



National Bank for Agriculture and Rural Development

Head Office : Plot No. C-24, G Block, Bandra-Kurla Complex, P.B. No.- 8121, Bandra (E) Mumbai 400051.
Website : www.nabard.org.

Financial Results (Audited) for the year ended 31st March , 2009

(Rs. in Lakh)

Sr. No.	Particulars	Year ended 31 st March 2009	Year ended 31 st March 2008
1	Net Income from Operations		
	a) Net Income from Loans & Advances	561908.60	446558.93
	b) Net Income from Investment	128872.05	90150.09
2	Other Income	5029.52	3595.18
3	Total Expenditure :		
	a) Interest Expenses	425590.25	313748.85
	b) Staff Cost	51819.89	35648.29
	c) Other Expenditure	17510.50	13934.24
4	Depreciation	2136.42	2163.07
5	Gross Surplus before Taxation (1+2-3-4)	198753.11	174809.75
6	Provision for Taxation	59740.00	52195.00
7	Surplus after Taxation (5-6)	139013.11	122614.75
8	Contribution to :		
	a) National Rural Credit Funds #	41000.00	41000.00
	b) Special Reserve u/s 36(1)(viii) of IT Act, 1961 #	34000.00	32000.00
9	Surplus after contributions to NRC Funds & special Reserve	68827.92	52646.63
10	Paid-up Capital	200000.00	200000.00
11	Reserves (excluding revaluation reserve)		
	a) General Reserve	522334.03	471880.36
	b) Other Reserves	431186.57	388404.40
	c) National Rural Credit Funds	1557100.00	1515900.00
12	Aggregate Non Promoters holding (in percentage)	0.00%	0.00%

There is no outside obligation on these Funds.

NOTES

1. Previous year's figures regrouped and recast wherever necessary.
2. The net income from operations is reported after accounting for provision for assets.
3. The above financial results were taken on record by the Board of Directors at their meeting held on 17 June 2009.
4. Provision for taxation is net of deferred tax adjustment and includes provision for Fringe Benefit Tax.

Place : Mumbai
Date : 17 June 2009

Umesh Chandra Sarangi
Chairman