

To,
नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड
National Stock Exchange of India Limited
बीकेसी, बांद्रा (पूर्व) /BKC, Bandra (East)
मुंबई/ Mumbai-51

विषय: 31 दिसंबर, 2023 को समाप्त तिमाही और नौ महीनों के लिए अलेखापरीक्षित स्टैंडअलोन वित्तीय परिणामों सह सीमित समीक्षा रिपोर्ट का प्रकटीकरण

Sub: Disclosure of unaudited standalone Financial Results for quarter and nine months ended December 31, 2023, along with Limited Review report

महोदया /महोदय,
Madam/ Sir,

बैंक के निदेशक मंडल ने 12 फरवरी, 2024 को आयोजित बैठक में 31 दिसंबर, 2023 को समाप्त तीसरी तिमाही एवं नौ महीने के लिए बैंक के एकल गैर-लेखापरीक्षित वित्तीय परिणामों पर विचार किया एवं अनुमोदित किया तथा सीमित समीक्षा रिपोर्ट रिकॉर्ड पर ली गई।

The Board of Directors of the Bank in its meeting held on Monday, February 12, 2024, considered and approved unaudited standalone Financial Results for the quarter and nine months ended on December 31, 2023 and Limited Review report was taken on record.

उक्त वित्तीय परिणामों की समीक्षा सांविधिक लेखा परीक्षक मैसर्स जे काला एंड एसोशिएट (FRN: 101569W), सनदी लेखाकर, द्वारा की गई है।

Financial Results have been prepared and reviewed by Statutory Auditor M/s J Kala & Associate (FRN: 1118768W).

उपरोक्त खुलासा ऋण सूचीबद्ध और वाणिज्यिक पेपर अनुपालन के लिए सूचीबद्धता विनियमों के विनियम संख्या 52 (1) और 52 (4) के अनुपालन में दायर किया गया है।

The above disclosure is filed in compliance with Regulation no. 52 (1) & 52 (4) of the listings regulations for Debt Listed and Commercial Paper Compliances.

बैंक हिन्दी में पत्राचार का स्वागत करता है।

भारतीय लघु उद्योग विकास बैंक

एमएसएमई विकास केन्द्र, सी - ११, जी ब्लॉक, बान्द्रा कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051. दूरभाष: +91 22 6753 1100, फैक्स: +91 22 6755 1377

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

MSME Development Centre, C-11, G-Block, Bandra-Kurla Complex, Bandra (E), Mumbai 400 051. Tel.: +91 22 6753 1100, Fax: +91 22 6755 1377

Toll Free No.: 1800 22 6753

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सेबी (एलओडीआर) विनियम, 2015 के विनियम सं० 52 (7) और 52 (7 A), के तहत दिसंबर 31, 2023 को समाप्त तिमाही के तहत आवश्यक प्रकटीकरण जनवरी 30, 2024 को दायर किया गया था, जिसकी प्रति इस प्रकटीकरण के साथ संलग्न भी की गई है।

Disclosure required under regulation no. 52 (7) & (7A) for the period of October to December 2023 was filed on January 30, 2024 and a copy of it is attached.

सेबी, लिस्टिंग दायित्व और प्रकटीकरण आवश्यकता विनियम (एलओडीआर), 2015, विनियमों के विनियम 54(2)/(3) हम उल्लेख करते हैं कि सिडबी केवल "प्रतिभूति-रहित" बांड / डिबेंचर जारी करता है और सिडबी द्वारा जारी / सूचीबद्ध, कर-योग्य, प्रतिदेय, गैर-परिवर्तनीय सभी बांड / डिबेंचर "अप्रत्याभूत" प्रकृति के हैं, इसलिए इन ऋण प्रतिभूतियों पर सुरक्षा कवर "शून्य" है।

Pursuant to Regulation no. 54(2) & (3) of SEBI, (LODR), Regulations, 2015 we mention that all Taxable, Redeemable, Non-Convertible Bond / Debenture(s) issued /listed by SIDBI are "UNSECURED" in nature, therefore, the Security Cover on these Debt Instruments is "NIL".

