



National Bank for Agriculture and Rural Development

Plot No. C-24, 'G' block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400051.

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Audited Financial Results for the year ended March 31, 2018

(₹ in crore)

Sr. No.	Particulars	Year ended 31 March 2017 Audited	Year ended 31 March 2018 Audited
1	Interest earned (a)+(b)+(c)+(d)	22,088.85	24,209.04
(a)	Interest on loans and advances	19,068.89	21,226.01
(b)	Income on investments	3,020.02	2,983.03
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	0.00	0.00
(d)	Others	0.00	0.00
2	Other Income	187.51	181.65
3	Total Income (1+2)	22,276.36	24,390.69
4	Interest Expended	16,256.01	17,847.08
5	Operating Expenses (i) + (ii)	2,037.69	2,003.68
(i)	Employees cost	1,634.21	1,564.80
(ii)	Other operating expenses	403.48	438.88
6	Total Expenditure (4+5) excluding provisions and contingencies	18,293.70	19,850.76
7	Operating Profit before Provisions and Contingencies (3-6)	3,982.66	4,539.93
8	Provisions (other than tax) and Contingencies	165.83	186.13
9	Exceptional Items	0.00	0.00
10	Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)	3,816.83	4,353.80
11	Tax expenses	1,171.33	1,391.85
12	Net Profit (+)/Loss (-) from Ordinary Activities after tax (10-11)	2,645.50	2,961.95
13	Extraordinary items (net of tax expense)	0.00	0.00
14	Net Profit (+) / Loss (-) for the period (12-13)	2,645.50	2,961.95
15	Paid-up capital	6,700.00	10,580.00
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	24,434.75	27,366.20
17	Analytical Ratios		
(i)	Capital Adequacy Ratio	17.71%	18.85%
(ii)	Earnings Per Share (EPS)	NA	NA
18	NPA Ratios		
(a)	Gross NPA	163.23	164.45
(b)	Net NPA	0.00	0.00
(c)	% of Gross NPA to Gross loans & advances	0.0528	0.0463
(d)	% of Net NPA to Net loans & advances	0.0000	0.0000
19	Return on Assets	0.82%	0.80%

NA = Not Applicable

Return on Assets = Net Profit (after tax) divided by total average assets

Notes:

- The financial results were reviewed by Audit Committee of the Board and approved by the Board of Directors in its meeting held on 25 May 2018 at Shillong.
- The Paid-up capital includes ₹5580 crore (previous year ₹1700 crore) received from Government of India, which is held in Advance towards capital account. Pursuant to increase of authorized capital of NABARD to ₹30000 crore vide Gazette Notification No.1410 dated 10 April 2018, the above advance amount will be transferred to paid up capital during the year 2018-19.
- Previous period figures have been regrouped / rearranged wherever necessary.

Place : Shillong
Date : 25 May 2018

Harsh Kumar Bhanwala
Chairman

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