



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-226 001

AUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2010

(₹ Crore)

Sr. No.	Particulars	Half Year Ended 30-09-2010 (Audited)	Half Year Ended 30-09-2009 (Audited)	Year Ended 31-03-2010 (Audited)
1	Income from Operations	1,542	1,246	2,462
2	Other Income	23	18	69
	Total Income [1+2]	1,565	1,264	2,531
3	Interest Expenses	995	745	1477
4	(a) Establishment Expenses [Staff Cost]	66	69	106
	(b) Other Expenses	77	33	82
	Total Expenditure [3+4]	1,138	847	1,665
5	Depreciation	5	5	10
6	Profit from ordinary activities (1+2-3-4-5)	422	412	856
7	Exceptional item	0	0	9
8	Profit before Tax [6+7]	422	412	865
9	Provision for Taxation (incl. Deferred Tax Adjustment)	180	213	444
10	Net Profit [8-9]	242	199	421
11	Paid up Share Capital [comprising equity shares having face value of ₹10/- each]	450	450	450
12	Reserves (excluding Revaluation Reserves)	-	-	5,265
13	Earning Per Share (₹)*	5.37	4.43	9.36
14	Shareholding	No. of Shares	% of Shareholding	
	Financial Institutions	23,900,000	5.31	
	Insurance Companies	96,450,000	21.43	
	PSU Banks	329,650,000	73.26	
	Total	450,000,000	100	

* Not annualised

Segment Reporting

(₹ Crore)

Segment	Segment Revenues/Results		Segment	Other Information	
	Half Year Ended 30-09-2010	Half Year Ended 30-09-2009		As on September 30, 2010	As on September 30, 2009
Segment Revenue			Segment Assets		
Direct Finance	421	368	Direct Finance	8,424	6,721
Indirect Finance	1,070	786	Indirect Finance	35,652	23,352
Treasury	74	110	Treasury	3,295	2,563
Exceptional Item	-	-	Total	47,371	32,636
Total	1,565	1,264	Unallocated Assets	612	639
Segment Results			Total Assets	47,983	33,275
Direct Finance	175	182	Segment Liabilities		
Indirect Finance	261	206	Direct Finance	6,437	4,917
Treasury	16	50	Indirect Finance	32,196	20,184
Exceptional Item	-	-	Treasury	2,649	1,984
Total	452	438	Total	41,282	27,085
Unallocated Expenses	30	26	Unallocated Liabilities	552	392
Operating profit	422	412	Total	41,834	27,477
Tax (incl. Deferred Tax Adjustment)	180	213	Capital/Reserves/Funds		
			Direct Finance	2,000	1,888
			Indirect Finance	3,494	3,267
			Treasury	655	643
			Total	6,149	5,798
Net profit	242	199	Total Liabilities	47,983	33,275

Notes: (1) The above results have been taken on record by the Board of Directors at their meeting held on November 10, 2010 (2) Income from operations has been arrived at after making necessary provisions for Non-Performing Assets, Stressed Assets, Standard Assets and other necessary provisions. (3) Previous year's figures have been regrouped / rearranged wherever necessary to conform to current year's classification. (4) During the half year, 2 complaints were received from Investors out of which no complaint is pending for disposal as on September 30, 2010. (5) During the current financial year, the accounting policy in respect of penal interest on loans and advances has been revised from actual basis to accrual basis. The impact of the same will not be significant as per the management's opinion. (6) The above results have been subjected to audit by the Statutory Auditors.

By Order of the Board
Sd/-

(Rakesh Rewari)
Deputy Managing Director

Dated : November 10, 2010
Place : New Delhi

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