



# 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

## HALF YEARLY FINANCIAL RESULTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

		(₹ crores)		
	Particulars	6 Months Ended 30.09.2015	Corresponding 6 Months Ended 30.09.2014 in the previous Year	Previous Accounting Year Ended 31.03.2015
		[Audited]	[Audited]	[Audited]
1	Interest earned (a)+(b)+(c)+(d)	2599	2917	5497
	(a) Interest/disc. on advances/ bills	2503	2746	5158
	(b) Income on investments	5	6	16
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	91	165	323
	(d) Others	-	-	-
2.	Other Income	90	123	244
3.	<b>Total Income (1+2)</b>	<b>2689</b>	<b>3040</b>	<b>5741</b>
4.	Interest Expended	1573	1805	3374
5.	Operating Expenses (i)+(ii)	211	191	449
	(i) Employees cost	152	138	322
	(ii) Other operating expenses	59	53	127
6.	<b>Total Expenditure (4+5) excluding provisions and contingencies</b>	<b>1784</b>	<b>1996</b>	<b>3823</b>
7.	<b>Operating Profit before Provisions and Contingencies (3-6)</b>	<b>905</b>	<b>1044</b>	<b>1918</b>
8.	Provisions (other than tax) and Contingencies *	167	(14)	(197)
9.	Exceptional Items	-	-	-
10.	<b>Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>738</b>	<b>1058</b>	<b>2115</b>
11.	Tax expense@	176	377	698
12.	<b>Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)</b>	<b>562</b>	<b>681</b>	<b>1417</b>
13.	Extraordinary items (net of tax expense)	-	-	-
14.	<b>Net Profit (+)/ Loss (-) for the period (12-13)</b>	<b>562</b>	<b>681</b>	<b>1417</b>

15.	Paid-up equity share capital(Face Value ₹ 10 each)	487	450	450
16.	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	9053	7726	9053
17.	<b>Analytical Ratios</b>			
	(i) Capital Adequacy Ratio	31.44%	31.52%	36.69%
	(ii) Earnings Per Share (EPS) (Not Annualised)	11.54	15.14	31.49**
18.	<b>NPA Ratios</b>			
	a) Amount of Gross NPA	1007.55	1221.58	741.11
	b) Amount of Net NPA	500.14	453.17	431.44
	c)% of Gross NPA	1.91	2.38	1.33
	d)% of Net NPA	0.96	0.90	0.78
	e) Return on Assets (after Tax)	0.93%	1.04%	2.24%

\*Net of write back

@Net of deferred tax adjustment

\*\*Annualised

**Notes:**

- 1) The above results have been taken on record by the Board of Directors at their meeting held on November 06, 2015.
- 2) The financial results for the half year ended September 30, 2015 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) 'Provisions (other than tax) and contingencies' for the half year ended September 30, 2015 is net of write back of floating provision, Investment Depreciation provision and provision for restructured accounts.
- 4) Pursuant to Reserve Bank of India guidelines, the Bank has utilized floating provision of ₹305.80 crore for making specific provision for NPA/NPI.
- 5) Previous half year ended figures have been regrouped / rearranged wherever necessary to conform to current half year ended classification.
- 6) Status of Investor's Complaints: As on 1st July, 2015, the Bank had Nil pending investor's complaints. During the current quarter, Nil complaint was received from Investors. Thus Nil complaint was pending for disposal as on September 30, 2015.
- 7) Floating provision is not considered for working out the Net NPAs. Net NPA will be Nil if floating provision is netted off.
- 8) The above results have been subjected to Audit by the Statutory Auditors.

By order of the Board

Sd/-

Dated : November 06, 2015  
Place : Mumbai

[Kshatrapati Shivaji]  
Chairman and Managing Director

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