

Appendix Table V.13: Financial Performance of Primary Co-operative Agriculture and Rural Development Banks

(Amount in ₹ crore)

Item	As during		Percentage Variation	
	2021-22	2022-23 ^P	2021-22	2022-23
1	2	3	4	5
A. Income (i+ii)	2,877	3,419	-3.3	18.8
	(100.00)	(100.00)		
i. Interest Income	1,824	1,912	-9.9	4.8
	(63.4)	(55.9)		
ii. Other Income	1,053	1,507	10.7	43.1
	(36.6)	(44.1)		
B. Expenditure (i+ii+iii)	3,467	3,199	0.2	-7.7
	(100.00)	(100.00)		
i. Interest Expended	1,701	1,632	-6.4	-4.1
	(49.1)	(51)		
ii. Provisions and Contingencies	1,067	948	-1.3	-11.1
	(30.8)	(29.6)		
iii. Operating Expenses	698	619	24.2	-11.4
	(20.1)	(19.3)		
<i>Of which, Wage Bill</i>	493	433	47.2	-12.2
	(14.2)	(13.5)		
C. Profits				
i. Operating Profits	478	1,168	-20.0	144.5
ii. Net Profits	-589	220		

- Notes:**
1. Figures in parentheses are proportion to total income/expenditure (in per cent).
 2. Y-o-y variations could be slightly different because absolute numbers have been rounded off to ₹1 crore in the table.
 3. Components may not add up to the total due to rounding off.
 4. P - Provisional Data.

Source: NABARD.