



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, 2017

(` crore)

Particulars	Quarter Ended June 30, 2017 [Reviewed]	Corresponding Quarter Ended June 30, 2016 in the previous Year [Reviewed]	Previous accounting year Ended March 31, 2017 [Audited]
1. Interest earned (a)+(b)+(c)+(d)	1478	1531	6071
(a) Interest/disc. on advances/ bills	1404	1417	5708
(b) Income on investments	6	4	22
(c) Interest on balances with Reserve Bank of India and other inter bank funds	68	110	341
(d) Others	-	-	-
2. Other Income	42	55	275
3. Total Income (1+2)	1520	1586	6346
4. Interest Expended	964	1052	4046
5. Operating Expenses (i)+(ii)	111	96	533
(i) Employees cost	79	63	407
(ii) Other operating expenses	32	33	126
6. Total Expenditure (4+5) excluding provisions and contingencies	1075	1148	4579
7. Operating Profit before Provisions and Contingencies (3-6)	445	438	1767
8. Provisions (other than tax) and Contingencies*	14	45	80
9. Exceptional Items	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	431	393	1687
11. Tax expense@	134	79	567
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	297	314	1120
13. Extraordinary items (net of tax expense)	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	297	314	1120
15. Paid-up equity share capital (Face Value ` 10 each)	532	491	532
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	12789	10,828	12,789
17. Analytical Ratios			
(i) Capital Adequacy Ratio	30.61%	29.50%	28.42%

(ii) Earnings Per Share (EPS) (Not Annualised)	5.59	6.40	21.47**
18) NPA Ratios			
a) Amount of Gross NPA	971.21	1133.06	823.28
b) Amount of Net NPA	421.15	422.08	302.25
c) % of Gross NPA	1.43	1.70	1.20
d) % of Net NPA	0.62	0.64	0.44
e) Return on Assets (after Tax)	0.37%	0.41%	1.42%**

*Net of write back

@Net of deferred tax adjustment

**Annualised

Notes:

- 1) The Bank is following the same Significant Accounting Policies in preparation of these financial results as were followed in the annual financial statements for the year ended March 31, 2017.
- 2) The above results have been approved by the Board of Directors at their meeting held on August 16, 2017.
- 3) The above results have been subjected to Limited Review by the Statutory Auditors.
- 4) The financial results for the Quarter ended June 30, 2017 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 on estimated / proportionate basis and subject to adjustment at the year-end.
- 5) 'Provisions (other than tax) and contingencies' for the period ended June 30, 2017 is net of write back of floating provision, Investment Depreciation and NPI provision.
- 6) Floating provision is not considered for working out the Net NPAs. Net NPA will be NIL if floating provision is netted off.
- 7) Status of Investors' Complaint: No complaint was pending as on April 01, 2017. During the quarter, one complaint was received from investors and one complaint was resolved. Accordingly, no complaint was pending for disposal as on June 30, 2017.
- 8) Previous quarter's figures have been regrouped / rearranged wherever necessary to conform to current quarter's classification.

By order of the Board

Dated: August 16, 2017
Place: MumbaiSd/-
[Manoj Mittal]
Deputy Managing Director-----
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