



Ref.No.NB.FD/ 847 /NCD-19/ 2022-23

27 July 2022

Deputy General Manager
Debt Listing Department
Bombay Stock Exchange
P.J. Towers, Dalal Street
Fort, Mumbai- 400001

Manager- Listing Compliance Department
National Stock Exchange
Exchange Plaza, Bandra Kurla Complex
Bandra East, Mumbai- 400051

Dear Sir,

Compliance with Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015

In compliance with the regulations, we herewith submit information with respect to Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015.

We request you to take the above on your records.

Yours Sincerely,

For National Bank for Agriculture and Rural Development


(G Immanuel)
Compliance Officer



राष्ट्रीयकृषिऔरग्रामीणविकासबैंक

National Bank for Agriculture and Rural Development

वित्त विभाग


प्लॉटक्रसी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0095 • फ़ैक्स: +91 22 2653 0099 • ईमेल: fd@nabard.org

Finance Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0095 • Fax: +91 22 2653 0099 • E-mail: fd@nabard.org

Disclosure pursuant to Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015.

- a) Debt service coverage ratio, Interest service coverage ratio: NABARD is a Public Financial Institution coming under the regulations of Reserve Bank of India and hence, the requirements of disclosure of Debt Service Coverage Ratio and Interest Service Coverage Ratio are not applicable to us.
- b) Debt- equity ratio : 9.96
- c) Net worth : Rs. 60545.95 crore
- d) Net profit after Tax : Rs. 1072.60 crore
- e) Current ratio, Long Term Debt to Working Capital, Bad Debt to Account receivable ratio, Current liability ratio, Debtors Turnover, Inventory Turnover, Operating margin (%), Net profit margin (%): Since NABARD is a financial institution, these ratios are not applicable.
- f) Total debts to total assets ratio : 84.80 %
- g) Sector Specific ratios :
- Capital Adequacy Ratio : 17.89 %
 - % of Gross NPA to Gross Loan and advances : 0.32
 - % of Net NPA to Net Loan and advances : 0.00
 - Return on Assets : 0.59%
- h) Capital redemption reserve/Debenture redemption reserve: NABARD is a Statutory Corporation and not a Company registered under Companies Act. Hence, maintenance of Debenture Redemption Reserve is not applicable to us.
- i) Earnings per share- The capital of NABARD is fully contributed by Government of India. The capital of NABARD is not divided into shares and hence EPS is not applicable to NABARD.
- j) Outstanding redeemable preference shares : Not applicable since we have not issued any preference shares.


(G. Immanuel)
Compliance Officer



राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

वित्त विभाग

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