

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2000 (1)	2001 (2)	2000 (3)	2001 (4)	2000 (5)	2001 (6)	2000 (7)	2001 (8)
1. Capital	52630	52630	5000	5000	1725	1725	1750	1750
	(0.2)	(0.2)	(0.4)	(0.4)	(0.1)	(0.1)	(0.3)	(0.2)
2. Reserves and Surplus	1162098	1293524	47312	55920	60090	74447	21624	29348
	(4.4)	(4.1)	(3.8)	(4.0)	(3.9)	(4.1)	(3.4)	(3.6)
2.1. Statutory Reserves	659583	778955	13107	16268	17417	21924	12835	17994
2.2. Capital Reserves	5310	11007	80	80	0	0	0	85
2.3. Share Premium	351057	351057	10664	10664	0	0	4375	4375
2.4. Revenue and other Reserves	146115	152471	23459	28907	42673	52523	4412	6892
2.5. Balance of Profit	34	34	1	1	0	0	2	2
3. Deposit s	19682107	24282838	907402	1032608	1252702	1484186	509637	669841
	(75.3)	(76.9)	(72.8)	(74.5)	(80.8)	(80.9)	(81.2)	(81.5)
3.1. Demand deposit s	3618205	4032809	136686	162136	234143	267273	83428	81012
(i) From banks	520604	564156	18265	19234	30162	35143	15895	14238
(ii) From others	3097601	3468652	118421	142902	203981	232130	67532	66775
3.2. Savings bank deposits	4150653	4789342	241272	286872	240505	278427	124989	152834
3.3. Term deposits	11913249	15460687	529444	583601	778055	938486	301220	435994
(i) From banks	550066	649952	17506	20220	27706	32910	11250	20708
(ii) From others	11363183	14810735	511938	563381	750348	905576	289970	415287
3.A. Deposits of branches in India	18763874	23489595	907402	1032608	1252702	1484186	509637	669841
3.B. Deposits of branches outside India	918234	793243	0	0	0	0	0	0
4. Borrowings	927807	1072203	9481	4683	18324	9356	17765	20842
	(3.5)	(3.4)	(0.8)	(0.3)	(1.2)	(0.5)	(2.8)	(2.5)
4.1. Borrowings in India	233989	253741	1266	787	18317	9356	5390	20838
(i) From Reserve Bank of India	67029	0	0	0	0	0	0	0
(ii) From other banks	0	1	376	69	0	152	0	0
(iii) From other institutions and agencies	166960	253740	890	717	18317	9205	5390	20838
4.2. Borrowings outside India	693818	818461	8215	3897	7	0	12375	4
5. Other liabilities	4325854	4863227	277721	288328	217981	264386	77121	100472
	(16.5)	(15.4)	(22.3)	(20.8)	(14.1)	(14.4)	(12.3)	(12.2)
5.1. Bills Payable	1056253	1359842	58500	44571	65966	68152	22208	24420
5.2. Inter-office adjustments	0	0	5786	52777	2733	0	1822	11838
5.3. Interest accrued	1308079	2137765	84569	88682	93320	115818	32916	37583
5.4. Others (including provisions)	1961522	1365619	128865	102298	55962	80417	20175	26630
Total Liabilities	26150496	31564421	1246915	1386539	1550822	1834101	627897	822252
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

Source: Annual accounts of banks of respective years.

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2000 (9)	2001 (10)	2000 (11)	2001 (12)	2000 (13)	2001 (14)	2000 (15)	2001 (16)
1. Capital	3600 (0.4)	3600 (0.4)	2475 (0.2)	2475 (0.2)	31400 (4.2)	31400 (3.7)	5000 (0.4)	5000 (0.3)
2. Reserves and Surplus	24554 (3.0)	25572 (2.7)	75640 (6.1)	90595 (6.3)	18691 (2.5)	20062 (2.3)	38367 (3.1)	46463 (3.2)
2.1. Statutory Reserves	6933	7770	40648	48386	6470	6862	19015	26515
2.2. Capital Reserves	782	1175	0	0	0	0	0	53
2.3. Share Premium	6000	6000	0	0	0	0	14250	14250
2.4. Revenue and other Reserves	10839	10627	34991	42209	12221	13200	5101	4924
2.5. Balance of Profit	0	0	0	0	0	0	0	721
3. Deposits	663235 (80.1)	760829 (80.8)	1018169 (82.7)	1157417 (80.8)	577289 (76.6)	666753 (77.7)	1018260 (81.9)	1157279 (79.9)
3.1. Demand deposits	85206	84467	202084	204753	77089	92739	104690	124745
(i) From banks	15291	13205	14235	12655	13570	16650	34089	32311
(ii) From others	69915	71262	187849	192098	63519	76089	70601	92435
3.2. Savings bank deposits	149795	179367	264730	297455	115059	136168	232762	265421
3.3. Term deposits	428235	496995	551356	655209	385141	437847	680809	767113
(i) From banks	8441	14155	2580	3526	20676	25195	13910	14141
(ii) From others	419793	482840	548775	651683	364465	412652	666899	752973
3.A. Deposits of branches in India	663235	760829	108169	1157417	577289	666753	1018260	1157279
3.B. Deposits of branches outside India	0	0	0	0	0	0	0	0
4. Borrowings	47465 (5.7)	17909 (1.9)	6267 (0.5)	1771 (0.1)	27640 (3.7)	9966 (1.2)	6148 (0.5)	3775 (0.3)
4.1. Borrowings in India	39169	11206	1417	1771	3718	3650	6148	3775
(i) From Reserve Bank of India	19800	0	0	800	0	0	1628	814
(ii) From other banks	15549	7821	181	225	0	0	0	10
(iii) From other institutions and agencies	3820	3385	1236	746	3718	3650	4520	2951
4.2. Borrowings outside India	8296	6702	4850	0	23922	6316	0	0
5. Other liabilities	89637 (10.8)	133440 (14.2)	128579 (10.4)	180224 (12.6)	98427 (13.1)	130155 (15.2)	175682 (14.1)	235750 (16.3)
5.1. Bills Payable	20229	17958	38547	65268	3990	4223	35507	17872
5.2. Inter-office adjustments	0	13424	0	0	21942	39136	23574	63133
5.3. Interest accrued	44110	55615	67481	51441	48075	53601	66858	84098
5.4. Others (including provisions)	25298	46442	22550	63516	24420	33196	49743	70646
Total Liabilities	828491 (100.0)	941349 (100.0)	1231129 (100.0)	1432481 (100.0)	753447 (100.0)	858337 (100.0)	1243458 (100.0)	1448267 (100.0)

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(Amount in Rs. lakh)

Items	As on March 31							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	2000 (1)	2001 (2)	2000 (3)	2001 (4)	2000 (5)	2001 (6)	2000 (7)	2001 (8)
1. Cash in hand	55827	86786	2947	3493	5031	7267	1551	2149
	(0.2)	(0.3)	(0.2)	(0.3)	(0.3)	(0.4)	(0.2)	(0.3)
2. Balances with RBI	1834478	1762801	121868	130624	132227	101203	56062	48352
	(7.0)	(5.6)	(9.8)	(9.4)	(8.5)	(5.5)	(8.9)	(5.9)
3. Balances with banks in India	276923	325561	56100	76486	3344	4705	6647	5627
	(1.1)	(1.0)	(4.5)	(5.5)	(0.2)	(0.3)	(1.1)	(0.7)
4. Money at call and short notice	2055792	2863517	32000	17500	0	0	0	0
	(7.9)	(9.1)	(2.6)	(1.3)	(0.0)	(0.0)	(0.0)	(0.0)
5. Balances with banks outside India	490625	1032254	14706	12820	13380	26945	10460	2962
	(1.9)	(3.3)	(1.2)	(0.9)	(0.9)	(1.5)	(1.7)	(0.4)
6. Investments	9187869	12287649	484551	532473	701022	875811	240080	391652
	(35.1)	(38.9)	(38.9)	(38.4)	(45.2)	(47.8)	(38.2)	(47.6)
6.A. Investments in India	8867875	11891555	484551	532473	701022	875811	240080	391652
(i) Government securities	6774734	9612715	400389	448278	575244	738426	196116	332870
(ii) Other approved securities	591372	570499	32922	30271	23618	23931	12971	13170
(iii) Shares	115468	98375	1981	1190	4286	8492	1752	1862
(iv) Debentures and Bonds	981951	1111098	41032	46608	71840	74304	24521	36437
(v) Subsidiaries and/or joint ventures	111143	117335	105	105	633	633	184	219
(vi) Others	293206	381532	8122	6022	25401	30026	4536	7094
6.B. Investments outside India	319994	396095	0	0	0	0	0	0
(i) Government securities	32093	28967	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	50840	16527	0	0	0	0	0	0
(iii) Others	237061	350600	0	0	0	0	0	0
7. Advances	9810197	11359027	440111	516813	608758	709149	284153	342748
	(37.5)	(36.0)	(35.3)	(37.3)	(39.3)	(38.7)	(45.3)	(41.7)
7.1. Bills purchased and discounted	923512	1284001	28952	44245	39743	41178	37163	38853
7.2. Cash credits, overdrafts & loans	5497916	6119715	302972	346234	416121	473597	157645	186711
7.3. Term loans	3388769	3955311	108187	126334	152894	194374	89344	117185
Priority sector advances included in 7.	2587755	3015335	182658	204673	216891	246325	114987	138530
8. Fixed Assets	247761	259330	9211	8950	9353	9659	6060	5463
	(0.9)	(0.8)	(0.7)	(0.6)	(0.6)	(0.5)	(1.0)	(0.7)
8.1. Premises	53728	61047	2301	2080	3216	3631	1085	1047
8.2. Fixed assets under construction	26263	21589	0	271	604	209	16	9
8.2. Other Fixed assets	167770	176694	6910	6599	5532	5819	4959	4406
9. Other Assets	2191026	1587496	85421	87381	77708	99361	22884	23299
	(8.4)	(5.0)	(6.9)	(6.3)	(5.0)	(5.4)	(3.6)	(2.8)
9.1. Inter - office adjustments (net)	876074	5889	0	0	0	31905	0	0
9.2. Interest accrued	427857	513328	22409	22244	27796	38424	9442	10532
9.3. Tax paid	195755	200706	14125	10642	6264	4332	4845	3515
9.4. Stationery and Stamps	6797	7418	520	525	567	582	288	289
9.5. Others	684542	860154	48367	53969	43081	24118	8309	8963
Total Assets	26150496	31564421	1246915	1386539	1550822	1834101	627897	822252
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

Source: Annual accounts of banks of respective years.

Items	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	2000 (9)	2001 (10)	2000 (11)	2001 (12)	2000 (13)	2001 (14)	2000 (15)	2001 (16)
1. Cash in hand	2896 (0.3)	3594 (0.4)	2488 (0.2)	2887 (0.2)	1804 (0.2)	2155 (0.3)	3485 (0.3)	4150 (0.3)
2. Balances with RBI	67189 (8.1)	63107 (6.7)	107949 (8.8)	106011 (7.4)	72435 (9.6)	61601 (7.2)	53118 (4.3)	66323 (4.6)
3. Balances with banks in India	14317 (1.7)	6752 (0.7)	3093 (0.3)	22623 (1.6)	20585 (2.7)	28364 (3.3)	26260 (2.1)	36873 (2.5)
4. Money at call and short notice	9700 (1.2)	7500 (0.8)	0 (0.0)	75700 (5.3)	2842 (0.4)	10712 (1.2)	49000 (3.9)	39800 (2.7)
5. Balances with banks outside India	16569 (2.0)	30922 (3.3)	9406 (0.8)	9438 (0.7)	14997 (2.0)	8872 (1.0)	58597 (4.7)	43401 (3.0)
6. Investments	302620 (36.5)	355032 (37.7)	452388 (36.7)	424011 (29.6)	257004 (34.1)	307342 (35.8)	487158 (39.2)	545262 (37.6)
6.A. Investments in India	302620	355032	452388	424011	257004	307342	487158	545262
(i) Government securities	220632	265268	344162	320915	192800	227266	418505	481754
(ii) Other approved securities	21769	21912	41818	37531	7295	6845	23706	21156
(iii) Shares	1587	1768	3263	2339	2025	2054	3436	3010
(iv) Debentures and Bonds	50214	55146	52412	58027	41565	59363	33584	34802
(v) Subsidiaries and/or joint ventures	975	1039	35	35	771	771	0	0
(vi) Others	7444	9899	10698	5164	12547	11043	7927	4540
6.B. Investments outside India	0	0	0	0	0	0	0	0
(i) Government securities	0	0	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0
(iii) Others	0	0	0	0	0	0	0	0
7. Advances	349510 (42.2)	428671 (45.5)	577541 (46.9)	683339 (47.7)	319973 (42.5)	359556 (41.9)	513121 (41.3)	639750 (44.2)
7.1. Bills purchased and discounted	45292	59890	31296	50689	31878	29152	40649	69059
7.2. Cash credits, overdrafts & loans	213007	259498	380698	433037	218320	245525	340085	416388
7.3. Term loans	91211	109283	165547	199612	69775	84879	132388	154303
Priority sector advances included in 7.	136632	155989	213233	253009	138033	155852	170526	201550
8. Fixed Assets	3269 (0.4)	3350 (0.4)	5546 (0.5)	7880 (0.6)	2916 (0.4)	3223 (0.4)	5214 (0.4)	6662 (0.5)
8.1. Premises	1113	1089	2525	3412	1174	1196	2119	2605
8.2. Fixed assets under construction	0	0	0	0	1	1	0	0
8.2. Other Fixed assets	2157	2261	3021	4468	1742	2026	3096	4057
9. Other Assets	62422 (7.5)	42421 (4.5)	72719 (5.9)	100593 (7.0)	60890 (8.1)	76513 (8.9)	47505 (3.8)	66047 (4.6)
9.1. Inter - office adjustments (net)	10117	0	19443	34246	0	0	0	0
9.2. Interest accrued	22815	22204	23878	19040	14909	15351	29425	37274
9.3. Tax paid	3973	3524	4709	7106	11984	16081	10747	10121
9.4. Stationery and Stamps	373	396	287	362	226	222	380	398
9.5. Others	25144	16298	24400	39840	33771	44859	6953	18254
Total Assets	828491 (100.0)	941349 (100.0)	1231129 (100.0)	1432481 (100.0)	753447 (100.0)	858337 (100.0)	1243458 (100.0)	1448267 (100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Capital	24670	24670	34795	45000	29433	29434	63839	63842
	(1.3)	(1.1)	(2.2)	(2.2)	(0.5)	(0.5)	(1.1)	(1.1)
2. Reserves and Surplus	64309	67081	23481	30641	294027	306194	187266	204808
	(3.3)	(3.0)	(1.5)	(1.5)	(5.0)	(4.8)	(3.3)	(3.4)
2.1. Statutory Reserves	17882	19080	11440	15060	59219	66749	78417	84717
2.2. Capital Reserves	23547	23430	0	75	45399	44053	21411	20341
2.3. Share Premium	0	0	9265	0	73724	73731	52317	52325
2.4. Revenue and other Reserves	21257	23425	2772	15492	94925	121660	35121	47425
2.5. Balance of Profit	1622	1146	4	14	20760	0	0	0
3. Deposits	1764210	2010602	1441795	1829152	5130819	5398578	4774389	5167881
	(89.5)	(91.2)	(91.2)	(89.7)	(87.5)	(85.3)	(85.2)	(86.8)
3.1. Demand deposit	169643	184560	157506	130012	552452	562503	609290	589591
(i) From banks	6004	6547	2759	2244	53770	48905	35492	23064
(ii) From others	163639	178013	154746	127767	498683	513598	573798	566527
3.2. Savings bank deposits	570118	660373	276094	322998	1084225	1218488	991624	1116475
3.3. Term deposits	1024450	1165669	1008195	1376142	3494141	3617587	3173474	3461815
(i) From banks	65071	84569	13266	29594	249150	276596	213572	210121
(ii) From others	959379	1081099	994929	1346549	3244991	3340992	2959902	3251694
3.A. Deposits of branches in India	1764210	2010602	1441795	1829152	4495736	4786879	3852557	4288247
3.B. Deposits of branches outside India	0	0	0	0	635082	611699	921832	879634
4. Borrowings	3458	7018	14640	17793	36867	93627	187593	179755
	(0.2)	(0.3)	(0.9)	(0.9)	(0.6)	(1.5)	(3.3)	(3.0)
4.1. Borrowings in India	3439	6824	14640	17793	36867	85162	183691	169643
(i) From Reserve Bank of India	0	0	0	0	0	0	76600	50450
(ii) From other banks	0	0	1573	2225	557	146	27519	69887
(iii) From other institutions and agencies	3439	6824	13068	15568	36309	85016	79572	49305
4.2. Borrowings outside India	19	194	0	0	0	8466	3902	10112
5. Other liabilities	114501	96286	65634	116355	369371	504371	393366	340371
	(5.8)	(4.4)	(4.2)	(5.7)	(6.3)	(8.0)	(7.0)	(5.7)
5.1. Bills Payable	27637	27368	18358	31820	78240	70183	90164	93267
5.2. Inter-office adjustments	0	0	3196	6134	0	0	6368	1439
5.3. Interest accrued	6369	8052	5199	7279	50091	51769	16615	18609
5.4. Others (including provisions)	80495	60866	38881	71121	241040	382419	280219	227056
Total Liabilities	1971149	2205656	1580345	2038941	5860516	6332204	5606454	5956657
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

Source: Annual accounts of banks of respective years.

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
NATIONALISED BANKS[illegible]

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NATIONALISED BANKS

Items	United Bank of India		UCO Bank		Vijaya Bank	
	2000	2001	2000	2001	2000	2001
	(33)	(34)	(35)	(36)	(37)	(38)
1. Capital	181087	181087	226452	226452	25924	35924
	(9.3)	(8.4)	(9.6)	(8.3)	(2.0)	(2.5)
2. Reserves and Surplus	15894	15613	38818	36338	18784	24020
	(0.8)	(0.7)	(1.6)	(1.3)	(1.5)	(1.7)
2.1. Statutory Reserves	1087	1087	2390	3215	2713	4481
2.2. Capital Reserves	14807	14526	32423	31769	0	0
2.3. Share Premium	0	0	0	0	0	0
2.4. Revenue and other Reserves	0	0	4005	1354	12761	10348
2.5. Balance of Profit	0	0	0	0	3310	9190
3. Deposits	1678768	1847736	1835995	2153566	1159288	1263224
	(86.1)	(86.0)	(77.9)	(78.8)	(90.6)	(88.6)
3.1. Demand deposits	156295	153285	231500	259093	192977	174371
(i) From banks	7197	8006	12627	12185	10348	6602
(ii) From others	149098	145278	218873	246908	182629	167769
3.2. Savings bank deposits	455597	527307	504403	581083	229434	254801
3.3. Term deposits	1066876	1167144	1100093	1313390	736877	834052
(i) From banks	84241	101025	102782	132333	2319	7796
(ii) From others	982635	1066119	997310	1181057	734558	826256
3.A. Deposits of branches in India	1678768	1847736	1692507	2000623	1159288	1263224
3.B. Deposits of branches outside India	0	0	143488	152944	0	0
4. Borrowings	11155	14081	59800	40948	8018	14227
	(0.6)	(0.7)	(2.5)	(1.5)	(0.6)	(1.0)
4.1. Borrowings in India	10606	12067	59451	38427	6128	11575
(i) From Reserve Bank of India	0	0	27618	17054	0	6643
(ii) From other banks	178	139	7517	4753	12	33
(iii) From other institutions and agencies	10428	11928	24316	16619	6116	4899
4.2. Borrowings outside India	549	2013	349	2521	1890	2652
5. Other liabilities	63858	89766	194771	275814	67196	88266
	(3.3)	(4.2)	(8.3)	(10.1)	(5.3)	(6.2)
5.1. Bills Payable	32671	32430	15512	16581	30008	33185
5.2. Inter-office adjustments	0	0	0	4830	0	0
5.3. Interest accrued	11298	13906	149892	183446	2637	3829
5.4. Others (including provisions)	19890	43430	29368	70957	34551	51252
Total Liabilities	1950762	2148282	2355837	2733118	1279210	1425661
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
NATIONALISED BANKS

Items	(Amount in Rs. lakh)							
	As on March 31							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash in hand	14156	15669	13773	20275	26762	35455	20071	17162
	(0.7)	(0.7)	(0.9)	(1.0)	(0.5)	(0.6)	(0.4)	(0.3)
2. Balances with RBI	183008	195919	156479	142761	323790	401523	302831	366452
	(9.3)	(8.9)	(9.9)	(7.0)	(5.5)	(6.3)	(5.4)	(6.2)
3. Balances with banks in India	11058	26976	21259	37753	49684	112661	31000	73436
	(0.6)	(1.2)	(1.3)	(1.9)	(0.8)	(1.8)	(0.6)	(1.2)
4. Money at call and short notice	0	0	10275	5202	617315	431339	100825	68339
	(0.0)	(0.0)	(0.7)	(0.3)	(10.5)	(6.8)	(1.8)	(1.1)
5. Balances with banks outside India	8137	9215	12187	19665	230137	262658	434572	117015
	(0.4)	(0.4)	(0.8)	(1.0)	(3.9)	(4.1)	(7.8)	(2.0)
6. Investments	822061	871913	762606	988552	1855650	1985712	1666577	1822487
	(41.7)	(39.5)	(48.3)	(48.5)	(31.7)	(31.4)	(29.7)	(30.6)
6.A. Investments in India	822061	871913	762606	988552	1738493	1846251	1385027	1488665
(i) Government securities	594271	665148	623013	851262	1105239	1161018	1064037	1185855
(ii) Other approved securities	100144	85195	32201	29221	173588	164817	113802	113607
(iii) Shares	6425	5040	3364	4833	24893	29921	28884	17284
(iv) Debentures and Bonds	103641	98059	86898	78014	288617	329974	151704	140129
(v) Subsidiaries and/or joint ventures	5440	5389	943	1559	18656	15514	7580	17120
(vi) Others	12140	13081	16187	23663	127500	145007	19020	14670
6.B. Investments outside India	0	0	0	0	117157	139461	281550	333822
(i) Government securities	0	0	0	0	46891	44172	109197	120477
(ii) Subsidiaries and/or joint ventures	0	0	0	0	11512	13269	208	343
(iii) Others	0	0	0	0	58755	82019	172146	213002
7. Advances	824006	958270	557360	742317	2439291	2742068	2523105	3182314
	(41.8)	(43.4)	(35.3)	(36.4)	(41.6)	(43.3)	(45.0)	(53.4)
7.1. Bills purchased and discounted	50017	49878	45332	73128	143766	153554	179607	222861
7.2. Cash credits, overdrafts & loans	399099	476661	313256	412649	1496928	1665413	1342417	1629528
7.3. Term loans	374890	431731	198772	256541	798597	923101	1001081	1329925
Priority sector advances included in 7.	324110	405953	213586	265250	659196	666045	659277	759899
8. Fixed Assets	32916	36018	7083	9446	60775	64707	74064	76315
	(1.7)	(1.6)	(0.4)	(0.5)	(1.0)	(1.0)	(1.3)	(1.3)
8.1. Premises	26273	26067	2703	2596	44930	44969	45873	45882
8.2. Fixed assets under construction	0	0	0	0	0	0	2734	2729
8.2. Other Fixed assets	6643	9951	4380	6850	15846	19738	25457	27705
9. Other Assets	75806	91677	39323	72970	257112	296082	453407	233136
	(3.8)	(4.2)	(2.5)	(3.6)	(4.4)	(4.7)	(8.1)	(3.9)
9.1. Inter - office adjustments (net)	23011	29216	0	0	27836	10071	0	3517
9.2. Interest accrued	27996	28744	25708	33632	90680	86591	48444	51500
9.3. Tax paid	15403	16647	2060	7615	100603	86002	101053	23624
9.4. Stationery and Stamps	477	529	431	441	387	436	142	141
9.5. Others	8919	16541	11124	31282	37606	112982	303767	154354
Total Assets	1971149	2205656	1580345	2038941	5860516	6332204	5606454	5956657
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

Source : Annual accounts of banks of respective years.

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
NATIONALISED BANKS

Items	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash in hand	13473	15443	32224	41300	28165	34694	9128	10171
	(0.9)	(0.8)	(0.6)	(0.6)	(0.7)	(0.7)	(0.5)	(0.5)
2. Balances with RBI	113638	169493	351619	347336	332711	376574	107039	98605
	(7.5)	(8.9)	(6.5)	(5.2)	(8.0)	(8.0)	(6.4)	(5.0)
3. Balances with banks in India	12230	33902	39320	59491	14652	36258	55884	99479
	(0.8)	(1.8)	(0.7)	(0.9)	(0.4)	(0.8)	(3.3)	(5.0)
4. Money at call and short notice	0	2008	43500	2500	15000	10000	2413	56864
	(0.0)	(0.1)	(0.8)	(0.0)	(0.4)	(0.2)	(0.1)	(2.9)
5. Balances with banks outside India	26538	31765	287862	866496	135636	90138	53719	53318
	(1.7)	(1.7)	(5.3)	(13.0)	(3.3)	(1.9)	(3.2)	(2.7)
6. Investments	747974	884087	2002280	2144546	1708417	1927742	596243	686034
	(49.1)	(46.4)	(36.8)	(32.3)	(41.2)	(40.8)	(35.6)	(34.8)
6.A. Investments in India	747974	884087	1962094	2094618	1708351	1927676	596243	686034
(i) Government securities	569456	719312	1177451	1444929	1207811	1355447	369955	461164
(ii)Other approved securities	38894	36345	162676	154906	125358	106602	32074	30700
(iii) Shares	4887	4590	25636	20004	14407	16458	8442	4444
(iv) Debentures and Bonds	110899	103087	493930	438982	341657	425466	150143	153187
(v) Subsidiaries and/or joint ventures	326	956	13487	13224	6902	8988	8764	0
(vi) Others	23511	19797	88913	22572	12217	14716	26865	36541
6.B. Investments outside India	0	0	40186	49929	66	66	0	0
(i) Government securities	0	0	1428	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	2513	2513	66	66	0	0
(iii) Others	0	0	36244	47415	0	0	0	0
7. Advances	525221	667253	2354673	2783177	1580492	1883338	777747	866610
	(34.5)	(35.0)	(43.3)	(41.9)	(38.1)	(39.9)	(46.4)	(44.0)
7.1. Bills purchased and discounted	31147	48443	271237	241557	87907	92006	45471	59449
7.2. Cash credits, overdrafts & loans	282647	331032	1294905	1668616	879460	1047274	305478	415322
7.3. Term loans	211427	287777	788531	873004	613126	744058	426798	391840
Priority sector advances included in 7.	184801	252158	680723	806937	581443	717007	225740	286865
8. Fixed Assets	10614	11994	55967	64965	78528	76779	14347	15522
	(0.7)	(0.6)	(1.0)	(1.0)	(1.9)	(1.6)	(0.9)	(0.8)
8.1. Premises	6411	6456	37435	43949	66765	64240	6687	7638
8.2. Fixed assets under construction	0	0	0	0	0	0	0	0
8.2. Other Fixed assets	4203	5538	18532	21015	11763	12539	7661	7884
9. Other Assets	72980	88043	272804	334093	253807	290509	59708	83716
	(4.8)	(4.6)	(5.0)	(5.0)	(6.1)	(6.1)	(3.6)	(4.2)
9.1. Inter - office adjustments (net)	29441	27502	60930	74099	0	0	0	10233
9.2. Interest accrued	31334	31728	63019	67913	63505	65236	23623	25051
9.3. Tax paid	2537	1813	25600	20428	25124	36900	26663	33843
9.4. Stationery and Stamps	298	385	402	533	1041	981	152	108
9.5. Others	9369	26616	122852	171121	164138	187391	9270	14481
Total Assets	1522668	1903987	5440249	6643905	4147409	4726031	1676228	1970320
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
NATIONALISED BANKS

Items	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	2000	2001	2000	2001	2000	2001	2000	2001
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Cash in hand	11061	10202	8458	9007	23830	23544	22865	21155
	(0.7)	(0.6)	(0.4)	(0.3)	(0.9)	(0.8)	(0.9)	(0.8)
2. Balances with RBI	114041	109549	145035	133645	268342	210540	204627	181658
	(6.8)	(6.1)	(6.2)	(5.0)	(9.7)	(6.9)	(8.3)	(6.7)
3. Balances with banks in India	17516	20288	5537	2686	54224	85808	16225	20541
	(1.0)	(1.1)	(0.2)	(0.1)	(2.0)	(2.8)	(0.7)	(0.8)
4. Money at call and short notice	0	34300	40153	25758	700	12641	250	21502
	(0.0)	(1.9)	(1.7)	(1.0)	(0.0)	(0.4)	(0.0)	(0.8)
5. Balances with banks outside India	14273	48701	8773	10919	121794	76092	19334	20058
	(0.8)	(2.7)	(0.4)	(0.4)	(4.4)	(2.5)	(0.8)	(0.7)
6. Investments	691530	681604	854658	1000048	1025046	1177066	1155957	1229847
	(41.0)	(38.1)	(36.3)	(37.5)	(37.1)	(38.9)	(47.1)	(45.4)
6.A. Investments in India	691530	681604	846688	982171	1007891	1149506	1155957	1229847
(i) Government securities	432197	428510	636793	749037	831514	927750	656375	736301
(ii) Other approved securities	28652	27567	76892	70305	52492	50346	47164	49865
(iii) Shares	5928	12035	5407	5416	9531	10133	25193	15907
(iv) Debentures and Bonds	216135	204931	120548	153036	91635	134738	406856	390396
(v) Subsidiaries and/or joint ventures	2172	2172	996	688	23	23	20370	0
(vi) Others	6446	6389	4052	3689	22695	26516	0	37378
6.B. Investments outside India	0	0	9970	17877	17155	27560	0	0
(i) Government securities	0	0	9913	13157	8510	8140	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	3939	3315	0	0
(iii) Others	0	0	57	4720	4706	16105	0	0
7. Advances	711788	700190	820340	943391	1157320	1309551	932553	1107641
	(42.2)	(39.1)	(34.9)	(35.4)	(41.9)	(43.2)	(38.0)	(40.9)
7.1. Bills purchased and discounted	60527	53720	39412	40876	115969	97648	68054	67206
7.2. Cash credits, overdrafts & loans	399732	341829	626840	689036	776573	869904	554766	671472
7.3. Term loans	251529	304641	154089	213479	264778	342000	309733	368964
Priority sector advances included in 7.	285479	273930	203922	225042	342861	405299	370220	429269
8. Fixed Assets	33485	32694	44041	46447	29153	28997	13537	13016
	(2.0)	(1.8)	(1.9)	(1.7)	(1.1)	(1.0)	(0.6)	(0.5)
8.1. Premises	25039	23586	34752	34236	19946	20366	6397	6065
8.2. Fixed assets under construction	325	78	650	647	700	805	106	91
8.2. Other Fixed assets	8121	9030	8640	11564	8507	7826	7034	6859
9. Other Assets	91389	153333	425767	492155	81683	105210	88772	91824
	(5.4)	(8.6)	(18.1)	(18.5)	(3.0)	(3.5)	(3.6)	(3.4)
9.1. Inter - office adjustments (net)	8385	5838	0	0	0	0	0	0
9.2. Interest accrued	28881	28885	27443	31096	39504	41444	51202	43981
9.3. Tax paid	22088	26148	12856	11380	3026	9273	26876	30690
9.4. Stationery and Stamps	362	361	835	828	467	509	54	63
9.5. Others	31674	92101	384633	448851	38685	53984	10640	17090
Total Assets	1685084	1790860	2352762	2664054	2762090	3029448	2454120	2707243
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
NATIONALISED BANKS

Items	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		Union Bank of India	
	2000	2001	2000	2001	2000	2001	2000	2001
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash in hand	8078	7254	42813	44520	9227	10983	18850	14874
	(0.7)	(0.5)	(0.8)	(0.7)	(0.3)	(0.4)	(0.5)	(0.4)
2. Balances with RBI	108857	92857	504927	492042	269982	184786	292383	259476
	(9.1)	(6.9)	(9.3)	(7.7)	(9.9)	(6.5)	(8.4)	(6.7)
3. Balances with banks in India	12308	12211	13138	28131	22564	22610	61059	71724
	(1.0)	(0.9)	(0.2)	(0.4)	(0.8)	(0.8)	(1.7)	(1.3)
4. Money at call and short notice	10000	37000	0	186	7500	0	62000	27500
	(0.8)	(2.8)	(0.0)	(0.0)	(0.3)	(0.0)	(1.8)	(1.2)
5. Balances with banks outside India	25659	26007	62120	42041	87982	83227	220210	158135
	(2.2)	(1.9)	(1.1)	(0.7)	(3.2)	(2.9)	(6.3)	(4.1)
6. Investments	480902	549862	2209907	2512842	983079	1055009	1147921	1367160
	(40.4)	(41.0)	(40.8)	(39.6)	(36.2)	(37.4)	(32.8)	(35.1)
6.A. Investments in India	480902	549862	2209031	2511972	966011	1037066	1147921	1367149
(i) Government securities	296986	351185	1608926	1843727	750284	803541	809394	908833
(ii) Other approved securities	61477	60821	262442	250070	45038	44216	102933	101319
(iii) Shares	2185	4000	32530	25718	7120	6812	9164	10569
(iv) Debentures and Bonds	108870	123683	265070	330556	148352	144192	208219	308556
(v) Subsidiaries and/or joint ventures	681	65	25425	21309	3395	3335	140	1916
(vi) Others	10702	10107	14638	40592	11823	34971	18070	35956
6.B. Investments outside India	0	0	876	870	17068	17943	0	11
(i) Government securities	0	0	876	709	17068	17943	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	161	0	0	0	0
(iii) Others	0	0	0	0	0	0	0	11
7. Advances	476482	518087	2257172	2802905	1220631	1311616	1461323	1750535
	(40.0)	(38.7)	(41.7)	(44.1)	(44.9)	(46.4)	(41.8)	(44.9)
7.1. Bills purchased and discounted	39570	28781	190299	242716	42663	40370	97303	106535
7.2. Cash credits, overdrafts & loans	233698	277725	1268607	1573035	393238	552104	924635	1040458
7.3. Term loans	203214	211581	798266	887154	784730	719141	439385	603542
Priority sector advances included in 7.	192028	210769	832323	1085674	313187	381038	478396	566963
8. Fixed Assets	8284	8391	68053	72392	30871	32164	77109	76322
	(0.7)	(0.6)	(1.3)	(1.1)	(1.1)	(1.1)	(2.2)	(2.0)
8.1. Premises	4909	4610	51731	51395	24299	25413	60577	59896
8.2. Fixed assets under construction	0	0	0	0	520	300	0	0
8.2. Other Fixed assets	3375	3781	16322	20997	6051	6452	16532	16426
9. Other Assets	59375	88569	254728	355451	84444	123926	157699	172048
	(5.0)	(6.6)	(4.7)	(5.6)	(3.1)	(4.4)	(4.5)	(4.4)
9.1. Inter - office adjustments (net)	0	10242	0	0	0	23386	3797	2450
9.2. Interest accrued	20124	20018	81379	86317	41279	42735	43831	55583
9.3. Tax paid	9827	14363	83336	88173	4426	3312	36094	56550
9.4. Stationery and Stamps	328	335	2448	2542	832	762	117	91
9.5. Others	29096	43612	87566	178419	37906	53731	73860	57374
Total Assets	1189944	1340238	5412857	6350511	2716280	2824322	3498554	3897774
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
NATIONALISED BANKS

Items	United Bank of India		UCO Bank		Vijaya Bank	
	2000	2001	2000	2001	2000	2001
	(33)	(34)	(35)	(36)	(37)	(38)
1. Cash in hand	12768	13744	16326	17526	8900	7515
	(0.7)	(0.6)	(0.7)	(0.6)	(0.7)	(0.5)
2. Balances with RBI	189711	135888	132227	186948	114760	77593
	(9.7)	(6.3)	(5.6)	(6.8)	(9.0)	(5.4)
3. Balances with banks in India	14737	21994	33549	70971	14282	27842
	(0.8)	(1.0)	(1.4)	(2.6)	(1.1)	(2.0)
4. Money at call and short notice	0	0	48847	27861	10000	8232
	(0.0)	(0.0)	(2.1)	(1.0)	(0.8)	(0.6)
5. Balances with banks outside India	2120	2819	27029	18064	21421	23493
	(0.1)	(0.1)	(1.1)	(0.7)	(1.7)	(1.6)
6. Investments	1015612	1135761	993395	1084215	508887	587015
	(52.1)	(52.9)	(42.2)	(39.7)	(39.8)	(41.2)
6.A. Investments in India	1015611	1135761	956468	1038175	508887	587015
(i) Government securities	732182	822729	608478	701436	338436	414587
(ii) Other approved securities	51375	45840	67922	69160	15837	15655
(iii) Shares	1490	965	8608	7229	2000	2090
(iv) Debentures and Bonds	223361	260311	232899	229836	135260	142509
(v) Subsidiaries and/or joint ventures	1672	1672	6586	1246	566	1063
(vi) Others	5531	4243	31974	29267	16788	11110
6.B. Investments outside India	1	1	36927	46040	0	0
(i) Government securities	0	0	21181	24904	0	0
(ii) Subsidiaries and/or joint ventures	0	0	522	0	0	0
(iii) Others	1	1	15225	21136	0	0
7. Advances	456278	573935	763026	1008544	468761	572001
	(23.4)	(26.7)	(32.4)	(36.9)	(36.6)	(40.1)
7.1. Bills purchased and discounted	8483	8621	103107	140248	26520	27793
7.2. Cash credits, overdrafts & loans	234864	316135	381712	504543	251118	308558
7.3. Term loans	212930	249180	278208	363753	191124	235649
Priority sector advances included in 7.	107145	116030	219314	274830	186441	201324
8. Fixed Assets	18208	19160	40163	40779	15446	15002
	(0.9)	(0.9)	(1.7)	(1.5)	(1.2)	(1.1)
8.1. Premises	15507	15177	35973	35674	11225	10630
8.2. Fixed assets under construction	452	386	0	0	0	0
8.2. Other Fixed assets	2248	3596	4190	5105	4221	4372
9. Other Assets	241330	244981	301275	278210	116753	106968
	(12.4)	(11.4)	(12.8)	(10.2)	(9.1)	(7.5)
9.1. Inter - office adjustments (net)	20148	28768	33516	0	45789	43349
9.2. Interest accrued	53421	44196	51338	52295	25912	22264
9.3. Tax paid	9019	4014	10192	4830	3553	3100
9.4. Stationery and Stamps	426	400	415	321	352	106
9.5. Others	158315	167603	205813	220764	41147	38149
Total Assets	1950762	2148282	2355837	2733118	1279210	1425661
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
FOREIGN BANKS

(Amount in Rs. lakh)

	As on March 31									
	ABN Amro Bank		Abu-Dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank		Bank International Indonesia	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	16902	16902	20	20	1568	1568	3698	3698	6082	7198
	(2.2)	(2.0)	(0.0)	(0.0)	(0.6)	(0.4)	(50.0)	(47.5)	(53.3)	(80.2)
2. Reserves and Surplus	40700	45640	3284	5048	24225	21970	330	433	76	76
	(5.4)	(5.4)	(4.9)	(2.7)	(8.9)	(6.0)	(4.5)	(5.6)	(0.7)	(0.9)
2.1. Statutory Reserves	8291	9126	565	773	9938	9938	119	176	76	76
2.2. Capital Reserves	0	9	12	12	797	398	0	0	0	0
2.3. Share Premium	0	0	0	0	0	0	0	0	0	0
2.4. Revenue and other Reserves	9525	11769	1623	2558	741	1179	0	0	0	0
2.5. Balance of Profit	22884	24734	1083	1705	12749	10454	211	257	0	0
3. Deposits	342293	460950	59048	169716	141834	137429	3005	3567	1861	1393
	(45.5)	(54.7)	(87.7)	(89.8)	(52.0)	(37.6)	(40.6)	(45.8)	(16.3)	(15.5)
3.1. Demand deposits	102739	115529	6090	5405	40097	44062	1858	2613	299	434
(i) From banks	831	1482	42	170	6839	7707	1220	1063	0	0
(ii) From others	101908	114046	6048	5235	33258	36355	638	1550	299	434
3.2. Savings bank deposits	37301	49528	3867	3226	14824	13926	30	43	30	25
3.3. Term deposits	202253	295894	49091	161085	86912	79441	1117	911	1532	935
(i) From banks	30000	119919	6386	112638	8431	3334	730	711	0	0
(ii) From others	172253	175975	42705	48447	78481	76108	387	201	1532	935
3.A. Deposits of branches in India	342293	460950	59048	169716	141834	137429	3005	3567	1861	1393
3.B. Deposits of branches outside India	0	0	0	0	0	0	0	0	0	0
4. Borrowings	311350	276693	1000	4700	88412	178852	200	0	3163	87
	(41.4)	(32.8)	(1.5)	(2.5)	(32.4)	(49.0)	(2.7)	(0.0)	(27.7)	(1.0)
4.1. Borrowings in India	293217	228488	1000	4700	88412	178852	200	0	1637	87
(i) From Reserve Bank of India	87660	41337	0	700	13344	8060	0	0	237	87
(ii) From other banks	141272	116961	1000	4000	31068	150716	0	0	1400	0
(iii) From other institutions and agencies	64285	70191	0	0	44000	20076	200	0	0	0
4.2. Borrowings outside India	18133	48205	0	0	0	0	0	0	1526	0
5. Other liabilities	40414	42939	4003	9443	16530	25352	166	90	219	219
	(5.4)	(5.1)	(5.9)	(5.0)	(6.1)	(6.9)	(2.2)	(1.2)	(1.9)	(2.4)
5.1. Bills Payable	13355	11512	171	326	2154	5219	0	0	40	23
5.2. Inter-office adjustments	0	7215	85	0	631	1304	0	0	38	0
5.3. Interest accrued	3981	14212	2754	8087	4384	6645	26	16	141	22
5.4. Others (including provisions)	23078	10000	993	1030	9362	12185	140	73	0	174
Total Liabilities	751659	843124	67354	188927	272570	365172	7400	7789	11402	8974
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

Source: Annual accounts of banks of respective years.

**TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
FOREIGN BANKS**

	Bank Muscat International		Bank of America		Bank of Bahrain & Kuwait		Bank of Ceylon		Bank of Nova Scotia	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	4381	4400	20	20	3441	3441	3809	3809	10744	11398
	(25.2)	(21.7)	(0.0)	(0.0)	(6.2)	(5.5)	(23.6)	(25.0)	(8.4)	(5.1)
2. Reserves and Surplus	0	190	68651	60890	1488	1989	1181	1317	2949	5603
	(0.0)	(0.9)	(12.1)	(11.0)	(2.7)	(3.2)	(7.3)	(8.7)	(2.3)	(2.5)
2.1. Statutory Reserves	0	53	18521	20248	646	771	364	408	1249	1838
2.2. Capital Reserves	0	0	36891	31891	37	37	0	0	0	0
2.3. Share Premium	0	0	0	0	0	0	0	0	0	0
2.4. Revenue and other Reserves	0	0	13239	8750	392	403	3	-38	103	1792
2.5. Balance of Profit	0	137	0	0	413	777	814	948	1596	1973
3. Deposits	11937	13949	251177	232387	36591	39583	5167	6891	68142	138409
	(68.6)	(68.8)	(44.2)	(42.0)	(65.6)	(63.7)	(32.0)	(45.3)	(53.2)	(62.3)
3.1. Demand deposits	741	401	45770	50676	2825	2032	1156	1371	5260	6325
(i) From banks	8	26	710	456	37	53	513	720	417	287
(ii) From others	733	375	45060	50220	2788	1980	643	651	4843	6038
3.2. Savings bank deposits	151	309	9139	12428	1370	1544	139	167	1273	1405
3.3. Term deposits	11045	13238	196268	169283	32395	36007	3872	5353	61609	130678
(i) From banks	6059	6697	0	0	703	165	0	0	17936	46143
(ii) From others	4986	6541	196268	169283	31693	35842	3872	5353	43673	84535
3.A. Deposits of branches in India	11937	13949	251177	232387	36591	39583	5167	6891	68142	138409
3.B. Deposits of branches outside India	0	0	0	0	0	0	0	0	0	0
4. Borrowings	900	1302	214975	226521	7873	15089	3156	879	41104	57718
	(5.2)	(6.4)	(37.9)	(40.9)	(14.1)	(24.3)	(19.5)	(5.8)	(32.1)	(26.0)
4.1. Borrowings in India	900	1302	155738	169979	7873	15089	2281	234	37295	52743
(i) From Reserve Bank of India	200	402	27538	13809	3767	1210	1135	234	23483	11593
(ii) From other banks	0	900	103907	150370	2729	12839	650	0	11351	11650
(iii) From other institutions and agencies	700	0	24294	5800	1377	1040	496	0	2461	29500
4.2. Borrowings outside India	0	0	59236	56542	0	0	875	645	3809	4975
5. Other liabilities	171	430	33121	34025	6403	2064	2843	2318	5105	8871
	(1.0)	(2.1)	(5.8)	(6.1)	(11.5)	(3.3)	(17.6)	(15.2)	(4.0)	(4.0)
5.1. Bills Payable	54	85	6164	5010	148	181	73	13	2962	1108
5.2. Inter-office adjustments	3	0	3280	5508	7	2	32	84	0	0
5.3. Interest accrued	69	91	808	497	5000	1134	143	0	389	1391
5.4. Others (including provisions)	45	255	22870	23010	1248	747	2595	2221	1755	6372
Total Liabilities	17389	20272	567943	553843	55795	62165	16156	15215	128043	221999
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
FOREIGN BANKS

	Bank of Tokyo Mitsubishi		BNP Paribas		Barclays Bank		Chase Manhattan Bank		Chinatrust Commercial Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	9978	9978	100	100	2060	2060	4063	4869	3546	3546
	(11.4)	(10.5)	(0.0)	(0.0)	(6.4)	(4.7)	(12.2)	(15.8)	(21.2)	(23.2)
2. Reserves and Surplus	2988	9994	19631	20407	2226	2818	1090	1887	8	105
	(3.4)	(10.6)	(8.6)	(7.6)	(6.9)	(6.5)	(3.3)	(6.1)	(0.0)	(0.7)
2.1. Statutory Reserves	2988	4820	3257	3481	537	683	302	693	2	27
2.2. Capital Reserves	0	0	0	445	5	5	0	0	0	0
2.3. Share Premium	0	0	0	0	0	0	0	0	0	0
2.4. Revenue and other Reserves	0	0	14049	13932	326	332	0	0	5	24
2.5. Balance of Profit	0	5174	2325	2550	1359	1798	787	1194	0	55
3. Deposits	62794	63607	106016	170561	20701	16700	430	7981	6988	5139
	(71.7)	(67.2)	(46.5)	(63.4)	(64.3)	(38.4)	(1.3)	(25.9)	(41.8)	(33.6)
3.1. Demand deposits	22097	20112	32851	37380	1467	834	430	1020	620	681
(i) From banks	4318	959	52	60	385	14	0	0	0	0
(ii) From others	17779	19153	32799	37319	1082	819	430	1020	620	681
3.2. Savings bank deposits	6072	7365	2679	3100	115	112	0	0	121	118
3.3. Term deposits	34626	36130	70486	130081	19119	15754	0	6961	6248	4339
(i) From banks	0	6500	0	14619	5757	4257	0	6961	0	0
(ii) From others	34626	29630	70486	115462	13362	11497	0	0	6248	4339
3.A. Deposits of branches in India	62794	63607	106016	170561	20701	16700	430	7981	6988	5139
3.B. Deposits of branches outside India	0	0	0	0	0	0	0	0	0	0
4. Borrowings	4575	2800	90827	58085	6481	20832	27548	15800	5802	6032
	(5.2)	(3.0)	(39.8)	(21.6)	(20.1)	(47.9)	(82.5)	(51.2)	(34.7)	(39.5)
4.1. Borrowings in India	4575	2800	85626	56844	6396	20700	27548	15800	5802	6032
(i) From Reserve Bank of India	75	0	650	555	0	10000	27548	0	630	487
(ii) From other banks	4500	2800	63176	46500	996	1000	0	15800	4872	3500
(iii) From other institutions and agencies	0	0	21800	9789	5400	9700	0	0	300	2045
4.2. Borrowings outside India	0	0	5201	1241	85	132	0	0	0	0
5. Other liabilities	7268	8301	11660	19855	706	1069	256	323	366	463
	(8.3)	(8.8)	(5.1)	(7.4)	(2.2)	(2.5)	(0.8)	(1.0)	(2.2)	(3.0)
5.1. Bills Payable	1710	1528	3115	8140	153	43	0	1	114	23
5.2. Inter-office adjustments	0	0	0	10	0	0	0	0	0	0
5.3. Interest accrued	1773	1247	1959	4219	200	599	10	116	174	112
5.4. Others (including provisions)	3785	5526	6586	7487	353	427	246	206	77	328
Total Liabilities	87603	94679	228233	269009	32175	43479	33387	30859	16710	15285
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
FOREIGN BANKS**

	Cho Hung Bank		Citibank		Commerz Bank		Credit Agricole Indosuez		Credit Lyonnais	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	3454	3454	20	7009	7435	7435	11227	9283	5029	9805
	(23.1)	(26.0)	(0.0)	(0.4)	(15.6)	(10.0)	(18.0)	(8.4)	(4.9)	(7.5)
2. Reserves and Surplus	378	768	99134	124405	279	384	-4297	-81	3379	3634
	(2.5)	(5.8)	(7.0)	(6.4)	(0.6)	(0.5)	-(6.9)	-(0.1)	(3.3)	(2.8)
2.1. Statutory Reserves	227	540	24965	32096	80	107	1174	1174	2064	2128
2.2. Capital Reserves	0	0	571	571	6	6	0	601	0	0
2.3. Share Premium	0	0	0	0	0	0	0	0	0	0
2.4. Revenue and other Reserves	0	0	16388	91738	0	0	654	0	192	197
2.5. Balance of Profit	152	228	57209	0	192	272	-6125	-1856	1122	1310
3. Deposits	9181	5996	1020326	1405178	14195	53437	20859	56618	85050	104312
	(61.5)	(45.2)	(72.0)	(72.2)	(29.7)	(72.1)	(33.5)	(51.4)	(83.6)	(79.4)
3.1. Demand deposits	7213	2801	234280	285848	1408	3971	2822	5661	5225	6448
(i) From banks	0	0	4817	4585	15	42	623	626	39	12
(ii) From others	7213	2801	229463	281263	1392	3930	2199	5036	5186	6436
3.2. Savings bank deposits	19	18	59027	84595	746	244	1700	2315	78	40
3.3. Term deposits	1948	3177	727018	1034735	12042	49222	16338	48642	79747	97824
(i) From banks	0	0	159403	356921	0	38388	18	34262	21285	83411
(ii) From others	1948	3177	567615	677814	12042	10834	16321	14380	58462	14413
3.A. Deposits of branches in India	9181	5996	1020326	1405178	14195	53437	20859	56618	85050	104312
3.B. Deposits of branches outside India	0	0	0	0	0	0	0	0	0	0
4. Borrowings	0	0	162333	266786	24068	10386	32410	40512	2112	5087
	(0.0)	(0.0)	(11.5)	(13.7)	(50.4)	(14.0)	(52.0)	(36.8)	(2.1)	(3.9)
4.1. Borrowings in India	0	0	162096	266521	24068	10386	32410	40512	2112	5000
(i) From Reserve Bank of India	0	0	52132	81248	4296	355	0	0	0	0
(ii) From other banks	0	0	60931	134271	15172	10031	17974	20450	2112	1000
(iii) From other institutions and agencies	0	0	49034	51003	4600	0	14436	20062	0	4000
4.2. Borrowings outside India	0	0	237	265	0	0	0	0	0	87
5. Other liabilities	1926	3059	135427	143193	1811	2468	2105	3724	6217	8559
	(12.9)	(23.0)	(9.6)	(7.4)	(3.8)	(3.3)	(3.4)	(3.4)	(6.1)	(6.5)
5.1. Bills Payable	0	0	34900	34973	1046	75	134	300	361	459
5.2. Inter-office adjustments	0	0	3400	0	0	3	0	0	0	0
5.3. Interest accrued	19	13	9125	18214	254	1906	585	1502	1244	2579
5.4. Others (including provisions)	1907	3046	88002	90006	511	484	1386	1921	4612	5521
Total Liabilities	14939	13277	1417240	1946572	47788	74111	62304	110056	101788	131398
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
FOREIGN BANKS

	Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank		Hongkong & Shanghai Bank		ING Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	29233	39268	4954	4954	7180	7180	20	20	6792	6792
	(6.3)	(7.1)	(15.4)	(10.9)	(21.0)	(32.5)	(0.0)	(0.0)	(21.0)	(20.1)
2. Reserves and Surplus	25093	24178	1121	1841	89	89	83719	109109	384	518
	(5.4)	(4.4)	(3.5)	(4.0)	(0.3)	(0.4)	(6.6)	(7.0)	(1.2)	(1.5)
2.1. Statutory Reserves	7242	9596	246	426	89	89	15480	20502	505	505
2.2. Capital Reserves	322	419	7	7	0	0	57266	87712	0	0
2.3. Share Premium	0	0	0	0	0	0	0	0	0	0
2.4. Revenue and other Reserves	4870	6354	3	10	0	0	895	895	0	13
2.5. Balance of Profit	12659	7809	865	1397	0	0	10078	0	-121	0
3. Deposits	216738	232177	5357	8227	12698	3416	875470	995134	5916	18425
	(46.6)	(42.1)	(16.6)	(18.1)	(37.1)	(15.5)	(69.1)	(63.8)	(18.3)	(54.4)
3.1. Demand deposits	99499	91870	558	269	972	685	161649	163888	850	481
(i) From banks	770	2063	46	34	0	0	1553	1556	11	26
(ii) From others	98729	89807	512	235	972	685	160096	162332	839	456
3.2. Savings bank deposits	10104	8735	98	57	139	3	117805	144629	1324	1888
3.3. Term deposits	107135	131572	4700	7901	11586	2728	596016	686616	3741	16056
(i) From banks	0	0	0	2500	0	0	0	0	0	0
(ii) From others	107135	131572	4700	5401	11586	2728	596016	686616	3741	16056
3.A. Deposits of branches in India	216738	232177	5357	8227	12698	3416	875470	995134	5916	18425
3.B. Deposits of branches outside India	0	0	0	0	0	0	0	0	0	0
4. Borrowings	156899	228388	20246	30000	5165	6153	193432	323822	16062	4675
	(33.7)	(41.4)	(62.8)	(66.0)	(15.1)	(27.9)	(15.3)	(20.8)	(49.7)	(13.8)
4.1. Borrowings in India	156899	228388	20246	30000	5150	6153	193125	320352	16062	4675
(i) From Reserve Bank of India	0	0	0	0	2096	1022	29600	13700	1462	0
(ii) From other banks	92580	186409	11146	24500	3053	5131	111665	271330	6900	4675
(iii) From other institutions and agencies	64319	41979	9100	5500	0	0	51860	35322	7700	0
4.2. Borrowings outside India	0	0	0	0	15	0	307	3469	0	0
5. Other liabilities	37458	27892	562	464	9123	5242	113967	131351	3138	3456
	(8.0)	(5.1)	(1.7)	(1.0)	(26.6)	(23.7)	(9.0)	(8.4)	(9.7)	(10.2)
5.1. Bills Payable	12555	9274	97	21	604	58	34894	30974	422	196
5.2. Inter-office adjustments	11154	334	0	0	2090	2405	3596	0	0	0
5.3. Interest accrued	3189	5391	133	103	193	128	29744	45112	144	110
5.4. Others (including provisions)	10561	12892	332	340	6235	2650	45733	55266	2572	3150
Total Liabilities	465421	551904	32239	45485	34254	22079	1266608	1559436	32292	33867
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
FOREIGN BANKS**

[illegible]

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
FOREIGN BANKS

[illegible]

FOREIGN BANKS

[illegible]

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
FOREIGN BANKS

	The Fuji Bank		The Siam Commercial Bank		Toronto Dominion Bank	
	2000	2001	2000	2001	2000	2001
	(79)	(80)	(81)	(82)	(83)	(84)
1. Capital	7086	7086	3359	3359	4104	4104
	(22.8)	(22.3)	(21.3)	(22.7)	(46.4)	(66.0)
2. Reserves and Surplus	120	120	643	307	570	870
	(0.4)	(0.4)	(4.1)	(2.1)	(6.4)	(14.0)
2.1. Statutory Reserves	120	120	352	352	131	206
2.2. Capital Reserves	0	0	0	0	0	0
2.3. Share Premium	0	0	0	0	0	0
2.4. Revenue and other Reserves	0	0	12	19	0	1
2.5. Balance of Profit	0	0	279	-65	439	663
3. Deposits	10575	14753	5624	3314	0	108
	(34.1)	(46.4)	(35.6)	(22.4)	(0.0)	(1.7)
3.1. Demand deposits	148	286	702	376	0	0
(i) From banks	2	18	0	6	0	0
(ii) From others	146	268	702	369	0	0
3.2. Savings bank deposits	4	1	0	0	0	0
3.3. Term deposits	10423	14466	4922	2939	0	108
(i) From banks	6500	11500	3000	2300	0	108
(ii) From others	3923	2966	1922	639	0	0
3.A. Deposits of branches in India	10575	14753	5624	3314	0	108
3.B. Deposits of branches outside India	0	0	0	0	0	0
4. Borrowings	12587	9218	3358	5883	3951	1000
	(40.5)	(29.0)	(21.3)	(39.8)	(44.7)	(16.1)
4.1. Borrowings in India	12587	9218	3358	2620	900	1000
(i) From Reserve Bank of India	3537	1468	1903	740	900	450
(ii) From other banks	9050	7750	0	1880	0	550
(iii) From other institutions and agencies	0	0	1455	0	0	0
4.2. Borrowings outside India	0	0	0	3263	3051	0
5. Other liabilities	683	617	2815	1930	215	132
	(2.2)	(1.9)	(17.8)	(13.0)	(2.4)	(2.1)
5.1. Bills Payable	0	0	0	0	0	0
5.2. Inter-office adjustments	0	0	1	7	0	0
5.3. Interest accrued	169	215	58	140	15	2
5.4. Others (including provisions)	514	402	2756	1783	200	130
Total Liabilities	31051	31794	15799	14793	8839	6213
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
FOREIGN BANKS**

(Amount in Rs. lakh)

	As on March 31											
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank		Bank International Indonesia		Bank Muscat International	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash in hand	1684	2311	53	49	890	1069	17	21	20	21	10	35
	(0.2)	(0.3)	(0.1)	(0.0)	(0.3)	(0.3)	(0.2)	(0.3)	(0.2)	(0.2)	(0.1)	(0.2)
2. Balances with RBI	32084	22580	1874	4982	10109	16990	91	81	191	102	417	455
	(4.3)	(2.7)	(2.8)	(2.6)	(3.7)	(4.7)	(1.2)	(1.0)	(1.7)	(1.1)	(2.4)	(2.2)
3. Balances with banks in Indi a	218	237	5116	14139	279	379	3656	3836	68	74	7520	1012
	(0.0)	(0.0)	(7.6)	(7.5)	(0.1)	(0.1)	(49.4)	(49.2)	(0.6)	(0.8)	(43.2)	(5.0)
4. Money at call and short notice	1000	28423	0	0	6131	53848	200	0	200	600	0	0
	(0.1)	(3.4)	(0.0)	(0.0)	(2.2)	(14.7)	(2.7)	(0.0)	(1.8)	(6.7)	(0.0)	(0.0)
5. Balances with banks outside Indi a	10571	40498	9183	8770	9385	1939	1230	1346	547	134	3722	1910
	(1.4)	(4.8)	(13.6)	(4.6)	(3.4)	(0.5)	(16.6)	(17.3)	(4.8)	(1.5)	(21.4)	(9.4)
6. Investments	271715	285658	24367	127551	122668	127947	690	806	3461	1849	2154	7271
	(36.1)	(33.9)	(36.2)	(67.5)	(45.0)	(35.0)	(9.3)	(10.3)	(30.4)	(20.6)	(12.4)	(35.9)
6.A. Investments in India	271715	285658	24367	127551	122668	127947	690	806	3461	1849	2154	7271
(i) Government securities	134600	183936	14958	42720	68483	76903	591	687	2467	1599	1507	6821
(ii) Other approved securities	2533	1333	659	649	0	0	0	0	0	0	0	0
(iii) Shares	1001	1	2054	445	195	195	0	0	0	0	0	0
(iv) Debentures and Bonds	126502	98860	6468	83508	36065	41472	99	119	994	250	500	200
(v) Subsidiaries and/or joint venture s	0	0	0	0	0	0	0	0	0	0	0	0
(vi) Others	7080	1529	227	228	17926	9378	0	0	0	0	147	250
6.B. Investments outside India	0	0	0	0	0	0	0	0	0	0	0	0
(i) Government securities	0	0	0	0	0	0	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Others	0	0	0	0	0	0	0	0	0	0	0	0
7. Advances	389643	423551	23662	26643	89194	131978	744	972	1781	1135	2569	8606
	(51.8)	(50.2)	(35.1)	(14.1)	(32.7)	(36.1)	(10.1)	(12.5)	(15.6)	(12.6)	(14.8)	(42.5)
7.1. Bills purchased and discounted	91350	61968	9338	6917	11161	15026	536	719	54	19	524	180
7.2. Cash credits, overdrafts & loans	155777	228923	9358	16754	57580	76137	209	252	1446	967	412	2425
7.3. Term loans	142516	132660	4966	2972	20452	40814	0	0	280	148	1633	6001
Priority sector advances included in 7.	135808	118778	3849	4913	30369	34447	120	502	1781	462	706	1556
8. Fixed Assets	8065	7737	798	805	7601	8342	73	46	1026	951	330	336
	(1.1)	(0.9)	(1.2)	(0.4)	(2.8)	(2.3)	(1.0)	(0.6)	(9.0)	(10.6)	(1.9)	(1.7)
8.1. Premises	3261	3253	622	619	2501	2463	0	0	962	906	79	64
8.2. Fixed assets under construction	0	0	0	0	0	0	0	0	0	0	55	69
8.2. Other Fixed assets	4804	4484	177	187	5100	5879	73	46	64	45	196	203
9. Other Assets	36680	32130	2301	5987	26312	22680	699	681	4109	4108	668	647
	(4.9)	(3.8)	(3.4)	(3.2)	(9.7)	(6.2)	(9.4)	(8.7)	(36.0)	(45.8)	(3.8)	(3.2)
9.1. Inter - office adjustments (net)	407	529	0	250	0	0	0	0	0	0	0	0
9.2. Interest accrued	11530	12554	1222	4476	2150	1985	98	144	107	33	146	101
9.3. Tax paid	4069	0	694	981	9963	7802	1	3	178	146	0	12
9.4. Stationery and Stamps	0	0	0	0	0	0	0	1	0	0	0	0
9.5. Others	20674	19048	385	280	14200	12893	601	534	3825	3929	522	534
Total Assets	751659	843124	67354	188927	272570	365172	7400	7789	11402	8974	17389	20272
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

Source : Annual accounts of banks of respective years.

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
FOREIGN BANKS

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TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
FOREIGN BANKS

	Barclays Bank	Chase Manhattan Bank	Chinatrust Commercial Bank	Cho Hung Bank	Citibank	Commerz Bank						
	2000	2001	2000	2001	2000	2001						
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)
1. Cash in hand	3	3	0	0	27	18	14	12	3176	5438	36	32
	(0.0)	(0.0)	(0.0)	(0.0)	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)	(0.1)	(0.0)
2. Balances with RBI	1076	851	316	1207	613	478	671	373	71553	86623	1841	1257
	(3.3)	(2.0)	(0.9)	(3.9)	(3.7)	(3.1)	(4.5)	(2.8)	(5.0)	(4.5)	(3.9)	(1.7)
3. Balances with banks in India	559	31	53	40	144	4	27	28	23234	27574	56	180
	(1.7)	(0.1)	(0.2)	(0.1)	(0.9)	(0.0)	(0.2)	(0.2)	(1.6)	(1.4)	(0.1)	(0.2)
4. Money at call and short notice	3053	0	0	2500	0	0	4396	1865	0	0	0	5500
	(9.5)	(0.0)	(0.0)	(8.1)	(0.0)	(0.0)	(29.4)	(14.0)	(0.0)	(0.0)	(0.0)	(7.4)
5. Balances with banks outside India	0	12024	3	106	90	95	49	45	91982	202256	6245	9271
	(0.0)	(27.7)	(0.0)	(0.3)	(0.5)	(0.6)	(0.3)	(0.3)	(6.5)	(10.4)	(13.1)	(12.5)
6. Investments	20009	24659	28097	22563	7184	5256	4247	3178	423012	560328	22266	41117
	(62.2)	(56.7)	(84.2)	(73.1)	(43.0)	(34.4)	(28.4)	(23.9)	(29.8)	(28.8)	(46.6)	(55.5)
6.A. Investments in India	20009	24659	28097	22563	7184	5256	4247	3178	423012	560328	22266	41117
(i) Government securities	14734	16983	27529	21995	4174	3056	2547	2178	327138	458503	9540	16043
(ii) Other approved securities	275	275	568	568	0	0	0	0	3366	1944	0	0
(iii) Shares	0	0	0	0	0	0	0	0	265	308	0	0
(iv) Debentures and Bonds	5000	7401	0	0	2200	2200	1700	1000	84855	94999	12726	25074
(v) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0	0	0	0	0
(vi) Others	0	0	0	0	810	0	0	0	7389	4574	0	0
6.B. Investments outside India	0	0	0	0	0	0	0	0	0	0	0	0
(i) Government securities	0	0	0	0	0	0	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Others	0	0	0	0	0	0	0	0	0	0	0	0
7. Advances	4763	1086	1150	1674	7571	8657	3438	5494	662017	927288	13695	14106
	(14.8)	(2.5)	(3.4)	(5.4)	(45.3)	(56.6)	(23.0)	(41.4)	(46.7)	(56.6)	(28.7)	(19.0)
7.1. Bills purchased and discounted	301	0	1150	0	451	80	301	134	64497	103235	2924	2209
7.2. Cash credits, overdrafts & loans	1283	788	0	1398	1020	1443	2770	3363	167328	208602	3404	4860
7.3. Term loans	3180	298	0	276	6099	7135	367	1997	430192	615451	7368	7037
Priority sector advances included in 7.	1264	196	0	0	2343	2363	0	0	123993	192565	4870	4192
8. Fixed Assets	1157	1054	931	755	254	193	80	74	42482	50346	382	237
	(3.6)	(2.4)	(2.8)	(2.4)	(1.5)	(1.3)	(0.5)	(0.6)	(3.0)	(2.6)	(0.8)	(0.3)
8.1. Premises	965	936	0	0	59	47	0	0	7233	21200	0	0
8.2. Fixed assets under construction	0	0										

**TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
FOREIGN BANKS**

	Credit Agricole Indosuez		Credit Lyonnais		Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank	Hongkong & Shanghai Bank		
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
1. Cash in hand	40	42	1	1	398	283	24	5	22	4	2521	4636
	(0.1)	(0.0)	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	(0.0)	(0.1)	(0.0)	(0.2)	(0.3)
2. Balances with RBI	2885	2411	3758	2531	32703	15281	546	1057	1100	451	48033	51309
	(4.6)	(2.2)	(3.7)	(1.9)	(7.0)	(2.8)	(1.7)	(2.3)	(3.2)	(2.0)	(3.8)	(3.3)
3. Balances with banks in India	137	87	987	91	1232	6117	1353	13098	41	16	16836	19096
	(0.2)	(0.1)	(1.0)	(0.1)	(0.3)	(1.1)	(4.2)	(28.8)	(0.1)	(0.1)	(1.3)	(1.2)
4. Money at call and short notice	0	0	3490	3030	0	33120	0	0	0	0	0	0
	(0.0)	(0.0)	(3.4)	(2.3)	(0.0)	(6.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Balances with banks outside India	8932	11827	2285	6685	2888	5613	874	1642	375	435	141610	151734
	(14.3)	(10.7)	(2.2)	(5.1)	(0.6)	(1.0)	(2.7)	(3.6)	(1.1)	(2.0)	(11.2)	(9.7)
6. Investments	23294	37178	46762	46062	209930	242958	9806	10434	12437	4775	491856	579219
	(37.4)	(33.8)	(45.9)	(35.1)	(45.1)	(44.0)	(30.4)	(22.9)	(36.3)	(21.6)	(38.8)	(37.1)
6.A. Investments in India	23294	37178	46762	46062	209930	242958	9806	10434	12437	4775	491856	579219
(i) Government securities	17275	24356	33647	28702	115342	135101	6906	7234	9819	4208	286630	355567
(ii) Other approved securities	1320	0	114	100	4	4	0	0	0	0	7983	7989
(iii) Shares	2	2	0	0	645	645	0	0	0	0	326	321
(iv) Debentures and Bonds	3701	12820	13000	15308	75167	97059	2900	3200	2618	567	172328	199430
(v) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0	0	0	5	5
(vi) Others	996	0	0	1951	18773	10149	0	0	0	0	24583	15907
6.B. Investments outside India	0	0	0	0	0	0	0	0	0	0	0	0
(i) Government securities	0	0	0	0	0	0	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Others	0	0	0	0	0	0	0	0	0	0	0	0
7. Advances	16201	42079	40218	66440	176212	209668	18748	18361	17397	8353	430237	624609
	(26.0)	(38.2)	(39.5)	(50.6)	(37.9)	(38.0)	(58.2)	(40.4)	(50.8)	(37.8)	(34.0)	(40.1)
7.1. Bills purchased and discounted	358	263	1764	2568	24210	27570	2436	186	1395	1276	68940	73961
7.2. Cash credits, overdrafts & loans	5373	7056	32566	52043	50026	162960	5814	8653	8951	4905	58793	167169
7.3. Term loans	10469	34761	5889	11829	101976	19138	10498	9522	7051	2173	302504	383480
Priority sector advances included in 7.	5250	11363	3618	10398	82986	65099	2852	3007	6071	2031	77634	125321
8. Fixed Assets	1088	4416	264	245	13202	12310	95	127	295			

	ING Bank		KBC Bank		Krung Thai Bank		Mashreq Bank		Morgan Guaranty Trust		Oman International Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	10	10	2	1	0	1	57	30	0	0	50	62
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.2)	(0.1)	(0.0)	(0.0)	(0.1)	(0.1)
2. Balances with RBI	737	695	672	1220	21	44	1146	1664	337	1208	1608	1426
	(2.3)	(2.1)	(2.0)	(2.8)	(0.5)	(0.9)	(3.2)	(3.1)	(1.0)	(3.0)	(2.7)	(2.4)
3. Balances with banks in India	4026	2575	21	26	2967	2432	505	5	18	52	143	54
	(12.5)	(7.6)	(0.1)	(0.1)	(64.2)	(49.5)	(1.4)	(0.0)	(0.1)	(0.1)	(0.2)	(0.1)
4. Money at call and short notice	0	0	0	0	255	80	0	0	0	1750	10091	20813
	(0.0)	(0.0)	(0.0)	(0.0)	(5.5)	(1.6)	(0.0)	(0.0)	(0.0)	(4.4)	(16.8)	(34.5)
5. Balances with banks outside India	276	605	6	16814	13	11	1009	2232	19947	8631	802	1707
	(0.9)	(1.8)	(0.0)	(38.6)	(0.3)	(0.2)	(2.8)	(4.2)	(60.9)	(21.7)	(1.3)	(2.8)
6. Investments	9773	17491	22838	16041	323	473	16910	34958	3004	17285	13751	11045
	(30.3)	(51.6)	(69.4)	(36.8)	(7.0)	(9.6)	(47.4)	(66.0)	(9.2)	(43.4)	(22.9)	(18.3)
6.A. Investments in India	9773	17491	22838	16041	323	473	16910	34958	3004	17285	13751	11045
(i) Government securities	6173	3441	5838	10116	156	105	7579	14326	3004	12230	13551	10845
(ii) Other approved securities	0	0	0	0	28	28	113	113	0	0	200	200
(iii) Shares	0	0	0	0	0	0	19	19	0	0	0	0
(iv) Debentures and Bonds	1200	12000	17000	5924	140	340	8000	19500	0	5056	0	0
(v) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0	0	0	0	0
(vi) Others	2400	2050	0	0	0	0	1200	1000	0	0	0	0
6.B. Investments outside India	0	0	0	0	0	0	0	0	0	0	0	0
(i) Government securities	0	0	0	0	0	0	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Others	0	0	0	0	0	0	0	0	0	0	0	0
7. Advances	10997	4918	7708	7284	609	1540	12191	11541	0	0	22410	11639
	(34.1)	(14.5)	(23.4)	(16.7)	(13.2)	(31.3)	(34.2)	(21.8)	(0.0)	(0.0)	(37.4)	(19.3)
7.1. Bills purchased and discounted	1054	248	2052	22	486	1260	2643	3633	0	0	3806	2137
7.2. Cash credits, overdrafts & loans	1417	1117	1817	1376	123	280	6572	6839	0	0	6772	3523
7.3. Term loans	8527	3554	3840	5886	0	0	2976	1069	0	0	11832	5980
Priority sector advances included in 7.	2519	710	2670	1912	206	0	4833	2922	0	0	5342	1436
8. Fixed Assets	435	373	250	207	79	54	378	239	961	626	2602	2432
	(1.3)	(1.1)	(0.8)	(0.5)	(1.7)	(1.1)	(1.1)	(0.5)	(2.9)	(1.6)	(4.3)	(4.0)
8.1. Premises	0	0	0	0	0	0	0	0	0	0	2386	2278
8.2. Fixed assets under construction	0	0	0	0	0	0	0	0	0	0	0	0
8.2. Other Fixed assets	435	373	250	207	79							

**TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
FOREIGN BANKS**

	Overseas Chinese Bank		Sakura Bank		Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
1. Cash in hand	1	4	37	47	18	13	11	15	55	59	3687	1932
	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)	(0.0)	(0.0)	(0.0)	(0.9)	(1.4)	(0.4)	(0.2)
2. Balances with RBI	57	33	2417	6980	1875	964	1773	1093	297	290	50645	37099
	(1.0)	(0.6)	(4.2)	(10.2)	(7.2)	(3.1)	(2.6)	(1.7)	(5.0)	(6.9)	(5.6)	(3.0)
3. Balances with banks in India	28	1043	1950	1093	2	2	51	64	19	18	2134	3438
	(0.5)	(20.6)	(3.4)	(1.6)	(0.0)	(0.0)	(0.1)	(0.1)	(0.3)	(0.4)	(0.3)	(0.3)
4. Money at call and short notice	1365	1075	0	0	0	0	1178	16410	350	500	10727	5000
	(23.9)	(21.2)	(0.0)	(0.0)	(0.0)	(0.0)	(1.8)	(25.1)	(5.8)	(11.8)	(1.2)	(0.4)
5. Balances with banks outside India	1032	627	80	58	555	501	343	336	3371	1470	299	20451
	(18.1)	(12.4)	(0.1)	(0.1)	(2.1)	(1.6)	(0.5)	(0.5)	(56.3)	(34.8)	(0.0)	(1.7)
6. Investments	831	861	16520	15480	4492	9455	31575	21020	350	305	314007	540126
	(14.6)	(17.0)	(28.4)	(22.7)	(17.3)	(30.6)	(47.1)	(32.1)	(5.9)	(7.2)	(34.5)	(43.8)
6.A. Investments in India	831	861	16520	15480	4492	9455	31575	21020	350	305	314007	540126
(i) Government securities	531	531	13699	13374	4492	6455	29038	15086	278	264	190584	310369
(ii) Other approved securities	0	0	0	0	0	0	55	5	0	0	4369	4282
(iii) Shares	0	0	21	21	0	0	217	182	0	0	289	289
(iv) Debentures and Bonds	300	330	2801	2086	0	3000	2265	5747	0	0	117368	225181
(v) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0	0	0	5	5
(vi) Others	0	0	0	0	0	0	0	0	72	41	1392	0
6.B. Investments outside India	0	0	0	0	0	0	0	0	0	0	0	0
(i) Government securities	0	0	0	0	0	0	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Others	0	0	0	0	0	0	0	0	0	0	0	0
7. Advances	2013	1030	33103	40274	17970	18713	23305	18636	394	322	431886	518690
	(35.3)	(20.3)	(57.0)	(59.1)	(69.3)	(60.6)	(34.8)	(28.5)	(6.6)	(7.6)	(47.4)	(42.1)
7.1. Bills purchased and discounted	391	24	8527	8977	64	17	1589	2001	336	256	21588	56897
7.2. Cash credits, overdrafts & loans	648	429	19357	17557	14007	12082	15600	13407	58	67	293350	327078
7.3. Term loans	974	577	5220	13740	3898	6614	6117	3228	0	0	116948	134716
Priority sector advances included in 7.	562	112	7855	9082	6850	5283	4902	3950	3	2	91020	143329
8. Fixed Assets	50	35	541	457	334	211	4597	4338	30	24	20784	17281
	(0.9)	(0.7)	(0.9)	(0.7)	(1.3)	(0.7)	(6.9)	(6.6)	(0.			

