

Appendix Table V.9: Financial Performance of State Co-operative Agriculture and Rural Development Banks

(Amount in ₹ crore)

Sr. No.	Item	During		Percentage Variation	
		2022-23	2023-24 ^P	2022-23	2023-24
1	2	3	4	5	6
A.	Income (i+ii)	3,412	2,462	38.9	-27.9
		(100.0)	(100.0)		
	i. Interest Income	2,364	2,321	14.2	-1.8
		(69.3)	(94.3)		
	ii. Other Income	1,049	141	170.4	-86.5
		(30.7)	(5.7)		
B.	Expenditure (i+ii+iii)	3,004	2,736	26.6	-8.9
		(100.0)	(100.0)		
	i. Interest Expended	1,034	1,263	2.5	22.2
		(34.4)	(46.2)		
	ii. Provisions and Contingencies	563	718	-8.2	27.3
		(18.8)	(26.2)		
	iii. Operating Expenses	1,407	756	87.6	-46.3
		(46.8)	(27.6)		
	<i>Of which, Wage Bill</i>	346	364	-11.3	5.2
		(11.5)	(13.3)		
C.	Profits				
	i. Operating Profits	972	443	39.1	-54.4
	ii. Net Profits	408	-275		

P: Provisional.

- Notes:**
- Figures in parentheses are proportion to total liabilities/assets (in per cent).
 - Y-o-y variations could be slightly different because absolute numbers have been rounded off to ₹1 crore in the table.
 - Components may not add up to the exact total due to rounding off.

Source: NABARD.