

**Appendix Table V.8: Liabilities and Assets of State Co-operative Agriculture and Rural Development Banks**

(Amount in ₹ crore)

1	At end-March		Percentage Variation	
	2022	2023 <sup>P</sup>	2021-22	2022-23
1	2	3	4	5
<b>Liabilities</b>				
1. Capital	967 (3.4)	973 (3.5)	1.9	0.6
2. Reserves	5,294 (18.8)	5,572 (20)	3.5	5.2
3. Deposits	2,584 (9.2)	2,621 (9.4)	2.1	1.4
4. Borrowings	13,409 (47.7)	12,559 (45.2)	0.9	-6.3
5. Other Liabilities	5,842 (20.8)	6,069 (21.8)	8.5	3.9
<b>Assets</b>				
1. Cash and Bank Balances	241 (0.9)	253 (0.9)	3.2	4.7
2. Investments	2,357 (8.4)	2,913 (10.5)	3.8	23.6
3. Loans and Advances	20,854 (74.2)	20,770 (74.7)	-0.4	-0.4
4. Accumulated Losses	586 (2.1)	627 (2.3)	13.2	6.8
5. Other Assets	4,058 (14.4)	3,231 (11.6)	22.9	-20.4
<b>Total Liabilities/Assets</b>	<b>28,097</b> <b>(100.00)</b>	<b>27,794</b> <b>(100.00)</b>	<b>3.0</b>	<b>-1.1</b>

- 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 ₹1 crore in the table.
  3. Components may not add up to the total due to rounding off.
  4. P- Provisional.

**Source:** NABARD.