

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

(Amount in ₹ crore)

Item	As at end-March		Variation (%)	
	2018	2019P	2017-18	2018-19
1	2	3	4	5
<b>Liabilities</b>				
1. Capital	945 (3.2)	939 (3.3)	0.6	-0.6
2. Reserves	3,360 (11.5)	3,550 (12.6)	-0.2	5.7
3. Deposits	2,341 (8.0)	2,434 (8.6)	-3.4	4.0
4. Borrowings	15,400 (53.1)	15,098 (53.9)	-0.6	-2.0
5. Other Liabilities	6,948 (23.9)	5,976 (21.3)	-14.5	-14.0
<b>Assets</b>				
1. Cash and Bank Balances	275 (0.9)	257 (0.9)	-39.3	-6.5
2. Investments	3,537 (12.1)	3,302 (11.7)	9.2	-6.6
3. Loans and Advances	20,788 (71.6)	20,651 (73.7)	-2.0	-0.7
4. Accumulated Losses	503 (1.7)	568 (2.0)	8.6	13.0
5. Other Assets	<b>3,891</b> <b>(13.4)</b>	<b>3,219</b> <b>(11.4)</b>	<b>-19.5</b>	<b>-17.3</b>
<b>Total Liabilities/Assets</b>	<b>28,994</b> <b>(100.00)</b>	<b>27,997</b> <b>(100.00)</b>	<b>-4.5</b>	<b>-3.4</b>

**Notes:** 1. Figures in parentheses are percentages to total liabilities/assets.

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.