निदेशक मण्डल की बैठक अपराहन 3.00 बजे शुरू हुई और अपराहन 5.45 बजे संपन्न हुई।

The Board meeting commenced at 3.00 PM and concluded at 5.45 PM.

कृपया उपरोक्त प्रकटीकरण को अपने रिकॉर्ड में ले।

Please take above disclosure on your record.

कृते भारतीय लघु उद्योग विकास बैंक
For Small Industries Development Bank of India

(विष्णु कुमार साह /Vishnu Kumar Sah)
कंपनी सचिव / Company Secretary

संलग्नक: यथोक्त

Encl: As above

बैंक हिन्दी में पत्राचार का स्वागत करता है।

भारतीय लघु उद्योग विकास बैंक

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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 and Nine Months Ended December 31, 2023

(₹ crore)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2023	30.09.2023	31.12.2022	31.12.2023	31.12.2022	31.03.2023
	[Reviewed]	[Audited]	[Reviewed]	[Reviewed]	[Reviewed]	[Audited]
1. Interest earned (a)+(b)+(c)+(d)	8,230	7,741	5,092	22,475	12,251	17,954
(a) Interest/disc. on advances/bills	7,190	6,377	4,441	19,368	10,116	15,173
(b) Income on investments	522	541	250	1,407	689	975
(c) Interest on balances with Reserve Bank of India and other inter bank funds	518	823	401	1,700	1,446	1,806
(d) Others	-	-	-	-	-	-
2. Other Income	82	270	235	447	411	531
3. Total Income (1+2)	8,312	8,011	5,327	22,922	12,662	18,485
4. Interest Expended	5,925	5,663	3,595	16,349	8,322	12,406
5. Operating Expenses (i)+(ii)	304	314	193	836	522	824
(i) Employees cost	157	223	113	527	327	507
(ii) Other operating expenses	147	91	80	309	195	317
6. Total Expenditure (4+5) excluding provisions and contingencies	6,229	5,977	3,788	17,185	8,844	13,229
7. Operating Profit before Provisions and Contingencies (3-6)	2,083	2,034	1,539	5,737	3,818	5,256
8. Provisions (other than tax) and Contingencies [Net of write back]	160	215	128	436	461	858
9. Exceptional Items	-	-	-	(500)@	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8+9)	1,923	1,819	1,411	4,801	3,357	4,398
11. Tax expense [Net of DTA/DTL]	465	445	346	1,177	828	1,054
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	1,458	1,374	1,065	3,624	2,529	3,344
13. Extraordinary items (net of tax expense)	-	-	-	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	1,458	1,374	1,065	3,624	2,529	3,344
15. Paid-up equity share capital (Face Value ₹ 10 each)	569	569	569	569	569	569
16. Reserves excluding Revaluation Reserves	30,559	29,101	26,246	30,559	26,246	26,935
17. Analytical Ratios						
(i) Percentage of shares held by Government of India	20.85%	20.85%	20.85%	20.85%	20.85%	20.85%
(ii) Capital Adequacy Ratio	16.69%	17.09%	19.98%	16.69%	19.98%	19.29%
(iii) Earnings Per Share(Basic & Diluted) (EPS)	25.63 [#]	24.17 [#]	18.73 [#]	63.74 [#]	44.49 [#]	58.81
(iv) NPA Ratios						
a) Amount of Gross NPA	200	82	255	200	255	33
b) Amount of Net NPA	98	0	142	98	142	9

c)% of Gross NPA	0.05	0.02	0.08	0.05	0.08	0.01
d)% of Net NPA	0.02	0.00	0.05	0.02	0.05	0.00
(v) Return on Assets (after Tax) (annualised)	1.31%	1.45%	1.20%	1.09%	1.10%	1.00%
(vi) Net Worth	29,567	27,646	25,713	29,567	25,713	25,465
(vii) Outstanding Redeemable Preference Shares	-	-	-	-	-	-
(viii) Capital Redemption Reserve	-	-	-	-	-	-
(ix) Debenture Redemption Reserve	-	-	-	-	-	-
(x) Operating Margin	25.06%	25.39%	28.90%	22.85%	30.15%	28.43%
(xi) Net Profit Margin	17.54%	17.15%	19.99%	15.81%	19.98%	18.09%
(xii) Debt - Equity Ratio *	8.41	9.00	6.58	8.41	6.58	7.88
(xiii) Total Debts to Total Assets (%) *	51.21	53.12	46.23	51.21	46.23	49.87

