

Table 53: Liabilities and Assets of Regional Rural Banks : 2001 and 2002 (Part 1 of 10)

(Amount in Rs. lakh)

Items	As on March 31					
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	373	373	100	100	501	519
	(4.9)	(4.1)	(1.0)	(0.9)	(4.9)	(4.3)
2. Reserves and Surplus	390	643	894	908	1	88
	(5.1)	(7.0)	(9.1)	(8.0)	(0.0)	(0.7)
3. Deposits	5144	6259	6703	7809	8120	9877
	(67.8)	(68.1)	(68.5)	(68.9)	(79.5)	(81.2)
3.1. Demand deposits	52	47	191	195	441	570
3.2. Savings bank deposits	1891	2410	3406	4611	3109	3895
3.3. Term deposits	3202	3802	3106	3002	4571	5412
4. Borrowings	1249	1657	1565	1756	491	559
	(16.5)	(18.0)	(16.0)	(15.5)	(4.8)	(4.6)
4.1. From banks*	271	299	280	271	56	61
4.2. From others	978	1358	1285	1485	435	499
5. Other liabilities	428	258	530	758	1095	1124
	(5.6)	(2.8)	(5.4)	(6.7)	(10.7)	(9.2)
5.1. Bills Payable	0	0	3	6	10	14
5.2. Inter-office adjustments	60	80	0	0	17	66
5.3. Interest accrued	50	52	75	70	1056	1035
5.4. Others (including provisions)	319	126	452	682	12	9
Total Liabilities	7583	9190	9792	11332	10208	12167
1. Cash in hand	134	112	104	143	137	107
	(1.8)	(1.2)	(1.1)	(1.3)	(1.3)	(0.9)
2. Balances with RBI	134	303	197	368	278	586
	(1.8)	(3.3)	(2.0)	(3.2)	(2.7)	(4.8)
3. Balances with banks in India	2702	2914	3583	4222	5633	6835
	(35.6)	(31.7)	(36.6)	(37.3)	(55.2)	(56.2)
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	956	1290	100	100	1514	1444
	(12.6)	(14.0)	(1.0)	(0.9)	(14.8)	(11.9)
6. Advances	3502	4265	3783	4885	1968	2377
	(46.2)	(46.4)	(38.6)	(43.1)	(19.3)	(19.5)
6.1. Bills purchased and discounted	3	35	0	0	0	829
6.2. Cash credits, overdrafts & loans	2099	2390	1618	2268	717	1548
6.3. Term loans	1400	1839	2165	2617	1251	0
7. Fixed Assets	30	39	12	16	10	16
	(0.4)	(0.4)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	125	268	2013	1598	667	802
	(1.6)	(2.9)	(20.6)	(14.1)	(6.5)	(6.6)
8.1. Inter - office adjustments (net)	0	0	6	336	0	0
8.2. Interest accrued	109	234	0	0	659	688
8.3. Others	15	34	2008	1262	9	114
Total Assets	7583	9190	9792	11332	10208	12167
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on March 31

