

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	
		2020-21	2021-22 ^P	2020-21	2021-22
1	2	3	4	5	6
A	Income (i+ii)	2,344	2,457	-9.3	4.8
		(100.00)	(100.00)		
	i Interest Income	2,158	2,070	-9.2	-4.1
		(92)	(84.2)		
	ii Other Income	187	387	-10.1	107.7
		(8)	(15.8)		
B	Expenditure (i+ii+iii)	2,180	2,379	-6.6	9.1
		(100.00)	(100.00)		
	i Interest Expended	1,177	1,052	-9.2	-10.6
		(54)	(44.2)		
	ii Provisions and Contingencies	464	782	2.5	68.5
		(21.3)	(32.9)		
	iii Operating Expenses	539	544	-7.7	1.0
		(24.7)	(22.9)		
	<i>Of which, Wage Bill</i>	348	362	-0.4	4.1
		(16)	(15.2)		
C	Profits				
	i Operating Profits	628	860	-10.6	37.0
	ii Net Profits/Loss	164	78	-34.5	-52.3

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

Source: NABARD.