

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

(Amount in ₹ crore)

Item	As during		Variation (%)	
	2017-18	2018-19P	2017-18	2018-19
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>2,464</b>	<b>2,523</b>	<b>11.0</b>	<b>2.4</b>
	(100.00)	(100.00)		
i. Interest Income	1,992	1,953	22.3	-2.0
	(80.8)	(77.3)		
ii. Other Income	472	570	-15.7	20.8
	(19.1)	(22.6)		
<b>B. Expenditure (i+ii+iii)</b>	<b>2,975</b>	<b>2,964</b>	<b>5.3</b>	<b>-0.4</b>
i. Interest Expended	1,786	1,725	5.7	-3.4
	(60.0)	(58.1)		
ii. Provisions and Contingencies	748	771	25.5	3.1
	(25.1)	(26.0)		
iii. Operating Expenses	441	469	-18.0	6.2
	(14.8)	(15.8)		
<i>Of which : Wage Bill</i>	330	319		
	(11.0)	(10.7)		
<b>C. Profits</b>				
i. Operating Profits	237	330	-	39.1
ii. Net Profits	-511	-442	-	-

**Notes:** 1. Figures in parentheses are percentages to total income/expenditure.

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. Provisional Data for 2019.

**Source:** NABARD.