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
FOREIGN BANKS

	Standard Chartered Bank	Grindlays Bank	State Bank of Mauritius	Sumitomo Bank	The Fuji Bank	The Siam Commercial Bank	Toronto Dominion Bank					
	2000 (73)	2001 (74)	2000 (75)	2001 (76)	2000 (77)	2001 (78)	2000 (79)	2001 (80)	2000 (81)	2001 (82)	2000 (83)	2001 (84)
1. Cash in hand	3521 (0.3)	2751 (0.2)	16 (0.0)	23 (0.1)	9 (0.0)	7 (0.0)	4 (0.0)	3 (0.0)	1 (0.0)	1 (0.0)	0 (0.0)	0 (0.0)
2. Balances with RBI	62073 (5.4)	58577 (4.8)	3114 (7.5)	2214 (5.0)	623 (2.1)	694 (2.4)	526 (1.7)	453 (1.4)	182 (1.1)	408 (2.8)	35 (0.4)	290 (4.7)
3. Balances with banks in India	2466 (0.2)	51555 (4.2)	46 (0.1)	44 (0.1)	407 (1.4)	132 (0.4)	2608 (8.4)	31 (0.1)	735 (4.7)	332 (2.2)	50 (0.6)	8 (0.1)
4. Money at call and short notice	60478 (5.3)	48596 (4.0)	600 (1.4)	700 (1.6)	275 (0.9)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	600 (6.8)	0 (0.0)
5. Balances with banks outside India	14162 (1.2)	87135 (7.1)	251 (0.6)	1916 (4.3)	0 (0.0)	93 (0.3)	58 (0.2)	68 (0.2)	178 (1.1)	162 (1.1)	0 (0.0)	0 (0.0)
6. Investments	488629 (42.5)	401527 (33.0)	7924 (19.0)	12804 (28.9)	5772 (19.4)	6088 (20.6)	5882 (18.9)	7004 (22.0)	2274 (14.4)	3087 (20.9)	1300 (14.7)	1400 (22.5)
6.A. Investments in India	488629	401527	7924	12804	5772	6088	5882	7004	2274	3087	1300	1400
(i) Government securities	287585	262377	5751	9918	1082	0	0	0	1494	2299	800	900
(ii) Other approved securities	2064	2059	379	79	0	0	0	0	0	0	0	0
(iii) Shares	326	6	0	500	0	0	0	0	0	0	0	0
(iv) Debentures and Bonds	182989	136938	1795	2306	0	0	1597	1597	780	788	500	500
(v) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0	0	0	0	0
(vi) Others	15666	146	0	0	4690	6088	4285	5407	0	0	0	0
6.B. Investments outside India	0	0	0	0	0	0	0	0	0	0	0	0
(i) Government securities	0	0	0	0	0	0	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Others	0	0	0	0	0	0	0	0	0	0	0	0
7. Advances	423341 (36.8)	373780 (30.7)	26332 (63.1)	22896 (51.8)	20190 (67.9)	20603 (69.8)	18797 (60.5)	19625 (61.7)	10585 (67.0)	8921 (60.3)	6190 (70.0)	3909 (62.9)
7.1. Bills purchased and discounted	60275	57087	7474	2945	2556	2335	1078	576	2709	2864	1400	0
7.2. Cash credits, overdrafts & loans	59107	68423	12196	11236	424	24	13489	15074	4263	2465	0	900
7.3. Term loans	303958	24827	6663	8714	17211	18244	4230	3975	3614	3592	4790	3009
Priority sector advances included in 7.	18447	13406	7917	5263	7062	7336	7188	3816	2344	1137	1400	900
8. Fixed Assets	52276 (4.5)	43613 (3.6)	1919 (4.6)	1820 (4.1)	269 (0.9)	254 (0.9)	163 (0.5)	158 (0.5)	32 (0.2)	35 (0.2)	62 (0.7)	49 (0.8)
8.1. Premises	38747	38328	1762	1723	142	135	120	116	0	0	0	49
8.2. Fixed assets under construction	491	0	0	0	0	0	0	0	0	0	0	0
8.2. Other Fixed assets	13037	5285	158	97	127	119	43	42	32	35	62	0
9.												

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

	As on March 31									
	Bank of Madura@		Bank of Punjab		Bank of Rajasthan		Benares State Bank		Bharat Overseas Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	1177		10500	10500	6276	10037	6211	6211	1575	1575
	(0.3)		(3.3)	(2.8)	(1.5)	(2.3)	(6.2)	(5.5)	(1.0)	(0.8)
2. Reserves and Surplus	23607		6196	7431	19361	7811	363	340	6900	8442
	(5.3)		(1.9)	(2.0)	(4.7)	(1.8)	(0.4)	(0.3)	(4.3)	(4.5)
2.1. Statutory Reserves	10998		3670	4889	4926	5731	103	103	2094	2679
2.2. Capital Reserves	3213		0	5	2365	2338	1	1	0	0
2.3. Share Premium	3551		0	0	3785	3785	0	0	0	0
2.4. Revenue and other Reserves	5841		0	175	8286	8483	259	236	4689	5589
2.5. Balance of Profit	3		2526	2362	0	-12527	0	0	116	173
3. Deposits	363104		260774	304557	324210	353322	90154	103193	140847	161386
	(81.7)		(81.6)	(81.6)	(78.5)	(81.3)	(89.9)	(91.0)	(87.1)	(86.4)
3.1. Demand deposits	80003		49449	42401	61619	68033	4343	5193	12010	12906
(i) From banks	3592		193	333	1316	2412	103	31	85	143
(ii) From others	76411		49256	42068	60303	65621	4240	5162	11925	12764
3.2. Savings bank deposits	50582		33334	43261	69766	79395	24296	26740	20177	21926
3.3. Term deposits	232519		177991	218896	192825	205894	61515	71260	108661	126554
(i) From banks	26834		24318	25738	11927	7789	336	409	1303	3612
(ii) From others	205685		153673	193158	180899	198104	61180	70851	107358	122942
3.A. Deposits of branches in India	363104		260774	304557	324210	353322	90154	103193	120982	141687
3.B. Deposits of branches outside India	0		0	0	0	0	0	0	19866	19699
4. Borrowings	18356		22649	29902	2563	1788	510	407	3551	4279
	(4.1)		(7.1)	(8.0)	(0.6)	(0.4)	(0.5)	(0.4)	(2.2)	(2.3)
4.1. Borrowings in India	16358		22649	29902	2036	1704	510	407	2825	3113
(i) From Reserve Bank of India	0		6046	2189	0	0	363	380	2800	3100
(ii) From other banks	16		16452	27713	27	40	0	0	0	0
(iii) From other institutions and agencies	16342		151	0	2009	1664	147	27	25	13
4.2. Borrowings outside India	1997		0	0	527	84	0	0	726	1167
5. Other liabilities	38125		19365	20881	60454	61457	2996	3309	8765	11088
	(8.6)		(6.1)	(5.6)	(14.6)	(14.1)	(3.0)	(2.9)	(5.4)	(5.9)
5.1. Bills Payable	15915		10071	6559	5445	6553	158	155	1081	1697
5.2. Inter-office adjustments	11587		0	0	3755	2541	1000	1117	748	823
5.3. Interest accrued	2269		2894	3145	39547	40972	916	1042	719	823
5.4. Others (including provisions)	8354		6400	11177	11707	11392	923	995	6217	7745
Total Liabilities	444369		319483	373271	412864	434414	100234	113460	161638	186770
	(100.0)		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

@: During March 2001, Ban of Madura has been merged with ICICI Bank.

Source : Annual accounts of banks of respective years.

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001

	Catholic Syrian Bank		Centurion Bank		City Union Bank		Development Credit Bank		Dhanalakshmi Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	1052	1055	15247	15247	2400	2400	1661	2297	1466	1374
	(0.4)	(0.4)	(2.9)	(2.6)	(1.6)	(1.3)	(0.5)	(0.6)	(0.9)	(0.8)
2. Reserves and Surplus	4763	5745	5777	6479	7974	9442	23352	27575	5922	6441
	(1.8)	(1.9)	(1.1)	(1.1)	(5.2)	(5.2)	(7.0)	(7.0)	(3.7)	(3.8)
2.1. Statutory Reserves	1665	2002	2159	2335	5421	6878	5000	5925	1418	1621
2.2. Capital Reserves	1258	1265	0	0	2	14	2381	2332	529	628
2.3. Share Premium	1124	1129	0	0	2018	2018	2782	4692	2824	2916
2.4. Revenue and other Reserves	587	1173	0	0	533	533	13170	14600	1151	1274
2.5. Balance of Profit	129	175	3618	4144	0	0	19	26	0	1
3. Deposits	245778	277581	386708	425743	134048	161162	276662	343049	140067	149434
	(91.3)	(92.9)	(74.0)	(72.4)	(86.9)	(88.7)	(83.2)	(86.5)	(87.9)	(88.2)
3.1. Demand deposits	23176	23178	33217	55736	15584	19607	22424	20053	13116	12698
(i) From banks	140	17	577	2061	14	13	406	582	261	258
(ii) From others	23036	23161	32640	53675	15570	19594	22018	19471	12855	12441
3.2. Savings bank deposits	38824	42815	11427	17203	16600	18665	24301	26822	16000	18129
3.3. Term deposits	183777	211588	342064	352804	101864	122890	229937	296174	110950	118607
(i) From banks	715	294	160119	142463	137	505	62686	80861	10469	1391
(ii) From others	183062	211294	181945	210341	101727	122385	167251	215313	100481	117217
3.A. Deposits of branches in India	245778	277581	386708	425743	134048	161162	276662	343049	140067	149434
3.B. Deposits of branches outside India	0	0	0	0	0	0	0	0	0	0
4. Borrowings	6745	3020	83775	107067	3703	2722	20446	11254	3958	2701
	(2.5)	(1.0)	(16.0)	(18.2)	(2.4)	(1.5)	(6.1)	(2.8)	(2.5)	(1.6)
4.1. Borrowings in India	5958	2981	83420	106935	3485	2722	20446	11254	3764	2328
(i) From Reserve Bank of India	3456	1630	0	48000	2650	2089	18206	9704	2327	1825
(ii) From other banks	4	8	43190	16600	0	633	0	0	500	0
(iii) From other institutions and agencies	2498	1343	40230	42335	835	0	2240	1550	937	503
4.2. Borrowings outside India	787	39	355	132	218	0	0	0	194	374
5. Other liabilities	10867	11360	30927	33435	6080	6027	10565	12327	7987	9499
	(4.0)	(3.8)	(5.9)	(5.7)	(3.9)	(3.3)	(3.2)	(3.1)	(5.0)	(5.6)
5.1. Bills Payable	596	1052	4169	7214	2542	2821	2560	1650	39	25
5.2. Inter-office adjustments	2274	1219	0	0	961	642	0	45	2054	2423
5.3. Interest accrued	1932	1978	3794	4516	848	848	2744	3909	1318	1565
5.4. Others (including provisions)	6065	7111	22964	21705	1730	1716	5261	6724	4577	5487
Total Liabilities	269204	298760	522434	587971	154205	181754	332687	396502	159400	169450
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001

	Federal Bank	Ganesh Bank of Kurundwad	Global Trust Bank	HDFC Bank	ICICI Bank*					
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	2171	2172	81	122	12136	12136	40686	24360	19682	22036
	(0.3)	(0.2)	(0.5)	(0.7)	(1.6)	(1.3)	(3.5)	(1.6)	(1.6)	(1.1)
2. Reserves and Surplus	34027	39376	581	625	40678	46705	50824	66949	95269	109226
	(4.5)	(4.5)	(3.9)	(3.6)	(5.4)	(4.9)	(4.4)	(4.3)	(7.9)	(5.5)
2.1. Statutory Reserves	13416	15256	211	226	9235	11444	10130	15383	10386	18443
2.2. Capital Reserves	918	1068	0	0	0	0	0	0	0	0
2.3. Share Premium	14894	14896	10	10	13019	13019	1578	17114	76903	80454
2.4. Revenue and other Reserves	2315	2315	360	390	18389	22221	22484	1472	7966	10246
2.5. Balance of Profit	2485	5841	0	0	36	21	0	32980	14	83
3. Deposits	646338	766544	13862	16389	619885	773423	842772	1165811	986602	1637821
	(85.0)	(86.9)	(92.3)	(93.5)	(82.3)	(81.7)	(72.3)	(74.6)	(81.7)	(83.0)
3.1. Demand deposits	43728	65381	975	1041	84541	62410	277991	285598	158748	262186
(i) From banks	4812	21949	173	125	10	37	16874	19777	8545	7564
(ii) From others	38917	43432	801	916	84532	62373	261117	265821	150202	254622
3.2. Savings bank deposits	99991	114602	2335	2633	29425	40740	112495	190300	53326	188064
3.3. Term deposits	502619	586561	10553	12715	505919	670273	452286	689913	774528	1187571
(i) From banks	49970	27472	281	211	138377	207476	16443	40420	155357	209846
(ii) From others	452650	559089	10272	12503	367542	462797	435843	649493	619171	977726
3.A. Deposits of branches in India	646338	766544	13862	16389	619885	773423	842772	1165811	986602	1637821
3.B. Deposits of branches outside India	0	0	0	0	0	0	0	0	0	0
4. Borrowings	37962	34362	84	51	39866	59970	142874	123290	49147	103279
	(5.0)	(3.9)	(0.6)	(0.3)	(5.3)	(6.3)	(12.3)	(7.9)	(4.1)	(5.2)
4.1. Borrowings in India	37962	34362	84	0	30932	54119	141048	122513	49147	102418
(i) From Reserve Bank of India	11066	8059	0	0	6000	0	20469	16264	21867	30124
(ii) From other banks	0	0	0	0	7500	19235	76541	40747	19218	39780
(iii) From other institutions and agencies	26896	26303	84	51	17432	34884	44038	65502	8062	32514
4.2. Borrowings outside India	0	0	0	0	8934	5851	1826	777	0	862
5. Other liabilities	39756	39551	408	350	40557	54962	88458	181323	56563	101297
	(5.2)	(4.5)	(2.7)	(2.0)	(5.4)	(5.8)	(7.6)	(11.6)	(4.7)	(5.1)
5.1. Bills Payable	4139	4742	68	72	9294	12348	37207	51058	14220	38056
5.2. Inter-office adjustments	8355	5319	45	36	0	0	0	0	0	0
5.3. Interest accrued	2167	1901	87	97	4364	6768	10545	29608	3352	5565
5.4. Others (including provisions)	25095	27588	209	144	26899	35846	40706	100657	38991	

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
OTHER SCHEDULED COMMERCIAL BANKS

	IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	14000	14000	15901	15903	4801	4811	1350	1350	600	600
	(3.1)	(2.8)	(2.0)	(1.8)	(0.5)	(0.4)	(0.2)	(0.2)	(0.2)	(0.1)
2. Reserves and Surplus	11956	12812	37428	38542	48015	65141	29837	33638	25470	32278
	(2.6)	(2.6)	(4.7)	(4.5)	(4.5)	(5.1)	(5.2)	(5.0)	(6.8)	(7.6)
2.1. Statutory Reserves	2787	3271	8813	9826	9539	14353	15000	18000	8560	10838
2.2. Capital Reserves	0	74	0	0	33	33	0	0	73	195
2.3. Share Premium	3200	3200	21654	21658	8641	8648	7198	7198	500	500
2.4. Revenue and other Reserves	3	0	4708	4913	29802	42106	7635	8440	16332	20671
2.5. Balance of Profit	5967	6267	2254	2145	0	0	4	0	5	74
3. Deposits	344817	356750	654597	718713	942209	1116808	517417	607550	309061	361525
	(76.4)	(72.5)	(81.9)	(83.1)	(89.2)	(87.8)	(90.1)	(91.0)	(82.5)	(85.3)
3.1. Demand deposits	42842	49375	87069	65105	182089	156574	40174	39478	34630	44039
(i) From banks	33	291	5983	8454	4866	4227	463	376	837	912
(ii) From others	42809	49084	81087	56651	177223	152347	39712	39101	33793	43127
3.2. Savings bank deposits	17326	32671	13451	14325	159620	187291	69437	79512	27762	33633
3.3. Term deposits	284649	274704	554076	639283	600500	772944	407806	488560	246669	283854
(i) From banks	22078	26724	193848	227400	150137	215880	37926	31215	31244	43878
(ii) From others	262571	247980	360229	411883	450363	557063	369880	457345	215425	239976
3.A. Deposits of branches in India	344817	356750	654597	718713	942209	1116808	517417	607550	309061	361525
3.B. Deposits of branches outside India	0	0	0	0	0	0	0	0	0	0
4. Borrowings	57637	78355	55141	41212	2053	17699	13377	13026	22450	14880
	(12.8)	(15.9)	(6.9)	(4.8)	(0.2)	(1.4)	(2.3)	(2.0)	(6.0)	(3.5)
4.1. Borrowings in India	57637	78355	55141	41212	1527	16662	13377	13026	22245	14376
(i) From Reserve Bank of India	22332	15735	27147	16009	0	0	8704	9243	7925	3981
(ii) From other banks	16305	33700	3402	0	22	11	3	0	0	7200
(iii) From other institutions and agencies	19000	28920	24592	25203	1505	16650	4669	3783	14320	3195
4.2. Borrowings outside India	0	0	0	0	526	1038	0	0	204	504
5. Other liabilities	22804	29949	36622	50916	59046	67485	12246	12116	16937	14707
	(5.1)	(6.1)	(4.6)	(5.9)	(5.6)	(5.3)	(2.1)	(1.8)	(4.5)	(3.5)
5.1. Bills Payable	6552	8264	8141	8079	23682	19445	3982	4190	6482	8651
5.2. Inter-office adjustments	0	0	0	0	9170	14719	1652	1753	3541	0
5.3. Interest accrued	1586	1132	8216	7617	6680	8379	1428	1607	2096	2026
5.4. Others (including provisions)	14667	20553	20265	35220	19514	24942	5184	4566	4818	4031
Total Liabilities	451215	491866	799689	865286	1056124	1271943	574227	667679	374517	423990
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001

	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank		Ratnakar Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	1151	1151	2348	2686	250	500	1020	1020	693	910
	(0.5)	(0.4)	(2.3)	(1.9)	(0.5)	(0.9)	(0.6)	(0.5)	(1.4)	(1.5)
2. Reserves and Surplus	11023	13127	2678	3155	1860	2087	5117	5002	1620	1876
	(4.8)	(5.0)	(2.6)	(2.2)	(3.7)	(3.6)	(2.9)	(2.6)	(3.2)	(3.1)
2.1. Statutory Reserves	6835	8485	992	1142	557	717	1400	1400	900	1075
2.2. Capital Reserves	80	235	17	17	224	219	1039	1028	2	2
2.3. Share Premium	1442	1442	804	1040	150	150	1360	1360	65	65
2.4. Revenue and other Reserves	2614	2914	690	790	914	998	1290	1290	561	655
2.5. Balance of Profit	53	51	176	166	15	3	28	0	93	80
3. Deposits	196341	227764	88200	122723	46358	53508	158821	174937	43802	53215
	(84.9)	(87.2)	(85.0)	(87.0)	(92.7)	(91.8)	(91.3)	(92.0)	(87.4)	(89.3)
3.1. Demand deposits	30493	28916	6347	6373	4279	4850	10212	8313	5603	5262
(i) From banks	293	464	69	252	112	121	134	100	266	234
(ii) From others	30200	28452	6278	6121	4167	4729	10078	8213	5337	5028
3.2. Savings bank deposits	23816	26750	7643	8945	16666	19071	18853	20989	5693	7138
3.3. Term deposits	142032	172099	74211	107405	25413	29587	129756	145635	32506	40815
(i) From banks	6078	3363	3384	7058	80	54	22711	23645	328	1850
(ii) From others	135954	168736	70827	100347	25332	29534	107044	121991	32178	38965
3.A. Deposits of branches in India	196341	227764	88200	122723	46358	53508	158821	174937	43802	53215
3.B. Deposits of branches outside India	0	0	0	0	0	0	0	0	0	0
4. Borrowings	9950	6865	1958	3115	1	1	2159	1052	670	477
	(4.3)	(2.6)	(1.9)	(2.2)	(0.0)	(0.0)	(1.2)	(0.6)	(1.3)	(0.8)
4.1. Borrowings in India	9950	6865	1958	3115	1	1	2159	1052	670	477
(i) From Reserve Bank of India	5350	3150	0	75	0	0	1812	876	0	0
(ii) From other banks	0	0	8	24	0	0	0	0	0	0
(iii) From other institutions and agencies	4600	3715	1950	3017	1	1	347	175	670	477
4.2. Borrowings outside India	0	0	0	0	0	0	0	0	0	0
5. Other liabilities	12703	12269	8550	9349	1538	2172	6794	8078	3321	3108
	(5.5)	(4.7)	(8.2)	(6.6)	(3.1)	(3.7)	(3.9)	(4.2)	(6.6)	(5.2)
5.1. Bills Payable	3796	4089	440	512	482	699	1214	1018	1028	1416
5.2. Inter-office adjustments	1331	802	2107	1063	0	0	182	1626	31	0
5.3. Interest accrued	1483	1505	610	680	366	389	1187	1181	567	207
5.4. Others (including provisions)	6093	5873	5394	7094	690	1083	4211	4254	1695	1485
Total Liabilities	231168	261176	103734	141028	50007	58267	173911	190089	50106	59587
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
OTHER SCHEDULED COMMERCIAL BANKS

	Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank		United Western Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	1033	1277	10000	10000	3553	3567	28	28	2989	2989
	(0.7)	(0.8)	(14.1)	(15.5)	(0.8)	(0.7)	(0.0)	(0.0)	(0.6)	(0.5)
2. Reserves and Surplus	4660	4853	2774	-1426	15134	18285	22623	27643	20616	20358
	(3.1)	(3.0)	(3.9)	-(2.2)	(3.4)	(3.5)	(7.4)	(7.5)	(4.3)	(3.5)
2.1. Statutory Reserves	1051	1207	720	720	3293	4331	7029	8566	6598	6598
2.2. Capital Reserves	4	4	0	0	1830	1787	0	0	0	3
2.3. Share Premium	0	0	0	0	6434	6462	0	0	5473	5473
2.4. Revenue and other Reserves	3604	3637	78	74	3092	5592	15591	19066	8545	7685
2.5. Balance of Profit	1	4	1975	-2221	485	114	3	12	0	600
3. Deposits	137890	151672	51369	49970	388536	466855	266453	319807	434884	522122
	(92.6)	(93.4)	(72.6)	(77.4)	(87.4)	(89.5)	(86.6)	(87.2)	(90.2)	(90.9)
3.1. Demand deposits	20061	17240	2694	2107	23808	22661	45866	51685	63642	60531
(i) From banks	247	371	0	0	158	1458	66	181	3933	4533
(ii) From others	19814	16869	2694	2107	23650	21204	45799	51504	59709	55998
3.2. Savings bank deposits	31989	35600	1191	1213	61281	71842	29016	34214	57204	64839
3.3. Term deposits	85840	98832	47484	46649	303447	372352	191571	233908	314038	396752
(i) From banks	13325	19954	2918	5756	5363	12264	5194	6232	59167	83933
(ii) From others	72514	78878	44567	40893	298084	360088	186376	227676	254871	312818
3.A. Deposits of branches in India	137890	151672	51369	49970	388536	466855	266453	319807	434884	522122
3.B. Deposits of branches outside India	0	0	0	0	0	0	0	0	0	0
4. Borrowings	102	158	3692	2953	9556	6413	3231	2438	4195	9646
	(0.1)	(0.1)	(5.2)	(4.6)	(2.2)	(1.2)	(1.1)	(0.7)	(0.9)	(1.7)
4.1. Borrowings in India	102	84	3692	2953	1019	5674	3231	2438	4195	9646
(i) From Reserve Bank of India	0	0	0	0	0	5200	0	0	0	6316
(ii) From other banks	0	0	3692	0	0	474	0	0	0	0
(iii) From other institutions and agencies	102	84	0	2953	1019	0	3231	2438	4195	3330
4.2. Borrowings outside India	0	74	0	0	8536	739	0	0	0	0
5. Other liabilities	5214	4390	2889	3094	27583	26500	15295	16921	19389	19547
	(3.5)	(2.7)	(4.1)	(4.8)	(6.2)	(5.1)	(5.0)	(4.6)	(4.0)	(3.4)
5.1. Bills Payable	1419	1367	192	216	5285	4723	8359	9578	2152	1925
5.2. Inter-office adjustments	972	197	8	0	1029	1977	0	0	0	0
5.3. Interest accrued	1053	1154	598	657	4613	3187	3396	3805	3487	4293
5.4. Others (including provisions)	1770	1671	2090	2221	16657	16613	3540	3538	13750	13328
Total Liabilities	148900	162349	70723	64590	444361	521621	307630	366837	482073	574662
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
OTHER SCHEDULED COMMERCIAL BANKS

	UTI Bank		Vysya Bank	
	2000	2001	2000	2001
	(61)	(62)	(63)	(64)
1. Capital	13190	13190	1976	2262
	(2.0)	(1.2)	(0.2)	(0.2)
2. Reserves and Surplus	10764	16955	57048	63012
	(1.6)	(1.6)	(6.4)	(6.2)
2.1. Statutory Reserves	3801	6385	13535	14499
2.2. Capital Reserves	0	0	13994	13243
2.3. Share Premium	1622	1622	15498	19471
2.4. Revenue and other Reserves	81	1511	14009	15787
2.5. Balance of Profit	5260	7437	11	11
3. Deposits	572000	909220	742400	814111
	(85.8)	(84.5)	(83.1)	(80.1)
3.1. Demand deposits	66555	82899	75598	83355
(i) From banks	124	1369	4658	4326
(ii) From others	66430	81530	70940	79030
3.2. Savings bank deposits	30647	56938	77655	91761
3.3. Term deposits	474799	769382	589147	638995
(i) From banks	108691	255048	53928	62607
(ii) From others	366108	514335	535219	576387
3.A. Deposits of branches in India	572000	909220	742400	814111
3.B. Deposits of branches outside India	0	0	0	0
4. Borrowings	53102	114602	29207	54918
	(8.0)	(10.6)	(3.3)	(5.4)
4.1. Borrowings in India	53102	114602	29207	54918
(i) From Reserve Bank of India	8000	7200	10000	0
(ii) From other banks	15102	50506	0	31614
(iii) From other institutions and agencies	30001	56896	19207	23304
4.2. Borrowings outside India	0	0	0	0
5. Other liabilities	17841	22622	62946	81690
	(2.7)	(2.1)	(7.0)	(8.0)
5.1. Bills Payable	6409	9302	8826	14129
5.2. Inter-office adjustments	263	23	13876	14030
5.3. Interest accrued	259	5002	282	200
5.4. Others (including provisions)	10909	8294	39962	53330
Total Liabilities	666898	1076589	893578	1015993
	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

	As on March 31							
	Bank of Madura @		Bank of Punjab		Bank of Rajasthan		Benares State Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Cash in hand	3171		1983	2325	5156	5021	973	788
	(0.7)		(0.6)	(0.6)	(1.2)	(1.2)	(1.0)	(0.7)
2. Balances with RBI	42440		24013	18328	30503	37305	12412	7940
	(9.6)		(7.5)	(4.9)	(7.4)	(8.6)	(12.4)	(7.0)
3. Balances with banks in India	25843		1145	10675	22672	27728	1270	2471
	(5.8)		(0.4)	(2.9)	(5.5)	(6.4)	(1.3)	(2.2)
4. Money at call and short notice	900		0	0	6221	326	0	0
	(0.2)		(0.0)	(0.0)	(1.5)	(0.1)	(0.0)	(0.0)
5. Balances with banks outside India	3978		6095	6628	87	102	93	87
	(0.9)		(1.9)	(1.8)	(0.0)	(0.0)	(0.1)	(0.1)
6. Investments	171289		129725	146383	124521	156897	48832	63090
	(38.5)		(40.6)	(39.2)	(30.2)	(36.1)	(48.7)	(55.6)
6.A. Investments in India	170894		129725	146383	124521	156897	48832	63090
(i) Government securities	118860		92372	96244	80566	84556	18359	28232
(ii) Other approved securities	4355		0	0	22272	21639	3640	3733
(iii) Shares	5216		4405	5466	484	993	158	198
(iv) Debentures and Bonds	40741		31100	41914	16309	28239	3382	28212
(v) Subsidiaries and/or joint ventures	0		0	0	447	447	0	0
(vi) Others	1721		1848	2759	4443	21023	23293	2714
6.B. Investments outside India	395		0	0	0	0	0	0
(i) Government securities	0		0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	395		0	0	0	0	0	0
(iii) Others	0		0	0	0	0	0	0
7. Advances	166542		130140	150645	172844	186704	23145	22996
	(37.5)		(40.7)	(40.4)	(41.9)	(43.0)	(23.1)	(20.3)
7.1. Bills purchased and discounted	26491		12648	15479	19046	22599	3781	3549
7.2. Cash credits, overdrafts & loans	74037		67726	63178	99373	105887	13411	14265
7.3. Term loans	66015		49766	71988	54425	58218	5952	5182
Priority sector advances included in 7.	48177		34863	23001	50565	51677	8497	8100
8. Fixed Assets	17870		11197	13556	7156	7496	1009	958
	(4.0)		(3.5)	(3.6)	(1.7)	(1.7)	(1.0)	(0.8)
8.1. Premises	5368		752	807	3188	3303	722	687
8.2. Fixed assets under construction	402		353	1759	0	0	0	12
8.2. Other Fixed assets	12100		10092	10991	3968	4194	287	260
9. Other Assets	12335		15185	24732	43704	12835	12500	15130
	(2.8)		(4.8)	(6.6)	(10.6)	(3.0)	(12.5)	(13.3)
9.1. Inter - office adjustments (net)	0		1660	85	0	0	0	0
9.2. Interest accrued	7439		4103	4488	4517	5927	2976	3483
9.3. Tax paid	2765		1395	1980	1639	4550	991	1105
9.4. Stationery and Stamps	62		74	75	140	176	42	29
9.5. Others	2069		7955	18105	37408	2182	8492	10513
Total Assets	444369		319483	373271	412864	434414	100234	113460
	(100.0)		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note: Figures in brackets indicate percent share in total.

@: During March 2001, Ban of Madura has been merged with ICICI Bank.

Source: Annual accounts of banks of respective years.

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001

	Bharat Overseas Bank		Catholic Syrian Bank		Centurion Bank		City Union Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash in hand	507	654	2733	2694	1712	2271	2650	3176
	(0.3)	(0.4)	(1.0)	(0.9)	(0.3)	(0.4)	(1.7)	(1.7)
2. Balances with RBI	7617	7789	15561	13473	31529	30231	10764	12957
	(4.7)	(4.2)	(5.8)	(4.5)	(6.0)	(5.1)	(7.0)	(7.1)
3. Balances with banks in India	2768	9260	25723	26633	5948	58914	1258	2523
	(1.7)	(5.0)	(9.6)	(8.9)	(1.1)	(10.0)	(0.8)	(1.4)
4. Money at call and short notice	0	520	0	0	11777	17714	0	0
	(0.0)	(0.3)	(0.0)	(0.0)	(2.3)	(3.0)	(0.0)	(0.0)
5. Balances with banks outside India	26331	24427	5880	4073	0	0	3733	4174
	(16.3)	(13.1)	(2.2)	(1.4)	(0.0)	(0.0)	(2.4)	(2.3)
6. Investments	45629	55044	99476	109734	219958	215687	53094	65029
	(28.2)	(29.5)	(37.0)	(36.7)	(42.1)	(36.7)	(34.4)	(35.8)
6.A. Investments in India	38103	47405	99476	109734	219958	215687	53094	65029
(i) Government securities	29631	38040	69839	79370	113087	161193	37883	50772
(ii) Other approved securities	2099	2052	5718	5501	25	25	3368	2950
(iii) Shares	22	54	681	616	77099	3920	617	479
(iv) Debentures and Bonds	6251	7025	18889	21007	2442	50401	8734	9646
(v) Subsidiaries and/or joint ventures	100	0	0	0	0	0	0	0
(vi) Others	0	234	4349	3240	27305	148	2492	1182
6.B. Investments outside India	7526	7639	0	0	0	0	0	0
(i) Government securities	7407	7593	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0
(iii) Others	120	46	0	0	0	0	0	0
7. Advances	68761	78072	106071	126297	183981	202840	76939	87642
	(42.5)	(41.8)	(39.4)	(42.3)	(35.2)	(34.5)	(49.9)	(48.2)
7.1. Bills purchased and discounted	15962	14842	7855	15560	39096	33669	5348	7436
7.2. Cash credits, overdrafts & loans	37800	44338	55606	58623	53075	56997	53931	59508
7.3. Term loans	14998	18892	42611	52114	91810	112174	17660	20698
Priority sector advances included in 7.	17371	20025	30642	32156	9769	29473	26094	29691
8. Fixed Assets	3038	3193	3105	2541	43846	40345	1699	1750
	(1.9)	(1.7)	(1.2)	(0.9)	(8.4)	(6.9)	(1.1)	(1.0)
8.1. Premises	432	1988	1492	1472	5304	5347	1029	1015
8.2. Fixed assets under construction	1598	0	0	0	0	0	0	0
8.2. Other Fixed assets	1008	1205	1613	1070	38542	34998	670	735
9. Other Assets	6987	7811	10655	13314	23683	19969	4070	4503
	(4.3)	(4.2)	(4.0)	(4.5)	(4.5)	(3.4)	(2.6)	(2.5)
9.1. Inter - office adjustments (net)	0	0	0	0	0	0	0	0
9.2. Interest accrued	1125	1262	6737	6682	5902	7645	2353	2462
9.3. Tax paid	3842	4676	1418	2036	3417	5148	780	785
9.4. Stationery and Stamps	120	136	105	104	26	29	27	27
9.5. Others	1898	1737	2394	4493	14338	7147	909	1229
Total Assets	161638	186770	269204	298760	522434	587971	154205	181754
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001
OTHER SCHEDULED COMMERCIAL BANKS

	Development Credit Bank		Dhanalakshmi Bank		Federal Bank	Ganesh Bank of Kurundwad		
	2000 (17)	2001 (18)	2000 (19)	2001 (20)	2000 (21)	2001 (22)	2000 (23)	2001 (24)
1. Cash in hand	1190 (0.4)	1206 (0.3)	2290 (1.4)	2126 (1.3)	6056 (0.8)	6491 (0.7)	426 (2.8)	362 (2.1)
2. Balances with RBI	16928 (5.1)	14327 (3.6)	10936 (6.9)	8481 (5.0)	32986 (4.3)	19751 (2.2)	1312 (8.7)	1558 (8.9)
3. Balances with banks in India	5849 (1.8)	6460 (1.6)	4496 (2.8)	5321 (3.1)	4183 (0.6)	16987 (1.9)	297 (2.0)	498 (2.8)
4. Money at call and short notice	6200 (1.9)	16500 (4.2)	0 (0.0)	0 (0.0)	5100 (0.7)	1000 (0.1)	493 (3.3)	1157 (6.6)
5. Balances with banks outside India	2486 (0.7)	3170 (0.8)	32 (0.0)	159 (0.1)	2581 (0.3)	3514 (0.4)	0 (0.0)	0 (0.0)
6. Investments	115041 (34.6)	125797 (31.7)	56370 (35.4)	56045 (33.1)	266601 (35.1)	303550 (34.4)	3420 (22.8)	4318 (24.6)
6.A. Investments in India	115041	125796	56370	56045	266601	303550	3420	4318
(i) Government securities	81862	88376	40964	40538	177600	188253	2828	3726
(ii) Other approved securities	921	3148	994	981	6623	6080	456	456
(iii) Shares	3432	1221	1236	890	12580	11242	0	0
(iv) Debentures and Bonds	20826	22994	12222	12654	66182	97741	135	135
(v) Subsidiaries and/or joint ventures	0	0	0	0	1500	50	0	0
(vi) Others	8000	10057	955	982	2117	183	1	1
6.B. Investments outside India	1	1	0	0	0	0	0	0
(i) Government securities	0	0	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0
(iii) Others	1	1	0	0	0	0	0	0
7. Advances	163813 (49.2)	206573 (52.1)	77631 (48.7)	88010 (51.9)	403571 (53.1)	485413 (55.0)	7840 (52.2)	8379 (47.8)
7.1. Bills purchased and discounted	45942	50637	9594	12846	67310	85720	206	129
7.2. Cash credits, overdrafts & loans	59146	61106	43968	47378	214432	246178	2552	2649
7.3. Term loans	58726	94831	24070	27786	121829	153515	5083	5601
Priority sector advances included in 7.	56791	67083	23961	25953	142975	156512	3873	4079
8. Fixed Assets	13707 (4.1)	13242 (3.3)	1751 (1.1)	2489 (1.5)	14495 (1.9)	13314 (1.5)	1023 (6.8)	1001 (5.7)
8.1. Premises	6042	5813	1075	1674	7583	3472	758	768
8.2. Fixed assets under construction	0	0	0	0	0	0	0	0
8.2. Other Fixed assets	7666	7428	676	815	6912	9842	265	233
9. Other Assets	7472 (2.2)	9226 (2.3)	5894 (3.7)	6819 (4.0)	24682 (3.2)	31986 (3.6)	205 (1.4)	264 (1.5)
9.1. Inter - office adjustments (net)	17	0	0	0	0	0	0	0
9.2. Interest accrued	3810	3928	2676	2661	11695	13834	136	183
9.3. Tax paid	1422	2528	1672	2027	8572	11302	26	42
9.4. Stationery and Stamps	60	59	21	22	213	238	16	14
9.5. Others	2163	2712	1525	2110	4203	6611	27	25
Total Assets	332687 (100.0)	396502 (100.0)	159400 (100.0)	169450 (100.0)	760255 (100.0)	882004 (100.0)	15016 (100.0)	17537 (100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001

	Global Trust Bank		HDFC Bank		ICICI Bank*		IDBI Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
1. Cash in hand	930	2190	4126	5739	3145	10074	799	1200
	(0.1)	(0.2)	(0.4)	(0.4)	(0.3)	(0.5)	(0.2)	(0.2)
2. Balances with RBI	50480	64425	80856	92896	69044	113092	38711	25458
	(6.7)	(6.8)	(6.9)	(5.9)	(5.7)	(5.7)	(8.6)	(5.2)
3. Balances with banks in India	5081	4095	3372	2702	31800	54284	7787	1897
	(0.7)	(0.4)	(0.3)	(0.2)	(2.6)	(2.8)	(1.7)	(0.4)
4. Money at call and short notice	14872	488	14848	159827	235780	178312	6221	5386
	(2.0)	(0.1)	(1.3)	(10.2)	(19.5)	(9.0)	(1.4)	(1.1)
5. Balances with banks outside India	2421	2308	58562	1	1748	3607	4870	5169
	(0.3)	(0.2)	(5.0)	(0.0)	(0.1)	(0.2)	(1.1)	(1.1)
6. Investments	292584	386492	574828	714514	441668	818686	212392	252460
	(38.8)	(40.8)	(49.3)	(45.8)	(36.6)	(41.5)	(47.1)	(51.3)
6.A. Investments in India	292584	386492	574828	714514	441668	817891	212392	252460
(i) Government securities	173076	225603	321747	341262	281494	407044	103242	117493
(ii)Other approved securities	585	585	1194	1194	0	4149	0	0
(iii) Shares	23027	34243	25699	19713	16095	12512	20629	12986
(iv) Debentures and Bonds	92493	120159	186632	257810	113722	307008	83530	114101
(v) Subsidiaries and/or joint ventures	0	0	0	89	0	0	0	0
(vi) Others	3402	5902	39556	94446	30357	87177	4991	7881
6.B. Investments outside India	0	0	0	0	0	795	0	0
(i) Government securities	0	0	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0
(iii) Others	0	0	0	0	0	795	0	0
7. Advances	321101	409969	336227	463666	365734	703146	160071	172499
	(42.6)	(43.3)	(28.8)	(29.7)	(30.3)	(35.6)	(35.5)	(35.1)
7.1. Bills purchased and discounted	59511	63601	57120	71648	70129	108704	49456	54696
7.2. Cash credits, overdrafts & loans	181671	215089	146793	137653	257767	497091	54533	69384
7.3. Term loans	79920	131279	132314	254365	37838	97350	56081	48419
Priority sector advances included in 7.	70348	79452	58586	66752	49737	118466	33902	37828
8. Fixed Assets	33829	37944	23676	28974	22212	38113	9437	11547
	(4.5)	(4.0)	(2.0)	(1.9)	(1.8)	(1.9)	(2.1)	(2.3)
8.1. Premises	14343	15211	9280	11573	12800	17385	1974	1940
8.2. Fixed assets under construction	0	0	0	0	0	0	0	0
8.2. Other Fixed assets	19486	22733	14396	17401	9412	20727	7464	9607
9. Other Assets	31824	39287	69119	93414	36132	54346	10925	16249
	(4.2)	(4.1)	(5.9)	(6.0)	(3.0)	(2.8)	(2.4)	(3.3)
9.1. Inter - office adjustments (net)	0	0	0	0	486	512	1	2
9.2. Interest accrued	8483	13150	16212	23593	11474	22474	5131	6263
9.3. Tax paid	778	4840	1488	3736	3676	10514	2784	4541
9.4. Stationery and Stamps	17	12	41	56	10	11	9	18
9.5. Others	22546	21284	51378	66029	20486	20835	3001	5424
Total Assets	753122	947196	1165614	1561733	1207263	1973659	451215	491866
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001

	IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash in hand	993	972	6479	6030	4139	4750	3407	3946
	(0.1)	(0.1)	(0.6)	(0.5)	(0.7)	(0.7)	(0.9)	(0.9)
2. Balances with RBI	35972	37560	133734	102720	48694	34637	24815	19957
	(4.5)	(4.3)	(12.7)	(8.1)	(8.5)	(5.2)	(6.6)	(4.7)
3. Balances with banks in India	17336	24900	86606	72061	48784	40769	30950	31444
	(2.2)	(2.9)	(8.2)	(5.7)	(8.5)	(6.1)	(8.3)	(7.4)
4. Money at call and short notice	38720	19800	3	14000	0	0	0	0
	(4.8)	(2.3)	(0.0)	(1.1)	(0.0)	(0.0)	(0.0)	(0.0)
5. Balances with banks outside India	16344	51647	2759	10909	1048	4351	549	225
	(2.0)	(6.0)	(0.3)	(0.9)	(0.2)	(0.7)	(0.1)	(0.1)
6. Investments	273176	249426	425432	542495	206279	278701	118431	123439
	(34.2)	(28.8)	(40.3)	(42.7)	(35.9)	(41.7)	(31.6)	(29.1)
6.A. Investments in India	273176	249426	425432	537366	206279	278701	118431	123439
(i) Government securities	208834	182674	253784	320916	132597	216238	68981	75212
(ii) Other approved securities	2600	2600	23533	22144	6320	6258	4116	4175
(iii) Shares	2244	766	12780	10758	3051	2481	2427	1900
(iv) Debentures and Bonds	56863	60508	128599	176140	54988	47748	41155	41227
(v) Subsidiaries and/or joint ventures	0	0	982	982	0	0	0	0
(vi) Others	2635	2878	5754	6426	9322	5975	1751	925
6.B. Investments outside India	0	0	0	5128	0	0	0	0
(i) Government securities	0	0	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0
(iii) Others	0	0	0	5128	0	0	0	0
7. Advances	367705	423688	351807	476290	245143	282822	180730	225415
	(46.0)	(49.0)	(33.3)	(37.4)	(42.7)	(42.4)	(48.3)	(53.2)
7.1. Bills purchased and discounted	56243	89745	21781	24084	27589	25880	41437	49738
7.2. Cash credits, overdrafts & loans	235069	246493	189091	221973	159603	187512	85024	101028
7.3. Term loans	76394	87450	140935	230232	57951	69430	54269	74649
Priority sector advances included in 7.	74204	70457	81217	117907	91602	95340	70206	87083
8. Fixed Assets	11179	9608	10731	13089	7166	7689	4042	7055
	(1.4)	(1.1)	(1.0)	(1.0)	(1.2)	(1.2)	(1.1)	(1.7)
8.1. Premises	2801	2769	5644	6954	3261	3602	1645	4629
8.2. Fixed assets under construction	0	0	2589	2288	0	0	54	260
8.2. Other Fixed assets	8378	6839	2497	3846	3905	4088	2343	2166
9. Other Assets	38264	47686	38572	34351	12974	13960	11595	12508
	(4.8)	(5.5)	(3.7)	(2.7)	(2.3)	(2.1)	(3.1)	(3.0)
9.1. Inter - office adjustments (net)	318	39	0	0	0	0	0	454
9.2. Interest accrued	10222	9646	17689	20564	7275	8145	5075	5137
9.3. Tax paid	7993	9368	9	1173	2361	1382	1351	2374
9.4. Stationery and Stamps	1	9	0	0	137	139	172	208
9.5. Others	19731	28624	20874	12613	3202	4294	4998	4335
Total Assets	799689	865286	1056124	1271943	574227	667679	374517	423990
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001

[illegible]

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001

[illegible]

TABLE 52: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS: 2000 AND 2001

	Tamilnad Mercantile Bank		United Western Bank		UTI Bank		Vysya Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
1. Cash in hand	8956	7037	4305	5329	2402	4792	5775	5946
	(2.9)	(1.9)	(0.9)	(0.9)	(0.4)	(0.4)	(0.6)	(0.6)
2. Balances with RBI	24949	26087	39407	34890	37687	83336	55395	60366
	(8.1)	(7.1)	(8.2)	(6.1)	(5.7)	(7.7)	(6.2)	(5.9)
3. Balances with banks in India	5776	7724	32266	48190	29639	8823	42531	62867
	(1.9)	(2.1)	(6.7)	(8.4)	(4.4)	(0.8)	(4.8)	(6.2)
4. Money at call and short notice	1500	0	0	0	12000	21531	12	0
	(0.5)	(0.0)	(0.0)	(0.0)	(1.8)	(2.0)	(0.0)	(0.0)
5. Balances with banks outside India	785	1440	2874	3322	7566	2696	40617	83469
	(0.3)	(0.4)	(0.6)	(0.6)	(1.1)	(0.3)	(4.5)	(8.2)
6. Investments	123900	148532	136294	171942	206515	419262	273565	269511
	(40.3)	(40.5)	(28.3)	(29.9)	(31.0)	(38.9)	(30.6)	(26.5)
6.A. Investments in India	123900	148532	136294	171942	206515	419262	273565	269511
(i) Government securities	57311	77409	84530	118300	136754	242228	164585	183677
(ii)Other approved securities	4470	4334	4240	4056	0	0	8650	8244
(iii) Shares	121	73	6248	5054	11842	19225	5176	3002
(iv) Debentures and Bonds	61436	66164	35152	37058	24285	102565	77191	63405
(v) Subsidiaries and/or joint ventures	0	0	8	8	0	0	1260	1260
(vi) Others	563	552	6116	7464	33633	55245	16702	9922
6.B. Investments outside India	0	0	0	0	0	0	0	0
(i) Government securities	0	0	0	0	0	0	0	0
(ii) Subsidiaries and/or joint ventures	0	0	0	0	0	0	0	0
(iii) Others	0	0	0	0	0	0	0	0
7. Advances	125504	158835	235802	274788	350662	482112	393775	431631
	(40.8)	(43.3)	(48.9)	(47.8)	(52.6)	(44.8)	(44.1)	(42.5)
7.1. Bills purchased and discounted	16314	17154	46120	48651	199563	165516	42430	26844
7.2. Cash credits, overdrafts & loans	75592	95730	140140	158535	115434	211323	182363	223586
7.3. Term loans	33598	45951	49541	67602	35665	105273	168982	181202
Priority sector advances included in 7.	55222	66900	84506	99324	30286	34800	147509	141403
8. Fixed Assets	3197	3190	8567	10856	8490	23447	33043	34678
	(1.0)	(0.9)	(1.8)	(1.9)	(1.3)	(2.2)	(3.7)	(3.4)
8.1. Premises	2033	2054	4613	7491	812	798	20761	21463
8.2. Fixed assets under construction	0	0	0	0	969	1775	0	0
8.2. Other Fixed assets	1164	1136	3954	3365	6710	20873	12281	13215
9. Other Assets	13063	13991	22560	25345	11937	30591	48866	67524
	(4.2)	(3.8)	(4.7)	(4.4)	(1.8)	(2.8)	(5.5)	(6.6)
9.1. Inter - office adjustments (net)	0	0	7749	3947	0	0	0	0
9.2. Interest accrued	4971	5498	5467	6413	5040	12069	11318	9411
9.3. Tax paid	0	0	4925	7111	566	846	6828	10631
9.4. Stationery and Stamps	7	8	227	240	45	120	202	222
9.5. Others	8084	8486	4192	7634	6287	17556	30518	47261
Total Assets	307630	366837	482073	574662	666898	1076589	893578	1015993
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	As on March 31					
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	100	100	100	100	100	100
	(1.7)	(1.3)	(1.5)	(1.0)	(1.1)	(1.0)
2. Reserves and Surplus	476	663	0	894	401	403
	(8.1)	(8.7)	(0.0)	(9.1)	(4.6)	(3.9)
3. Deposits	4019	5144	5276	6703	6860	8120
	(68.0)	(67.8)	(78.7)	(68.5)	(78.5)	(79.5)
3.1. Demand deposits	60	52	155	191	371	441
3.2. Savings bank deposits	1623	1891	3029	3406	2684	3109
3.3. Term deposits	2336	3202	2092	3106	3805	4571
4. Borrowings	973	1249	978	1565	520	491
	(16.5)	(16.5)	(14.6)	(16.0)	(5.9)	(4.8)
4.1. From banks*	237	271	191	280	35	56
4.2. From others	735	978	787	1285	485	435
5. Other liabilities	338	428	350	530	860	1095
	(5.7)	(5.6)	(5.2)	(5.4)	(9.8)	(10.7)
5.1. Bills Payable	0	0	4	3	9	10
5.2. Inter-office adjustments	21	60	0	0	18	17
5.3. Interest accrued	44	50	53	75	810	1056
5.4. Others (including provisions)	273	319	293	452	22	12
Total Liabilities	5906	7583	6704	9792	8741	10208
1. Cash in hand	91	134	88	104	111	137
	(1.5)	(1.8)	(1.3)	(1.1)	(1.3)	(1.3)
2. Balances with RBI	106	134	139	197	228	278
	(1.8)	(1.8)	(2.1)	(2.0)	(2.6)	(2.7)
3. Balances with banks in India	1871	2702	2541	3583	4931	5633
	(31.7)	(35.6)	(37.9)	(36.6)	(56.4)	(55.2)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	636	956	0	100	964	1514
	(10.8)	(12.6)	(0.0)	(1.0)	(11.0)	(14.8)
6. Advances	3057	3502	2421	3783	1513	1968
	(51.8)	(46.2)	(36.1)	(38.6)	(17.3)	(19.3)
6.1. Bills purchased and discounted	68	3	0	0	0	0
6.2. Cash credits, overdrafts & loans	1849	2099	880	1618	528	717
6.3. Term loans	1141	1400	1541	2165	985	1251
7. Fixed Assets	28	30	11	12	11	10
	(0.5)	(0.4)	(0.2)	(0.1)	(0.1)	(0.1)
8. Other Assets	116	125	1506	2013	983	667
	(2.0)	(1.6)	(22.5)	(20.6)	(11.2)	(6.5)
8.1. Inter - office adjustments (net)	0	0	21	6	0	0
8.2. Interest accrued	72	109	0	0	837	659
8.3. Others	44	15	1484	2008	146	9
Total Assets	5906	7583	6704	9792	8741	10208
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in brackets indicate percent share in total.

2. *Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

(Amount in Rs. lakh)