Items	Aligarh Gramin Bank		Allahabad Kshetriya Gramin Bank		Alwar Bharatpur ramin Bank	
	2001	2002	2001	2002	2001	2002
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	1872	1872	778	778	1237	1237
	(4.2)	(3.6)	(2.2)	(1.9)	(4.7)	(3.9)
2. Reserves and Surplus	2713	3935	0	0	0	0
	(6.1)	(7.6)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	36907	41324	32642	38038	20051	24164
	(83.3)	(79.6)	(91.1)	(90.7)	(76.9)	(76.5)
3.1. Demand deposits	565	787	2440	2242	1188	1332
3.2. Savings bank deposits	12862	15850	14905	18485	8696	9731
3.3. Term deposits	23481	24686	15297	17311	10167	13101
4. Borrowings	1279	3173	1235	1786	3377	4815
	(2.9)	(6.1)	(3.4)	(4.3)	(13.0)	(15.2)
4.1. From banks*	122	1002	200	0	175	231
4.2. From others	1157	2171	1035	1786	3202	4584
5. Other liabilities	1516	1603	1160	1327	1399	1360
	(3.4)	(3.1)	(3.2)	(3.2)	(5.4)	(4.3)
5.1. Bills Payable	371	388	133	214	41	28
5.2. Inter-office adjustments	365	336	0	41	588	174
5.3. Interest accrued	25	24	184	162	123	193
5.4. Others (including provisions)	755	855	842	909	648	965
Total Liabilities	44287	51907	35815	41929	26065	31577
1. Cash in hand	747	728	324	438	863	1200
	(1.7)	(1.4)	(0.9)	(1.0)	(3.3)	(3.8)
2. Balances with RBI	1201	2159	975	2035	523	1353
	(2.7)	(4.2)	(2.7)	(4.9)	(2.0)	(4.3)
3. Balances with banks in India	19660	22781	20633	24595	3180	3821
	(44.4)	(43.9)	(57.6)	(58.7)	(12.2)	(12.1)
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	7857	8547	3042	2561	7883	8791
	(17.7)	(16.5)	(8.5)	(6.1)	(30.2)	(27.8)
6. Advances	14115	16564	6373	7237	9602	12859
	(31.9)	(31.9)	(17.8)	(17.3)	(36.8)	(40.7)
6.1. Bills purchased and discounted	0	1	0	0	2	34
6.2. Cash credits, overdrafts & loans	6319	8263	630	1087	1520	1867
6.3. Term loans	7796	8300	5743	6150	8081	10957
7. Fixed Assets	48	46	38	40	70	102
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.3)
8. Other Assets	659	1081	4430	5023	3943	3452
	(1.5)	(2.1)	(12.4)	(12.0)	(15.1)	(10.9)
8.1. Inter - office adjustments (net)	0	0	58	0	0	0
8.2. Interest accrued	478	753	393	1251	697	937
8.3. Others	181	327	3979	3772	3247	2515
Total Assets	44287	51907	35815	41929	26065	31577
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Ambala Kurukshetra Gramin Bank		Aravali Kshetriya Gramin Bank		Arunachal Pradesh Rural Bank	
	2001	2002	2001	2002	2001	2002
	(13)	(14)	(15)	(16)	(17)	(18)

1. Capital	96	100	962	962	311	311
	(0.7)	(0.7)	(6.4)	(5.5)	(6.3)	(4.7)
2. Reserves and Surplus	33	228	0	0	0	0
	(0.3)	(1.5)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	10540	12102	11997	14354	3103	4075
	(80.7)	(81.1)	(80.2)	(82.2)	(62.4)	(62.1)
3.1. Demand deposits	112	87	480	498	162	265
3.2. Savings bank deposits	3362	4329	3820	5164	1324	1866
3.3. Term deposits	7065	7685	7697	8692	1617	1945
4. Borrowings	1579	1601	1238	1386	840	770
	(12.1)	(10.7)	(8.3)	(7.9)	(16.9)	(11.7)
4.1. From banks*	106	167	81	144	0	0
4.2. From others	1473	1434	1158	1242	840	770
5. Other liabilities	818	892	764	759	715	1409
	(6.3)	(6.0)	(5.1)	(4.3)	(14.4)	(21.5)
5.1. Bills Payable	1	1	77	60	1	1
5.2. Inter-office adjustments	9	4	0	0	0	0
5.3. Interest accrued	32	26	84	84	262	316
5.4. Others (including provisions)	777	861	603	614	451	1093
Total Liabilities	13067	14922	14961	17461	4968	6565
1. Cash in hand	245	230	160	184	65	90
	(1.9)	(1.5)	(1.1)	(1.1)	(1.3)	(1.4)
2. Balances with RBI	330	649	396	751	82	125
	(2.5)	(4.3)	(2.6)	(4.3)	(1.7)	(1.9)
3. Balances with banks in India	3776	4293	4009	4878	1024	1546
	(28.9)	(28.8)	(26.8)	(27.9)	(20.6)	(23.5)
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	2111	1916	800	851	85	85
	(16.2)	(12.8)	(5.3)	(4.9)	(1.7)	(1.3)
6. Advances	6421	7646	4951	5961	3316	3457
	(49.1)	(51.2)	(33.1)	(34.1)	(66.7)	(52.7)
6.1. Bills purchased and discounted	177	151	25	12	0	0
6.2. Cash credits, overdrafts & loans	2482	3830	1439	1987	1551	1692
6.3. Term loans	3762	3665	3487	3963	1765	1765
7. Fixed Assets	23	20	24	21	15	14
	(0.2)	(0.1)	(0.2)	(0.1)	(0.3)	(0.2)
8. Other Assets	160	169	4621	4814	382	1249
	(1.2)	(1.1)	(30.9)	(27.6)	(7.7)	(19.0)
8.1. Inter - office adjustments (net)	0	0	41	10	44	75
8.2. Interest accrued	145	140	274	313	20	22
8.3. Others	15	29	4307	4491	318	1152
Total Assets	13067	14922	14961	17461	4968	6565
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	763	763	472	472	2784	2809
	(3.3)	(2.8)	(0.9)	(0.8)	(9.5)	(8.0)
2. Reserves and Surplus	478	962	3095	3943	0	0
	(2.1)	(3.5)	(5.9)	(6.6)	(0.0)	(0.0)

