Item	At end-March		Percentage Variation	
	2022	2023 ^P	2021-22	2022-23
1	2	3	4	5
Liabilities				
1. Capital	1,076	1,094	0.1	1.7
	(3.2)	(3.4)		
2. Reserves	4,402	4,433	44.6	0.7
	(13.2)	(13.7)		
3. Deposits	1,675	1,720	6.6	2.7
	(5)	(5.3)		
4. Borrowings	17,286	16,712	1.4	-3.3
	(51.7)	(51.5)		
5. Other Liabilities	9,022	8,486	-9.9	-5.9
	(27)	(26.2)		
Assets				
1. Cash and Bank Balances	557	420	8.4	-24.7
	(1.7)	(1.3)		
2. Investments	2,305	2,378	-13.6	3.2
	(6.9)	(7.3)		
3. Loans and Advances	16,623	15,773	3.1	-5.1
	(49.7)	(48.6)		
4. Accumulated Losses	6,545	6,664	10.2	1.8
	(19.6)	(20.5)		
5. Other Assets	7,431	7,210	-0.8	-3.0
	(22.2)	(22.2)		
Total Liabilities/Assets	33,461	32,445	2.2	-3.0
	(100.00)	(100.00)		

Appendix Table V.12: Liabilities and Assets of Primary Co-operative Agriculture and Rural Development Banks

Notes: 1. Figures in parentheses are proportion to total liabilities/assets (in per cent).

2. Y-o-y variations could be slightly different because absolute numbers have been rounded off to $\exists 1$ crore in the table.

3. Components may not add up to the total due to rounding off.

4. P - Provisional Data.

Source: NABARD.