

**Appendix Table V.9: Financial Performance of State Co-operative Agriculture and Rural Development Banks**

(Amount in ₹ crore)

Sr. No.	Item	As during		Percentage Variation	
		2021-22	2022-23 <sup>P</sup>	2021-22	2022-23
1	2	3	4	5	6
<b>A.</b>	<b>Income (i+ii)</b>	<b>2,457</b>	<b>3,412</b>	<b>4.8</b>	<b>38.9</b>
		<b>(100.00)</b>	<b>(100.00)</b>		
	i. Interest Income	2,069	2,364	-4.1	14.2
		(84.2)	(69.3)		
	ii. Other Income	388	1,049	107.9	170.4
		(15.8)	(30.7)		
<b>B.</b>	<b>Expenditure (i+ii+iii)</b>	<b>2,373</b>	<b>3,004</b>	<b>8.8</b>	<b>26.6</b>
		<b>(100.00)</b>	<b>(100.00)</b>		
	i. Interest Expended	1,009	1,035	-14.3	2.6
		(42.5)	(34.4)		
	ii. Provisions and Contingencies	614	563	32.3	-8.3
		(25.9)	(18.7)		
	iii. Operating Expenses	750	1,407	39.2	87.5
		(31.6)	(46.8)		
	<i>Of which, Wage Bill</i>	390	395	12.1	1.2
		(16.5)	(13.1)		
<b>C.</b>	<b>Profits</b>				
	i. Operating Profits	698	971	11.2	39.0
	ii. Net Profits	85	408	-48.4	382.0

- Notes:**
1. Figures in parentheses are proportion to total liabilities/assets (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.

**Source:** NABARD.