

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

(Amount in ₹ crore)

Item	As during		Percentage Variation	
	2020-21	2021-22 ^P	2020-21	2021-22
1	2	3	4	5
A. Income (i+ii)	2,977	2,872	12.3	-3.5
	(100.00)	(100.00)		
i. Interest Income	2,025	1,835	0.9	-9.4
	(68)	(63.9)		
ii. Other Income	951	1,036	48.0	8.9
	(32)	(36.1)		
B. Expenditure (i+ii+iii)	3,461	3,411	7.2	-1.4
	(100.00)	(100.00)		
i. Interest Expended	1,817	1,684	4.9	-7.3
	(52.5)	(49.4)		
ii. Provisions and Contingencies	1,081	1,064	6.7	-1.6
	(31.2)	(31.2)		
iii. Operating Expenses	562	663	16.2	18.0
	(16.3)	(19.4)		
<i>Of which, Wage Bill</i>	335	444	22.1	32.6
	(9.7)	(13)		
C. Profits				
i. Operating Profit	597	524	37.3	-12.2
ii. Net Profit	-484	-539		

Notes: 1. Figures in parentheses are proportions 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.
 3. Components may not add up to the total due to rounding off.
 4. P - Provisional Data.

Source: NABARD.