3. Deposits	15247	18182	45787	52658	21178	24936
	(65.9)	(65.9)	(87.6)	(87.8)	(72.3)	(70.7)
3.1. Demand deposits	835	1095	3698	4307	194	186
3.2. Savings bank deposits	7849	8706	19057	23215	8274	9226
3.3. Term deposits	6562	8380	23032	25136	12709	15523
4. Borrowings	3794	4671	1708	1831	3268	5075
	(16.4)	(16.9)	(3.3)	(3.1)	(11.2)	(14.4)
4.1. From banks*	715	825	110	153	111	99
4.2. From others	3079	3846	1598	1678	3157	4975
5. Other liabilities	2863	2996	1224	1089	2070	2458
	(12.4)	(10.9)	(2.3)	(1.8)	(7.1)	(7.0)
5.1. Bills Payable	1095	1129	81	106	61	115
5.2. Inter-office adjustments	346	0	49	95	0	0
5.3. Interest accrued	749	1141	25	33	49	16
5.4. Others (including provisions)	673	725	1069	855	1960	2328
Total Liabilities	23144	27573	52286	59993	29298	35277
1. Cash in hand	428	526	370	415	281	383
	(1.8)	(1.9)	(0.7)	(0.7)	(1.0)	(1.1)
2. Balances with RBI	510	1015	1350	2870	631	1442
	(2.2)	(3.7)	(2.6)	(4.8)	(2.2)	(4.1)
3. Balances with banks in India	753	434	34384	39110	7615	8620
	(3.3)	(1.6)	(65.8)	(65.2)	(26.0)	(24.4)
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	10263	10641	5337	4837	5585	5660
	(44.3)	(38.6)	(10.2)	(8.1)	(19.1)	(16.0)
6. Advances	10617	14020	9523	11067	9958	13572
	(45.9)	(50.8)	(18.2)	(18.4)	(34.0)	(38.5)
6.1. Bills purchased and discounted	865	1527	0	0	1	1
6.2. Cash credits, overdrafts & loans	3041	4866	5238	6293	2621	3314
6.3. Term loans	6712	7628	4285	4774	7337	10256
7. Fixed Assets	93	122	93	100	22	20
	(0.4)	(0.4)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	482	815	1227	1595	5207	5580
	(2.1)	(3.0)	(2.3)	(2.7)	(17.8)	(15.8)
8.1. Inter - office adjustments (net)	0	71	0	0	239	310
8.2. Interest accrued	214	239	1048	1340	908	1209
8.3. Others	268	505	179	255	4061	4061
Total Assets	23144	27573	52286	59993	29298	35277
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	100	100	1802	1802	2182	2182
	(0.8)	(0.7)	(5.3)	(4.7)	(9.9)	(8.6)
2. Reserves and Surplus	0	0	8	268	0	0
	(0.0)	(0.0)	(0.0)	(0.7)	(0.0)	(0.0)
3. Deposits	9541	11247	28834	34149	14071	16852
	(74.4)	(76.9)	(85.5)	(88.9)	(64.1)	(66.7)
3.1. Demand deposits	122	202	809	831	312	932
3.2. Savings bank deposits	3537	4109	12284	15637	4489	5228