Not annualised

*Debt denotes total Borrowings (excluding Deposits)

@Contribution of ₹ 500 crore made to CGTMSE

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, 2023.
- 2) The above results have been approved by the Board of Directors at their meeting held on February 12, 2024.
- 3) The figures for the second quarter in each of the financial years are the balancing figures between audited figures in respect of the half year end and the published year to date reviewed figures up to the end of first quarter of the respective financial year.
- 4) The financial results for the nine months ended December 31, 2023 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 estimated / proportionate basis, wherever required and subject to adjustment at the year-end.
- 5) During the nine months ended December 31, 2023, the Bank has made an additional provision on standard advances at rates higher than minimum stipulated under IRAC norms, as per Board approved Accelerated Provisioning Policy. Accordingly, the Bank holds additional provision on standard advances of ₹ 351 crore on December 31, 2023.
- 6) Details of loans transferred / acquired during the nine months ended December 31, 2023 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:
During the nine months ended December 31, 2023:
 - i. the Bank has not acquired any loan not in default through assignment.
 - ii. the Bank has not transferred any non-performing assets (NPAs) to Asset Reconstruction Companies (ARCs)/ to permitted transferees/ to other transferees.
 - iii. the bank has not acquired any stressed loans and not transferred any loan not in default / Special Mention Accounts (SMA).
 - iv. the bank has not invested in Security Receipts (SR) issued by Asset Reconstruction Companies (ARC) in respect of stressed loans transferred to ARCs.
- 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), Bank has been assessing the impact and as required provisioning in such cases shall be made during Quarter ended March 2024.
- 11) The above results have been subjected to limited review by the Statutory Auditors.

Dated: February 12, 2024
Place: Mumbai

Jayesh
Umaidmal
al Kala

Digitally signed by Jayesh Umaidmal Kala
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Date: 2024.02.12 16:30:16 +05'30'

By order of the Board

SIVASUBRAMA
NIAN RAMANN

[Sivasubramanian Ramann]
Chairman and Managing Director



Independent Auditor's Limited Review Report on Unaudited Standalone Financial Results for the quarter and nine months ended December 31, 2023 of Small Industries Development Bank of India pursuant to requirement of the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors
Small Industries Development Bank of India

1. We have reviewed the accompanying statement of Unaudited Standalone Financial Results of Small Industries Development Bank of India (the "Bank") for the quarter and nine months ended December 31, 2023 ('the statements'), attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

2. Management Responsibilities for the Financial Information

The Statement, which is the responsibility of the Bank's Management and has been approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards-25 notified by the Institute of Chartered Accountants of India, the Small Industries Development Bank of India General Regulations, 2000, the circulars, guidelines and directions issued by Reserve Bank of India from time to time (RBI guidelines) and the other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of the Listing Regulations, 2015 including relevant circulars issued by the SEBI from time to time. Our responsibility is to issue a report on the Statement based on our review.

3. Scope of Review

We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. A review of interim financial information consists of

making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit.

4. Other Matters:

Included in these Financial Results are the relevant returns of Mumbai Offices & 18 Branches reviewed by us which covers 96.34% of Advances, 98.31% of deposits, 100% of Borrowings as on December 31, 2023 and 95.96% of Interest income on advances, 96.91% of interest expense on deposits and 99.71% of interest expense on borrowings for the nine months ended December 31, 2023. In conduct of our review, we have relied upon various information and returns received from remaining branches of the Bank not visited by us for the purpose of review and generated through centralized data base at Bank's Head Office.

