

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

(Amount in ₹ crore)

Item	At end-March		Percentage Variation	
	2021	2022 <sup>P</sup>	2020-21	2021-22
1	2	3	4	5
<b>Liabilities</b>				
1. Capital	949 (3.5)	967 (3.4)	1.2	1.9
2. Reserves	5,115 (18.8)	5,347 (19)	3.8	4.5
3. Deposits	2,530 (9.3)	2,253 (8)	5.0	-10.9
4. Borrowings	13,293 (48.7)	13,409 (47.7)	-3.3	0.9
5. Other Liabilities	5,386 (19.7)	6,120 (21.8)	5.8	13.6
<b>Assets</b>				
1. Cash and Bank Balances	234 (0.9)	241 (0.9)	34.1	3.2
2. Investments	2,272 (8.3)	2,357 (8.4)	-9.0	3.7
3. Loans and Advances	20,948 (76.8)	21,261 (75.7)	1.2	1.5
4. Accumulated Losses	518 (1.9)	586 (2.1)	-15.2	13.2
5. Other Assets	3,301 (12.1)	3,651 (13)	5.8	10.6
<b>Total Liabilities/Assets</b>	<b>27,274</b> <b>(100.00)</b>	<b>28,097</b> <b>(100.00)</b>	<b>0.6</b>	<b>3.0</b>

**Notes:** 1. Figures in parentheses are proportions 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.  
3. Components may not add up to the total due to rounding off.  
4. P- Provisional

**Source:** NABARD.