Items	Aligarh Gramin Bank		Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.2)	(0.3)	(0.3)	(0.5)	(0.4)
2. Reserves and Surplus	3317	4485	678	678	1137	1137
	(8.0)	(10.1)	(2.2)	(1.9)	(6.0)	(4.4)
3. Deposits	32710	36907	27549	32642	15021	20051
	(79.2)	(83.3)	(90.8)	(91.1)	(79.6)	(76.9)
3.1. Demand deposits	623	565	2255	2440	1062	1188
3.2. Savings bank deposits	11829	12862	12662	14905	5910	8696
3.3. Term deposits	20258	23481	12633	15297	8049	10167
4. Borrowings	3820	1279	963	1235	1907	3377
	(9.2)	(2.9)	(3.2)	(3.4)	(10.1)	(12.9)
4.1. From banks*	779	122	0	200	102	175
4.2. From others	3040	1157	963	1035	1805	3202
5. Other liabilities	1354	1516	1038	1160	710	1399
	(3.3)	(3.4)	(3.4)	(3.2)	(3.8)	(5.4)
5.1. Bills Payable	318	371	112	133	45	41
5.2. Inter-office adjustments	146	365	19	0	148	588
5.3. Interest accrued	23	25	165	184	50	123
5.4. Others (including provisions)	867	755	741	842	466	647
Total Liabilities	41300	44287	30328	35815	18875	26065
1. Cash in hand	751	747	246	324	749	863
	(1.8)	(1.7)	(0.8)	(0.9)	(4.0)	(3.3)
2. Balances with RBI	960	1201	855	975	486	523
	(2.3)	(2.7)	(2.8)	(2.7)	(2.6)	(2.0)
3. Balances with banks in India	16141	19660	15376	20633	3438	3180
	(39.1)	(44.4)	(50.7)	(57.6)	(18.2)	(12.2)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	9766	7857	3609	3042	4203	7883
	(23.6)	(17.7)	(11.9)	(8.5)	(22.3)	(30.2)
6. Advances	12572	14115	5065	6373	6323	9602
	(30.4)	(31.9)	(16.7)	(17.8)	(33.5)	(36.8)
6.1. Bills purchased and discounted	0	0	5	0	29	2
6.2. Cash credits, overdrafts & loans	4831	6319	352	630	1175	1520
6.3. Term loans	7740	7796	4708	5743	5119	8081
7. Fixed Assets	38	48	36	38	40	70
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)
8. Other Assets	1073	659	5142	4430	3636	3943
	(2.6)	(1.5)	(17.0)	(12.4)	(19.3)	(15.1)
8.1. Inter - office adjustments (net)	0	0	0	58	0	0
8.2. Interest accrued	881	478	1143	393	500	697
8.3. Others	192	181	3999	3979	3136	3246
Total Assets	41300	44287	30328	35815	18875	26065
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Ambala Kurukshetra		Aravali		Arunachal Pradesh	
	Gramin Bank		Kshetriya Gramin Bank		Rural Bank	
	2000	2001	2000	2001	2000	2001
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	96	100	100	100	100	100
	(0.8)	(0.8)	(0.8)	(0.7)	(2.7)	(2.0)
2. Reserves and Surplus	0	30	862	862	211	211
	(0.0)	(0.2)	(6.6)	(5.8)	(5.6)	(4.2)
3. Deposits	9013	10540	10029	11997	2478	3103
	(75.0)	(80.7)	(77.2)	(80.2)	(65.9)	(62.4)
3.1. Demand deposits	35	112	462	480	121	162
3.2. Savings bank deposits	2677	3362	2830	3820	1040	1324
3.3. Term deposits	6301	7065	6737	7697	1318	1617
4. Borrowings	1847	1579	1416	1238	565	840
	(15.4)	(12.1)	(10.9)	(8.3)	(15.0)	(16.9)
4.1. From banks*	103	106	73	81	0	0
4.2. From others	1744	1473	1343	1158	565	840
5. Other liabilities	1064	818	582	764	409	715
	(8.9)	(6.3)	(4.5)	(5.1)	(10.9)	(14.4)
5.1. Bills Payable	0	1	32	77	1	1
5.2. Inter-office adjustments	34	9	0	0	0	0
5.3. Interest accrued	7	32	79	84	193	262
5.4. Others (including provisions)	1024	777	470	603	215	451
Total Liabilities	12022	13067	12989	14961	3762	4968
1. Cash in hand	221	245	201	160	61	65
	(1.8)	(1.9)	(1.5)	(1.1)	(1.6)	(1.3)
2. Balances with RBI	266	330	327	396	73	82
	(2.2)	(2.5)	(2.5)	(2.6)	(1.9)	(1.7)
3. Balances with banks in India	2801	3776	2919	4009	490	1024
	(23.3)	(28.9)	(22.5)	(26.8)	(13.0)	(20.6)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2364	2111	911	800	85	85
	(19.7)	(16.2)	(7.0)	(5.3)	(2.3)	(1.7)
6. Advances	6020	6421	4569	4951	2772	3316
	(50.1)	(49.1)	(35.2)	(33.1)	(73.7)	(66.7)
6.1. Bills purchased and discounted	190	177	14	25	0	0
6.2. Cash credits, overdrafts & loans	1658	2482	1345	1439	1327	1551
6.3. Term loans	4172	3762	3210	3487	1446	1765
7. Fixed Assets	21	23	27	24	9	15
	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.3)
8. Other Assets	330	160	4035	4621	272	382
	(2.7)	(1.2)	(31.1)	(30.9)	(7.2)	(7.7)
8.1. Inter - office adjustments (net)	0	0	13	41	119	44
8.2. Interest accrued	171	145	195	274	24	20
8.3. Others	159	15	3827	4307	129	318
Total Assets	12022	13067	12989	14961	3762	4968
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	763	100	100	100	100	100
	(4.2)	(0.4)	(0.2)	(0.2)	(0.4)	(0.3)
2. Reserves and Surplus	22	1140	2434	3466	2684	2684
	(0.1)	(4.9)	(5.4)	(6.6)	(11.0)	(9.2)
3. Deposits	12520	15247	39461	45787	17169	21178
	(68.5)	(65.9)	(87.5)	(87.6)	(70.5)	(72.3)
3.1. Demand deposits	696	835	3009	3698	137	194
3.2. Savings bank deposits	7810	7849	16987	19057	7174	8274
3.3. Term deposits	4015	6562	19466	23032	9858	12709
4. Borrowings	3090	3794	1892	1708	2508	3268
	(16.9)	(16.4)	(4.2)	(3.3)	(10.3)	(11.2)
4.1. From banks*	537	715	103	110	113	111
4.2. From others	2553	3079	1789	1598	2394	3157
5. Other liabilities	1883	2863	1199	1224	1906	2070
	(10.3)	(12.4)	(2.7)	(2.3)	(7.8)	(7.1)
5.1. Bills Payable	138	1095	57	81	198	61
5.2. Inter-office adjustments	594	346	44	49	0	0
5.3. Interest accrued	477	749	29	25	34	49
5.4. Others (including provisions)	674	673	1069	1069	1675	1960
Total Liabilities	18278	23144	45086	52286	24367	29298
1. Cash in hand	389	428	278	370	237	281
	(2.1)	(1.8)	(0.6)	(0.7)	(1.0)	(1.0)
2. Balances with RBI	320	510	1130	1350	551	631
	(1.8)	(2.2)	(2.5)	(2.6)	(2.3)	(2.2)
3. Balances with banks in India	605	753	25913	34384	6087	7615
	(3.3)	(3.3)	(57.5)	(65.8)	(25.0)	(26.0)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	6861	10263	6241	5337	5037	5585
	(37.5)	(44.3)	(13.8)	(10.2)	(20.7)	(19.1)
6. Advances	8521	10617	8164	9523	7114	9958
	(46.6)	(45.9)	(18.1)	(18.2)	(29.2)	(34.0)
6.1. Bills purchased and discounted	898	865	0	0	6	1
6.2. Cash credits, overdrafts & loans	1512	3041	2962	5238	1693	2621
6.3. Term loans	6111	6712	5202	4285	5415	7337
7. Fixed Assets	59	93	57	93	17	22
	(0.3)	(0.4)	(0.1)	(0.2)	(0.1)	(0.1)
8. Other Assets	1522	482	3303	1227	5323	5207
	(8.3)	(2.1)	(7.3)	(2.3)	(21.8)	(17.8)
8.1. Inter - office adjustments (net)	0	0	0	0	453	239
8.2. Interest accrued	130	214	3104	1048	734	908
8.3. Others	1392	268	199	179	4136	4061
Total Assets	18278	23144	45086	52286	24367	29298
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	100	100	100	100	100	100
	(1.0)	(0.8)	(0.3)	(0.3)	(0.5)	(0.5)
2. Reserves and Surplus	0	0	1711	1711	2082	2082
	(0.0)	(0.0)	(5.6)	(5.1)	(11.0)	(9.5)
3. Deposits	7649	9541	24122	28834	11974	14071
	(73.7)	(74.4)	(79.6)	(85.5)	(63.3)	(64.1)
3.1. Demand deposits	164	122	319	809	369	312
3.2. Savings bank deposits	2472	3537	10901	12284	4014	4489
3.3. Term deposits	5013	5882	12902	15741	7592	9269
4. Borrowings	470	472	1572	1403	2366	2915
	(4.5)	(3.7)	(5.2)	(4.2)	(12.5)	(13.3)
4.1. From banks*	13	79	32	0	299	354
4.2. From others	456	394	1541	1403	2067	2560
5. Other liabilities	2157	2706	2818	1660	2388	2786
	(20.8)	(21.1)	(9.3)	(4.9)	(12.6)	(12.7)
5.1. Bills Payable	0	0	32	29	12	9
5.2. Inter-office adjustments	32	48	0	0	0	131
5.3. Interest accrued	1209	1669	0	0	1620	2353
5.4. Others (including provisions)	915	989	2785	1631	757	292
Total Liabilities	10375	12819	30323	33707	18910	21953
1. Cash in hand	94	127	222	294	253	267
	(0.9)	(1.0)	(0.7)	(0.9)	(1.3)	(1.2)
2. Balances with RBI	228	330	691	824	370	460
	(2.2)	(2.6)	(2.3)	(2.4)	(2.0)	(2.1)
3. Balances with banks in India	1822	2948	18557	25479	4064	3864
	(17.6)	(23.0)	(61.2)	(75.6)	(21.5)	(17.6)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	0	100	2790	798	5360	6915
	(0.0)	(0.8)	(9.2)	(2.4)	(28.3)	(31.5)
6. Advances	2472	2840	6677	5819	6043	7652
	(23.8)	(22.2)	(22.0)	(17.3)	(32.0)	(34.9)
6.1. Bills purchased and discounted	3	6	0	0	0	0
6.2. Cash credits, overdrafts & loans	285	372	883	1265	1901	1985
6.3. Term loans	2184	2463	5794	4553	4143	5666
7. Fixed Assets	12	12	17	21	23	24
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	5747	6462	1368	473	2797	2771
	(55.4)	(50.4)	(4.5)	(1.4)	(14.8)	(12.6)
8.1. Inter - office adjustments (net)	0	0	0	0	16	0
8.2. Interest accrued	26	11	0	0	365	517
8.3. Others	5721	6452	1368	473	2416	2254
Total Assets	10375	12819	30323	33707	18910	21953
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Bara Banki Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.3)	(0.3)	(0.3)	(0.5)	(0.4)
2. Reserves and Surplus	1735	2241	821	821	855	0
	(6.4)	(6.7)	(2.5)	(2.1)	(4.2)	(0.0)
3. Deposits	23011	28471	25309	28873	17433	19913
	(84.8)	(85.3)	(76.2)	(74.7)	(85.1)	(85.5)
3.1. Demand deposits	1351	1618	185	150	455	1106
3.2. Savings bank deposits	11473	14660	9061	10610	10482	10960
3.3. Term deposits	10187	12193	16064	18112	6496	7847
4. Borrowings	1434	1514	1052	1121	1906	1879
	(5.3)	(4.5)	(3.2)	(2.9)	(9.3)	(8.1)
4.1. From banks*	119	175	85	951	1906	1879
4.2. From others	1315	1339	967	170	0	0
5. Other liabilities	850	1043	5943	7732	193	1392
	(3.1)	(3.1)	(17.9)	(20.0)	(0.9)	(6.0)
5.1. Bills Payable	59	77	78	91	27	99
5.2. Inter-office adjustments	32	120	21	74	0	171
5.3. Interest accrued	23	22	4505	5970	84	130
5.4. Others (including provisions)	737	825	1339	1598	82	992
Total Liabilities	27130	33369	33225	38646	20486	23283
1. Cash in hand	701	496	267	277	287	491
	(2.6)	(1.5)	(0.8)	(0.7)	(1.4)	(2.1)
2. Balances with RBI	638	765	784	1040	520	575
	(2.4)	(2.3)	(2.4)	(2.7)	(2.5)	(2.5)
3. Balances with banks in India	7263	7938	9796	15070	8557	10453
	(26.8)	(23.8)	(29.5)	(39.0)	(41.8)	(44.9)
4. Money at call and short notice	0	15127	0	0	0	0
	(0.0)	(45.3)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	13063	2130	11123	10148	3040	2538
	(48.1)	(6.4)	(33.5)	(26.3)	(14.8)	(10.9)
6. Advances	4455	5910	7284	9021	4936	6340
	(16.4)	(17.7)	(21.9)	(23.3)	(24.1)	(27.2)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	2118	2400	502	736	0	0
6.3. Term loans	2337	3510	6782	8286	4936	6340
7. Fixed Assets	20	19	28	29	13	16
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	988	983	3944	3060	3133	2870
	(3.6)	(2.9)	(11.9)	(7.9)	(15.3)	(12.3)
8.1. Inter - office adjustments (net)	0	0	0	2523	70	0
8.2. Interest accrued	876	877	3356	0	1396	1712
8.3. Others	112	107	588	537	1667	1158
Total Assets	27130	33369	33225	38646	20486	23283
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Bastar		Basti Gramin Bank		Begusarai	
	Kshetriya Gramin Bank				Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(37)	(38)	(39)	(40)	(41)	(42)
1. Capital	100	100	100	100	100	100
	(1.1)	(0.9)	(0.3)	(0.3)	(1.9)	(1.5)
2. Reserves and Surplus	0	0	1919	2959	283	294
	(0.0)	(0.0)	(5.9)	(7.6)	(5.3)	(4.5)
3. Deposits	7183	8804	24261	28234	4154	5125
	(80.6)	(81.9)	(74.6)	(72.4)	(78.1)	(78.9)
3.1. Demand deposits	1074	1116	1450	1798	287	529
3.2. Savings bank deposits	2587	3532	14006	16692	1904	2097
3.3. Term deposits	3523	4156	8805	9743	1963	2500
4. Borrowings	300	283	2005	2242	124	130
	(3.4)	(2.6)	(6.2)	(5.8)	(2.3)	(2.0)
4.1. From banks*	0	0	150	150	0	0
4.2. From others	300	283	1855	2092	124	130
5. Other liabilities	1331	1561	4224	5441	659	846
	(14.9)	(14.5)	(13.0)	(14.0)	(12.4)	(13.0)
5.1. Bills Payable	179	179	76	102	0	1
5.2. Inter-office adjustments	0	0	47	81	0	0
5.3. Interest accrued	796	1035	2752	3500	394	554
5.4. Others (including provisions)	356	347	1349	1758	265	291
Total Liabilities	8914	10748	32509	38976	5321	6495
1. Cash in hand	53	65	296	278	192	146
	(0.6)	(0.6)	(0.9)	(0.7)	(3.6)	(2.2)
2. Balances with RBI	245	301	815	949	125	156
	(2.7)	(2.8)	(2.5)	(2.4)	(2.3)	(2.4)
3. Balances with banks in India	3400	4196	16609	23374	2295	3179
	(38.1)	(39.0)	(51.1)	(60.0)	(43.1)	(48.9)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	47	47	7478	5978	1280	1335
	(0.5)	(0.4)	(23.0)	(15.3)	(24.1)	(20.6)
6. Advances	1618	2109	5543	7582	804	1093
	(18.2)	(19.6)	(17.0)	(19.5)	(16.1)	(16.8)
6.1. Bills purchased and discounted	0	0	0	77	2	4
6.2. Cash credits, overdrafts & loans	491	651	805	1709	0	429
6.3. Term loans	1127	1459	4738	5796	803	660
7. Fixed Assets	5	9	17	25	10	9
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)
8. Other Assets	3546	4020	1752	790	614	578
	(39.8)	(37.4)	(5.4)	(2.0)	(11.5)	(8.9)
8.1. Inter - office adjustments (net)	69	58	0	0	40	15
8.2. Interest accrued	89	138	1621	619	364	536
8.3. Others	3388	3824	131	172	211	26
Total Assets	8914	10748	32509	38976	5321	6495
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(43)	(44)	(45)	(46)	(47)	(48)
1. Capital	100	100	100	100	100	100
	(0.7)	(0.6)	(0.2)	(0.2)	(1.0)	(0.9)
2. Reserves and Surplus	310	310	5469	7399	1295	1416
	(2.3)	(1.9)	(13.0)	(15.7)	(13.0)	(12.2)
3. Deposits	6107	7200	32832	36765	7336	8622
	(44.8)	(44.5)	(78.0)	(77.8)	(73.4)	(74.2)
3.1. Demand deposits	383	353	3320	3467	89	122
3.2. Savings bank deposits	2302	2766	18791	21075	3087	3731
3.3. Term deposits	3422	4081	10720	12223	4159	4769
4. Borrowings	288	241	2106	1611	915	1050
	(2.1)	(1.5)	(5.0)	(3.4)	(9.2)	(9.0)
4.1. From banks*	0	0	315	297	92	91
4.2. From others	288	241	1791	1314	823	958
5. Other liabilities	6830	8324	1573	1382	346	438
	(50.1)	(51.5)	(3.7)	(2.9)	(3.5)	(3.8)
5.1. Bills Payable	0	0	69	106	0	0
5.2. Inter-office adjustments	5774	5710	104	0	0	0
5.3. Interest accrued	699	932	16	15	0	0
5.4. Others (including provisions)	358	1682	1384	1261	346	438
Total Liabilities	13636	16175	42081	47257	9992	11625
1. Cash in hand	41	56	670	626	93	94
	(0.3)	(0.3)	(1.6)	(1.3)	(0.9)	(0.8)
2. Balances with RBI	200	237	902	1014	200	247
	(1.5)	(1.5)	(2.1)	(2.1)	(2.0)	(2.1)
3. Balances with banks in India	3977	5291	22208	29621	2771	2358
	(29.2)	(32.7)	(51.7)	(62.7)	(27.7)	(20.3)
4. Money at call and short notice	0	0	0	0	1295	1416
	(0.0)	(0.0)	(0.0)	(0.0)	(13.0)	(12.2)
5. Investments	433	237	8543	5703	570	1441
	(3.2)	(1.5)	(20.3)	(12.1)	(5.7)	(12.4)
6. Advances	2158	2190	4979	6272	3122	4031
	(15.8)	(13.5)	(11.0)	(13.3)	(31.2)	(34.7)
6.1. Bills purchased and discounted	2	2	0	0	0	0
6.2. Cash credits, overdrafts & loans	181	243	4979	6272	1256	1623
6.3. Term loans	1975	1945	0	0	1865	2408
7. Fixed Assets	26	24	39	38	28	37
	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.3)
8. Other Assets	6801	8139	4739	3984	1913	2001
	(49.9)	(50.3)	(11.3)	(8.4)	(19.1)	(17.2)
8.1. Inter - office adjustments (net)	5815	7199	0	207	130	198
8.2. Interest accrued	382	419	4648	3583	0	0
8.3. Others	603	521	92	194	1783	1803
Total Assets	13636	16175	42080	47257	9992	11625
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Bhilwara-Ajmer Kshetriya Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(49)	(50)	(51)	(52)	(53)	(54)
1. Capital	100	100	100	100	100	100
	(0.7)	(0.6)	(0.2)	(0.2)	(0.3)	(0.3)
2. Reserves and Surplus	658	833	2130	2290	2732	3920
	(4.4)	(4.9)	(4.0)	(3.7)	(9.0)	(11.1)
3. Deposits	11209	12481	45937	54330	19801	23794
	(75.6)	(74.2)	(86.7)	(88.0)	(65.0)	(67.7)
3.1. Demand deposits	654	627	1506	1782	310	339
3.2. Savings bank deposits	2906	3073	20459	24048	7022	7426
3.3. Term deposits	7649	8781	23973	28501	12468	16028
4. Borrowings	1841	2159	2301	2408	5190	5857
	(12.4)	(12.8)	(4.3)	(3.9)	(17.0)	(16.7)
4.1. From banks*	1841	173	2301	2408	1214	1411
4.2. From others	0	1985	0	0	3976	4446
5. Other liabilities	1016	1258	2540	2587	2661	1458
	(6.9)	(7.5)	(4.8)	(4.2)	(8.7)	(4.2)
5.1. Bills Payable	13	33	0	0	40	42
5.2. Inter-office adjustments	0	0	70	0	747	0
5.3. Interest accrued	104	122	2470	90	125	140
5.4. Others (including provisions)	898	1103	0	2497	1749	899
Total Liabilities	14824	16831	53008	61715	30483	35129
1. Cash in hand	191	110	1022	1173	296	386
	(1.3)	(0.7)	(1.9)	(1.9)	(1.0)	(1.1)
2. Balances with RBI	328	373	1496	1769	576	700
	(2.2)	(2.2)	(2.8)	(2.9)	(1.9)	(2.0)
3. Balances with banks in India	5052	5717	2655	2788	220	515
	(34.1)	(34.0)	(5.0)	(4.5)	(0.7)	(1.5)
4. Money at call and short notice	0	0	7912	11079	7695	9079
	(0.0)	(0.0)	(14.9)	(18.0)	(25.2)	(25.8)
5. Investments	1439	1374	22464	28308	4118	4531
	(9.7)	(8.2)	(42.4)	(45.9)	(13.5)	(12.9)
6. Advances	6814	8117	12167	13253	15691	18873
	(46.0)	(48.2)	(23.0)	(21.5)	(51.5)	(53.7)
6.1. Bills purchased and discounted	26	123	367	216	0	0
6.2. Cash credits, overdrafts & loans	1838	2357	2134	2459	8379	10894
6.3. Term loans	4951	5637	9666	10578	7311	8582
7. Fixed Assets	32	33	59	75	98	89
	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.3)
8. Other Assets	968	1106	5232	3270	1788	956
	(6.5)	(6.6)	(9.9)	(5.3)	(5.9)	(2.7)
8.1. Inter - office adjustments (net)	38	13	838	1300	0	158
8.2. Interest accrued	739	1017	3331	1840	986	520
8.3. Others	190	77	1063	130	802	278
Total Assets	14824	16831	53008	61715	30483	35129
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Bikaner		Bilaspur Raipur		Bolangir Anchalik	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	100	100	100	100	100	100
	(2.4)	(2.0)	(0.4)	(0.3)	(0.4)	(0.3)
2. Reserves and Surplus	0	440	3390	3390	1459	1497
	(0.0)	(8.9)	(12.6)	(10.4)	(5.5)	(4.7)
3. Deposits	2537	3184	19717	23826	19214	22743
	(60.4)	(64.3)	(73.2)	(73.3)	(72.5)	(71.7)
3.1. Demand deposits	98	130	1548	1676	1150	1353
3.2. Savings bank deposits	605	920	7956	10146	9365	11136
3.3. Term deposits	1834	2134	10213	12004	8699	10254
4. Borrowings	679	723	702	1495	2528	3481
	(16.2)	(14.6)	(2.6)	(4.6)	(9.5)	(11.0)
4.1. From banks*	23	28	13	332	534	520
4.2. From others	656	695	689	1163	1994	2961
5. Other liabilities	884	505	3041	3688	3216	3919
	(21.1)	(10.2)	(11.3)	(11.3)	(12.1)	(12.3)
5.1. Bills Payable	14	3	0	0	207	178
5.2. Inter-office adjustments	0	0	0	0	0	0
5.3. Interest accrued	316	424	2129	2678	1994	2638
5.4. Others (including provisions)	554	78	913	1010	1014	1103
Total Liabilities	4199	4953	26950	32498	26517	31739
1. Cash in hand	8	9	194	199	188	209
	(0.2)	(0.2)	(0.7)	(0.6)	(0.7)	(0.7)
2. Balances with RBI	85	112	636	805	731	767
	(2.0)	(2.3)	(2.4)	(2.5)	(2.8)	(2.4)
3. Balances with banks in India	1396	1914	13688	19105	893	889
	(33.2)	(38.7)	(50.8)	(58.8)	(3.4)	(2.8)
4. Money at call and short notice	0	0	0	0	7943	8473
	(0.0)	(0.0)	(0.0)	(0.0)	(30.0)	(26.7)
5. Investments	95	85	1483	983	331	1470
	(2.3)	(1.7)	(5.5)	(3.0)	(1.2)	(4.6)
6. Advances	1858	1932	5016	5517	5744	8064
	(44.2)	(39.0)	(18.6)	(17.0)	(21.7)	(25.4)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	613	726	2035	2261	2469	3644
6.3. Term loans	1245	1206	2981	3256	3275	4420
7. Fixed Assets	18	16	12	17	27	23
	(0.4)	(0.3)	(0.0)	(0.1)	(0.1)	(0.1)
8. Other Assets	739	885	5921	5873	10659	11844
	(17.6)	(17.9)	(22.0)	(18.1)	(40.2)	(37.3)
8.1. Inter - office adjustments (net)	5	4	311	209	102	154
8.2. Interest accrued	114	160	1810	1625	267	686
8.3. Others	620	721	3800	4038	10290	11004
Total Assets	4199	4953	26950	32498	26517	31739
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(61)	(62)	(63)	(64)	(65)	(66)
1. Capital	100	100	100	100	100	100
	(2.0)	(1.7)	(0.5)	(0.4)	(0.6)	(0.6)
2. Reserves and Surplus	236	236	2477	2477	1749	1749
	(4.7)	(4.0)	(12.0)	(10.1)	(11.3)	(10.1)
3. Deposits	3446	4108	15219	18525	10705	12608
	(68.1)	(69.5)	(73.9)	(75.8)	(69.0)	(72.5)
3.1. Demand deposits	65	118	1406	1834	460	396
3.2. Savings bank deposits	1766	1831	4900	6075	3074	3365
3.3. Term deposits	1616	2159	8914	10616	7171	8848
4. Borrowings	778	927	784	806	2252	2141
	(15.4)	(15.7)	(3.8)	(3.3)	(14.5)	(12.3)
4.1. From banks*	0	167	65	115	102	113
4.2. From others	778	761	719	691	2150	2028
5. Other liabilities	503	543	2015	2523	714	798
	(9.9)	(9.2)	(9.8)	(10.3)	(4.6)	(4.6)
5.1. Bills Payable	29	12	0	0	19	19
5.2. Inter-office adjustments	0	0	26	75	0	0
5.3. Interest accrued	17	19	1930	2416	61	69
5.4. Others (including provisions)	457	512	60	32	633	710
Total Liabilities	5063	5914	20596	24431	15521	17396
1. Cash in hand	107	96	119	127	207	213
	(2.1)	(1.6)	(0.6)	(0.5)	(1.3)	(1.2)
2. Balances with RBI	105	120	470	580	303	345
	(2.1)	(2.0)	(2.3)	(2.4)	(2.0)	(2.0)
3. Balances with banks in India	1587	1486	11962	14829	5033	5637
	(31.3)	(25.1)	(58.1)	(60.7)	(32.4)	(32.4)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	274	274	512	361	1114	1617
	(5.4)	(4.6)	(2.5)	(1.5)	(7.2)	(9.3)
6. Advances	2711	3636	3479	4182	6307	6974
	(53.5)	(61.5)	(16.9)	(17.1)	(40.6)	(40.1)
6.1. Bills purchased and discounted	60	96	0	0	3	19
6.2. Cash credits, overdrafts & loans	896	1202	1344	1800	348	380
6.3. Term loans	1755	2339	2135	2382	5955	6575
7. Fixed Assets	21	27	12	11	15	15
	(0.4)	(0.4)	(0.1)	(0.0)	(0.1)	(0.1)
8. Other Assets	258	274	4042	4341	2542	2596
	(5.1)	(4.6)	(19.6)	(17.8)	(16.4)	(14.9)
8.1. Inter - office adjustments (net)	103	24	0	0	137	56
8.2. Interest accrued	14	11	1507	2056	37	57
8.3. Others	140	240	2535	2285	2369	2483
Total Assets	5063	5914	20596	24431	15521	17396
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(67)	(68)	(69)	(70)	(71)	(72)
1. Capital	96	100	100	100	100	100
	(1.0)	(0.9)	(0.4)	(0.4)	(0.7)	(0.5)
2. Reserves and Surplus	1077	1073	1335	1334	837	1003
	(10.8)	(9.2)	(5.7)	(4.9)	(5.4)	(5.2)
3. Deposits	8068	9752	14760	17675	10920	13725
	(80.9)	(83.8)	(63.2)	(64.6)	(71.0)	(70.6)
3.1. Demand deposits	223	272	1093	1401	333	291
3.2. Savings bank deposits	3397	3891	3438	4531	2230	2437
3.3. Term deposits	4448	5589	10229	11743	8357	10996
4. Borrowings	331	304	3669	3602	2363	3775
	(3.3)	(2.6)	(15.7)	(13.2)	(15.4)	(19.4)
4.1. From banks*	0	0	925	951	615	1097
4.2. From others	331	304	2744	2651	1748	2678
5. Other liabilities	396	402	3492	4670	1150	833
	(4.0)	(3.5)	(14.9)	(17.1)	(7.5)	(4.3)
5.1. Bills Payable	0	0	0	0	23	74
5.2. Inter-office adjustments	0	0	142	148	815	353
5.3. Interest accrued	105	95	2521	3608	71	53
5.4. Others (including provisions)	290	307	829	914	240	352
Total Liabilities	9968	11632	23356	27381	15370	19436
1. Cash in hand	148	173	170	288	371	357
	(1.5)	(1.5)	(0.7)	(1.1)	(2.4)	(1.8)
2. Balances with RBI	245	297	481	598	323	396
	(2.5)	(2.6)	(2.0)	(2.2)	(2.1)	(2.0)
3. Balances with banks in India	2048	2013	4861	5917	5384	7555
	(20.5)	(17.3)	(20.8)	(21.6)	(35.0)	(38.9)
4. Money at call and short notice	1395	1520	0	0	0	0
	(14.0)	(13.1)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2632	2849	4821	6869	1594	2044
	(26.4)	(24.5)	(20.6)	(25.1)	(10.4)	(10.5)
6. Advances	1924	2346	11302	12148	6758	8134
	(19.3)	(20.2)	(48.4)	(44.4)	(44.0)	(41.9)
6.1. Bills purchased and discounted	0	0	106	8	91	60
6.2. Cash credits, overdrafts & loans	718	965	7491	8655	4751	6086
6.3. Term loans	1207	1381	3705	3485	1916	1988
7. Fixed Assets	9	9	44	61	34	46
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	1567	2424	1677	1501	907	903
	(15.7)	(20.8)	(7.2)	(5.5)	(5.9)	(4.6)
8.1. Inter - office adjustments (net)	4	43	0	0	0	0
8.2. Interest accrued	257	187	620	647	95	141
8.3. Others	1306	2195	1057	853	812	763
Total Assets	9968	11632	23355	27381	15370	19436
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Chambal		Champaran		Chandrapur Gadchiroli	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(73)	(74)	(75)	(76)	(77)	(78)
1. Capital	100	100	100	100	100	100
	(0.8)	(0.7)	(0.4)	(0.3)	(0.8)	(0.7)
2. Reserves and Surplus	753	753	0	0	872	960
	(6.1)	(5.0)	(0.0)	(0.0)	(6.9)	(6.9)
3. Deposits	10044	12415	20170	25758	10578	12009
	(81.1)	(82.6)	(89.8)	(89.9)	(84.2)	(86.1)
3.1. Demand deposits	379	425	495	587	297	349
3.2. Savings bank deposits	2839	3481	9085	12163	5445	5785
3.3. Term deposits	6826	8509	10590	13007	4836	5876
4. Borrowings	1078	1201	1073	1749	635	499
	(8.7)	(8.0)	(4.8)	(6.1)	(5.1)	(3.6)
4.1. From banks*	0	0	74	0	69	77
4.2. From others	1078	1201	999	1749	566	422
5. Other liabilities	403	553	1118	1036	380	375
	(3.3)	(3.7)	(5.0)	(3.6)	(3.0)	(2.7)
5.1. Bills Payable	0	0	0	0	4	9
5.2. Inter-office adjustments	25	0	0	0	0	52
5.3. Interest accrued	59	63	74	114	35	37
5.4. Others (including provisions)	319	491	1044	923	341	278
Total Liabilities	12378	15022	22461	28643	12565	13944
1. Cash in hand	171	157	443	392	224	223
	(1.4)	(1.0)	(2.0)	(1.4)	(1.8)	(1.6)
2. Balances with RBI	276	345	605	735	305	356
	(2.2)	(2.3)	(2.7)	(2.6)	(2.4)	(2.6)
3. Balances with banks in India	1224	1322	8291	10427	4903	4792
	(9.9)	(8.8)	(36.9)	(36.4)	(39.0)	(34.4)
4. Money at call and short notice	4420	5730	0	0	0	0
	(35.7)	(38.1)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	678	1096	116	77	1812	2537
	(5.5)	(7.3)	(0.5)	(0.3)	(14.4)	(18.2)
6. Advances	4319	5122	5046	7017	3352	4078
	(34.9)	(34.1)	(22.5)	(24.5)	(26.7)	(29.2)
6.1. Bills purchased and discounted	16	0	40	0	8	5
6.2. Cash credits, overdrafts & loans	774	1096	1187	1282	419	2008
6.3. Term loans	3529	4026	3819	5735	2926	2066
7. Fixed Assets	31	35	18	22	18	20
	(0.3)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	1259	1216	7941	9974	1950	1938
	(10.2)	(8.1)	(35.4)	(34.8)	(15.5)	(13.9)
8.1. Inter - office adjustments (net)	0	13	36	451	19	0
8.2. Interest accrued	33	31	895	1652	150	203
8.3. Others	1226	1172	7011	7871	1781	1735
Total Assets	12378	15022	22461	28643	12565	13944
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Chhatrasal Gramin Bank		Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(79)	(80)	(81)	(82)	(83)	(84)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(0.8)	(0.7)	(0.9)	(0.8)
2. Reserves and Surplus	1397	1397	850	850	964	1141
	(7.9)	(6.7)	(6.4)	(5.6)	(8.5)	(9.2)
3. Deposits	13590	16550	11397	13169	7782	8370
	(76.6)	(79.5)	(86.0)	(86.2)	(68.4)	(67.8)
3.1. Demand deposits	803	1055	632	741	177	172
3.2. Savings bank deposits	7386	8886	4920	5381	1940	1979
3.3. Term deposits	5401	6609	5845	7047	5666	6219
4. Borrowings	985	759	246	353	2196	2176
	(5.6)	(3.6)	(1.9)	(2.3)	(19.3)	(17.6)
4.1. From banks*	132	59	0	57	468	546
4.2. From others	853	700	246	296	1728	1629
5. Other liabilities	1662	2013	659	802	343	562
	(9.4)	(9.7)	(5.0)	(5.3)	(3.0)	(4.5)
5.1. Bills Payable	26	50	0	0	0	1
5.2. Inter-office adjustments	0	80	0	0	0	210
5.3. Interest accrued	12	12	0	0	24	20
5.4. Others (including provisions)	1624	1871	659	802	318	331
Total Liabilities	17734	20819	13253	15274	11385	12349
1. Cash in hand	255	297	243	390	215	158
	(1.4)	(1.4)	(1.8)	(2.6)	(1.9)	(1.3)
2. Balances with RBI	402	460	340	236	206	215
	(2.3)	(2.2)	(2.6)	(1.5)	(1.8)	(1.7)
3. Balances with banks in India	8275	9667	4790	0	3428	1182
	(46.7)	(46.4)	(36.1)	(0.0)	(30.1)	(9.6)
4. Money at call and short notice	0	0	695	5752	0	0
	(0.0)	(0.0)	(5.2)	(37.7)	(0.0)	(0.0)
5. Investments	2629	3264	0	512	897	4093
	(14.8)	(15.7)	(0.0)	(3.4)	(7.9)	(33.1)
6. Advances	4517	6085	4136	4948	6330	6546
	(25.5)	(29.2)	(31.2)	(32.4)	(55.6)	(53.0)
6.1. Bills purchased and discounted	0	0	41	3	4	1
6.2. Cash credits, overdrafts & loans	792	1755	1416	1752	2578	3167
6.3. Term loans	3725	4329	2679	3193	3747	3378
7. Fixed Assets	14	25	24	31	45	45
	(0.1)	(0.1)	(0.2)	(0.2)	(0.4)	(0.4)
8. Other Assets	1643	1021	3025	3406	264	110
	(9.3)	(4.9)	(22.8)	(22.3)	(2.3)	(0.9)
8.1. Inter - office adjustments (net)	73	0	187	96	137	0
8.2. Interest accrued	516	224	0	0	102	87
8.3. Others	1054	797	2838	3309	25	23
Total Assets	17734	20819	13253	15274	11385	12349
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Chitradurga Gramin Bank		Cuttack Gramya Bank		Damoh Panna Sagar Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(85)	(86)	(87)	(88)	(89)	(90)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.4)	(0.3)	(0.2)	(0.6)	(0.5)
2. Reserves and Surplus	1772	1772	4467	4467	2167	2167
	(8.7)	(7.3)	(12.9)	(10.4)	(13.1)	(11.2)
3. Deposits	14081	16690	24463	29917	12117	14632
	(69.0)	(69.1)	(70.5)	(70.0)	(73.5)	(75.4)
3.1. Demand deposits	378	399	377	692	767	953
3.2. Savings bank deposits	3575	4423	10743	12519	4715	5656
3.3. Term deposits	10128	11868	13342	16707	6635	8023
4. Borrowings	3828	4960	1455	2127	655	706
	(18.8)	(20.5)	(4.2)	(5.0)	(4.0)	(3.6)
4.1. From banks*	778	965	62	112	57	80
4.2. From others	3051	3996	1393	2015	598	626
5. Other liabilities	634	632	4217	6137	1452	1803
	(3.1)	(2.6)	(12.2)	(14.4)	(8.8)	(9.3)
5.1. Bills Payable	191	247	23	26	0	0
5.2. Inter-office adjustments	20	0	44	608	79	131
5.3. Interest accrued	116	127	3222	4322	1238	1582
5.4. Others (including provisions)	307	258	928	1181	135	90
Total Liabilities	20416	24154	34701	42749	16491	19408
1. Cash in hand	240	377	445	417	159	139
	(1.2)	(1.6)	(1.3)	(1.0)	(1.0)	(0.7)
2. Balances with RBI	328	429	758	964	379	484
	(1.6)	(1.8)	(2.2)	(2.3)	(2.3)	(2.5)
3. Balances with banks in India	4744	5266	12746	15613	10131	12209
	(23.2)	(21.8)	(36.7)	(36.5)	(61.4)	(62.9)
4. Money at call and short notice	0	200	0	0	0	0
	(0.0)	(0.8)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2710	4322	2896	4846	0	0
	(13.3)	(17.9)	(8.3)	(11.3)	(0.0)	(0.0)
6. Advances	10449	12334	8800	10822	2368	2780
	(51.2)	(51.1)	(25.4)	(25.3)	(14.4)	(14.3)
6.1. Bills purchased and discounted	1	0	8	23	0	0
6.2. Cash credits, overdrafts & loans	6601	7978	1207	1294	659	838
6.3. Term loans	3846	4356	7584	9505	1709	1942
7. Fixed Assets	35	37	55	59	11	16
	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)
8. Other Assets	1911	1190	9002	10028	3443	3780
	(9.4)	(4.9)	(25.9)	(23.5)	(20.9)	(19.5)
8.1. Inter - office adjustments (net)	0	118	0	0	0	0
8.2. Interest accrued	618	175	608	1294	1081	1680
8.3. Others	1292	897	8394	8734	2363	2100
Total Assets	20416	24154	34701	42749	16491	19408
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(91)	(92)	(93)	(94)	(95)	(96)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.3)	(0.6)	(0.5)	(0.5)	(0.4)
2. Reserves and Surplus	1477	2175	936	936	776	776
	(5.2)	(6.5)	(5.8)	(5.1)	(4.3)	(3.4)
3. Deposits	24636	28880	13019	15956	12208	15616
	(86.8)	(86.1)	(80.5)	(86.7)	(67.0)	(67.9)
3.1. Demand deposits	3445	4359	246	282	64	99
3.2. Savings bank deposits	13814	15997	4885	5781	3322	3735
3.3. Term deposits	7377	8524	7887	9893	8822	11782
4. Borrowings	1100	1045	1462	948	3346	4359
	(3.9)	(3.1)	(9.0)	(5.1)	(18.4)	(18.9)
4.1. From banks*	13	12	424	44	475	428
4.2. From others	1087	1033	1038	904	2872	3931
5. Other liabilities	1084	1340	655	464	1801	2157
	(3.8)	(4.0)	(4.1)	(2.5)	(9.9)	(9.4)
5.1. Bills Payable	48	43	13	11	33	3
5.2. Inter-office adjustments	0	0	14	0	100	197
5.3. Interest accrued	48	53	17	12	424	352
5.4. Others (including provisions)	988	1244	611	440	1244	1605
Total Liabilities	28397	33540	16172	18403	18231	23008
1. Cash in hand	685	650	325	165	152	216
	(2.4)	(1.9)	(2.0)	(0.9)	(0.8)	(0.9)
2. Balances with RBI	694	855	344	449	537	479
	(2.4)	(2.5)	(2.1)	(2.4)	(2.9)	(2.1)
3. Balances with banks in India	13083	16205	6258	8694	3902	2551
	(46.1)	(48.3)	(38.6)	(47.2)	(21.4)	(11.1)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	6847	8157	1838	1529	3672	7460
	(24.1)	(24.3)	(11.4)	(8.3)	(20.1)	(32.4)
6. Advances	4603	6158	5555	5793	8638	11289
	(16.2)	(18.4)	(34.3)	(31.5)	(47.4)	(49.1)
6.1. Bills purchased and discounted	0	1	0	0	1	1
6.2. Cash credits, overdrafts & loans	268	1452	1275	1017	1639	2325
6.3. Term loans	4335	4705	4281	4776	6998	8963
7. Fixed Assets	54	68	18	24	20	24
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	2431	1446	1833	1749	1309	990
	(8.6)	(4.3)	(11.3)	(9.5)	(7.2)	(4.3)
8.1. Inter - office adjustments (net)	240	8	0	70	0	412
8.2. Interest accrued	2113	1330	502	502	421	4
8.3. Others	78	108	1331	1177	888	574
Total Assets	28397	33540	16172	18403	18231	23008
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(97)	(98)	(99)	(100)	(101)	(102)
1. Capital	100	100	100	100	100	100
	(1.2)	(1.0)	(0.4)	(0.3)	(0.8)	(0.7)
2. Reserves and Surplus	884	884	0	0	1275	1275
	(10.9)	(9.1)	(0.0)	(0.0)	(10.1)	(8.6)
3. Deposits	6314	7528	20610	23504	9101	11177
	(77.5)	(77.8)	(74.6)	(75.6)	(72.2)	(75.0)
3.1. Demand deposits	400	499	869	1220	274	310
3.2. Savings bank deposits	2011	2264	8848	9550	3941	4601
3.3. Term deposits	3904	4766	10893	12734	4886	6265
4. Borrowings	564	881	1171	927	101	113
	(6.9)	(9.1)	(4.2)	(3.0)	(0.8)	(0.8)
4.1. From banks*	564	881	83	53	0	0
4.2. From others	0	0	1088	875	101	113
5. Other liabilities	283	283	5751	6574	2036	2230
	(3.5)	(2.9)	(20.8)	(21.1)	(16.1)	(15.0)
5.1. Bills Payable	30	16	24	25	24	15
5.2. Inter-office adjustments	0	0	130	98	6	0
5.3. Interest accrued	34	40	2197	2877	1393	1775
5.4. Others (including provisions)	219	228	3400	3573	613	438
Total Liabilities	8145	9678	27633	31104	12613	14895
1. Cash in hand	89	91	299	264	82	129
	(1.1)	(0.9)	(1.1)	(0.8)	(0.6)	(0.9)
2. Balances with RBI	199	223	675	760	302	385
	(2.4)	(2.3)	(2.4)	(2.4)	(2.4)	(2.6)
3. Balances with banks in India	2968	3454	1081	753	6588	7563
	(36.4)	(35.7)	(3.9)	(2.4)	(52.2)	(50.8)
4. Money at call and short notice	0	0	6815	9060	0	0
	(0.0)	(0.0)	(24.7)	(29.1)	(0.0)	(0.0)
5. Investments	748	843	10518	11761	1	21
	(9.2)	(8.7)	(38.1)	(37.8)	(0.0)	(0.1)
6. Advances	2710	3587	5344	5543	980	1395
	(33.3)	(37.1)	(19.3)	(17.8)	(7.8)	(9.4)
6.1. Bills purchased and discounted	10	5	0	0	0	0
6.2. Cash credits, overdrafts & loans	657	657	1397	1609	667	463
6.3. Term loans	2043	2925	3947	3934	313	931
7. Fixed Assets	16	15	50	60	14	22
	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	1415	1466	2851	2904	4647	5381
	(17.4)	(15.1)	(10.3)	(9.3)	(36.8)	(36.1)
8.1. Inter - office adjustments (net)	73	41	0	0	0	21
8.2. Interest accrued	0	0	547	754	203	411
8.3. Others	1341	1425	2303	2150	4444	4949
Total Assets	8145	9678	27633	31104	12613	14895
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Etah Gramin Bank		Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(103)	(104)	(105)	(106)	(107)	(108)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(0.9)	(0.8)	(0.4)	(0.4)
2. Reserves and Surplus	1050	1162	1262	1262	1124	1494
	(5.8)	(5.9)	(10.7)	(9.9)	(4.8)	(5.5)
3. Deposits	14352	16373	9147	10364	19797	22995
	(79.5)	(83.2)	(77.8)	(81.1)	(85.0)	(84.9)
3.1. Demand deposits	562	511	142	154	1499	1312
3.2. Savings bank deposits	5429	5947	4399	4729	9666	11077
3.3. Term deposits	8361	9916	4606	5480	8632	10606
4. Borrowings	1608	1236	632	504	1136	1050
	(8.9)	(6.3)	(5.4)	(3.9)	(4.9)	(3.9)
4.1. From banks*	225	182	6	33	76	35
4.2. From others	1383	1054	626	471	1060	1014
5. Other liabilities	937	812	620	544	1125	1441
	(5.2)	(4.1)	(5.3)	(4.3)	(4.8)	(5.3)
5.1. Bills Payable	56	126	5	4	30	36
5.2. Inter-office adjustments	593	378	54	44	0	0
5.3. Interest accrued	97	115	58	56	0	0
5.4. Others (including provisions)	190	193	503	440	1095	1405
Total Liabilities	18046	19683	11761	12774	23282	27080
1. Cash in hand	441	394	84	79	479	308
	(2.4)	(2.0)	(0.7)	(0.6)	(2.1)	(1.1)
2. Balances with RBI	450	510	268	313	625	650
	(2.5)	(2.6)	(2.3)	(2.4)	(2.7)	(2.4)
3. Balances with banks in India	8597	9434	5796	8774	13765	15467
	(47.6)	(47.9)	(49.3)	(68.7)	(59.1)	(57.1)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	1851	2336	468	68	1740	2765
	(10.3)	(11.9)	(4.0)	(0.5)	(7.5)	(10.2)
6. Advances	6412	6780	2458	2346	4038	5139
	(35.5)	(34.4)	(20.9)	(18.4)	(17.3)	(19.0)
6.1. Bills purchased and discounted	0	0	0	6	139	189
6.2. Cash credits, overdrafts & loans	1750	2228	343	393	820	1410
6.3. Term loans	4662	4552	2115	1948	3080	3539
7. Fixed Assets	22	20	13	14	17	18
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	274	210	2675	1182	2618	2734
	(1.5)	(1.1)	(22.7)	(9.3)	(11.2)	(10.1)
8.1. Inter - office adjustments (net)	0	0	0	0	35	69
8.2. Interest accrued	125	168	1186	6	2015	2141
8.3. Others	148	42	1489	1176	568	524
Total Assets	18046	19683	11761	12774	23282	27080
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(109)	(110)	(111)	(112)	(113)	(114)
1. Capital	100	100	100	100	100	100
	(1.6)	(1.6)	(0.3)	(0.3)	(0.7)	(0.6)
2. Reserves and Surplus	753	753	2252	3026	1604	1604
	(12.2)	(12.2)	(7.8)	(9.2)	(11.1)	(9.5)
3. Deposits	4305	4305	23692	26980	10676	13260
	(69.6)	(69.6)	(82.6)	(82.4)	(73.6)	(78.2)
3.1. Demand deposits	62	62	1532	1860	200	287
3.2. Savings bank deposits	1173	1173	11776	13457	5337	6849