5. Conclusion

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited standalone financial results prepared in accordance with applicable accounting standards, the RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For J Kala & Associates

Chartered Accountants

Firm's Registration No. 118769W

Jayesh

Umaidmal Kala

CA. Jayesh Kala

Partner

MRN: 101686

UDIN: 24101686BJAJUX2359

Place: Mumbai

Date: February 12, 2024

Digitally signed by Umaidmal Kala
DN: cn=Umaidmal Kala, o=J. Kala & Associates
118769W, postalCode=400002, st=Maharashtra,
serialNumber=101686, email=Umaidmal.Kala@jkalacpa.com



Disclosure pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements), 2015

- a) Debt service coverage ratio, Interest service coverage ratio: SIDBI is a Public Financial Institution coming under the regulations of Reserve Bank of India and hence the requirements of disclosure of Debt Service Coverage Ratio and Interest Service Coverage Ratio are not applicable.
- b) Current ratio, Long Term Debt to Working Capital, Bad Debt to Account receivable ratio, Current Liability ratio, Debtors Turnover, Inventory Turnover, Operating margin (%), Net profit margin (%); Since SIDBI is a Financial Institution, these ratios are not applicable.
- c) Capital redemption in reserve / Debenture redemption reserve: SIDBI is a Statutory Corporation and not a company registered under Companies Act. Hence, maintenance of Debenture Redemption Reserve is not applicable.
- d) Outstanding redeemable preference shares: Since SIDBI has not issued any preference shares, this clause is not applicable.
- e) All other ratios are available in publications.

January 30, 2024

Ref: SIDBI/TRMV/L001312409

To,
नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड
National Stock Exchange of India Limited
बीकेसी, बांद्रा (पूर्व) /BKC, Bandra (East)
मुंबई/ Mumbai-51

विनियम सं. 52 (7) और 52 (7 A) के तहत सूचना/ Disclosure under Regulation no. 52 (7) &
52 (7A).

महोदया /महोदय,

सेबी (एलओडीआर) विनियम, 2015 के विनियम सं. 52 (7) और 52 (7 A), के तहत 31 दिसम्बर 2023 को समाप्त तिमाही के लिए आवश्यक अनुलग्नक संलग्न है।

कृपया उपरोक्त प्रकटीकरण को अभिलिखित करें।

Madam/ Sir

Pursuant to regulation nos. 52(7) and (7A) of SEBI (LODR), Regulations, 2015, required details are annexed as on December 31, 2023.

Please take above disclosure on your record.

कृते भारतीय लघु उद्योग विकास बैंक
For Small Industries Development Bank of India



(अजीत नाथ झा /Ajit Nath Jha)
मुख्य वित्तीय अधिकारी / Chief Financial Officer



बैंक हिन्दी में पत्राचार का स्वागत करता है।

भारतीय लघु उद्योग विकास बैंक

स्वावलंबन भवन, एवेन्यू - 3, लेन -2, सी-11, जी ब्लॉक, बांद्रा कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. दूरभाष : +91 22 67531100 | फ़ैक्स: +91 22 67221528

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Swavalamban Bhavan, Avenue 3, Lane 2, C-11, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. Tel.: +91 22 6753 1100 | Fax: +91 22 6722 1528

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Annexure I

i. Statement of utilization of issue proceed.

Name of Issuer	ISIN	Mode of Fund Raising (Public Issue / Private Placement)	Type of Instrument	Date of Raising Funds	Amount Raised (₹ Cr.)	Funds Utilized (₹ Cr.)	Any Deviation (Yes / No)	If Yes Specify the purpose	Remarks, if any
1	2.	3.	4.	5.	6.	7.	8.	9.	10.
SIDBI	INE556 F08KK5	Private Placement	NCD	19-Oct-2023	3,022.29	3,022.29	No	NA	NA
SIDBI	INE556 F08KL3	Private Placement	NCD	24-Nov-2023	4,887.00	4,887.00	No	NA	NA
SIDBI	INE556 F08KM1	Private Placement	NCD	22-Dec-2023	4,013.00	4,013.00	No	NA	NA
कुल / Total					11,922.29	11,922.29			

