10each)	450	450	450
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	6,787	6,083	6,787

17. Analytical Ratios			
(i) Capital Adequacy Ratio	27.29%	28.27%	28.14%
(ii) Earnings Per Share (EPS) (Not Annualised)	4.42	4.00	18.61*
18) NPA Ratios			
a) Amount of Gross NPA	678.69	573.31	554.29
b) Amount of Net NPA	367.08	279.49	299.15
c)% of Gross NPA	1.31	1.13	0.98
d)% of Net NPA	0.71	0.55	0.53
e) Return on Assets (after Tax)	0.32%	0.31%	1.39%

\$ Net of write back

@ Net of deferred tax adjustment

*Annualized

Notes:

- 1) The above results have been taken on record by the Board of Directors at their meeting held on August 14, 2013.
- 2) The financial results for the Quarter ended 30th June, 2013 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 and subject to adjustment at the year-end.
- 3) Previous quarter's figures have been regrouped / rearranged wherever necessary to conform to current quarter's classification.
- 4) Status of Investor's Complaints: As on 1st April, 2013, the Bank had three pending investor's complaints. During the current quarter, twelve complaints were received from Investors and fourteen complaints were resolved. One complaint is pending for disposal as on June 30, 2013.
- 5) The above results have been subjected to Limited Review by the Statutory Auditors.

By order of the Board

Dated: August 14, 2013. [T.R. Bajalia] [N.K. Maini] [S. Muhnot]
Place: Mumbai Deputy Managing Director Deputy Managing Director Chairman and Managing
Director

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