



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, 2014

(₹ Crore)

Particulars	Quarter Ended June 30, 2014 [Reviewed]	Corresponding Quarter Ended June 30, 2013 in the previous Year [Reviewed]	Previous Accounting Year Ended March 31, 2014 [Audited]
1. Interest earned (a)+(b)+(c)+(d)	1487	1328	5618
(a) Interest/disc. on advances/ bills	1385	1272	5383
(b) Income on investments	5	6	31
(c) Interest on balances with Reserve Bank of India and other inter bank funds	97	50	204
(d) Others	-	-	-
2. Other Income	57	60	190
3. Total Income (1+2)	1544	1388	5808
4. Interest Expended	930	797	3337
5. Operating Expenses (i)+(ii)	75	93	309
(i) Employees cost	54	54	190
(ii) Other operating expenses	21	39	119
6. Total Expenditure (4+5) excluding provisions and contingencies	1005	890	3646
7. Operating Profit before Provisions and Contingencies (3-6)	539	498	2162
8. Provisions (other than tax) and Contingencies \$	87	161	622
9. Exceptional Items	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	452	337	1540
11. Tax expense @	183	138	422
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	269	199	1118
13. Extraordinary items (net of tax expense)	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	269	199	1118

15. Paid-up equity share capital(Face Value ₹10 each)	450	450	450
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	7,726	6,787	7,726
17. Analytical Ratios			
(i) Capital Adequacy Ratio	34.12%	27.29%	30.75%
(ii) Earnings Per Share (EPS) (Not Annualised)	5.98	4.42	24.85*
18) NPA Ratios			
a) Amount of Gross NPA	1352.10	678.69	1153.12
b) Amount of Net NPA	476.03	367.08	277.05
c)% of Gross NPA	2.36	1.31	1.86
d)% of Net NPA	0.84	0.71	0.45
e) Return on Assets (after Tax)	0.40%	0.32%	1.75%

\$ 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, 2014.
- 2) The financial results for the Quarter ended 30th June, 2014 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.
- 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, 2014, the Bank had three pending investor's complaints. During the current quarter, one complaint was received from Investors and four complaints were resolved. Thus, no complaint is pending for disposal as on June 30, 2014.
- 5) Floating provision is not considered for working of Net NPA. Net NPA will be Nil if floating provision is netted off.
- 6) The above results have been subjected to Limited Review by the Statutory Auditors.

By order of the Board

Sd/-

Dated: August 14, 2014

Place: Mumbai

[N.K. Maini]
Deputy Managing Director-In Charge

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