ii. Statement of deviation/ variation in use of issue proceeds: Nil / Zero

Name of Listed Entity	भारतीय लघु उद्योग विकास बैंक / Small Industries Development Bank of India	
Mode of Fund Raising	निजी नियोजन / Private Placement	
Type of Instrument	प्रतिदेय, कर-योग्य, गैर-परिवर्तनीय, गैर-प्राथमिकता क्षेत्र वाले अप्रतिभूत बांड / Redeemable, Taxable, Non-Convertible, Non-priority Sector, Unsecured Bond	
Date of Raising Funds	Issue / Allotment Date	Issue size/ In Rs Cr.
	19-Oct-2023	3,022.29
	24-Nov-2023	4,887.00
	22-Dec-2023	4,013.00
Amount Raised	11,922.29	
Report filed for Quarter Ended	31-December-2023	
Is there a Deviation / Variation in use of Funds Raised?	लागू नहीं / NA	
Whether any approval is required to vary the objects of the issue stated in the Prospectus/ Offer Document?	लागू नहीं / NA	
If yes, details of the approval so required?		
Date of approval		
Explanation for the Deviation / Variation		
Comments of the Audit Committee after Review		
Comments of the Auditors, if any		
Objects for which funds have been raised and where there has been a deviation / variation, in the following table:		



Original Object	Modified Object if any	Original Allocation in ₹ Cr	Modified allocation, if any	Funds Utilized in ₹ Cr	Amount of Deviation for the Quarter according to applicable object (in ₹ Crore and in %)	Remarks, if any
<p>एम.एस.एम.ई. को वित्तीय सहायता प्रदान करने के लिए या समय-समय पर संशोधित सिडबी अधिनियम, 1989 में निर्धारित किसी अन्य उद्देश्य के लिए दीर्घकालिक संसाधन जुटाना।</p> <p>To mobilize Long Term resources for providing Financial Assistance to MSMEs or for any other purpose as laid down in the SIDBI Act, 1989, as amended from time to time.</p>						NA

यह सूचित किया जाता है कि गैर-परिवर्तनीय डिबेंचर (एनसीडी) के मुद्दे से आय के उपयोग में कोई यथेष्ट विपथन नहीं है और इसका उपयोग प्रस्ताव दस्तावेज़ / सूचना ज्ञापन (ओं) में उल्लिखित उद्देश्यों के लिए किया गया है।

This is to inform that there is no material deviation in the use of the proceeds from the issue of Non-Convertible Debentures (NCDs) and same have been utilized for the objects stated in the Offer Document / Information Memorandum (s).



Annexure I- Format of Security Cover

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars	Description of Asset for which this Certificate Relate	Exclusive Charge	Exclusive Charge	PariPassu Charge	PariPassu Charge	PariPassu Charge	PariPassu Charge	Elimination (amount in Negative)	(Total C to H)	Related to only those items covered by this Certificate					Total Value (K+L+M+N)
		Related to only those items covered by this Certificate	Other Secured Debt	Debt for which this Certificate being issued	Assets shared by pari passu debt holder (includes debt for which this Certificate is issued & other Debt with Pari-passu charge)	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with paripassu charge)		Debt amount considered more than once (due to exclusive plus pari-passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Assets charged on Exclusive basis	Carrying value/book value for pari-passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)			
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment															
Capital Work-in-Progress															
Right of Use Assets															
Goodwill															
Intangible Assets															
Intangible Assets under Development															
Investments															
Loans															
Inventories															
Trade Receivables															
Cash and Cash Equivalents															
Balances other than Cash and Cash															
Others															
Total															
LIABILITIES															
Debt securities to which this certificate															
Debt securities to which this certificate															
Other Debt															
Subordinated Debt															
Borrowings															
Bank															
Debt Securities															
Others															
Trade Payables															
Lease Liabilities															
Provisions															
Others															
Total															
Cover on Book Value															
Cover on Book Value															
		Exclusive Security Cover Ratio	NIL		Pari-Passu Security Cover Ratio	NIL								NIL	

Note: SIDBI Issues ONLY "UNSECURED" Taxable, Redeemable, Non-Convertible Debentures / Bonds, therefore, Security created is "NIL"