3.3. Term deposits	3069	3069	10384	11663	5139	6125
4. Borrowings	702	702	1695	1657	1017	832
	(11.3)	(11.3)	(5.9)	(5.1)	(7.0)	(4.9)
4.1. From banks*	115	117	258	424	59	51
4.2. From others	587	585	1437	1233	959	781
5. Other liabilities	328	328	957	967	1104	1162
	(5.3)	(5.3)	(3.3)	(3.0)	(7.6)	(6.9)
5.1. Bills Payable	9	9	57	57	31	29
5.2. Inter-office adjustments	14	14	6	18	0	57
5.3. Interest accrued	21	21	15	13	53	59
5.4. Others (including provisions)	284	284	878	879	1019	1017
Total Liabilities	6186	6186	28695	32730	14501	16959
1. Cash in hand	28	28	278	304	140	119
	(0.5)	(0.5)	(1.0)	(0.9)	(1.0)	(0.7)
2. Balances with RBI	132	132	750	812	342	402
	(2.1)	(2.1)	(2.6)	(2.5)	(2.3)	(2.4)
3. Balances with banks in India	2320	2320	9619	15231	7007	8570
	(37.5)	(37.5)	(33.5)	(46.5)	(48.3)	(50.5)
4. Money at call and short notice	0	0	8150	5914	0	0
	(0.0)	(0.0)	(28.4)	(18.1)	(0.0)	(0.0)
5. Investments	807	807	2766	2543	1559	1933
	(13.0)	(13.0)	(9.6)	(7.8)	(10.8)	(11.4)
6. Advances	2523	2523	5675	6995	2771	3159
	(40.8)	(40.8)	(19.8)	(21.4)	(19.1)	(18.6)
6.1. Bills purchased and discounted	2	2	0	0	0	0
6.2. Cash credits, overdrafts & loans	1158	1158	2782	4076	202	248
6.3. Term loans	1363	1363	2893	2918	2571	2911
7. Fixed Assets	19	19	30	34	20	22
	(0.3)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	356	356	1428	896	2663	2754
	(5.8)	(5.8)	(5.0)	(2.7)	(18.4)	(16.2)
8.1. Inter - office adjustments (net)	0	0	0	0	69	0
8.2. Interest accrued	317	317	1294	756	589	921
8.3. Others	40	40	134	140	2005	1833
Total Assets	6186	6186	28695	32730	14501	16959
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(115)	(116)	(117)	(118)	(119)	(120)
1. Capital	100	100	100	100	100	100
	(1.1)	(1.0)	(0.3)	(0.2)	(1.4)	(1.1)
2. Reserves and Surplus	385	385	0	0	306	306
	(4.3)	(3.7)	(0.0)	(0.0)	(4.1)	(3.4)
3. Deposits	6998	8179	34070	42007	6067	7517
	(78.4)	(78.4)	(85.2)	(89.5)	(82.2)	(84.1)
3.1. Demand deposits	571	782	486	480	149	135
3.2. Savings bank deposits	2165	2363	11390	14945	2591	3000
3.3. Term deposits	4261	5033	22195	26581	3327	4383
4. Borrowings	559	649	2662	2683	337	348
	(6.3)	(6.2)	(6.7)	(5.7)	(4.6)	(3.9)
4.1. From banks*	559	649	0	0	0	0
4.2. From others	0	0	2662	2683	337	348
5. Other liabilities	884	1112	3163	2135	567	667
	(9.9)	(10.7)	(7.9)	(4.6)	(7.7)	(7.5)
5.1. Bills Payable	43	51	2	4	16	48
5.2. Inter-office adjustments	0	0	184	68	0	0
5.3. Interest accrued	809	1030	448	480	0	0
5.4. Others (including provisions)	32	31	2530	1583	551	619
Total Liabilities	8927	10425	39996	46925	7377	8938
1. Cash in hand	79	86	523	662	61	59
	(0.9)	(0.8)	(1.3)	(1.4)	(0.8)	(0.7)
2. Balances with RBI	202	233	1051	1255	177	221
	(2.3)	(2.2)	(2.6)	(2.7)	(2.4)	(2.5)
3. Balances with banks in India	2062	2373	6583	1495	413	433
	(23.1)	(22.8)	(16.5)	(3.2)	(5.6)	(4.8)
4. Money at call and short notice	3037	3324	0	5615	2889	3520
	(34.0)	(31.9)	(0.0)	(12.0)	(39.2)	(39.4)
5. Investments	801	1349	8445	10924	1405	1435
	(9.0)	(12.9)	(21.1)	(23.3)	(19.0)	(16.1)
6. Advances	1911	2429	13024	16514	1902	2623
	(21.4)	(23.3)	(32.6)	(35.2)	(25.8)	(29.3)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	522	935	2765	3158	354	471
6.3. Term loans	1389	1494	10259	13356	1548	2152
7. Fixed Assets	8	7	41	38	12	12
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)
8. Other Assets	828	626	10328	10423	518	636
	(9.3)	(6.0)	(25.8)	(22.2)	(7.0)	(7.1)
8.1. Inter - office adjustments (net)	6	12	0	0	101	117
8.2. Interest accrued	396	239	710	887	0	0
8.3. Others	426	375	9618	9536	417	519
Total Assets	8927	10425	39996	46925	7377	8938
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Godavari		Golconda		Gomti	
	Gramin Bank		Gramin Bank		Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(121)	(122)	(123)	(124)	(125)	(126)
1. Capital	100	100	100	100	100	100
	(1.1)	(0.9)	(1.4)	(1.1)	(0.3)	(0.2)
2. Reserves and Surplus	849	936	402	585	1557	1951
	(9.1)	(8.6)	(5.5)	(6.3)	(4.5)	(4.8)
3. Deposits	6385	7514	5235	6296	30530	36198
	(68.2)	(69.1)	(71.6)	(67.6)	(88.0)	(89.6)
3.1. Demand deposits	175	201	451	386	2074	2746
3.2. Savings bank deposits	1027	122	1880	2386	11576	13223
3.3. Term deposits	5182	7191	2904	3524	16880	20229
4. Borrowings	1667	1853	794	1189	2120	1611
	(17.8)	(17.0)	(10.9)	(12.8)	(6.1)	(4.0)
4.1. From banks*	436	435	131	174	103	98
4.2. From others	1231	1418	663	1015	2017	1513
5. Other liabilities	355	465	783	1147	373	524
	(3.8)	(4.3)	(10.7)	(12.3)	(1.1)	(1.3)
5.1. Bills Payable	15	21	0	0	138	266
5.2. Inter-office adjustments	0	0	105	148	0	0
5.3. Interest accrued	47	46	411	585	22	18
5.4. Others (including provisions)	293	397	267	413	213	240
Total Liabilities	9356	10867	7314	9316	34681	40383
1. Cash in hand	92	103	117	147	333	321
	(1.0)	(0.9)	(1.6)	(1.6)	(1.0)	(0.8)
2. Balances with RBI	197	235	216	272	900	1065
	(2.1)	(2.2)	(2.9)	(2.9)	(2.6)	(2.6)
3. Balances with banks in India	2620	1578	474	572	12184	13089
	(28.0)	(14.5)	(6.5)	(6.1)	(35.1)	(32.4)
4. Money at call and short notice	0	0	2829	3642	0	0
	(0.0)	(0.0)	(38.7)	(39.1)	(0.0)	(0.0)
5. Investments	1402	3476	885	982	11359	16229
	(15.0)	(32.0)	(12.1)	(10.5)	(32.8)	(40.2)
6. Advances	4770	5102	2450	3068	8100	8516
	(51.0)	(46.9)	(33.5)	(32.9)	(23.4)	(21.1)
6.1. Bills purchased and discounted	60	9	0	1	0	0
6.2. Cash credits, overdrafts & loans	3129	3377	1251	2234	401	556
6.3. Term loans	1582	1715	1200	833	7700	7959
7. Fixed Assets	34	35	17	20	47	58
	(0.4)	(0.3)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	240	337	327	614	1758	1105
	(2.6)	(3.1)	(4.5)	(6.6)	(5.1)	(2.7)
8.1. Inter - office adjustments (net)	18	26	0	0	84	15
8.2. Interest accrued	78	71	179	0	1552	964
8.3. Others	145	241	147	614	122	126
Total Assets	9356	10867	7314	9316	34681	40383
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Gopalganj		Gorakhpur		Gurdaspur Amritsar	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(127)	(128)	(129)	(130)	(131)	(132)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(0.1)	(0.1)	(0.5)	(0.4)
2. Reserves and Surplus	1314	1764	13501	16361	995	1875
	(7.3)	(8.2)	(12.6)	(13.2)	(5.3)	(7.4)
3. Deposits	15545	18226	71537	81296	15385	20613
	(86.3)	(85.1)	(66.5)	(65.5)	(81.5)	(81.8)
3.1. Demand deposits	105	194	3402	4405	727	1437
3.2. Savings bank deposits	8362	9057	36978	41653	5719	7608
3.3. Term deposits	7079	8975	31157	35237	8939	11568
4. Borrowings	268	366	7585	7645	1257	1589
	(1.5)	(1.7)	(7.1)	(6.2)	(6.7)	(6.3)
4.1. From banks*	0	0	7585	7645	119	209
4.2. From others	268	366	0	0	1138	1380
5. Other liabilities	792	964	14786	18758	1138	1038
	(4.4)	(4.5)	(13.8)	(15.1)	(6.0)	(4.1)
5.1. Bills Payable	0	0	0	0	14	164
5.2. Inter-office adjustments	0	0	195	661	12	22
5.3. Interest accrued	0	0	11211	14287	366	146
5.4. Others (including provisions)	792	964	3379	3811	746	707
Total Liabilities	18019	21420	107510	124160	18875	25215
1. Cash in hand	194	148	906	954	83	118
	(1.1)	(0.7)	(0.8)	(0.8)	(0.4)	(0.5)
2. Balances with RBI	442	517	2479	2824	465	591
	(2.5)	(2.4)	(2.3)	(2.3)	(2.5)	(2.3)
3. Balances with banks in India	10379	13730	4388	5723	5816	7727
	(57.6)	(64.1)	(4.1)	(4.6)	(30.8)	(30.6)
4. Money at call and short notice	0	0	62120	73448	0	0
	(0.0)	(0.0)	(57.8)	(59.2)	(0.0)	(0.0)
5. Investments	1300	1147	14217	15087	7051	9091
	(7.2)	(5.4)	(13.2)	(12.2)	(37.4)	(36.1)
6. Advances	2178	2634	18457	24166	4499	6111
	(12.1)	(12.3)	(17.2)	(19.5)	(23.8)	(24.2)
6.1. Bills purchased and discounted	0	0	13	10	0	0
6.2. Cash credits, overdrafts & loans	182	291	7113	10387	2206	3228
6.3. Term loans	1996	2343	11331	13769	2292	2883
7. Fixed Assets	21	23	57	80	64	86
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.3)
8. Other Assets	3506	3221	4887	1879	897	1491
	(19.5)	(15.0)	(4.5)	(1.5)	(4.8)	(5.9)
8.1. Inter - office adjustments (net)	38	408	0	0	0	0
8.2. Interest accrued	3451	2791	4834	1824	702	570
8.3. Others	17	22	54	56	195	921
Total Assets	18019	21420	107510	124160	18875	25215
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(133)	(134)	(135)	(136)	(137)	(138)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.1)	(1.3)	(1.1)	(0.5)	(0.4)
2. Reserves and Surplus	4761	6970	0	0	510	510
	(7.9)	(10.1)	(0.0)	(0.0)	(2.4)	(2.1)
3. Deposits	47404	53828	5996	7631	16476	19680
	(78.2)	(77.9)	(79.8)	(82.4)	(77.8)	(80.7)
3.1. Demand deposits	781	830	255	221	1052	872
3.2. Savings bank deposits	18675	21083	1930	2566	5686	6871
3.3. Term deposits	27947	31914	3810	4843	9738	11936
4. Borrowings	5238	5407	492	637	2213	2227
	(8.6)	(7.8)	(6.5)	(6.9)	(10.5)	(9.1)
4.1. From banks*	1131	1111	0	0	161	168
4.2. From others	4107	4296	492	637	2052	2059
5. Other liabilities	3127	2757	931	895	1876	1872
	(5.2)	(4.0)	(12.4)	(9.7)	(8.9)	(7.7)
5.1. Bills Payable	0	0	0	0	0	0
5.2. Inter-office adjustments	0	50	0	0	0	0
5.3. Interest accrued	469	480	0	0	71	91
5.4. Others (including provisions)	2658	2227	931	895	1805	1781
Total Liabilities	60630	69062	7518	9263	21175	24388
1. Cash in hand	170	142	79	113	409	474
	(0.3)	(0.2)	(1.0)	(1.2)	(1.9)	(1.9)
2. Balances with RBI	1326	1548	180	235	498	541
	(2.2)	(2.2)	(2.4)	(2.5)	(2.4)	(2.2)
3. Balances with banks in India	22973	29791	3406	3916	1071	9122
	(37.9)	(43.1)	(45.3)	(42.3)	(5.1)	(37.4)
4. Money at call and short notice	0	0	0	0	6504	0
	(0.0)	(0.0)	(0.0)	(0.0)	(30.7)	(0.0)
5. Investments	11802	11305	231	306	401	226
	(19.5)	(16.4)	(3.1)	(3.3)	(1.9)	(0.9)
6. Advances	19405	23957	2466	3367	7529	8373
	(32.0)	(34.7)	(32.8)	(36.3)	(35.6)	(34.3)
6.1. Bills purchased and discounted	3	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	5810	8877	316	562	1941	2599
6.3. Term loans	13592	15079	2150	2805	5588	5774
7. Fixed Assets	75	89	11	20	43	51
	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)
8. Other Assets	4877	2230	1145	1306	4719	5601
	(8.0)	(3.2)	(15.2)	(14.1)	(22.3)	(23.0)
8.1. Inter - office adjustments (net)	129	0	3	43	159	309
8.2. Interest accrued	4341	1771	537	815	1554	1983
8.3. Others	407	459	605	448	3006	3310
Total Assets	60630	69062	7518	9263	21175	24388
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Haryana		Hazaribagh		Himachal Gramin Bank	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank			
	2000	2001	2000	2001	2000	2001
	(139)	(140)	(141)	(142)	(143)	(144)
1. Capital	96	100	100	100	100	100
	(0.3)	(0.3)	(1.0)	(0.9)	(0.3)	(0.2)
2. Reserves and Surplus	1272	1331	526	839	1040	1267
	(4.5)	(4.1)	(5.1)	(7.5)	(2.6)	(2.7)
3. Deposits	23229	27786	8699	9170	35429	42113
	(82.9)	(85.9)	(83.9)	(81.5)	(89.9)	(90.6)
3.1. Demand deposits	96	254	239	109	1034	1201
3.2. Savings bank deposits	8373	10481	4590	4276	10173	11074
3.3. Term deposits	14760	17050	3870	4786	24222	29838
4. Borrowings	1768	2072	510	553	1808	1719
	(6.3)	(6.4)	(4.9)	(4.9)	(4.6)	(3.7)
4.1. From banks*	13	57	0	0	163	269
4.2. From others	1755	2015	510	553	1644	1451
5. Other liabilities	1649	1061	536	587	1029	1268
	(5.9)	(3.3)	(5.2)	(5.2)	(2.6)	(2.7)
5.1. Bills Payable	0	0	5	2	22	40
5.2. Inter-office adjustments	0	1	0	0	166	153
5.3. Interest accrued	52	56	0	0	47	50
5.4. Others (including provisions)	1597	1004	531	585	794	1025
Total Liabilities	28014	32350	10371	11248	39406	46468
1. Cash in hand	265	378	64	56	743	667
	(0.9)	(1.2)	(0.6)	(0.5)	(1.9)	(1.4)
2. Balances with RBI	700	809	240	272	1085	1322
	(2.5)	(2.5)	(2.3)	(2.4)	(2.8)	(2.8)
3. Balances with banks in India	414	283	3092	3052	11186	20982
	(1.5)	(0.9)	(29.8)	(27.1)	(28.4)	(45.2)
4. Money at call and short notice	8174	10318	0	0	0	0
	(29.2)	(31.9)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2941	3479	4577	4921	13999	11057
	(10.5)	(10.8)	(44.1)	(43.7)	(35.5)	(23.8)
6. Advances	11196	13373	1881	2447	8048	10107
	(40.0)	(41.3)	(18.1)	(21.8)	(20.4)	(21.8)
6.1. Bills purchased and discounted	0	1491	47	0	322	348
6.2. Cash credits, overdrafts & loans	1132	0	482	805	3569	4542
6.3. Term loans	10063	11882	1353	1643	4156	5218
7. Fixed Assets	34	67	12	11	47	83
	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)
8. Other Assets	4291	3642	505	490	4299	2250
	(15.3)	(11.3)	(4.9)	(4.4)	(10.9)	(4.8)
8.1. Inter - office adjustments (net)	49	0	15	16	0	0
8.2. Interest accrued	991	754	0	0	3629	1313
8.3. Others	3251	2888	491	473	670	936
Total Assets	28014	32350	10371	11248	39406	46468
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(145)	(146)	(147)	(148)	(149)	(150)
1. Capital	100	100	100	100	100	100
	(2.0)	(1.7)	(0.8)	(0.7)	(0.4)	(0.3)
2. Reserves and Surplus	314	319	734	1113	595	716
	(6.2)	(5.6)	(6.2)	(7.6)	(2.3)	(2.3)
3. Deposits	4155	4797	8677	10871	19665	23297
	(81.8)	(83.7)	(73.2)	(74.3)	(75.9)	(76.0)
3.1. Demand deposits	103	227	366	504	331	301
3.2. Savings bank deposits	2214	2509	2432	3178	7639	8929
3.3. Term deposits	1839	2062	5879	7188	11695	14067
4. Borrowings	307	289	2036	2176	1030	1170
	(6.0)	(5.0)	(17.2)	(14.9)	(4.0)	(3.8)
4.1. From banks*	26	43	235	275	100	200
4.2. From others	280	246	1801	1901	930	970
5. Other liabilities	202	225	314	381	4511	5363
	(4.0)	(3.9)	(2.6)	(2.6)	(17.4)	(17.5)
5.1. Bills Payable	25	25	2	14	8	2
5.2. Inter-office adjustments	0	0	45	37	32	36
5.3. Interest accrued	7	14	8	28	3208	4558
5.4. Others (including provisions)	169	185	258	303	1262	767
Total Liabilities	5077	5730	11862	14640	25900	30647
1. Cash in hand	47	65	75	60	427	234
	(0.9)	(1.1)	(0.6)	(0.4)	(1.6)	(0.8)
2. Balances with RBI	123	147	260	328	654	1066
	(2.4)	(2.6)	(2.2)	(2.2)	(2.5)	(3.5)
3. Balances with banks in India	458	325	3331	4857	7197	14762
	(9.0)	(5.7)	(28.1)	(33.2)	(27.8)	(48.2)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2701	3166	1634	1501	10666	9172
	(53.2)	(55.3)	(13.8)	(10.3)	(41.2)	(29.9)
6. Advances	1118	1569	5807	7367	5016	4618
	(22.0)	(27.4)	(49.0)	(50.3)	(19.4)	(15.1)
6.1. Bills purchased and discounted	1	0	19	1	0	0
6.2. Cash credits, overdrafts & loans	266	664	2545	3972	1725	1970
6.3. Term loans	851	905	3243	3395	3291	2648
7. Fixed Assets	11	13	36	49	39	42
	(0.2)	(0.2)	(0.3)	(0.3)	(0.2)	(0.1)
8. Other Assets	619	444	719	478	1901	752
	(12.2)	(7.7)	(6.1)	(3.3)	(7.3)	(2.5)
8.1. Inter - office adjustments (net)	21	21	0	0	0	0
8.2. Interest accrued	370	390	707	401	1856	709
8.3. Others	228	33	12	77	45	42
Total Assets	5077	5730	11862	14640	25900	30647
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Indore Ujjain Gramin Bank		Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank	
	2000	2001	2000	2001	2000	2001
	(151)	(152)	(153)	(154)	(155)	(156)
1. Capital	100	100	100	100	100	100
	(1.3)	(1.0)	(0.2)	(0.2)	(0.3)	(0.2)
2. Reserves and Surplus	528	528	1162	1699	2235	2997
	(6.6)	(5.5)	(2.9)	(3.8)	(6.2)	(6.6)
3. Deposits	6094	7607	31424	34612	27655	34348
	(76.8)	(79.3)	(78.3)	(76.9)	(77.2)	(75.3)
3.1. Demand deposits	383	357	1619	1924	832	1128
3.2. Savings bank deposits	1601	2027	10890	11799	9864	11638
3.3. Term deposits	4110	5223	18915	20889	16958	21581
4. Borrowings	903	1046	2580	2743	1531	1842
	(11.4)	(10.9)	(6.4)	(6.1)	(4.3)	(4.0)
4.1. From banks*	34	70	35	0	10	27
4.2. From others	869	976	2546	2743	1521	1815
5. Other liabilities	314	317	4858	5851	4282	6325
	(4.0)	(3.3)	(12.1)	(13.0)	(12.0)	(13.9)
5.1. Bills Payable	36	29	105	110	28	41
5.2. Inter-office adjustments	6	8	58	9	41	533
5.3. Interest accrued	14	27	3769	4543	3668	4930
5.4. Others (including provisions)	259	254	925	1189	545	821
Total Liabilities	7939	9598	40124	45005	35803	45611
1. Cash in hand	46	35	669	474	228	215
	(0.6)	(0.4)	(1.7)	(1.1)	(0.6)	(0.5)
2. Balances with RBI	180	218	1116	1438	892	1106
	(2.3)	(2.3)	(2.8)	(3.2)	(2.5)	(2.4)
3. Balances with banks in India	3175	4943	12904	17106	27688	35765
	(40.0)	(51.5)	(32.2)	(38.0)	(77.3)	(78.4)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	1085	816	14446	13744	0	500
	(13.7)	(8.5)	(36.0)	(30.5)	(0.0)	(1.1)
6. Advances	2904	3003	8975	10376	4705	5672
	(36.6)	(31.3)	(22.4)	(23.1)	(13.1)	(12.4)
6.1. Bills purchased and discounted	0	0	23	42	143	95
6.2. Cash credits, overdrafts & loans	768	957	2361	2940	212	252
6.3. Term loans	2136	2045	6591	7393	4349	5325
7. Fixed Assets	15	20	18	24	55	63
	(0.2)	(0.2)	(0.0)	(0.1)	(0.2)	(0.1)
8. Other Assets	533	563	1996	1844	2236	2290
	(6.7)	(5.9)	(5.0)	(4.1)	(6.2)	(5.0)
8.1. Inter - office adjustments (net)	0	0	0	0	0	0
8.2. Interest accrued	89	117	1895	1661	840	896
8.3. Others	444	446	101	184	1395	1394
Total Assets	7939	9598	40124	45005	35803	45611
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Jamnagar Gramin Bank		Jamuna Gramin Bank		Jhbuga Dhar Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(157)	(158)	(159)	(160)	(161)	(162)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(0.6)	(0.5)	(0.5)	(0.5)
2. Reserves and Surplus	1101	1069	994	1192	528	528
	(7.0)	(5.1)	(5.7)	(6.1)	(2.9)	(2.5)
3. Deposits	10094	13728	13895	16364	14705	17307
	(63.7)	(65.9)	(79.8)	(83.7)	(80.2)	(82.3)
3.1. Demand deposits	65	1434	287	361	579	750
3.2. Savings bank deposits	3079	3447	4379	5477	5136	5689
3.3. Term deposits	6950	8847	9229	10526	8989	10867
4. Borrowings	2735	3545	1654	1312	2215	2280
	(17.3)	(17.0)	(9.5)	(6.7)	(12.1)	(10.8)
4.1. From banks*	2016	2562	258	247	2215	2280
4.2. From others	718	983	1396	1065	0	0
5. Other liabilities	1614	2387	773	576	789	804
	(10.3)	(11.5)	(4.4)	(2.9)	(4.3)	(3.8)
5.1. Bills Payable	0	0	16	30	2	3
5.2. Inter-office adjustments	10	74	421	107	52	0
5.3. Interest accrued	1472	2116	52	49	82	90
5.4. Others (including provisions)	132	197	284	389	653	711
Total Liabilities	15643	20828	17416	19543	18337	21018
1. Cash in hand	56	65	427	389	261	292
	(0.4)	(0.3)	(2.5)	(2.0)	(1.4)	(1.4)
2. Balances with RBI	364	442	384	495	430	490
	(2.3)	(2.1)	(2.2)	(2.5)	(2.3)	(2.3)
3. Balances with banks in India	4335	7662	8200	10130	6578	7409
	(27.7)	(36.8)	(47.1)	(51.8)	(35.9)	(35.3)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	3607	3672	3132	3640	643	743
	(23.1)	(17.6)	(18.0)	(18.6)	(3.5)	(3.5)
6. Advances	5857	8084	4816	4470	6927	8493
	(37.4)	(38.8)	(27.7)	(22.9)	(37.8)	(40.4)
6.1. Bills purchased and discounted	2	0	6	7	4	1
6.2. Cash credits, overdrafts & loans	4489	6110	963	885	128	195
6.3. Term loans	1365	1973	3846	3578	6794	8296
7. Fixed Assets	15	16	21	24	21	31
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	1410	889	436	396	3477	3560
	(8.9)	(4.3)	(2.5)	(2.0)	(19.0)	(16.9)
8.1. Inter - office adjustments (net)	0	0	0	0	0	4
8.2. Interest accrued	902	808	283	241	0	0
8.3. Others	509	81	154	155	3477	3556
Total Assets	15463	20828	17416	19543	18337	21018
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Junagadh Amreli Gramin Bank		Ka Bank Nongkyndong		Kakathiya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(163)	(164)	(165)	(166)	(167)	(168)
1. Capital	100	100	100	100	100	100
	(1.2)	(1.1)	(0.8)	(0.6)	(0.7)	(0.6)
2. Reserves and Surplus	464	647	1261	1524	938	938
	(5.7)	(7.2)	(9.9)	(9.8)	(7.0)	(5.7)
3. Deposits	5621	5887	9897	12263	8939	11299
	(68.7)	(65.5)	(77.4)	(78.8)	(66.9)	(68.7)
3.1. Demand deposits	39	68	965	1877	400	693
3.2. Savings bank deposits	1401	1396	4114	4807	2239	2291
3.3. Term deposits	4181	4424	4818	5579	6299	8315
4. Borrowings	1305	1381	658	647	1881	2385
	(15.9)	(15.4)	(5.1)	(4.2)	(14.1)	(14.5)
4.1. From banks*	339	337	15	16	749	564
4.2. From others	967	1044	643	632	1132	1822
5. Other liabilities	695	967	877	1023	1506	1731
	(8.5)	(10.8)	(6.9)	(6.6)	(11.3)	(10.5)
5.1. Bills Payable	8	7	0	0	0	0
5.2. Inter-office adjustments	4	27	0	0	0	0
5.3. Interest accrued	583	809	540	625	1031	1697
5.4. Others (including provisions)	100	124	336	399	474	33
Total Liabilities	8185	8983	12793	15557	13363	16453
1. Cash in hand	81	68	64	126	354	401
	(1.0)	(0.8)	(0.5)	(0.8)	(2.6)	(2.4)
2. Balances with RBI	185	182	297	345	327	397
	(2.3)	(2.0)	(2.3)	(2.2)	(2.5)	(2.4)
3. Balances with banks in India	17	71	6056	7464	4955	6547
	(0.2)	(0.8)	(47.3)	(48.0)	(37.1)	(39.8)
4. Money at call and short notice	2098	2320	0	0	0	0
	(28.6)	(25.8)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2617	2632	3660	4730	218	218
	(32.0)	(29.3)	(28.6)	(30.4)	(1.6)	(1.3)
6. Advances	2643	3060	1863	2178	6152	7765
	(32.3)	(34.1)	(14.6)	(14.0)	(46.0)	(47.2)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	1847	2242	648	772	5686	6866
6.3. Term loans	796	818	1215	1405	466	900
7. Fixed Assets	12	13	14	20	57	61
	(0.1)	(0.1)	(0.1)	(0.1)	(0.4)	(0.4)
8. Other Assets	531	638	840	694	1301	1065
	(6.5)	(7.1)	(6.6)	(4.5)	(9.7)	(6.5)
8.1. Inter - office adjustments (net)	39	34	536	5	111	21
8.2. Interest accrued	407	511	297	664	49	129
8.3. Others	85	93	7	26	1141	915
Total Assets	8185	8983	12793	15557	13363	16453
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(169)	(170)	(171)	(172)	(173)	(174)
1. Capital	100	100	100	100	100	100
	(0.7)	(0.5)	(0.6)	(0.5)	(0.6)	(0.5)
2. Reserves and Surplus	2116	2119	1349	1441	1008	1008
	(14.0)	(11.5)	(7.5)	(6.8)	(5.7)	(4.9)
3. Deposits	8895	11244	12535	15504	15060	17599
	(58.7)	(60.9)	(69.2)	(73.0)	(85.7)	(86.0)
3.1. Demand deposits	1036	1129	956	763	2659	3159
3.2. Savings bank deposits	4306	5310	4551	5875	6889	8004
3.3. Term deposits	3554	4805	7029	8866	5512	6435
4. Borrowings	2423	3247	2132	1716	609	987
	(16.0)	(17.6)	(11.8)	(8.1)	(3.5)	(4.8)
4.1. From banks*	256	307	252	248	179	220
4.2. From others	2167	2941	1881	1468	430	767
5. Other liabilities	1630	1766	1970	2488	791	761
	(10.7)	(9.6)	(10.9)	(11.7)	(4.5)	(3.7)
5.1. Bills Payable	0	0	12	0	6	8
5.2. Inter-office adjustments	0	0	0	0	150	0
5.3. Interest accrued	649	941	1234	1710	188	240
5.4. Others (including provisions)	981	825	725	778	447	513
Total Liabilities	15164	18476	18086	21248	17569	20454
1. Cash in hand	279	278	328	388	45	25
	(1.8)	(1.5)	(1.8)	(1.8)	(0.3)	(0.1)
2. Balances with RBI	214	301	378	483	415	512
	(1.4)	(1.6)	(2.1)	(2.3)	(2.4)	(2.5)
3. Balances with banks in India	3782	5100	2225	1893	11230	12431
	(24.9)	(27.6)	(12.3)	(8.9)	(63.9)	(60.8)
4. Money at call and short notice	0	0	3751	5704	0	0
	(0.0)	(0.0)	(20.7)	(26.8)	(0.0)	(0.0)
5. Investments	1592	2163	2392	2754	320	1320
	(10.5)	(11.7)	(13.2)	(13.0)	(1.8)	(6.5)
6. Advances	5726	7127	7565	9008	2219	2634
	(37.8)	(38.6)	(41.9)	(42.4)	(12.6)	(12.9)
6.1. Bills purchased and discounted	0	0	409	554	1	0
6.2. Cash credits, overdrafts & loans	2728	3127	3118	3984	993	1196
6.3. Term loans	2998	4000	4039	4470	1225	1438
7. Fixed Assets	14	14	36	32	40	38
	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)
8. Other Assets	3557	3493	1411	987	3299	3494
	(23.5)	(18.9)	(7.8)	(4.6)	(18.8)	(17.1)
8.1. Inter - office adjustments (net)	778	389	0	2	0	117
8.2. Interest accrued	510	848	332	405	224	353
8.3. Others	2270	2256	1080	581	3075	3024
Total Assets	15164	18476	18086	21248	17569	20454
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Kanakadurga Gramin Bank		Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(175)	(176)	(177)	(178)	(179)	(180)
1. Capital	100	100	100	100	100	100
	(1.2)	(1.1)	(0.3)	(0.2)	(0.9)	(0.8)
2. Reserves and Surplus	974	1171	3141	3141	901	990
	(11.8)	(12.4)	(8.5)	(7.6)	(8.6)	(7.7)
3. Deposits	5202	6122	29518	34690	8364	10073
	(62.9)	(64.9)	(79.6)	(83.7)	(79.4)	(78.6)
3.1. Demand deposits	138	84	1205	1370	176	237
3.2. Savings bank deposits	1346	1426	11771	13780	3196	3648
3.3. Term deposits	3718	4612	16542	19540	4992	6188
4. Borrowings	1526	1609	2962	2303	751	1132
	(18.4)	(17.1)	(8.0)	(5.6)	(7.1)	(8.8)
4.1. From banks*	391	384	188	160	147	307
4.2. From others	1135	1225	2774	2143	604	825
5. Other liabilities	471	436	1362	1190	413	528
	(5.7)	(4.6)	(3.7)	(2.9)	(3.9)	(4.1)
5.1. Bills Payable	0	0	279	159	2	214
5.2. Inter-office adjustments	73	42	0	0	0	35
5.3. Interest accrued	27	34	304	328	22	33
5.4. Others (including provisions)	371	361	779	703	389	247
Total Liabilities	8273	9438	37083	41423	10529	12823
1. Cash in hand	131	134	209	247	106	34
	(1.6)	(1.4)	(0.6)	(0.6)	(1.0)	(0.3)
2. Balances with RBI	153	184	910	1185	256	319
	(1.9)	(1.9)	(2.5)	(2.9)	(2.4)	(2.5)
3. Balances with banks in India	2966	2544	3993	2060	3922	3340
	(35.9)	(27.0)	(10.8)	(5.0)	(37.2)	(26.0)
4. Money at call and short notice	0	400	0	0	0	0
	(0.0)	(4.2)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	882	1686	20122	26028	2585	4922
	(10.7)	(17.9)	(54.3)	(62.8)	(24.6)	(38.4)
6. Advances	3919	4185	7098	8090	2675	3387
	(47.4)	(44.3)	(19.1)	(19.5)	(25.4)	(26.4)
6.1. Bills purchased and discounted	18	118	0	1	1	1
6.2. Cash credits, overdrafts & loans	2688	2863	1010	1370	1239	2167
6.3. Term loans	1212	1205	6088	6719	1435	1220
7. Fixed Assets	51	49	38	44	18	33
	(0.6)	(0.5)	(0.1)	(0.1)	(0.2)	(0.3)
8. Other Assets	171	256	4712	3769	969	789
	(2.1)	(2.7)	(12.7)	(9.1)	(9.2)	(6.2)
8.1. Inter - office adjustments (net)	0	0	177	67	30	0
8.2. Interest accrued	91	135	1370	872	287	335
8.3. Others	81	122	3166	2829	652	454
Total Assets	8273	9438	37083	41423	10529	12823
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Kashi Gramin Bank		Kisan Gramin Bank		Kolar Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(181)	(182)	(183)	(184)	(185)	(186)
1. Capital	100	100	100	100	100	100
	(0.3)	(0.3)	(0.8)	(0.7)	(0.7)	(0.6)
2. Reserves and Surplus	2528	2544	1554	1554	1483	1601
	(8.6)	(7.1)	(12.5)	(10.8)	(9.8)	(9.4)
3. Deposits	25186	31414	9304	10765	10922	12880
	(85.4)	(87.3)	(74.6)	(74.9)	(72.4)	(75.7)
3.1. Demand deposits	1773	2366	767	1239	364	415
3.2. Savings bank deposits	9865	12452	5068	5570	3358	4071
3.3. Term deposits	13547	16597	3469	3956	7200	8394
4. Borrowings	1126	1289	834	1431	2078	1828
	(3.8)	(3.6)	(6.7)	(9.9)	(13.8)	(10.7)
4.1. From banks*	20	20	68	776	432	414
4.2. From others	1106	1269	766	655	1645	1414
5. Other liabilities	558	648	680	529	507	614
	(1.9)	(1.8)	(5.4)	(3.7)	(3.4)	(3.6)
5.1. Bills Payable	0	0	12	12	119	208
5.2. Inter-office adjustments	10	0	4	0	113	119
5.3. Interest accrued	11	15	28	32	34	38
5.4. Others (including provisions)	538	633	635	485	242	249
Total Liabilities	29498	35996	12472	14379	15089	17023
1. Cash in hand	383	492	106	111	350	468
	(1.3)	(1.4)	(0.9)	(0.8)	(2.3)	(2.7)
2. Balances with RBI	750	876	265	310	388	363
	(2.5)	(2.4)	(2.1)	(2.2)	(2.6)	(2.1)
3. Balances with banks in India	9586	8739	244	106	4193	4365
	(32.5)	(24.3)	(2.0)	(0.7)	(27.8)	(25.6)
4. Money at call and short notice	0	0	4722	5940	0	0
	(0.0)	(0.0)	(37.9)	(41.3)	(0.0)	(0.0)
5. Investments	9821	14871	1383	692	2983	3899
	(33.3)	(41.3)	(11.1)	(4.8)	(19.8)	(22.9)
6. Advances	5476	7648	3194	4269	6589	7625
	(18.6)	(21.2)	(25.6)	(29.7)	(43.7)	(44.8)
6.1. Bills purchased and discounted	131	18	0	0	4	7
6.2. Cash credits, overdrafts & loans	1079	1385	951	1882	3648	4035
6.3. Term loans	4266	6246	2243	2387	2937	3583
7. Fixed Assets	54	71	27	31	35	36
	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	3429	3299	2531	2920	551	267
	(11.6)	(9.2)	(20.3)	(20.3)	(3.6)	(1.6)
8.1. Inter - office adjustments (net)	0	17	0	97	0	0
8.2. Interest accrued	554	844	969	1462	223	198
8.3. Others	2875	2437	1561	1362	328	69
Total Assets	29498	35996	12472	14379	15089	17023
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Koraput Panchabati		Kosi		Krishna Grameen Bank	
	Gramin Bank		Kshetriya Gramin Bank			
	2000	2001	2000	2001	2000	2001
	(187)	(188)	(189)	(190)	(191)	(192)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)
2. Reserves and Surplus	796	836	1219	1221	1259	1344
	(3.2)	(2.9)	(4.0)	(3.1)	(3.9)	(3.9)
3. Deposits	15500	18003	27120	34166	19080	21763
	(61.6)	(62.1)	(88.2)	(88.1)	(59.3)	(63.2)
3.1. Demand deposits	1687	1710	1925	1577	628	832
3.2. Savings bank deposits	7102	7914	12915	17667	5557	6604
3.3. Term deposits	6711	8379	12280	14921	12896	14327
4. Borrowings	3619	4213	818	1350	7945	6956
	(14.4)	(14.5)	(2.7)	(3.5)	(24.7)	(20.2)
4.1. From banks*	375	420	99	53	1824	1881
4.2. From others	3244	3793	719	1297	6121	5075
5. Other liabilities	5142	5817	1508	1940	3773	4253
	(20.4)	(20.1)	(4.9)	(5.0)	(11.7)	(12.4)
5.1. Bills Payable	0	0	0	0	46	139
5.2. Inter-office adjustments	0	0	47	121	285	33
5.3. Interest accrued	1591	2199	86	119	2768	3510
5.4. Others (including provisions)	3551	3617	1375	1700	674	570
Total Liabilities	25157	28969	30764	38776	32157	34416
1. Cash in hand	114	107	354	406	326	502
	(0.5)	(0.4)	(1.2)	(1.0)	(1.0)	(1.5)
2. Balances with RBI	456	594	771	973	605	717
	(1.8)	(2.1)	(2.5)	(2.5)	(1.9)	(2.1)
3. Balances with banks in India	885	277	13386	15899	236	1098
	(3.5)	(1.0)	(43.5)	(41.0)	(0.7)	(3.2)
4. Money at call and short notice	0	0	0	0	7613	6176
	(0.0)	(0.0)	(0.0)	(0.0)	(23.7)	(17.9)
5. Investments	10937	13661	299	1013	5819	6490
	(43.5)	(47.2)	(1.0)	(2.6)	(18.1)	(18.9)
6. Advances	10285	11758	5726	9236	15177	18209
	(40.9)	(40.6)	(18.6)	(23.8)	(47.2)	(52.9)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	4671	5502	1506	2526	10591	13062
6.3. Term loans	5613	6256	4220	6710	4586	5147
7. Fixed Assets	27	25	43	44	38	40
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	2454	2547	10184	11205	2343	1183
	(9.3)	(8.8)	(33.1)	(28.9)	(7.3)	(3.4)
8.1. Inter - office adjustments (net)	1017	732	187	41	289	4
8.2. Interest accrued	1044	974	2110	3516	1088	1124
8.3. Others	392	841	7887	7648	965	54
Total Assets	25157	28969	30764	38776	32157	34416
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Kshetriya Gramin Bank		Kutch Grameen Bank		K.Kisan Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(193)	(194)	(195)	(196)	(197)	(198)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.4)	(0.8)	(0.6)	(0.7)	(0.7)
2. Reserves and Surplus	1789	1789	756	977	851	938
	(7.9)	(6.5)	(5.7)	(6.0)	(6.2)	(6.1)
3. Deposits	17252	21568	9766	12326	10605	12322
	(76.3)	(77.9)	(73.9)	(75.6)	(76.8)	(80.8)
3.1. Demand deposits	555	607	257	412	378	369
3.2. Savings bank deposits	6869	7926	3570	5111	4323	5041
3.3. Term deposits	9828	13035	5940	6803	5903	6911
4. Borrowings	1794	2332	1325	1335	1143	1124
	(7.9)	(8.4)	(10.0)	(8.2)	(8.3)	(7.4)
4.1. From banks*	105	273	110	112	80	80
4.2. From others	1688	2058	1215	1223	1063	1044
5. Other liabilities	1688	1887	1267	1570	1113	774
	(7.5)	(6.8)	(9.6)	(9.6)	(8.1)	(5.1)
5.1. Bills Payable	23	60	56	16	22	23
5.2. Inter-office adjustments	0	0	36	85	44	102
5.3. Interest accrued	111	129	1020	1341	32	32
5.4. Others (including provisions)	1554	1697	156	127	1015	618
Total Liabilities	22623	27676	13215	16308	13811	15257
1. Cash in hand	312	382	116	92	207	190
	(1.4)	(1.4)	(0.9)	(0.6)	(1.5)	(1.2)
2. Balances with RBI	485	630	311	415	316	371
	(2.1)	(2.3)	(2.4)	(2.5)	(2.3)	(2.4)
3. Balances with banks in India	9638	13573	2531	4179	4671	4903
	(42.6)	(49.0)	(19.2)	(25.6)	(33.8)	(32.1)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	824	807	6143	7324	646	500
	(3.6)	(2.9)	(46.5)	(44.9)	(4.7)	(3.3)
6. Advances	7485	8559	3460	3769	4978	6071
	(33.1)	(30.9)	(26.2)	(23.1)	(36.0)	(39.8)
6.1. Bills purchased and discounted	0	0	19	1	0	0
6.2. Cash credits, overdrafts & loans	952	1145	861	1101	437	540
6.3. Term loans	6533	7415	2580	2667	4541	5531
7. Fixed Assets	37	41	46	49	23	22
	(0.2)	(0.1)	(0.4)	(0.3)	(0.2)	(0.1)
8. Other Assets	3841	3682	608	480	2970	3201
	(17.0)	(13.3)	(4.6)	(2.9)	(21.5)	(21.0)
8.1. Inter - office adjustments (net)	8	61	0	0	0	0
8.2. Interest accrued	1305	1299	67	57	323	257
8.3. Others	2528	2323	541	423	2647	2944
Total Assets	22623	27676	13215	16308	13811	15257
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Lakhimi Gaonlia Bank		Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(199)	(200)	(201)	(202)	(203)	(204)
1. Capital	96	100	93	100	100	100
	(0.5)	(0.4)	(1.4)	(1.5)	(0.8)	(0.6)
2. Reserves and Surplus	2092	2089	1107	1100	650	650
	(10.2)	(9.2)	(16.7)	(16.0)	(5.2)	(4.1)
3. Deposits	17253	19490	4153	4400	10970	13933
	(84.5)	(86.1)	(62.7)	(63.8)	(87.3)	(87.8)
3.1. Demand deposits	919	977	328	291	1123	1335
3.2. Savings bank deposits	8547	9307	2295	2392	3846	5230
3.3. Term deposits	7787	9206	1530	1718	6001	7368
4. Borrowings	618	586	186	165	388	520
	(3.0)	(2.6)	(2.8)	(2.4)	(3.1)	(3.3)
4.1. From banks*	0	0	0	0	4	5
4.2. From others	618	586	186	165	384	516
5. Other liabilities	347	383	1090	1128	451	661
	(1.7)	(1.7)	(16.4)	(16.4)	(3.6)	(4.2)
5.1. Bills Payable	0	0	0	0	0	0
5.2. Inter-office adjustments	20	0	13	8	0	0
5.3. Interest accrued	153	233	357	442	13	12
5.4. Others (including provisions)	174	150	719	679	439	649
Total Liabilities	20407	22647	6628	6894	12560	15865
1. Cash in hand	194	299	21	22	128	149
	(0.9)	(1.3)	(0.3)	(0.3)	(1.0)	(0.9)
2. Balances with RBI	525	600	143	154	324	411
	(2.6)	(2.7)	(2.2)	(2.2)	(2.6)	(2.6)
3. Balances with banks in India	2934	898	187	161	5139	6609
	(14.4)	(4.0)	(2.8)	(2.3)	(40.9)	(41.7)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	9728	13037	3381	3580	168	453
	(47.7)	(57.6)	(51.0)	(51.9)	(1.3)	(2.9)
6. Advances	2413	3078	1173	1091	1802	2492
	(11.8)	(13.6)	(17.7)	(15.8)	(14.3)	(15.7)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	728	827	407	505	377	511
6.3. Term loans	1685	2251	767	586	1425	1981
7. Fixed Assets	28	32	9	10	16	21
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	4585	4704	1713	1875	4984	5729
	(22.5)	(20.8)	(25.9)	(27.2)	(39.7)	(36.1)
8.1. Inter - office adjustments (net)	0	15	0	0	38	33
8.2. Interest accrued	86	110	50	48	480	1238
8.3. Others	4499	4579	1663	1827	4466	4455
Total Assets	20407	22647	6628	6894	12560	15865
	(100.0)		(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	As on March 31					
	Magadh Gramin Bank		Mahakausha l Kshetriya Gramin Bank		Malaprabha Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(205)	(206)	(207)	(208)	(209)	(210)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.2)	(1.8)	(1.4)	(0.1)	(0.1)
2. Reserves and Surplus	2256	2690	0	0	4596	6254
	(4.2)	(4.9)	(0.0)	(0.0)	(6.3)	(6.9)
3. Deposits	42330	46026	4469	5926	49733	62815
	(79.7)	(84.2)	(82.5)	(83.8)	(68.2)	(69.7)
3.1. Demand deposits	1236	703	304	411	1332	1730
3.2. Savings bank deposits	21003	21526	1832	2433	15964	19297
3.3. Term deposits	20091	23797	2333	3082	32438	41788
4. Borrowings	1660	1649	87	115	15197	16929
	(3.1)	(3.0)	(1.6)	(1.6)	(20.8)	(18.8)
4.1. From banks*	130	130	0	3	3700	3923
4.2. From others	1530	1519	87	112	11497	13006
5. Other liabilities	6782	4200	762	932	3306	3990
	(12.8)	(7.7)	(14.1)	(13.2)	(4.5)	(4.4)
5.1. Bills Payable	32	76	81	112	638	624
5.2. Inter-office adjustments	1089	642	0	0	0	0
5.3. Interest accrued	51	59	316	442	256	293
5.4. Others (including provisions)	5610	3423	365	378	2412	3072
Total Liabilities	53127	54666	5419	7073	72932	90088
1. Cash in hand	520	496	97	129	1549	1875
	(1.0)	(0.9)	(1.8)	(1.8)	(2.1)	(2.1)
2. Balances with RBI	1426	1356	130	186	1329	1675
	(2.7)	(2.5)	(2.4)	(2.6)	(1.8)	(1.9)
3. Balances with banks in India	17338	14754	1966	2722	16598	19787
	(32.6)	(27.0)	(36.3)	(38.5)	(22.8)	(22.0)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	18288	26338	70	80	11022	12372
	(34.4)	(48.2)	(1.3)	(1.1)	(15.1)	(13.7)
6. Advances	10300	8375	989	1572	37848	49488
	(19.4)	(15.3)	(18.3)	(22.2)	(51.9)	(54.9)
6.1. Bills purchased and discounted	0	0	0	0	65	166
6.2. Cash credits, overdrafts & loans	1604	1895	249	498	17917	17437
6.3. Term loans	8696	6480	740	1074	19866	31885
7. Fixed Assets	47	52	12	12	223	283
	(0.1)	(0.1)	(0.2)	(0.2)	(0.3)	(0.3)
8. Other Assets	5207	3294	2154	2371	4364	4607
	(9.8)	(6.0)	(39.8)	(33.5)	(6.0)	(5.1)
8.1. Inter - office adjustments (net)	0	0	52	48	126	310
8.2. Interest accrued	2822	1842	28	51	141	61
8.3. Others	2385	1452	2074	2271	4097	4236
Total Assets	53127	54666	5419	7073	72932	90088
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in brackets indicate percent share in total.