3.3. Term deposits	5882	6936	15741	17680	9269	10692
4. Borrowings	472	582	1403	1247	2915	3120
	(3.7)	(4.0)	(4.2)	(3.2)	(13.3)	(12.3)
4.1. From banks*	79	73	0	29	354	290
4.2. From others	394	509	1403	1219	2560	2830
5. Other liabilities	2706	2692	1660	951	2786	3123
	(21.1)	(18.4)	(4.9)	(2.5)	(12.7)	(12.4)
5.1. Bills Payable	0	1	29	106	9	18
5.2. Inter-office adjustments	48	25	0	0	131	187
5.3. Interest accrued	1669	1791	0	0	2353	2531
5.4. Others (including provisions)	989	875	1631	845	292	387
Total Liabilities	12819	14621	33707	38418	21953	25276
1. Cash in hand	127	125	294	307	267	290
	(1.0)	(0.9)	(0.9)	(0.8)	(1.2)	(1.1)
2. Balances with RBI	330	687	824	1782	460	985
	(2.6)	(4.7)	(2.4)	(4.6)	(2.1)	(3.9)
3. Balances with banks in India	2948	3087	25479	30555	3864	5614
	(23.0)	(21.1)	(75.6)	(79.5)	(17.6)	(22.2)
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	100	110	798	781	6915	7158
	(0.8)	(0.8)	(2.4)	(2.0)	(31.5)	(28.3)
6. Advances	2840	3071	5819	4922	7652	8362
	(22.2)	(21.0)	(17.3)	(12.8)	(34.9)	(33.1)
6.1. Bills purchased and discounted	6	4	0	0	0	8362
6.2. Cash credits, overdrafts & loans	372	587	1265	1578	1985	407
6.3. Term loans	2463	2480	4553	3344	5666	7955
7. Fixed Assets	12	14	21	22	24	43
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)
8. Other Assets	6462	7528	473	51	2771	2823
	(50.4)	(51.5)	(1.4)	(0.1)	(12.6)	(11.2)
8.1. Inter - office adjustments (net)	0	0	0	0	0	0
8.2. Interest accrued	11	9	0	0	517	636
8.3. Others	6452	7519	473	51	2254	2186
Total Assets	12819	14621	33707	38418	21953	25276
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Bara Banki Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	483	483	921	921	100	100
	(1.4)	(1.3)	(2.4)	(2.2)	(0.4)	(0.4)
2. Reserves and Surplus	1858	2272	0	0	0	0
	(5.6)	(6.2)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	28471	31390	28873	33487	19913	21931
	(85.3)	(85.6)	(74.7)	(78.6)	(85.5)	(87.0)
3.1. Demand deposits	1618	1835	150	185	1106	1476
3.2. Savings bank deposits	14660	16785	10610	12949	10960	12372
3.3. Term deposits	12193	12769	18112	20354	7847	8083
4. Borrowings	1514	1391	1121	1257	1879	1984
	(4.5)	(3.8)	(2.9)	(3.0)	(8.1)	(7.9)
4.1. From banks*	175	172	97	0	1879	1984

