

**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	
		2019-20	2020-21 <sup>P</sup>	2019-20	2020-21
1	2	3	4	5	6
<b>A</b>	<b>Income (i+ii)</b>	<b>2,584</b>	<b>2,343</b>	<b>2.9</b>	<b>-9.3</b>
		<b>(100.00)</b>	<b>(100.00)</b>		
	i Interest Income	2,376	2,156	-2.1	-9.3
		(92)	(92)		
	ii Other Income	208	187	149.2	-10.1
		(8)	(8)		
<b>B</b>	<b>Expenditure (i+ii+iii+iv)</b>	<b>2,333</b>	<b>2,180</b>	<b>-8.8</b>	<b>-6.6</b>
	i Interest Expended	1,297	1,175	-5.7	-9.4
		(55.6)	(53.9)		
	ii Provisions and Contingencies	453	465	14.7	2.7
		(19.4)	(21.3)		
	iii Operating Expenses	399	404	-12.1	1.3
		(17.1)	(18.5)		
	<i>Of which, Wage Bill</i>	349	351	-7.4	0.4
		(15)	(16.1)		
	iv Other Expenditure	185	136	-44.8	-26.3
		(7.9)	(6.2)		
<b>C</b>	<b>Profits</b>				
	i Operating Profits	703	627	103.7	-10.8
	ii Net Profits/Loss	250	163		

**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

**Source:** NABARD.