2. *Including Reserve Bank of India.

Source : Annual accounts of banks of respective years.

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(211)	(212)	(213)	(214)	(215)	(216)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.1)	(0.8)	(0.7)	(1.0)	(0.9)
2. Reserves and Surplus	5150	5720	1247	1756	1200	1200
	(8.2)	(8.3)	(10.5)	(12.2)	(12.4)	(10.4)
3. Deposits	51186	60042	7665	9057	7412	9427
	(81.4)	(86.7)	(64.3)	(62.8)	(76.9)	(81.8)
3.1. Demand deposits	328	453	325	357	510	601
3.2. Savings bank deposits	17242	20027	2625	3151	2928	3924
3.3. Term deposits	33616	39562	4715	5549	3974	4902
4. Borrowings	2225	1603	2045	2560	201	201
	(3.5)	(2.3)	(17.2)	(17.7)	(2.1)	(1.7)
4.1. From banks*	15	0	484	558	201	201
4.2. From others	2210	1603	1561	2001	0	0
5. Other liabilities	4231	1818	855	957	729	592
	(6.7)	(2.6)	(7.2)	(6.6)	(7.6)	(5.1)
5.1. Bills Payable	0	0	10	5	0	0
5.2. Inter-office adjustments	112	38	7	0	0	0
5.3. Interest accrued	602	682	535	632	41	47
5.4. Others (including provisions)	3517	1098	303	320	687	545
Total Liabilities	62891	69283	11911	14430	9641	11520
1. Cash in hand	410	531	44	37	156	180
	(0.7)	(0.8)	(0.4)	(0.3)	(1.6)	(1.6)
2. Balances with RBI	1620	1860	230	294	215	270
	(2.6)	(2.7)	(1.9)	(2.0)	(2.2)	(2.3)
3. Balances with banks in India	20200	22556	4867	6610	2958	3353
	(33.0)	(32.6)	(40.9)	(45.8)	(30.7)	(29.1)
4. Money at call and short notice	0	0	0	0	1728	2276
	(0.0)	(0.0)	(0.0)	(0.0)	(17.9)	(19.8)
5. Investments	13630	16105	1712	1862	306	454
	(21.7)	(23.2)	(14.4)	(12.9)	(3.2)	(3.9)
6. Advances	17753	18710	4477	5251	1692	2207
	(28.2)	(27.0)	(37.6)	(36.4)	(17.5)	(19.2)
6.1. Bills purchased and discounted	0	0	84	109	0	0
6.2. Cash credits, overdrafts & loans	166	340	2853	3640	313	456
6.3. Term loans	17587	18369	1540	1502	1378	1750
7. Fixed Assets	38	41	10	13	9	11
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	9240	9480	571	363	2578	2769
	(14.7)	(13.7)	(4.8)	(2.5)	(26.7)	(24.0)
8.1. Inter - office adjustments (net)	0	0	0	13	84	66
8.2. Interest accrued	2926	3495	543	315	612	855
8.3. Others	6314	5985	28	34	1882	1847
Total Assets	62891	69283	11911	14430	9641	11520
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Manipur Rural Bank		Manjira Gramin Bank		Marathwada Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(217)	(218)	(219)	(220)	(221)	(222)
1. Capital	100	100	100	100	100	100
	(2.7)	(2.6)	(0.4)	(0.4)	(0.2)	(0.2)
2. Reserves and Surplus	902	902	1143	1756	1679	1859
	(24.4)	(23.5)	(4.7)	(6.3)	(3.2)	(3.4)
3. Deposits	2107	2276	14697	17037	35509	43100
	(57.0)	(59.3)	(60.8)	(61.1)	(68.4)	(78.0)
3.1. Demand deposits	388	293	628	571	2085	1944
3.2. Savings bank deposits	636	519	4867	5399	18730	21113
3.3. Term deposits	1084	1464	9202	11067	14693	20042
4. Borrowings	134	89	5431	5768	6692	6721
	(3.6)	(2.3)	(22.5)	(20.7)	(12.9)	(12.2)
4.1. From banks*	134	0	1294	1312	1370	1441
4.2. From others	0	89	4137	4456	5322	5280
5. Other liabilities	456	472	2785	3222	7947	3476
	(12.3)	(12.3)	(11.5)	(11.6)	(15.3)	(6.3)
5.1. Bills Payable	1	1	476	244	0	372
5.2. Inter-office adjustments	12	1	0	0	0	0
5.3. Interest accrued	87	99	2008	2611	2456	161
5.4. Others (including provisions)	356	371	302	368	7947	2944
Total Liabilities	3699	3839	24156	27883	51926	55255
1. Cash in hand	48	45	259	313	1049	971
	(1.3)	(1.2)	(1.1)	(1.1)	(2.1)	(1.8)
2. Balances with RBI	64	76	549	605	1020	1185
	(1.7)	(2.0)	(2.3)	(2.2)	(2.0)	(2.1)
3. Balances with banks in India	1546	1159	7192	8481	12537	17006
	(41.8)	(30.2)	(29.8)	(30.4)	(24.1)	(30.8)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	206	518	3633	5254	9745	11131
	(5.6)	(13.5)	(15.0)	(18.8)	(18.8)	(20.1)
6. Advances	728	875	11617	12731	17527	16051
	(19.7)	(22.8)	(48.1)	(45.7)	(33.8)	(29.0)
6.1. Bills purchased and discounted	7	2	24	35	39	35
6.2. Cash credits, overdrafts & loans	69	100	6813	6931	4432	7116
6.3. Term loans	652	774	4779	5766	10894	8901
7. Fixed Assets	3	2	68	75	60	57
	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)
8. Other Assets	1103	1163	838	424	9989	8854
	(29.8)	(30.3)	(3.5)	(1.5)	(19.1)	(16.0)
8.1. Inter - office adjustments (net)	0	0	275	42	87	225
8.2. Interest accrued	0	0	522	330	655	758
8.3. Others	1103	1163	40	51	9246	7871
Total Assets	3699	3839	24156	27883	51926	55255
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Marudhar		Marwar		Mayurakshi	
	Kshetriya Gramin Bank		Gramin Bank		Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(223)	(224)	(225)	(226)	(227)	(228)
1. Capital	100	100	100	100	100	100
	(1.0)	(0.9)	(0.2)	(0.2)	(0.4)	(0.3)
2. Reserves and Surplus	1101	1101	0	8	1482	1582
	(10.7)	(9.5)	(0.0)	(0.0)	(5.7)	(5.2)
3. Deposits	7463	8615	38419	44336	19394	22861
	(72.4)	(74.6)	(79.7)	(80.6)	(75.2)	(75.9)
3.1. Demand deposits	360	610	2206	2848	105	145
3.2. Savings bank deposits	1849	1874	10634	12010	6405	7579
3.3. Term deposits	5254	6131	25580	29477	12884	15137
4. Borrowings	1202	1260	1959	1518	915	876
	(11.7)	(10.9)	(4.1)	(2.8)	(3.5)	(2.9)
4.1. From banks*	115	106	26	0	79	876
4.2. From others	1087	1154	1933	1518	836	0
5. Other liabilities	448	476	7749	9029	3895	4717
	(4.3)	(4.1)	(16.1)	(16.4)	(15.1)	(15.7)
5.1. Bills Payable	2	4	0	0	8	8
5.2. Inter-office adjustments	27	0	0	308	21	95
5.3. Interest accrued	78	90	5315	6722	3233	3992
5.4. Others (including provisions)	340	382	2434	1999	633	622
Total Liabilities	10314	11551	48227	54990	25786	30136
1. Cash in hand	76	76	1526	846	158	210
	(0.7)	(0.7)	(3.2)	(1.5)	(0.6)	(0.7)
2. Balances with RBI	225	270	1228	1816	623	713
	(2.2)	(2.3)	(2.5)	(3.3)	(2.4)	(2.4)
3. Balances with banks in India	2011	3158	15137	17937	7210	9159
	(19.5)	(17.8)	(31.4)	(32.6)	(28.0)	(30.4)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	1173	75	10823	13738	5382	6246
	(11.4)	(0.6)	(22.4)	(25.0)	(20.9)	(20.7)
6. Advances	2971	3429	12744	14855	6400	8736
	(28.8)	(29.7)	(26.4)	(27.0)	(24.8)	(29.0)
6.1. Bills purchased and discounted	7	21	3	2	2	0
6.2. Cash credits, overdrafts & loans	987	1214	5949	6814	1055	1043
6.3. Term loans	1977	2194	6792	8040	5343	7693
7. Fixed Assets	10	8	39	48	22	24
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	3847	4535	6730	5751	5991	5048
	(37.3)	(48.8)	(14.0)	(10.5)	(23.2)	(16.8)
8.1. Inter - office adjustments (net)	0	1	21	0	0	0
8.2. Interest accrued	330	574	2718	2199	1669	683
8.3. Others	3517	3960	3992	3552	4323	4365
Total Assets	10314	11551	48227	54990	25786	30136
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Mewar Anchalik Gramin Bank		Mithila Kshetriya Gramin Bank		Mizoram Rural Bank	
	2000	2001	2000	2001	2000	2001
	(229)	(230)	(231)	(232)	(233)	(234)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(0.6)	(0.5)	(1.4)	(1.1)
2. Reserves and Surplus	1163	1084	608	608	804	804
	(7.0)	(5.5)	(3.9)	(3.2)	(11.5)	(8.8)
3. Deposits	11988	14096	13921	16817	5052	6834
	(72.1)	(72.0)	(88.6)	(89.6)	(72.3)	(74.6)
3.1. Demand deposits	558	659	1497	1406	287	241
3.2. Savings bank deposits	3011	3544	5401	6931	2901	3978
3.3. Term deposits	8419	9892	7023	8480	1864	2616
4. Borrowings	752	959	288	395	382	668
	(4.5)	(4.9)	(1.8)	(2.1)	(5.5)	(7.3)
4.1. From banks*	2	0	36	69	0	0
4.2. From others	750	959	253	327	382	668
5. Other liabilities	2614	3338	803	853	645	760
	(15.7)	(17.1)	(5.1)	(4.5)	(9.2)	(8.3)
5.1. Bills Payable	41	21	0	0	0	0
5.2. Inter-office adjustments	39	96	0	6	9	0
5.3. Interest accrued	2192	2796	19	26	115	157
5.4. Others (including provisions)	342	424	784	821	522	602
Total Liabilities	16620	19577	15720	18773	6983	9166
1. Cash in hand	100	89	135	145	235	145
	(0.6)	(0.5)	(0.9)	(0.8)	(3.4)	(1.6)
2. Balances with RBI	415	520	397	492	167	207
	(2.5)	(2.7)	(2.5)	(2.6)	(2.4)	(2.3)
3. Balances with banks in India	5273	7560	8591	11025	2782	4275
	(31.7)	(38.6)	(54.7)	(58.7)	(39.8)	(46.6)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2347	2942	327	422	994	1094
	(14.1)	(15.0)	(2.1)	(2.2)	(14.2)	(11.9)
6. Advances	3718	4496	2134	2718	1758	2301
	(22.5)	(23.0)	(13.6)	(14.5)	(25.2)	(25.1)
6.1. Bills purchased and discounted	1	8	41	29	0	0
6.2. Cash credits, overdrafts & loans	1364	1609	707	913	464	568
6.3. Term loans	2353	2880	1386	1776	1294	1733
7. Fixed Assets	26	33	16	19	14	14
	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)
8. Other Assets	4741	3937	4120	3952	1034	1131
	(28.5)	(20.1)	(26.2)	(21.1)	(14.8)	(12.3)
8.1. Inter - office adjustments (net)	0	0	67	0	1	18
8.2. Interest accrued	2182	864	34	34	299	392
8.3. Others	2457	3073	4019	3918	733	721
Total Assets	16620	19577	15720	18773	6983	9166
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(235)	(236)	(237)	(238)	(239)	(240)
1. Capital	100	100	100	100	100	100
	(0.3)	(0.3)	(0.9)	(0.8)	(1.3)	(1.2)
2. Reserves and Surplus	2571	2571	0	0	391	394
	(8.6)	(7.7)	(0.0)	(0.0)	(5.1)	(4.7)
3. Deposits	23902	27226	9601	11547	6195	6751
	(79.9)	(81.4)	(85.5)	(86.8)	(80.7)	(80.7)
3.1. Demand deposits	560	366	184	273	64	63
3.2. Savings bank deposits	10415	11239	2578	3009	4065	4492
3.3. Term deposits	12926	15622	6839	8264	2066	2196
4. Borrowings	431	394	741	674	731	757
	(1.4)	(1.2)	(6.6)	(5.1)	(9.5)	(9.1)
4.1. From banks*	0	0	741	0	203	177
4.2. From others	431	394	0	674	527	580
5. Other liabilities	2907	3158	788	987	260	360
	(9.7)	(9.4)	(7.0)	(7.4)	(3.4)	(4.3)
5.1. Bills Payable	34	29	0	0	3	6
5.2. Inter-office adjustments	0	0	11	2	0	9
5.3. Interest accrued	129	153	80	116	20	24
5.4. Others (including provisions)	2744	2976	697	870	236	323
Total Liabilities	29910	33449	11230	13308	7678	8362
1. Cash in hand	289	230	112	96	121	150
	(1.0)	(0.7)	(1.0)	(0.7)	(1.6)	(1.8)
2. Balances with RBI	720	840	284	340	187	209
	(2.4)	(2.5)	(2.5)	(2.6)	(2.4)	(2.5)
3. Balances with banks in India	13260	15778	83	26	3701	3024
	(44.3)	(47.2)	(0.7)	(0.2)	(40.0)	(36.2)
4. Money at call and short notice	0	0	2894	4525	0	0
	(0.0)	(0.0)	(25.8)	(34.0)	(0.0)	(0.0)
5. Investments	3556	3606	3361	3793	1939	2447
	(11.9)	(10.8)	(29.9)	(28.5)	(25.2)	(29.3)
6. Advances	5328	5739	3043	3462	1719	2171
	(17.8)	(17.2)	(27.1)	(26.0)	(22.4)	(26.0)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	909	1140	596	1248	260	623
6.3. Term loans	4419	4599	2447	2214	1459	1548
7. Fixed Assets	26	26	9	14	18	23
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)
8. Other Assets	6731	7229	1444	1053	623	338
	(22.5)	(21.6)	(12.9)	(7.9)	(8.1)	(4.0)
8.1. Inter - office adjustments (net)	220	248	0	0	4	0
8.2. Interest accrued	0	0	10	47	443	272
8.3. Others	6511	6981	1434	1006	176	66
Total Assets	29910	33449	11230	13308	7678	8362
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(241)	(242)	(243)	(244)	(245)	(246)
1. Capital	96	100	100	100	100	100
	(0.5)	(0.4)	(11.4)	(10.7)	(0.3)	(0.2)
2. Reserves and Surplus	1865	1862	212	212	2097	2097
	(9.2)	(8.1)	(24.1)	(22.6)	(5.4)	(5.0)
3. Deposits	14647	17746	470	528	24909	28497
	(72.4)	(77.2)	(53.4)	(56.2)	(64.1)	(67.6)
3.1. Demand deposits	255	247	131	43	822	871
3.2. Savings bank deposits	5614	6735	167	279	10061	11035
3.3. Term deposits	8779	10764	172	206	14025	16590
4. Borrowings	2002	1622	6	19	4678	5025
	(9.9)	(7.1)	(0.7)	(2.0)	(12.0)	(11.9)
4.1. From banks*	0	0	0	0	1359	1118
4.2. From others	2002	1622	6	19	3319	3906
5. Other liabilities	1624	1655	92	79	7047	6435
	(8.0)	(7.2)	(10.4)	(8.5)	(18.1)	(15.3)
5.1. Bills Payable	0	0	0	0	2310	1239
5.2. Inter-office adjustments	122	100	0	0	0	0
5.3. Interest accrued	129	126	20	23	2083	2919
5.4. Others (including provisions)	1372	1429	72	56	2653	2277
Total Liabilities	20234	22984	880	938	38830	42153
1. Cash in hand	157	183	6	10	1022	1276
	(0.8)	(0.8)	(0.7)	(1.1)	(2.6)	(3.0)
2. Balances with RBI	446	521	13	16	775	898
	(2.2)	(2.3)	(1.5)	(1.7)	(2.0)	(2.1)
3. Balances with banks in India	6791	8150	551	600	11606	10896
	(33.6)	(35.5)	(62.6)	(63.9)	(29.9)	(25.8)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	5608	6707	5	5	4826	6133
	(27.7)	(29.2)	(0.6)	(0.5)	(12.4)	(14.5)
6. Advances	4288	4944	142	150	12232	17277
	(21.2)	(21.5)	(16.2)	(16.0)	(31.5)	(41.0)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	265	390	56	79	8383	12271
6.3. Term loans	4022	4555	86	71	3850	5005
7. Fixed Assets	17	19	3	3	76	91
	(0.1)	(0.1)	(0.4)	(0.3)	(0.2)	(0.2)
8. Other Assets	2929	2460	159	154	8293	5583
	(14.5)	(10.7)	(18.1)	(16.4)	(21.4)	(13.2)
8.1. Inter - office adjustments (net)	0	0	0	0	1285	1125
8.2. Interest accrued	891	605	4	7	1679	674
8.3. Others	2037	1855	155	147	5329	3784
Total Assets	20234	22984	880	938	38830	42153
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Nainital Almora Kshetriya Gramin Bank		Nalanda Gramin Bank		Netravati Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(247)	(248)	(249)	(250)	(251)	(252)
1. Capital	100	100	100	100	100	100
	(0.7)	(0.6)	(0.6)	(0.4)	(2.0)	(1.6)
2. Reserves and Surplus	998	1017	621	621	374	387
	(6.8)	(6.2)	(3.4)	(2.7)	(7.6)	(6.2)
3. Deposits	11613	13434	16048	20601	3430	4181
	(79.6)	(82.4)	(88.4)	(91.3)	(69.5)	(66.7)
3.1. Demand deposits	466	426	592	1883	115	159
3.2. Savings bank deposits	4539	4995	6824	8246	896	1004
3.3. Term deposits	6607	8013	8633	10472	2420	3018
4. Borrowings	1229	1110	352	384	807	1425
	(8.4)	(6.8)	(1.9)	(1.7)	(16.4)	(22.8)
4.1. From banks*	121	212	90	104	79	91
4.2. From others	1108	898	262	280	728	1335
5. Other liabilities	642	641	1031	871	222	171
	(4.4)	(3.9)	(5.7)	(3.9)	(4.5)	(2.7)
5.1. Bills Payable	294	217	0	0	89	34
5.2. Inter-office adjustments	0	0	127	45	4	0
5.3. Interest accrued	110	130	20	22	10	11
5.4. Others (including provisions)	238	295	885	804	118	125
Total Liabilities	14582	16301	18152	22577	4933	6264
1. Cash in hand	174	174	196	188	32	30
	(1.2)	(1.1)	(1.1)	(0.8)	(0.7)	(0.5)
2. Balances with RBI	360	411	491	576	97	121
	(2.5)	(2.5)	(2.7)	(2.6)	(2.0)	(1.9)
3. Balances with banks in India	4203	4850	5742	8930	1388	1910
	(28.8)	(29.7)	(31.6)	(39.6)	(28.1)	(30.5)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	3507	3662	4670	5332	196	195
	(24.1)	(22.5)	(25.7)	(23.6)	(4.0)	(3.1)
6. Advances	5177	6470	2537	2864	2842	3684
	(35.5)	(39.7)	(14.0)	(12.7)	(57.6)	(58.8)
6.1. Bills purchased and discounted	5	2	110	117	4	5
6.2. Cash credits, overdrafts & loans	1547	2010	722	877	527	567
6.3. Term loans	3625	4457	1705	1870	2311	3112
7. Fixed Assets	17	15	19	21	12	14
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	1144	720	4498	4666	366	312
	(7.8)	(4.4)	(24.8)	(20.7)	(7.5)	(5.0)
8.1. Inter - office adjustments (net)	253	134	0	0	0	59
8.2. Interest accrued	487	552	357	300	37	15
8.3. Others	403	34	4141	4366	329	238
Total Assets	14582	16301	18152	22577	4933	6264
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Nimar		North Malabar		Palamau	
	Kshetriya Gramin Bank		Gramin Bank		Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(253)	(254)	(255)	(256)	(257)	(258)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(0.2)	(0.2)	(0.5)	(0.4)
2. Reserves and Surplus	1601	1601	5812	7609	850	850
	(9.0)	(7.6)	(10.7)	(12.2)	(4.2)	(3.8)
3. Deposits	14098	17417	30421	35680	15607	16708
	(78.9)	(82.9)	(56.1)	(57.1)	(76.4)	(74.7)
3.1. Demand deposits	995	1009	1372	1435	910	429
3.2. Savings bank deposits	4405	5371	8709	9239	8779	9229
3.3. Term deposits	8699	11037	20339	25005	5918	7050
4. Borrowings	1182	864	16381	17704	543	622
	(6.6)	(4.1)	(30.2)	(28.3)	(2.7)	(2.8)
4.1. From banks*	141	0	3760	3253	0	7
4.2. From others	1041	864	12622	14451	543	615
5. Other liabilities	876	1024	1491	1429	3341	4099
	(4.9)	(4.9)	(2.8)	(2.3)	(16.3)	(18.3)
5.1. Bills Payable	92	93	727	431	113	114
5.2. Inter-office adjustments	0	0	0	83	0	0
5.3. Interest accrued	21	25	164	192	1743	2279
5.4. Others (including provisions)	764	906	600	723	1485	1707
Total Liabilities	17858	21006	54204	62522	20441	22379
1. Cash in hand	169	169	831	756	84	113
	(0.9)	(0.8)	(1.5)	(1.2)	(0.4)	(0.5)
2. Balances with RBI	435	528	884	1025	529	574
	(2.4)	(2.5)	(1.6)	(1.6)	(2.6)	(2.6)
3. Balances with banks in India	6036	6355	7069	8476	10189	11669
	(33.8)	(30.3)	(13.0)	(13.6)	(49.8)	(52.1)
4. Money at call and short notice	0	0	503	0	0	0
	(0.0)	(0.0)	(0.9)	(0.0)	(0.0)	(0.0)
5. Investments	3978	5878	7795	7663	1690	1590
	(22.3)	(28.0)	(14.4)	(12.3)	(8.3)	(7.1)
6. Advances	5415	6217	35777	43313	3888	4562
	(30.3)	(29.6)	(66.0)	(69.3)	(19.0)	(20.4)
6.1. Bills purchased and discounted	0	0	135	73	0	0
6.2. Cash credits, overdrafts & loans	783	841	22639	29514	3888	4562
6.3. Term loans	4632	5376	13003	13725	0	0
7. Fixed Assets	23	21	214	275	13	12
	(0.1)	(0.1)	(0.4)	(0.4)	(0.1)	(0.1)
8. Other Assets	1802	1838	1130	1013	4048	3859
	(10.1)	(8.8)	(2.1)	(1.6)	(19.8)	(17.2)
8.1. Inter - office adjustments (net)	30	192	48	0	66	151
8.2. Interest accrued	331	178	829	811	1093	954
8.3. Others	1441	1469	253	203	2889	2755
Total Assets	17858	21006	54204	62522	20441	22379
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Panchmahal Gramin Bank		Pandyan Gramin Bank		Parvatiya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(259)	(260)	(261)	(262)	(263)	(264)
1. Capital	100	100	100	100	100	100
	(0.7)	(0.6)	(0.2)	(0.2)	(1.2)	(1.0)
2. Reserves and Surplus	1239	1239	2842	2972	277	409
	(9.2)	(7.8)	(6.0)	(5.3)	(3.3)	(3.9)
3. Deposits	9925	12240	35010	41745	6867	8256
	(73.5)	(77.4)	(74.4)	(74.3)	(80.8)	(79.3)
3.1. Demand deposits	209	268	533	579	333	292
3.2. Savings bank deposits	3081	3569	10473	11243	2476	3326
3.3. Term deposits	6635	8402	24004	29922	4058	4639
4. Borrowings	1644	1522	6620	8193	402	448
	(12.2)	(9.6)	(14.1)	(14.6)	(4.7)	(4.3)
4.1. From banks*	268	291	1883	2190	50	67
4.2. From others	1376	1231	4736	6003	352	382
5. Other liabilities	600	717	2504	3178	850	1199
	(4.4)	(4.5)	(5.3)	(5.7)	(10.0)	(11.5)
5.1. Bills Payable	0	0	147	102	22	13
5.2. Inter-office adjustments	22	46	559	351	8	2
5.3. Interest accrued	98	114	226	243	792	1089
5.4. Others (including provisions)	480	557	1572	2481	29	95
Total Liabilities	13509	15819	47075	56189	8496	10413
1. Cash in hand	72	73	347	526	43	48
	(0.5)	(0.5)	(0.7)	(0.9)	(0.5)	(0.5)
2. Balances with RBI	291	454	1024	1205	225	275
	(2.2)	(2.9)	(2.2)	(2.1)	(2.6)	(2.6)
3. Balances with banks in India	3376	4495	19288	19523	4699	5987
	(25.0)	(28.4)	(41.0)	(34.7)	(55.3)	(57.5)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	3326	3751	4223	5861	989	1039
	(24.6)	(23.7)	(9.0)	(10.4)	(11.6)	(10.0)
6. Advances	5355	5939	18860	25146	1578	2034
	(39.6)	(37.5)	(40.1)	(44.8)	(18.6)	(19.5)
6.1. Bills purchased and discounted	2	1	32	46	0	0
6.2. Cash credits, overdrafts & loans	2174	1568	13440	14333	395	451
6.3. Term loans	3180	4369	5388	10767	1183	1583
7. Fixed Assets	31	47	81	142	5	13
	(0.2)	(0.3)	(0.2)	(0.3)	(0.1)	(0.1)
8. Other Assets	1058	1059	3252	3785	957	1016
	(7.8)	(6.7)	(6.9)	(6.7)	(11.3)	(9.8)
8.1. Inter - office adjustments (net)	0	0	0	0	0	0
8.2. Interest accrued	0	0	867	1907	927	987
8.3. Others	1058	1059	2385	1877	30	29
Total Assets	13509	15819	47075	56189	8496	10413
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(265)	(266)	(267)	(268)	(269)	(270)
1. Capital	100	100	100	100	100	100
	(2.1)	(1.7)	(0.3)	(0.3)	(1.1)	(0.9)
2. Reserves and Surplus	326	326	1831	1904	739	956
	(7.0)	(5.7)	(6.1)	(5.3)	(8.4)	(8.9)
3. Deposits	4016	5055	20813	26028	6447	7843
	(85.6)	(87.8)	(69.1)	(72.3)	(73.5)	(73.4)
3.1. Demand deposits	137	72	1172	960	143	316
3.2. Savings bank deposits	1559	1923	6235	6359	2180	2773
3.3. Term deposits	2320	3060	13406	18709	4124	4754
4. Borrowings	119	96	4746	5523	453	417
	(2.5)	(1.7)	(15.7)	(15.4)	(5.2)	(3.9)
4.1. From banks*	0	0	1107	1241	61	61
4.2. From others	119	96	3639	4282	392	356
5. Other liabilities	132	179	2651	2425	1038	1373
	(2.8)	(3.1)	(8.8)	(6.7)	(11.8)	(12.8)
5.1. Bills Payable	4	5	485	571	0	0
5.2. Inter-office adjustments	13	47	0	159	1	2
5.3. Interest accrued	5	7	49	58	941	1285
5.4. Others (including provisions)	109	120	2116	1638	95	86
Total Liabilities	4693	5757	30141	35981	8777	10689
1. Cash in hand	78	100	829	717	36	57
	(1.7)	(1.7)	(2.8)	(2.0)	(0.4)	(0.5)
2. Balances with RBI	124	160	560	707	222	268
	(2.6)	(2.8)	(1.9)	(2.0)	(2.5)	(2.5)
3. Balances with banks in India	614	555	10626	12294	4993	7255
	(13.1)	(9.6)	(35.3)	(34.2)	(56.9)	(67.9)
4. Money at call and short notice	643	1143	0	0	0	0
	(13.7)	(19.9)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	1691	2065	440	1333	1320	730
	(36.0)	(35.9)	(1.5)	(3.7)	(15.0)	(6.8)
6. Advances	984	1176	13610	18443	1693	2183
	(21.0)	(20.4)	(45.2)	(51.3)	(19.3)	(20.4)
6.1. Bills purchased and discounted	43	1	59	14	0	0
6.2. Cash credits, overdrafts & loans	242	310	4503	81	538	824
6.3. Term loans	699	865	9048	18347	1155	1359
7. Fixed Assets	9	8	54	65	9	15
	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	551	550	4021	2422	504	181
	(11.7)	(9.6)	(13.3)	(6.7)	(5.7)	(1.7)
8.1. Inter - office adjustments (net)	0	0	138	0	0	0
8.2. Interest accrued	207	294	537	592	493	171
8.3. Others	343	256	3346	1830	11	10
Total Assets	4693	5757	30141	35981	8777	10689
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Pragjyotish Gaonlia Bank		Pratapgarh Kshetriya Gramin Bank		Prathama Bank	
	2000	2001	2000	2001	2000	2001
	(271)	(272)	(273)	(274)	(275)	(276)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.2)	(0.4)	(0.4)	(0.1)	(0.1)
2. Reserves and Surplus	3078	3078	594	668	5312	7929
	(5.5)	(5.2)	(2.6)	(2.4)	(7.9)	(10.5)
3. Deposits	44150	48522	20605	24394	50778	56782
	(78.3)	(82.0)	(88.9)	(88.2)	(75.1)	(75.0)
3.1. Demand deposits	3104	2459	644	983	3116	4329
3.2. Savings bank deposits	20943	21060	9213	11147	29373	31597
3.3. Term deposits	20103	25003	10748	12264	18289	20856
4. Borrowings	2729	2881	708	1013	9034	8415
	(4.8)	(4.9)	(3.1)	(3.7)	(13.4)	(11.1)
4.1. From banks*	0	29	37	978	1781	2342
4.2. From others	2728	2851	671	35	7254	6073
5. Other liabilities	6374	4626	1173	1480	2369	2488
	(11.3)	(7.8)	(5.1)	(5.4)	(3.5)	(3.3)
5.1. Bills Payable	0	3148	47	60	270	381
5.2. Inter-office adjustments	0	0	0	82	122	286
5.3. Interest accrued	638	1091	110	127	463	481
5.4. Others (including provisions)	5736	387	1016	1211	1514	1341
Total Liabilities	56430	59206	23179	27656	67593	75714
1. Cash in hand	957	1253	263	193	645	496
	(1.7)	(2.1)	(1.1)	(0.7)	(1.0)	(0.7)
2. Balances with RBI	1328	1495	599	704	1570	1650
	(2.4)	(2.5)	(2.6)	(2.5)	(2.3)	(2.2)
3. Balances with banks in India	15558	17147	12592	15179	25220	27284
	(27.6)	(29.0)	(54.3)	(54.9)	(37.3)	(36.0)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	14711	16871	3711	4461	14132	14488
	(26.1)	(28.5)	(16.0)	(16.1)	(20.9)	(19.1)
6. Advances	12022	13400	3775	5226	24001	30068
	(21.3)	(22.6)	(16.3)	(18.9)	(35.5)	(39.7)
6.1. Bills purchased and discounted	0	13	0	0	31	17
6.2. Cash credits, overdrafts & loans	2031	2470	771	1426	795	967
6.3. Term loans	9991	10918	3003	3800	23175	29083
7. Fixed Assets	90	94	29	43	69	111
	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.1)
8. Other Assets	11763	8946	2210	1849	1956	1616
	(20.9)	(15.1)	(9.6)	(6.7)	(2.9)	(2.1)
8.1. Inter - office adjustments (net)	5676	2727	62	0	0	0
8.2. Interest accrued	1701	1818	640	765	1604	1334
8.3. Others	4386	4400	1508	1084	353	283
Total Assets	56430	59206	23179	27656	67593	75714
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Puri		Rae Bareli		Raigarh	
	Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(277)	(278)	(279)	(280)	(281)	(282)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.2)	(0.4)	(0.4)	(0.8)	(0.6)
2. Reserves and Surplus	2042	2082	1392	1376	1675	1675
	(5.0)	(4.2)	(5.9)	(5.1)	(12.7)	(10.6)
3. Deposits	25375	31407	19806	22828	9197	11432
	(62.3)	(63.0)	(83.6)	(84.3)	(69.7)	(72.6)
3.1. Demand deposits	528	501	572	580	773	1177
3.2. Savings bank deposits	7131	9214	9103	10227	3833	4839
3.3. Term deposits	17716	21691	10130	12021	4591	5416
4. Borrowings	6259	7072	810	981	488	521
	(15.4)	(14.2)	(3.4)	(3.6)	(3.7)	(3.3)
4.1. From banks*	630	900	0	0	28	37
4.2. From others	5629	6172	810	981	460	484
5. Other liabilities	6974	9161	1597	1784	1734	2028
	(17.1)	(18.4)	(6.7)	(6.6)	(13.1)	(12.9)
5.1. Bills Payable	421	560	19	17	0	0
5.2. Inter-office adjustments	4299	5641	199	192	0	0
5.3. Interest accrued	282	355	150	173	1245	1444
5.4. Others (including provisions)	1973	2604	1229	1403	488	584
Total Liabilities	40750	49822	23705	27070	13193	15755
1. Cash in hand	372	437	259	173	67	87
	(0.9)	(0.9)	(1.1)	(0.6)	(0.5)	(0.6)
2. Balances with RBI	705	951	570	665	310	384
	(1.7)	(1.9)	(2.4)	(2.5)	(2.3)	(2.4)
3. Balances with banks in India	10631	6262	8375	10462	7729	9675
	(26.1)	(12.6)	(35.3)	(38.6)	(58.6)	(61.4)
4. Money at call and short notice	0	2082	0	0	0	0
	(0.0)	(4.2)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2390	7484	8037	8385	161	161
	(5.9)	(15.0)	(33.9)	(31.0)	(1.2)	(1.0)
6. Advances	15167	19646	4217	5302	1953	2263
	(37.2)	(39.4)	(17.8)	(19.6)	(14.8)	(14.4)
6.1. Bills purchased and discounted	504	1	3	1	0	0
6.2. Cash credits, overdrafts & loans	5239	6753	4215	5302	646	873
6.3. Term loans	9424	12893	0	0	1306	1390
7. Fixed Assets	34	41	45	47	5	4
	(0.1)	(0.1)	(0.2)	(0.2)	(0.0)	(0.0)
8. Other Assets	11452	12919	2203	2036	2970	3182
	(28.1)	(25.9)	(9.3)	(7.5)	(22.5)	(20.2)
8.1. Inter - office adjustments (net)	0	561	0	0	99	209
8.2. Interest accrued	536	0	1436	1522	1199	1477
8.3. Others	10916	12357	767	514	1672	1496
Total Assets	40750	49822	23705	27070	13193	15755
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Rajgarh		Ranchi		Rani Laxmibai	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(283)	(284)	(285)	(286)	(287)	(288)
1. Capital	100	100	100	100	100	100
	(0.9)	(0.7)	(0.6)	(0.6)	(1.2)	(1.0)
2. Reserves and Surplus	864	864	1032	1032	0	0
	(7.4)	(6.3)	(6.2)	(5.7)	(0.0)	(0.0)
3. Deposits	9334	11366	13850	14855	6684	8344
	(80.5)	(83.1)	(82.6)	(82.6)	(81.5)	(85.8)
3.1. Demand deposits	539	539	889	463	83	212
3.2. Savings bank deposits	3147	3739	5700	5934	2770	3757
3.3. Term deposits	5648	7088	7260	8458	3831	4375
4. Borrowings	989	966	532	639	495	554
	(8.5)	(7.1)	(3.2)	(3.6)	(6.0)	(5.7)
4.1. From banks*	40	40	0	32	20	36
4.2. From others	949	926	532	607	475	518
5. Other liabilities	310	375	1256	1364	924	733
	(2.7)	(2.7)	(7.5)	(7.6)	(11.3)	(7.5)
5.1. Bills Payable	96	117	7	14	16	37
5.2. Inter-office adjustments	0	0	0	35	0	0
5.3. Interest accrued	26	26	0	0	31	35
5.4. Others (including provisions)	188	232	1249	1315	877	660
Total Liabilities	11597	13671	16770	17990	8202	9731
1. Cash in hand	176	167	114	96	85	135
	(1.5)	(1.2)	(0.7)	(0.5)	(1.0)	(1.4)
2. Balances with RBI	253	325	416	461	204	244
	(2.2)	(2.4)	(2.5)	(2.6)	(2.5)	(2.5)
3. Balances with banks in India	3870	3924	7914	8444	1915	2532
	(33.4)	(28.7)	(47.2)	(46.9)	(23.3)	(26.0)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	1857	2899	1336	1341	433	398
	(16.0)	(21.2)	(8.0)	(7.5)	(5.3)	(4.1)
6. Advances	3841	4803	3991	4544	2300	2672
	(33.1)	(35.1)	(23.8)	(25.3)	(28.0)	(27.5)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	1215	1846	3232	3596	418	682
6.3. Term loans	2626	2957	759	948	1882	1990
7. Fixed Assets	21	23	32	32	19	19
	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	1578	1529	2966	3072	3246	3731
	(13.6)	(11.2)	(17.7)	(17.1)	(39.6)	(38.3)
8.1. Inter - office adjustments (net)	43	62	9	0	20	154
8.2. Interest accrued	154	129	118	94	69	146
8.3. Others	1381	1338	2839	2978	3157	3431
Total Assets	11597	13671	16770	17990	8202	9731
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Rushikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(289)	(290)	(291)	(292)	(293)	(294)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.3)	(0.8)	(0.7)	(1.3)	(1.1)
2. Reserves and Surplus	1815	1815	638	638	631	696
	(7.5)	(6.1)	(5.3)	(4.8)	(8.0)	(7.7)
3. Deposits	18737	23537	9762	11134	6320	7384
	(77.4)	(79.1)	(80.4)	(83.4)	(80.2)	(81.4)
3.1. Demand deposits	348	570	230	226	237	288
3.2. Savings bank deposits	4243	5491	3153	3171	2114	2240
3.3. Term deposits	14146	17476	6378	7737	3969	4856
4. Borrowings	2168	2425	1012	846	532	558
	(9.0)	(8.1)	(8.3)	(6.3)	(6.8)	(6.1)
4.1. From banks*	230	268	173	843	44	0
4.2. From others	1939	2158	839	3	488	558
5. Other liabilities	1380	1886	632	628	302	336
	(5.7)	(6.3)	(5.2)	(4.7)	(3.8)	(3.7)
5.1. Bills Payable	35	129	164	100	26	21
5.2. Inter-office adjustments	182	90	0	0	0	0
5.3. Interest accrued	171	220	47	49	4	15
5.4. Others (including provisions)	992	1448	420	480	272	300
Total Liabilities	24201	29764	12144	13347	7885	9074
1. Cash in hand	253	246	75	69	79	71
	(1.0)	(0.8)	(0.6)	(0.5)	(1.0)	(0.8)
2. Balances with RBI	461	678	285	339	188	221
	(1.9)	(2.3)	(2.3)	(2.5)	(2.4)	(2.4)
3. Balances with banks in India	6348	10504	4486	5894	2331	2649
	(26.2)	(35.3)	(36.9)	(44.2)	(29.6)	(29.2)
4. Money at call and short notice	0	0	3042	2514	0	0
	(0.0)	(0.0)	(25.0)	(18.8)	(0.0)	(0.0)
5. Investments	7009	7398	451	560	1416	1436
	(29.0)	(24.9)	(3.7)	(4.2)	(18.0)	(15.8)
6. Advances	7674	8901	3106	3552	2880	3682
	(31.7)	(29.9)	(25.6)	(26.6)	(36.5)	(40.6)
6.1. Bills purchased and discounted	38	20	10	1	3	7
6.2. Cash credits, overdrafts & loans	3187	3866	996	1637	959	1299
6.3. Term loans	4449	5014	2100	1915	1919	2377
7. Fixed Assets	43	42	26	28	41	49
	(0.2)	(0.1)	(0.2)	(0.2)	(0.5)	(0.5)
8. Other Assets	2412	1996	674	391	951	967
	(10.0)	(6.7)	(5.5)	(2.9)	(12.1)	(10.7)
8.1. Inter - office adjustments (net)	0	0	4	0	25	5
8.2. Interest accrued	703	677	237	72	162	239
8.3. Others	1709	1319	432	319	764	723
Total Assets	24201	29764	12144	13347	7885	9074
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Rayalaseema Gramin Bank		Rewa Sidhi Gramin Bank		Sabarkantha-Gandhinagar Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(295)	(296)	(297)	(298)	(299)	(300)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.2)	(0.4)	(0.3)	(1.0)	(0.8)
2. Reserves and Surplus	3885	4988	776	1212	592	808
	(7.5)	(7.9)	(2.9)	(4.0)	(5.7)	(6.1)
3. Deposits	36788	45948	23388	27144	7522	9719
	(70.6)	(72.5)	(88.5)	(90.3)	(71.8)	(73.6)
3.1. Demand deposits	930	1042	1588	1425	233	234
3.2. Savings bank deposits	8049	9701	8782	10436	2851	4245
3.3. Term deposits	27809	35204	13019	15282	4438	5240
4. Borrowings	7647	8342	1035	1139	1038	1037
	(14.7)	(13.2)	(3.9)	(3.8)	(9.9)	(7.9)
4.1. From banks*	0	0	0	99	81	82
4.2. From others	7647	8342	1035	1040	957	954
5. Other liabilities	3659	4028	1122	459	1221	1539
	(7.0)	(6.4)	(4.2)	(1.5)	(11.7)	(11.7)
5.1. Bills Payable	769	1267	8	25	8	12
5.2. Inter-office adjustments	0	0	62	41	100	2
5.3. Interest accrued	235	303	205	0	765	1097
5.4. Others (including provisions)	2656	2457	847	393	348	428
Total Liabilities	52080	63406	26420	30054	10473	13203
1. Cash in hand	500	591	325	325	124	123
	(1.0)	(0.9)	(1.2)	(1.1)	(1.2)	(0.9)
2. Balances with RBI	994	1190	670	796	254	296
	(1.9)	(1.9)	(2.5)	(2.6)	(2.4)	(2.2)
3. Balances with banks in India	21833	26223	11660	15656	2176	3483
	(41.9)	(41.4)	(44.1)	(52.1)	(20.8)	(26.4)
4. Money at call and short notice	0	0	0	0	2700	3307
	(0.0)	(0.0)	(0.0)	(0.0)	(25.8)	(25.0)
5. Investments	1042	1842	6321	7663	2480	2845
	(2.0)	(2.9)	(23.9)	(25.5)	(23.7)	(21.5)
6. Advances	26309	31345	4978	4720	2561	2922
	(50.5)	(49.4)	(18.8)	(15.7)	(24.5)	(22.1)
6.1. Bills purchased and discounted	33	141	201	69	8	94
6.2. Cash credits, overdrafts & loans	16940	22774	387	451	515	627
6.3. Term loans	9336	8430	4390	4200	2038	2201
7. Fixed Assets	110	129	39	61	27	23
	(0.2)	(0.2)	(0.1)	(0.2)	(0.3)	(0.2)
8. Other Assets	1291	2086	2427	833	152	203
	(2.5)	(3.3)	(9.2)	(2.8)	(1.5)	(1.5)
8.1. Inter - office adjustments (net)	96	979	0	0	0	0
8.2. Interest accrued	1010	942	2086	765	142	190
8.3. Others	186	165	340	68	10	14
Total Assets	52080	63406	26420	30054	10473	13203
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Sagar Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(301)	(302)	(303)	(304)	(305)	(306)
1. Capital	96	100	100	100	100	100
	(0.2)	(0.2)	(1.2)	(1.0)	(0.5)	(0.5)
2. Reserves and Surplus	2316	2312	518	770	1018	1018
	(5.2)	(4.3)	(6.2)	(7.4)	(5.2)	(4.8)
3. Deposits	37259	45530	5534	6893	14596	16016
	(83.2)	(85.1)	(65.7)	(66.5)	(74.9)	(75.9)
3.1. Demand deposits	212	237	302	655	691	839
3.2. Savings bank deposits	14393	17513	1744	2223	7238	7551
3.3. Term deposits	22654	27780	3487	4015	6667	7626
4. Borrowings	994	1325	1999	2434	1363	1046
	(2.2)	(2.5)	(23.7)	(23.5)	(7.0)	(5.0)
4.1. From banks*	0	0	205	240	338	197
4.2. From others	994	1325	1794	2193	1025	849
5. Other liabilities	4104	4248	273	166	2406	2922
	(9.2)	(7.9)	(3.2)	(1.6)	(12.3)	(13.8)
5.1. Bills Payable	597	700	103	40	0	0
5.2. Inter-office adjustments	0	0	78	0	0	0
5.3. Interest accrued	350	427	39	38	1807	2321
5.4. Others (including provisions)	3157	3120	54	87	599	600
Total Liabilities	44770	53514	8425	10363	19484	21102
1. Cash in hand	290	271	145	287	82	65
	(0.6)	(0.5)	(1.7)	(2.8)	(0.4)	(0.3)
2. Balances with RBI	1107	1528	174	191	483	556
	(2.5)	(2.9)	(2.1)	(1.8)	(2.5)	(2.6)
3. Balances with banks in India	12107	20062	3063	2693	10074	10105
	(27.0)	(37.5)	(36.4)	(26.0)	(51.7)	(47.9)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	16878	16190	1061	2114	2718	2418
	(37.7)	(30.3)	(12.6)	(20.4)	(14.0)	(11.5)
6. Advances	8021	9878	3824	4766	2915	3841
	(17.9)	(18.5)	(45.4)	(46.0)	(15.0)	(18.2)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	114	267	1608	1601	1604	2233
6.3. Term loans	7907	9611	2216	3165	1311	1609
7. Fixed Assets	56	55	19	19	29	30
	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	6311	5531	138	293	3183	4087
	(14.1)	(10.3)	(1.6)	(2.8)	(16.3)	(19.4)
8.1. Inter - office adjustments (net)	86	135	0	138	104	48
8.2. Interest accrued	2198	1734	116	131	398	460
8.3. Others	4028	3662	23	24	2680	3580
Total Assets	44770	53514	8425	10363	19484	21102
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(307)	(308)	(309)	(310)	(311)	(312)
1. Capital	100	100	100	100	100	100
	(0.1)	(0.1)	(0.5)	(0.4)	(0.4)	(0.3)
2. Reserves and Surplus	5606	7586	1983	2064	2113	2113
	(7.6)	(8.7)	(10.3)	(8.7)	(7.4)	(7.0)
3. Deposits	65862	76581	12069	14535	21592	22638
	(89.2)	(88.1)	(62.5)	(61.5)	(76.0)	(74.8)
3.1. Demand deposits	2555	3448	620	555	740	538
3.2. Savings bank deposits	30248	34778	4414	4693	13140	13022
3.3. Term deposits	33059	38356	7036	9286	7712	9078
4. Borrowings	1341	1222	3307	4389	1144	1001
	(1.8)	(1.4)	(17.1)	(18.6)	(4.0)	(3.3)
4.1. From banks*	57	1222	764	834	38	38
4.2. From others	1284	0	2543	3555	1106	963
5. Other liabilities	908	1452	1849	2535	3453	4422
	(1.2)	(1.7)	(9.6)	(10.7)	(12.2)	(14.6)
5.1. Bills Payable	84	225	121	136	85	184
5.2. Inter-office adjustments	142	174	0	33	0	0
5.3. Interest accrued	470	533	1525	2044	2514	3208
5.4. Others (including provisions)	212	519	203	322	853	1030
Total Liabilities	73817	86940	19308	23623	28402	30275
1. Cash in hand	834	880	283	335	122	113
	(1.1)	(1.0)	(1.5)	(1.4)	(0.4)	(0.4)
2. Balances with RBI	2025	2221	383	517	756	771
	(2.7)	(2.6)	(2.0)	(2.2)	(2.7)	(2.5)
3. Balances with banks in India	33632	48048	5570	7376	14245	18884
	(45.6)	(55.3)	(28.8)	(31.2)	(50.2)	(62.4)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	20443	24433	3542	4057	4735	2835
	(27.7)	(28.1)	(18.3)	(17.2)	(16.7)	(9.4)
6. Advances	6454	7969	8365	10844	4103	4716
	(8.7)	(9.2)	(43.3)	(45.9)	(14.4)	(15.6)
6.1. Bills purchased and discounted	3	2	0	119	0	0
6.2. Cash credits, overdrafts & loans	414	1037	3317	7400	1313	1529
6.3. Term loans	6037	6930	5048	3326	2790	3187
7. Fixed Assets	46	53	40	50	13	11
	(0.1)	(0.1)	(0.2)	(0.2)	(0.0)	(0.0)
8. Other Assets	10383	3336	1125	444	4429	2944
	(14.1)	(3.8)	(5.8)	(1.9)	(15.6)	(9.7)
8.1. Inter - office adjustments (net)	8	0	121	0	94	408
8.2. Interest accrued	10190	3122	348	422	2326	687
8.3. Others	184	215	656	22	2009	1849
Total Assets	73817	86940	19308	23623	28402	30275
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(313)	(314)	(315)	(316)	(317)	(318)
1. Capital	100	100	100	100	100	100
	(0.7)	(0.6)	(0.7)	(0.5)	(0.7)	(0.6)
2. Reserves and Surplus	466	466	1835	2589	1406	2154
	(3.4)	(2.8)	(12.2)	(13.6)	(10.3)	(12.6)
3. Deposits	12202	14787	11340	14152	9498	11670
	(88.9)	(90.3)	(75.3)	(74.5)	(69.7)	(68.3)
3.1. Demand deposits	124	181	1447	1597	728	692
3.2. Savings bank deposits	5087	6110	6066	7744	4971	6339
3.3. Term deposits	6991	8496	3827	4811	3798	4639
4. Borrowings	396	420	1350	1587	1972	2217
	(2.9)	(2.6)	(9.0)	(8.4)	(14.5)	(13.0)
4.1. From banks*	0	0	301	352	346	2217
4.2. From others	396	420	1049	1235	1626	0
5. Other liabilities	562	605	427	558	653	955
	(4.1)	(3.7)	(2.8)	(2.9)	(4.8)	(5.6)
5.1. Bills Payable	0	0	26	24	33	232
5.2. Inter-office adjustments	0	0	0	94	386	412
5.3. Interest accrued	52	62	64	74	35	101
5.4. Others (including provisions)	509	543	338	366	199	209
Total Liabilities	13725	16378	15051	18986	13629	17096
1. Cash in hand	88	105	241	252	41	77
	(0.6)	(0.6)	(1.6)	(1.3)	(0.3)	(0.4)
2. Balances with RBI	367	431	319	378	285	375
	(2.7)	(2.6)	(2.1)	(2.0)	(2.1)	(2.2)
3. Balances with banks in India	7196	9207	243	251	6338	8812
	(52.4)	(56.2)	(1.6)	(1.3)	(46.5)	(51.5)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	98	123	9621	12211	1812	1781
	(0.7)	(0.8)	(63.9)	(64.3)	(13.3)	(10.4)
6. Advances	2781	3209	3829	5026	4591	5438
	(20.3)	(19.6)	(25.4)	(26.5)	(33.7)	(31.8)
6.1. Bills purchased and discounted	0	0	0	1	0	0
6.2. Cash credits, overdrafts & loans	333	441	1775	3429	2355	3149
6.3. Term loans	2449	2768	2053	1597	2236	2289
7. Fixed Assets	5	5	41	46	16	20
	(0.0)	(0.0)	(0.3)	(0.2)	(0.1)	(0.1)
8. Other Assets	3190	3298	757	821	539	592
	(23.2)	(20.1)	(5.0)	(4.3)	(4.0)	(3.5)
8.1. Inter - office adjustments (net)	77	103	22	0	0	0
8.2. Interest accrued	95	66	701	479	0	0
8.3. Others	3019	3128	34	342	539	592
Total Assets	13725	16378	15051	18986	13629	17096
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Shahdol Kshetriya Gramin Bank		Sharda Gramin Bank		Shekhawati Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(319)	(320)	(321)	(322)	(323)	(324)
1. Capital	100	100	100	100	100	100
	(1.1)	(0.9)	(0.7)	(0.6)	(0.3)	(0.3)
2. Reserves and Surplus	0	0	1514	1514	2953	3029
	(0.0)	(0.0)	(10.4)	(8.9)	(9.5)	(8.3)
3. Deposits	8003	9780	11878	14181	23931	29614
	(88.6)	(91.1)	(81.4)	(83.3)	(76.9)	(81.1)
3.1. Demand deposits	602	628	764	518	295	367
3.2. Savings bank deposits	2822	3638	3873	5200	6986	8698
3.3. Term deposits	4580	5513	7240	8463	16651	20549
4. Borrowings	346	337	453	506	1804	1776
	(3.8)	(3.1)	(3.1)	(3.0)	(5.8)	(4.9)
4.1. From banks*	0	0	3	4	15	13
4.2. From others	346	337	450	502	1789	1763
5. Other liabilities	580	515	647	719	2320	2013
	(6.4)	(4.8)	(4.4)	(4.2)	(7.5)	(5.5)
5.1. Bills Payable	21	27	63	81	49	31
5.2. Inter-office adjustments	0	0	0	50	65	51
5.3. Interest accrued	39	40	6	6	41	39
5.4. Others (including provisions)	520	448	578	582	2166	1891
Total Liabilities	9029	10732	14592	17019	31108	36532
1. Cash in hand	113	133	223	261	613	1075
	(1.3)	(1.2)	(1.5)	(1.5)	(2.0)	(2.9)
2. Balances with RBI	228	278	347	421	735	897
	(2.5)	(2.5)	(2.4)	(2.5)	(2.4)	(2.5)
3. Balances with banks in India	3345	4938	7524	8013	764	627
	(37.0)	(46.0)	(51.6)	(47.1)	(2.5)	(1.7)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	982	980	2354	3824	16320	21152
	(10.9)	(9.1)	(16.1)	(22.5)	(52.5)	(57.9)
6. Advances	1618	1751	2316	2842	8776	9741
	(17.9)	(16.3)	(15.9)	(16.7)	(28.2)	(26.7)
6.1. Bills purchased and discounted	78	4	0	0	40	57
6.2. Cash credits, overdrafts & loans	225	365	329	733	1783	2460
6.3. Term loans	1315	1381	1987	2109	6953	7224
7. Fixed Assets	9	11	13	24	15	16
	(0.1)	(0.1)	(0.1)	(0.1)	(0.0)	(0.0)
8. Other Assets	2734	2643	1815	1634	3884	3025
	(30.3)	(24.6)	(12.4)	(9.6)	(12.5)	(8.3)
8.1. Inter - office adjustments (net)	72	44	23	230	0	0
8.2. Interest accrued	666	519	200	40	1023	702
8.3. Others	1996	2080	1591	1365	2861	2323
Total Assets	9029	10732	14592	17019	31108	36532
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Shivalik		Shivpuri Guna		Sri Sathavahana	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(325)	(326)	(327)	(328)	(329)	(330)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(0.6)	(0.5)	(0.6)	(0.5)
2. Reserves and Surplus	1412	1983	2173	0	786	786
	(9.0)	(9.9)	(12.3)	(0.0)	(4.5)	(3.7)
3. Deposits	12701	16029	13067	17848	12789	14356
	(81.3)	(80.4)	(74.2)	(86.4)	(73.4)	(68.4)
3.1. Demand deposits	272	463	993	3291	747	721
3.2. Savings bank deposits	5190	6488	5167	6222	2510	2217
3.3. Term deposits	7239	9079	6907	8335	9531	11419
4. Borrowings	1150	1356	428	557	1346	2193
	(7.4)	(6.8)	(2.4)	(2.7)	(7.7)	(10.4)
4.1. From banks*	41	39	428	557	350	375
4.2. From others	1109	1317	0	0	996	1818
5. Other liabilities	267	466	1843	2153	2413	3555
	(1.7)	(2.3)	(10.5)	(10.4)	(13.8)	(16.9)
5.1. Bills Payable	30	229	0	0	0	0
5.2. Inter-office adjustments	0	0	0	0	0	0
5.3. Interest accrued	27	30	1377	1624	2274	3396
5.4. Others (including provisions)	210	207	465	530	139	159
Total Liabilities	15630	19934	17610	20658	17434	20990
1. Cash in hand	31	137	178	229	288	285
	(0.2)	(0.7)	(1.0)	(1.1)	(1.7)	(1.4)
2. Balances with RBI	389	476	410	510	494	524
	(2.5)	(2.4)	(2.3)	(2.5)	(2.8)	(2.5)
3. Balances with banks in India	2079	2901	1522	1652	7136	8618
	(13.3)	(14.6)	(8.6)	(8.0)	(40.9)	(41.1)
4. Money at call and short notice	0	0	7394	9616	0	0
	(0.0)	(0.0)	(42.0)	(46.5)	(0.0)	(0.0)
5. Investments	8830	11204	199	154	1560	1750
	(55.5)	(56.2)	(1.1)	(0.7)	(8.9)	(8.3)
6. Advances	3307	4040	3931	4573	6925	8830
	(21.2)	(20.3)	(22.3)	(22.1)	(39.7)	(42.1)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	514	909	1351	1566	4443	5681
6.3. Term loans	2793	3131	2580	3007	2482	3149
7. Fixed Assets	132	135	13	16	30	34
	(0.8)	(0.7)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	862	1041	3964	3910	1001	950
	(6.5)	(5.2)	(22.5)	(18.9)	(5.7)	(4.5)
8.1. Inter - office adjustments (net)	32	161	90	118	180	83
8.2. Interest accrued	717	481	1240	1126	444	659
8.3. Others	114	398	2634	2666	377	209
Total Assets	15630	19934	17610	20658	17434	20990
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Shri Venkateshwara Gramin Bank		Singhbhum Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(331)	(332)	(333)	(334)	(335)	(336)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.4)	(0.4)	(0.4)	(0.5)	(0.3)
2. Reserves and Surplus	1462	1473	1170	1170	1492	1914
	(6.3)	(5.3)	(5.2)	(4.5)	(6.3)	(6.6)
3. Deposits	17035	22224	19705	23254	20923	25617
	(73.5)	(80.7)	(88.0)	(89.3)	(88.6)	(89.0)
3.1. Demand deposits	269	257	1061	836	360	166
3.2. Savings bank deposits	3756	3987	7339	7679	7775	9236
3.3. Term deposits	13010	17980	11305	14739	12788	16216
4. Borrowings	3470	2781	384	410	337	317
	(15.0)	(10.1)	(1.7)	(1.6)	(1.4)	(1.1)
4.1. From banks*	944	205	0	0	0	0
4.2. From others	2527	2576	384	410	337	317
5. Other liabilities	1121	965	1029	1104	750	835
	(4.8)	(3.5)	(4.6)	(4.2)	(3.2)	(2.9)
5.1. Bills Payable	162	147	53	85	82	0
5.2. Inter-office adjustments	234	172	0	0	0	95
5.3. Interest accrued	117	148	0	0	0	0
5.4. Others (including provisions)	608	497	976	1019	669	740
Total Liabilities	23189	27542	22387	26037	23603	28783
1. Cash in hand	167	219	118	149	182	215
	(0.7)	(0.8)	(0.5)	(0.6)	(0.8)	(0.7)
2. Balances with RBI	530	773	585	700	621	768
	(2.3)	(2.8)	(2.6)	(2.7)	(2.7)	(2.7)
3. Balances with banks in India	7410	8808	5334	6288	11984	17418
	(32.0)	(32.0)	(23.8)	(24.1)	(50.8)	(60.5)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	1883	2108	8833	10189	2307	2218
	(8.1)	(7.7)	(39.5)	(39.1)	(9.8)	(7.7)
6. Advances	11865	14496	4023	5303	3582	3809
	(51.2)	(52.6)	(18.0)	(20.4)	(16.2)	(13.2)
6.1. Bills purchased and discounted	50	73	0	0	155	21
6.2. Cash credits, overdrafts & loans	9111	10539	1875	2971	1260	1239
6.3. Term loans	2704	3884	2147	2332	2166	2549
7. Fixed Assets	59	71	17	18	28	40
	(0.3)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	1273	1067	3477	3391	4899	4315
	(5.5)	(3.9)	(15.5)	(13.0)	(20.8)	(15.0)
8.1. Inter - office adjustments (net)	0	0	258	208	0	0
8.2. Interest accrued	620	887	858	931	4871	4283
8.3. Others	653	180	2362	2252	28	32
Total Assets	23189	27542	22387	26037	23603	28783
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(337)	(338)	(339)	(340)	(341)	(342)
1. Capital	100	100	100	100	100	100
	(1.5)	(1.4)	(0.2)	(0.1)	(0.4)	(0.3)
2. Reserves and Surplus	716	790	3742	5223	2281	3250
	(11.1)	(11.2)	(6.3)	(7.0)	(9.0)	(10.7)
3. Deposits	3830	4512	35353	44562	20324	24356
	(59.2)	(63.8)	(59.5)	(59.7)	(80.4)	(80.4)
3.1. Demand deposits	281	284	2864	2987	2698	3545
3.2. Savings bank deposits	1275	1595	12574	15950	9875	11849
3.3. Term deposits	2274	2632	19915	25625	7751	8962
4. Borrowings	1480	1201	17590	19756	1669	1807
	(22.9)	(17.0)	(29.6)	(26.5)	(6.6)	(6.0)
4.1. From banks*	221	25	4924	5445	44	215
4.2. From others	1259	1176	12666	14311	1525	1592
5. Other liabilities	346	467	2677	5048	915	766
	(5.3)	(6.6)	(4.5)	(6.8)	(3.6)	(2.5)
5.1. Bills Payable	0	0	889	2909	28	34
5.2. Inter-office adjustments	0	99	0	0	68	0
5.3. Interest accrued	3	11	113	247	16	15
5.4. Others (including provisions)	343	357	1676	1891	803	717
Total Liabilities	6472	7070	59463	74689	25290	30280
1. Cash in hand	102	80	972	1111	728	755
	(1.6)	(1.1)	(1.6)	(1.5)	(2.9)	(0.9)
2. Balances with RBI	110	135	975	1011	529	604
	(1.7)	(1.9)	(1.6)	(1.4)	(2.1)	(2.0)
3. Balances with banks in India	651	1292	11103	9691	9218	13579
	(10.1)	(18.3)	(18.7)	(13.0)	(36.4)	(44.8)
4. Money at call and short notice	716	350	0	0	0	0
	(11.1)	(5.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	585	625	5662	7038	4999	5103
	(9.0)	(8.8)	(9.5)	(9.4)	(19.8)	(16.9)
6. Advances	3374	3604	39752	52156	7920	8721
	(52.1)	(51.0)	(66.9)	(69.8)	(31.3)	(28.8)
6.1. Bills purchased and discounted	0	0	99	89	438	37
6.2. Cash credits, overdrafts & loans	1465	1338	31858	40680	1958	2481
6.3. Term loans	1910	2266	7796	11387	5524	6203
7. Fixed Assets	20	23	134	242	45	61
	(0.3)	(0.3)	(0.2)	(0.3)	(0.2)	(0.2)
8. Other Assets	915	961	865	3441	1850	1458
	(14.1)	(13.6)	(1.5)	(4.6)	(7.3)	(4.8)
8.1. Inter - office adjustments (net)	24	0	258	2243	0	166
8.2. Interest accrued	28	53	221	270	1766	1154
8.3. Others	863	909	385	928	84	138
Total Assets	6472	7070	59463	74689	25290	30280
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Sree Anantha Gramin Bank		Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(343)	(344)	(345)	(346)	(347)	(348)
1. Capital	100	100	100	100	100	100
	(0.3)	(0.3)	(0.3)	(0.3)	(0.2)	(0.2)
2. Reserves and Surplus	3424	4459	1290	1549	3220	3220
	(11.6)	(13.0)	(4.5)	(4.2)	(6.4)	(5.4)
3. Deposits	19335	23002	19980	25143	35763	40940
	(65.7)	(67.1)	(69.1)	(68.5)	(71.1)	(69.2)
3.1. Demand deposits	440	409	820	800	1887	2495
3.2. Savings bank deposits	5227	5568	6611	6682	11237	12100
3.3. Term deposits	13668	17025	12549	17661	22639	26345
4. Borrowings	5206	5152	3122	3251	5812	7569
	(17.7)	(15.0)	(10.8)	(8.9)	(11.6)	(12.8)
4.1. From banks*	1289	1245	795	798	1637	1515
4.2. From others	3917	3906	2327	2452	4175	6054
5. Other liabilities	1382	1589	4421	6686	5405	7322
	(4.7)	(4.6)	(15.3)	(18.2)	(10.7)	(12.4)
5.1. Bills Payable	400	429	246	245	0	0
5.2. Inter-office adjustments	21	0	560	1097	475	497
5.3. Interest accrued	70	65	3225	4563	4654	6280
5.4. Others (including provisions)	890	1095	390	781	277	545
Total Liabilities	29447	34301	28914	36729	50300	59152
1. Cash in hand	587	742	338	477	756	1036
	(2.0)	(2.2)	(1.2)	(1.3)	(1.5)	(1.8)
2. Balances with RBI	561	788	731	945	1214	1457
	(1.9)	(2.3)	(2.5)	(2.6)	(2.4)	(2.5)
3. Balances with banks in India	8972	11298	719	1377	14359	13852
	(30.5)	(32.9)	(2.5)	(3.7)	(28.5)	(23.4)
4. Money at call and short notice	0	0	15547	18911	0	0
	(0.0)	(0.0)	(53.8)	(51.5)	(0.0)	(0.0)
5. Investments	4369	4394	1570	1800	11392	14682
	(14.8)	(12.8)	(5.4)	(4.9)	(22.6)	(24.8)
6. Advances	13951	15659	8660	10942	17567	23283
	(47.4)	(45.7)	(29.9)	(29.8)	(34.9)	(39.4)
6.1. Bills purchased and discounted	60	22	695	437	129	125
6.2. Cash credits, overdrafts & loans	6250	7818	5636	8118	12833	16704
6.3. Term loans	7641	7819	2328	2387	4605	6455
7. Fixed Assets	106	119	54	63	34	38
	(0.4)	(0.3)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	902	1300	1294	2215	4978	4804
	(3.1)	(3.8)	(4.5)	(6.0)	(9.9)	(8.1)
8.1. Inter - office adjustments (net)	0	0	560	981	194	0
8.2. Interest accrued	410	625	713	1173	0	0
8.3. Others	492	675	21	60	4784	4804
Total Assets	29447	34301	28914	36730	50300	59152
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Sri Ganganagar Kshetriya Gramin Bank		Srirama Gramin Bank		Subansiri Gaonlia Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(349)	(350)	(351)	(352)	(353)	(354)
1. Capital	100	100	100	100	96	100
	(1.1)	(1.0)	(1.0)	(0.9)	(1.0)	(1.0)
2. Reserves and Surplus	862	862	936	1071	1124	1120
	(9.8)	(8.6)	(9.7)	(9.8)	(12.0)	(11.2)
3. Deposits	6086	7168	6002	6572	7374	7804
	(68.9)	(71.6)	(62.0)	(60.0)	(78.6)	(78.3)
3.1. Demand deposits	496	596	317	181	751	524
3.2. Savings bank deposits	1414	1663	1418	1495	3669	3656
3.3. Term deposits	4176	4909	4267	4896	2954	3624
4. Borrowings	996	992	1294	1402	145	313
	(11.3)	(9.9)	(13.4)	(12.8)	(1.5)	(3.1)
4.1. From banks*	165	224	396	353	0	313
4.2. From others	831	768	898	1049	145	0
5. Other liabilities	789	887	1356	1806	644	633
	(8.9)	(8.9)	(14.0)	(16.5)	(6.9)	(6.3)
5.1. Bills Payable	3	5	76	110	0	0
5.2. Inter-office adjustments	0	1	3	3	0	0
5.3. Interest accrued	666	772	929	1310	97	115
5.4. Others (including provisions)	120	110	349	384	546	517
Total Liabilities	8833	10010	9688	10950	9383	9970
1. Cash in hand	47	48	68	72	66	148
	(0.5)	(0.5)	(0.7)	(0.7)	(0.7)	(1.5)
2. Balances with RBI	193	233	218	257	222	260
	(2.2)	(2.3)	(2.3)	(2.3)	(2.4)	(2.6)
3. Balances with banks in India	3370	2429	4093	4432	3760	4069
	(38.2)	(24.3)	(42.2)	(40.5)	(40.1)	(40.8)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	843	1153	1531	1631	2161	2471
	(9.5)	(11.5)	(15.8)	(14.9)	(23.0)	(24.8)
6. Advances	3161	4131	3616	4322	1360	1624
	(35.8)	(41.3)	(37.3)	(39.5)	(14.5)	(16.3)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	1941	2878	2838	3526	137	124
6.3. Term loans	1220	1253	778	797	1223	1500
7. Fixed Assets	11	9	28	27	15	16
	(0.1)	(0.1)	(0.3)	(0.2)	(0.2)	(0.2)
8. Other Assets	1209	2007	135	210	1798	1382
	(13.7)	(20.0)	(1.4)	(1.9)	(19.2)	(13.9)
8.1. Inter - office adjustments (net)	4	0	0	0	135	33
8.2. Interest accrued	240	325	117	184	421	288
8.3. Others	966	1682	18	26	1243	1061
Total Assets	8833	10010	9688	10950	9383	9970
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(355)	(356)	(357)	(358)	(359)	(360)
1. Capital	100	100	100	100	100	100
	(0.3)	(0.2)	(0.8)	(0.7)	(0.9)	(0.7)
2. Reserves and Surplus	641	747	545	588	703	693
	(1.7)	(1.8)	(4.3)	(4.0)	(6.7)	(4.6)
3. Deposits	30208	35498	9406	11154	7031	10571
	(81.5)	(86.0)	(73.4)	(76.4)	(66.5)	(70.3)
3.1. Demand deposits	1232	1044	709	380	419	345
3.2. Savings bank deposits	12818	15083	3955	5079	1952	3483
3.3. Term deposits	16158	19371	4741	5695	4660	6744
4. Borrowings	2903	2955	1913	1702	1818	2328
	(7.8)	(7.2)	(14.9)	(11.7)	(17.2)	(15.5)
4.1. From banks*	143	106	251	255	434	510
4.2. From others	2760	2849	1662	1447	1384	1818
5. Other liabilities	3208	1961	851	1049	914	1339
	(8.7)	(4.8)	(6.6)	(7.2)	(8.6)	(8.9)
5.1. Bills Payable	30	29	0	0	0	0
5.2. Inter-office adjustments	0	47	0	11	0	0
5.3. Interest accrued	234	249	22	20	772	1182
5.4. Others (including provisions)	2943	1636	829	1018	142	157
Total Liabilities	37059	41262	12815	14593	10565	15031
1. Cash in hand	448	279	126	94	183	154
	(1.2)	(0.7)	(1.0)	(0.6)	(1.7)	(1.0)
2. Balances with RBI	915	1065	254	310	215	299
	(2.5)	(2.6)	(2.0)	(2.1)	(2.0)	(2.0)
3. Balances with banks in India	19237	24023	4098	4897	4069	6817
	(51.9)	(58.2)	(32.0)	(33.6)	(38.5)	(45.4)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	3633	2924	1231	1691	1156	1606
	(9.8)	(7.1)	(9.6)	(11.6)	(10.9)	(10.7)
6. Advances	10515	10587	6509	6782	4132	5432
	(28.4)	(25.7)	(50.8)	(46.5)	(39.1)	(36.1)
6.1. Bills purchased and discounted	0	0	124	25	27	11
6.2. Cash credits, overdrafts & loans	1780	1114	380	316	2357	3677
6.3. Term loans	8735	9473	6004	6441	1747	1743
7. Fixed Assets	39	45	46	41	32	34
	(0.1)	(0.1)	(0.4)	(0.3)	(0.3)	(0.2)
8. Other Assets	2273	2338	550	777	778	688
	(6.1)	(5.7)	(4.3)	(5.3)	(7.4)	(4.6)
8.1. Inter - office adjustments (net)	0	0	11	0	143	72
8.2. Interest accrued	1961	2222	0	0	260	399
8.3. Others	311	117	539	777	375	217
Total Assets	37059	41262	12815	14593	10565	15031
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(361)	(362)	(363)	(364)	(365)	(366)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.5)	(1.6)	(1.4)	(0.9)	(0.7)
2. Reserves and Surplus	539	539	639	845	1200	1204
	(2.9)	(2.6)	(10.4)	(11.9)	(10.7)	(9.0)
3. Deposits	16441	18773	4975	5812	7282	8927
	(89.3)	(89.2)	(80.7)	(81.5)	(65.0)	(66.5)
3.1. Demand deposits	518	490	156	199	453	569
3.2. Savings bank deposits	7634	8363	2282	2573	2272	2866
3.3. Term deposits	8289	9920	2537	3039	4557	5492
4. Borrowings	320	457	75	51	919	1223
	(1.7)	(2.2)	(1.2)	(0.7)	(8.2)	(9.1)
4.1. From banks*	0	0	0	0	6	9
4.2. From others	320	457	75	51	913	1214
5. Other liabilities	1014	1172	374	320	1701	1979
	(5.5)	(5.6)	(6.1)	(4.5)	(15.2)	(14.7)
5.1. Bills Payable	115	94	24	25	34	33
5.2. Inter-office adjustments	0	16	128	29	63	58
5.3. Interest accrued	7	8	45	46	885	1285
5.4. Others (including provisions)	892	1053	176	220	720	603
Total Liabilities	18414	21040	6163	7128	11202	13433
1. Cash in hand	155	192	45	39	117	112
	(0.8)	(0.9)	(0.7)	(0.5)	(1.0)	(0.8)
2. Balances with RBI	461	554	150	178	253	276
	(2.5)	(2.6)	(2.4)	(2.5)	(2.3)	(2.1)
3. Balances with banks in India	9400	10311	1655	2404	4381	5197
	(51.0)	(49.0)	(26.9)	(33.7)	(39.1)	(38.7)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	630	738	3252	3417	1015	1379
	(3.4)	(3.5)	(52.8)	(47.9)	(9.1)	(10.3)
6. Advances	2861	3220	498	579	3327	4163
	(15.5)	(15.3)	(8.1)	(8.1)	(29.7)	(31.0)
6.1. Bills purchased and discounted	0	0	1	3	0	2
6.2. Cash credits, overdrafts & loans	427	160	16	21	560	717
6.3. Term loans	2433	3060	482	554	2766	3445
7. Fixed Assets	32	31	21	19	16	15
	(0.2)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)
8. Other Assets	4875	5995	542	493	2093	2291
	(26.5)	(28.5)	(8.8)	(6.9)	(18.7)	(17.1)
8.1. Inter - office adjustments (net)	40	0	0	0	0	0
8.2. Interest accrued	1450	2668	290	261	153	353
8.3. Others	3385	3327	252	232	1940	1938
Total Assets	18414	21040	6163	7128	11202	13433
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Tripura		Tulsi		Tungabhadra	
	Gramin Bank		Gramin Bank		Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(367)	(368)	(369)	(370)	(371)	(372)
1. Capital	100	100	100	100	100	100
	(0.3)	(0.2)	(0.4)	(0.4)	(0.2)	(0.2)
2. Reserves and Surplus	-8980	4146	850	937	5250	6853
	-(28.7)	(8.1)	(3.5)	(3.4)	(9.5)	(10.6)
3. Deposits	31378	39249	17938	20393	35741	43324
	(100.3)	(76.9)	(74.5)	(73.8)	(64.7)	(67.3)
3.1. Demand deposits	4065	5106	1393	1366	2417	2729
3.2. Savings bank deposits	11588	14631	8969	9845	10015	12714
3.3. Term deposits	15724	19513	7576	9182	23308	27880
4. Borrowings	1516	477	1654	2329	11077	12109
	(4.8)	(0.9)	(6.9)	(8.4)	(20.1)	(18.8)
4.1. From banks*	0	0	200	260	11077	0
4.2. From others	1516	477	1454	2069	0	12109
5. Other liabilities	7255	7056	3526	3864	3073	1976
	(23.2)	(13.8)	(14.7)	(14.0)	(5.6)	(3.1)
5.1. Bills Payable	0	0	72	133	951	679
5.2. Inter-office adjustments	0	0	111	0	0	0
5.3. Interest accrued	387	387	12	16	123	121
5.4. Others (including provisions)	6868	6669	3331	3715	1999	1177
Total Liabilities	31269	51028	24069	27622	55241	64362
1. Cash in hand	458	958	453	494	1062	2437
	(1.5)	(1.9)	(1.9)	(1.8)	(1.9)	(3.8)
2. Balances with RBI	815	1020	540	570	1027	1290
	(2.6)	(2.0)	(2.2)	(2.1)	(1.9)	(2.0)
3. Balances with banks in India	9566	8921	9388	10976	12400	14224
	(30.6)	(17.5)	(39.0)	(39.7)	(22.4)	(22.1)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	7599	9403	1926	1276	6993	6856
	(24.3)	(18.4)	(8.0)	(4.6)	(12.7)	(10.7)
6. Advances	10227	11937	6666	8840	32276	38503
	(32.7)	(23.4)	(27.7)	(32.0)	(58.4)	(59.8)
6.1. Bills purchased and discounted	0	1	864	1530	172	207
6.2. Cash credits, overdrafts & loans	357	454	0	0	23618	27355
6.3. Term loans	9870	11482	5802	7310	8486	10940
7. Fixed Assets	27	27	48	53	105	119
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	2576	18762	5048	5413	1378	932
	(8.2)	(36.8)	(21.0)	(19.6)	(2.5)	(1.4)
8.1. Inter - office adjustments (net)	544	1349	0	513	907	229
8.2. Interest accrued	873	983	1331	1383	277	311
8.3. Others	1159	16430	3717	3517	194	393
Total Assets	31269	51028	24069	27622	55241	64362
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(373)	(374)	(375)	(376)	(377)	(378)
1. Capital	100	100	100	100	100	100
	(0.3)	(0.3)	(0.3)	(0.2)	(1.9)	(1.5)
2. Reserves and Surplus	843	992	1398	1398	977	1192
	(2.6)	(2.6)	(3.7)	(3.1)	(18.5)	(17.6)
3. Deposits	27784	33552	34019	40666	2985	4013
	(85.4)	(87.4)	(90.2)	(90.4)	(56.6)	(59.3)
3.1. Demand deposits	329	379	1384	949	112	114
3.2. Savings bank deposits	12264	14739	14822	18066	1337	1915
3.3. Term deposits	15191	18434	17812	21651	1536	1985
4. Borrowings	1128	839	841	1210	898	1131
	(3.5)	(2.2)	(2.2)	(2.7)	(17.0)	(16.7)
4.1. From banks*	285	285	53	94	187	236
4.2. From others	843	554	788	1115	711	895
5. Other liabilities	2677	2888	1372	1630	311	334
	(8.2)	(7.5)	(3.6)	(3.6)	(5.9)	(4.9)
5.1. Bills Payable	0	0	0	0	9	6
5.2. Inter-office adjustments	94	165	25	0	0	0
5.3. Interest accrued	166	174	0	0	28	26
5.4. Others (including provisions)	2418	2549	1347	1630	274	302
Total Liabilities	32532	38372	37731	45004	5271	6770
1. Cash in hand	209	274	310	296	37	45
	(0.6)	(0.7)	(0.8)	(0.7)	(0.7)	(0.7)
2. Balances with RBI	831	1007	1007	1202	87	102
	(2.6)	(2.6)	(2.7)	(2.7)	(1.7)	(1.5)
3. Balances with banks in India	8113	10387	21787	26560	2194	2822
	(24.9)	(27.1)	(57.7)	(59.0)	(41.6)	(41.7)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	4895	5028	18	193	639	754
	(15.0)	(13.1)	(0.0)	(0.4)	(12.1)	(11.1)
6. Advances	10807	13712	5377	7402	2103	2774
	(33.2)	(35.7)	(14.3)	(16.4)	(39.9)	(41.0)
6.1. Bills purchased and discounted	0	0	0	0	11	20
6.2. Cash credits, overdrafts & loans	1751	2358	1228	1668	1361	1564
6.3. Term loans	9056	11354	4150	5734	731	1190
7. Fixed Assets	47	55	20	18	40	41
	(0.1)	(0.1)	(0.1)	(0.0)	(0.8)	(0.6)
8. Other Assets	7630	7910	9212	9333	171	233
	(23.5)	(20.6)	(24.2)	(20.7)	(3.2)	(3.4)
8.1. Inter - office adjustments (net)	0	0	0	29	12	28
8.2. Interest accrued	1986	2241	0	0	135	182
8.3. Others	5643	5669	9212	9303	24	23
Total Assets	32532	38372	37731	45004	5271	6770
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Valsad-Dangs Gramin Bank		Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(379)	(380)	(381)	(382)	(383)	(384)
1. Capital	100	100	100	100	100	100
	(0.8)	(0.7)	(1.3)	(1.1)	(1.1)	(0.9)
2. Reserves and Surplus	789	1118	651	715	448	500
	(6.6)	(7.7)	(8.4)	(8.0)	(5.0)	(4.5)
3. Deposits	9512	11633	4794	5189	6903	8271
	(79.6)	(80.5)	(61.9)	(57.9)	(77.3)	(73.7)
3.1. Demand deposits	629	845	163	143	351	355
3.2. Savings bank deposits	4437	5494	1259	1199	2104	2783
3.3. Term deposits	4446	5294	3373	3846	4448	5133
4. Borrowings	759	680	1867	2458	743	1395
	(6.3)	(4.7)	(24.1)	(27.4)	(8.3)	(12.4)
4.1. From banks*	80	73	295	2458	40	102
4.2. From others	679	607	1573	0	703	1293
5. Other liabilities	794	919	335	501	732	957
	(6.6)	(6.4)	(4.3)	(5.6)	(8.2)	(8.5)
5.1. Bills Payable	21	13	44	49	116	89
5.2. Inter-office adjustments	11	0	0	25	0	1
5.3. Interest accrued	20	20	35	41	508	735
5.4. Others (including provisions)	742	887	255	385	107	132
Total Liabilities	11954	14450	7747	8963	8926	11222
1. Cash in hand	89	105	29	27	163	98
	(0.7)	(0.7)	(0.4)	(0.3)	(1.8)	(0.9)
2. Balances with RBI	261	319	117	146	281	299
	(2.2)	(2.2)	(1.5)	(1.6)	(3.1)	(2.7)
3. Balances with banks in India	4147	4966	2105	2216	1223	1680
	(34.7)	(34.4)	(27.2)	(24.7)	(13.7)	(15.0)
4. Money at call and short notice	0	0	0	0	2085	1389
	(0.0)	(0.0)	(0.0)	(0.0)	(23.4)	(12.4)
5. Investments	3268	4261	236	653	719	2343
	(27.3)	(29.5)	(3.1)	(7.3)	(8.1)	(20.9)
6. Advances	3833	4294	4903	5532	3489	4661
	(32.1)	(29.7)	(63.3)	(61.7)	(39.1)	(41.5)
6.1. Bills purchased and discounted	6	68	4	7	1	4
6.2. Cash credits, overdrafts & loans	829	1002	1931	2323	1450	1981
6.3. Term loans	2999	3223	2968	3202	2038	2676
7. Fixed Assets	17	15	88	96	30	30
	(0.1)	(0.1)	(1.1)	(1.1)	(0.3)	(0.3)
8. Other Assets	339	490	270	294	937	722
	(2.8)	(3.4)	(3.5)	(3.3)	(10.5)	(6.4)
8.1. Inter - office adjustments (net)	0	29	11	0	69	26
8.2. Interest accrued	230	200	79	62	170	235
8.3. Others	109	261	179	231	698	461
Total Assets	11954	14450	7747	8963	8926	11222
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Vidur		Vindhyavasini		Visweshwaraya	
	Gramin Bank		Gramin Bank		Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(385)	(386)	(387)	(388)	(389)	(390)
1. Capital	100	100	100	100	100	100
	(0.8)	(0.8)	(0.8)	(0.7)	(2.0)	(1.7)
2. Reserves and Surplus	793	844	545	545	423	433
	(6.5)	(6.4)	(4.5)	(3.6)	(8.5)	(7.5)
3. Deposits	9694	10456	10301	12185	3643	4284
	(79.4)	(78.9)	(77.4)	(80.1)	(73.0)	(74.3)
3.1. Demand deposits	525	930	939	1163	92	140
3.2. Savings bank deposits	6300	6174	4292	5075	952	1108
3.3. Term deposits	2869	3352	5070	5947	2599	3036
4. Borrowings	1041	1297	884	882	688	786
	(8.5)	(9.8)	(6.6)	(5.8)	(13.8)	(13.6)
4.1. From banks*	108	245	36	0	157	187
4.2. From others	933	1051	848	882	531	599
5. Other liabilities	586	549	1478	1504	136	162
	(4.8)	(4.1)	(11.1)	(9.9)	(2.7)	(2.8)
5.1. Bills Payable	87	14	25	24	35	56
5.2. Inter-office adjustments	4	6	23	45	0	13
5.3. Interest accrued	15	34	9	12	9	12
5.4. Others (including provisions)	480	495	1420	1423	92	81
Total Liabilities	12215	13245	13307	15216	4990	5765
1. Cash in hand	211	218	80	84	74	95
	(1.7)	(1.6)	(0.6)	(0.6)	(1.5)	(1.6)
2. Balances with RBI	275	302	354	354	107	127
	(2.3)	(2.3)	(2.7)	(2.3)	(2.2)	(2.2)
3. Balances with banks in India	6163	7415	5284	6995	989	1300
	(50.5)	(56.0)	(39.7)	(46.0)	(19.8)	(22.5)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	1910	1214	1556	1631	953	955
	(15.6)	(9.2)	(11.7)	(10.7)	(19.1)	(16.6)
6. Advances	2482	3016	4913	5358	2576	3176
	(20.3)	(22.8)	(36.9)	(35.2)	(51.6)	(55.1)
6.1. Bills purchased and discounted	0	0	503	753	18	22
6.2. Cash credits, overdrafts & loans	433	1525	0	0	1663	1614
6.3. Term loans	2048	1491	4410	4605	895	1539
7. Fixed Assets	10	19	24	45	13	14
	(0.1)	(0.1)	(0.2)	(0.3)	(0.3)	(0.2)
8. Other Assets	1163	1061	1096	750	277	98
	(9.5)	(8.0)	(8.2)	(4.9)	(5.6)	(1.7)
8.1. Inter - office adjustments (net)	0	0	0	0	9	0
8.2. Interest accrued	876	1050	682	408	109	34
8.3. Others	287	12	410	341	160	63
Total Assets	12215	13245	13307	15216	4990	5765
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