4.2. From others	1339	1219	1024	1257	0	0
5. Other liabilities	1043	1138	7732	6922	1392	1201
	(3.1)	(3.1)	(20.0)	(16.3)	(6.0)	(4.8)
5.1. Bills Payable	77	104	91	126	99	28
5.2. Inter-office adjustments	120	119	74	205	171	61
5.3. Interest accrued	22	18	5970	5393	130	158
5.4. Others (including provisions)	825	898	1598	1199	992	955
Total Liabilities	33369	36674	38646	42587	23283	25217
1. Cash in hand	496	433	277	403	491	460
	(1.5)	(1.2)	(0.7)	(0.9)	(2.1)	(1.8)
2. Balances with RBI	765	1649	1040	2255	575	1200
	(2.3)	(4.5)	(2.7)	(5.3)	(2.5)	(4.8)
3. Balances with banks in India	7938	24927	15070	17549	10453	12032
	(23.8)	(68.0)	(39.0)	(41.2)	(44.9)	(47.7)
4. Money at call and short notice	15127	0	0	0	0	0
	(45.3)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2130	2154	10148	9332	2538	1988
	(6.4)	(5.9)	(26.3)	(21.9)	(10.9)	(7.9)
6. Advances	5910	6839	9021	10181	6340	7485
	(17.7)	(18.6)	(23.3)	(23.9)	(27.2)	(29.7)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	2400	2454	736	1059	0	0
6.3. Term loans	3510	4385	8286	9122	6340	7485
7. Fixed Assets	19	17	29	39	16	25
	(0.1)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	983	656	3060	2829	2870	2026
	(2.9)	(1.8)	(7.9)	(6.6)	(12.3)	(8.0)
8.1. Inter - office adjustments (net)	0	0	2523	0	0	0
8.2. Interest accrued	877	513	0	2569	1712	1390
8.3. Others	107	143	537	259	1158	636
Total Assets	33369	36674	38646	42587	23283	25217
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Bastar Kshetriya Gramin Bank		Basti Gramin Bank		Begusarai Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(37)	(38)	(39)	(40)	(41)	(42)
1. Capital	100	100	228	228	383	418
	(0.9)	(0.7)	(0.6)	(0.5)	(5.9)	(5.4)
2. Reserves and Surplus	0	0	2831	4041	11	135
	(0.0)	(0.0)	(7.3)	(9.3)	(0.2)	(1.7)
3. Deposits	8804	11172	28234	31275	5125	6005
	(81.9)	(79.0)	(72.4)	(72.1)	(78.9)	(77.8)
3.1. Demand deposits	1116	1296	1798	1472	529	515
3.2. Savings bank deposits	3532	5103	16692	19030	2097	2402
3.3. Term deposits	4156	4773	9743	10774	2500	3088
4. Borrowings	283	615	2242	2602	130	198
	(2.6)	(4.3)	(5.8)	(6.0)	(2.0)	(2.6)
4.1. From banks*	0	0	150	150	0	4
4.2. From others	283	615	2092	2452	130	194
5. Other liabilities	1561	2255	5441	5239	846	961
	(14.5)	(15.9)	(14.0)	(12.1)	(13.0)	(12.5)
5.1. Bills Payable	179	846	102	93	1	0

5.2. Inter-office adjustments	0	0	81	50	0	0
5.3. Interest accrued	1035	946	3500	3177	554	634
5.4. Others (including provisions)	347	463	1758	1919	291	327
Total Liabilities	10748	14143	38976	43386	6495	7717
1. Cash in hand	65	100	278	330	146	126
	(0.6)	(0.7)	(0.7)	(0.8)	(2.2)	(1.6)
2. Balances with RBI	301	654	949	1915	156	354
	(2.8)	(4.6)	(2.4)	(4.4)	(2.4)	(4.6)
3. Balances with banks in India	4196	4499	23374	27442	3179	3508
	(39.0)	(31.8)	(60.0)	(63.3)	(48.9)	(45.5)
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	47	47	5978	3678	1335	1350
	(0.4)	(0.3)	(15.3)	(8.5)	(20.6)	(17.5)
6. Advances	2109	4014	7582	8955	1093	1529
	(19.6)	(28.4)	(19.5)	(20.6)	(16.8)	(19.8)
6.1. Bills purchased and discounted	0	0	77	0	4	0
6.2. Cash credits, overdrafts & loans	651	1358	1709	3471	429	709
6.3. Term loans	1459	2655	5796	5484	660	820
7. Fixed Assets	9	8	25	28	9	9
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	4020	4822	790	1037	578	841
	(37.4)	(34.1)	(2.0)	(2.4)	(8.9)	(10.9)
8.1. Inter - office adjustments (net)	58	443	0	0	15	116
8.2. Interest accrued	138	139	619	853	536	683
8.3. Others	3824	4239	172	184	26	42
Total Assets	10748	14143	38976	43386	6495	7717
	(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.