

**Appendix Table V.12: Liabilities and Assets of Primary 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	1,054 (3.4)	1,068 (3.5)	4.8	1.4
2. Reserves	2,234 (7.3)	1,741 (5.7)	32.3	-22.1
3. Deposits	1,306 (4.2)	1,303 (4.3)	4.3	-0.2
4. Borrowings	16,349 (53.5)	16,101 (53.4)	5.3	-1.5
5. Other Liabilities	9,607 (31.4)	9,894 (32.8)	0.2	3.0
<b>Assets</b>				
1. Cash and Bank Balances	436 (1.4)	441 (1.4)	11.2	1.2
2. Investments	2,286 (7.4)	2,019 (6.7)	2.9	-11.7
3. Loans and Advances	15,821 (51.7)	15,594 (51.7)	5.0	-1.4
4. Accumulated Losses	4,414 (14.4)	4,844 (16.0)	14.5	9.7
5. Other Assets	7,593 (24.8)	7,209 (23.9)	5.4	-5.0
<b>Total Liabilities/Assets</b>	<b>30,550</b> <b>(100.00)</b>	<b>30,108</b> <b>(100.00)</b>	<b>5.1</b>	<b>-1.4</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 off to ₹ 1 crore in the table.  
3. Components may not add up to the total due to rounding off.  
4. Provisional Data for 2019.

**Source:** NABARD.