

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

(Amount in ₹ Crore)

Item	As during		Percentage Variation	
	2018-19	2019-20 <sup>F</sup>	2018-19	2019-20
1	2	3	4	5
<b>A. Income (i+ii)</b>	<b>2,523</b>	<b>2,659</b>	<b>2.4</b>	<b>5.4</b>
	(100)	(100)		
i. Interest Income	1,953	2,020	-2	3.5
	(77.3)	(75.9)		
ii. Other Income	570	638	20.8	12
	(22.6)	(24)		
<b>B. Expenditure (i+ii+iii)</b>	<b>2,964</b>	<b>3,230</b>	<b>-0.4</b>	<b>8.9</b>
i. Interest Expended	1,725	1,733	-3.4	0.5
	(53.3)	(53.6)		
ii. Provisions and Contingencies	771	1,013	3.1	31.3
	(23.8)	(31.3)		
iii. Operating Expenses	469	484	6.2	3.3
	(14.5)	(14.9)		
<i>Of which, Wage Bill</i>	319	274	-3.5	-13.9
	(9.8)	(8.4)		
<b>C. Profits</b>				
i. Operating Profit	330	442	39.1	34.16
ii. Net Profit	-442	-571		

**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. Provisional Data for 2020

**Source:** NABARD.