TABLE 53: LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2000 AND 2001

Items	Yavatmal Gramin Bank	
	2000	2001
	(391)	(392)
1. Capital	100	100
	(1.5)	(1.3)
2. Reserves and Surplus	388	542
	(6.0)	(7.3)
3. Deposits	5130	5673
	(79.5)	(76.1)
3.1. Demand deposits	144	263
3.2. Savings bank deposits	3114	3114
3.3. Term deposits	1872	2297
4. Borrowings	513	646
	(7.9)	(8.7)
4.1. From banks*	72	77
4.2. From others	441	569
5. Other liabilities	325	493
	(5.0)	(6.6)
5.1. Bills Payable	137	221
5.2. Inter-office adjustments	0	0
5.3. Interest accrued	20	20
5.4. Others (including provisions)	168	252
Total Liabilities	6456	7454
1. Cash in hand	139	126
	(2.1)	(1.7)
2. Balances with RBI	146	158
	(2.3)	(2.1)
3. Balances with banks in India	2767	3253
	(42.9)	(43.6)
4. Money at call and short notice	0	0
	(0.0)	(0.0)
5. Investments	677	797
	(10.5)	(10.7)
6. Advances	1908	2236
	(29.6)	(30.0)
6.1. Bills purchased and discounted	80	78
6.2. Cash credits, overdrafts & loans	740	909
6.3. Term loans	1088	1249
7. Fixed Assets	11	14
	(0.2)	(0.2)
8. Other Assets	808	871
	(12.5)	(11.7)
8.1. Inter - office adjustments (net)	564	495
8.2. Interest accrued	0	0
8.3. Others	244	376
Total Assets	6456	7454
	(100.0)	(100.0)