

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

(Amount in ₹ crore)

Item	During		Percentage Variation	
	2022-23	2023-24 ^P	2022-23	2023-24
1	2	3	4	5
A. Income (i+ii)				
	3,524 (100.0)	3,166 (100.0)	22.5	-10.2
i. Interest Income	1,957 (55.5)	2,031 (64.1)	7.3	3.8
ii. Other Income	1,567 (44.5)	1,135 (35.9)	48.9	-27.6
B. Expenditure (i+ii+iii)	3,293 (100.0)	3,367 (100.0)	-5.0	2.3
i. Interest Expended	1,676 (50.9)	1,668 (49.5)	-1.5	-0.5
ii. Provisions and Contingencies	1,014 (30.8)	873 (25.9)	-4.9	-13.9
iii. Operating Expenses	603 (18.3)	827 (24.5)	-13.7	37.1
<i>Of which, Wage Bill</i>	228 (6.9)	230 (6.8)	-53.7	0.6
C. Profits				
i. Operating Profits	1,246	672	160.7	-46.0
ii. Net Profits	231	-201		

P: Provisional.

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 exact total due to rounding off.

4. Data for financial year 2022-23 are available in respect of 607 of 608 reported PCARDs and data for financial year 2023-24 are available in respect of 608 of 609 reported PCARDs.

Source: NABARD.