

**Table 53: Liabilities and Assets of Regional Rural Banks : 2001 and 2002 (Part 2 of 10)**

(Amount in Rs. lakh)

Items	As on March 31					
	Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	2001 (43)	2002 (44)	2001 (45)	2002 (46)	2001 (47)	2002 (48)
<b>1. Capital</b>	<b>410</b>	<b>465</b>	<b>309</b>	<b>309</b>	<b>100</b>	<b>1516</b>
	(2.5)	(4.5)	(0.7)	(0.6)	(0.9)	(12.4)
<b>2. Reserves and Surplus</b>	<b>0</b>	<b>0</b>	<b>7191</b>	<b>8957</b>	<b>1416</b>	<b>0</b>
	(0.0)	(0.0)	(15.2)	(17.1)	(12.2)	(0.0)
<b>3. Deposits</b>	<b>7200</b>	<b>8374</b>	<b>36765</b>	<b>38589</b>	<b>8622</b>	<b>9139</b>
	(44.5)	(80.8)	(77.8)	(73.8)	(74.2)	(74.8)
3.1. Demand deposits	353	427	3467	2789	122	81
3.2. Savings bank deposits	2766	3274	21075	23295	3731	3944
3.3. Term deposits	4081	4674	12223	12505	4769	5113
<b>4. Borrowings</b>	<b>241</b>	<b>246</b>	<b>1611</b>	<b>2127</b>	<b>1050</b>	<b>1136</b>
	(1.5)	(2.4)	(3.4)	(4.1)	(9.0)	(9.3)
4.1. From banks*	0	11	297	347	91	159
4.2. From others	241	235	1314	1780	958	977
<b>5. Other liabilities</b>	<b>8324</b>	<b>1273</b>	<b>1382</b>	<b>2318</b>	<b>438</b>	<b>426</b>
	(51.5)	(12.3)	(2.9)	(4.4)	(3.8)	(3.5)
5.1. Bills Payable	0	0	106	119	0	0
5.2. Inter-office adjustments	5710	0	0	168	0	0
5.3. Interest accrued	932	1048	15	18	0	0
5.4. Others (including provisions)	1682	225	1261	2013	438	426
<b>Total Liabilities</b>	<b>16175</b>	<b>10358</b>	<b>47257</b>	<b>52299</b>	<b>11625</b>	<b>12216</b>
<b>1. Cash in hand</b>	<b>56</b>	<b>86</b>	<b>626</b>	<b>585</b>	<b>94</b>	<b>107</b>
	(0.3)	(0.8)	(1.3)	(1.1)	(0.8)	(0.9)
<b>2. Balances with RBI</b>	<b>237</b>	<b>505</b>	<b>1014</b>	<b>2031</b>	<b>247</b>	<b>493</b>
	(1.5)	(4.9)	(2.1)	(3.9)	(2.1)	(4.0)
<b>3. Balances with banks in India</b>	<b>5291</b>	<b>5583</b>	<b>29621</b>	<b>31713</b>	<b>2358</b>	<b>2779</b>
	(32.7)	(53.9)	(62.7)	(60.6)	(20.3)	(22.8)
<b>4. Money at call and short notice</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1416</b>	<b>1416</b>
	(0.0)	(0.0)	(0.0)	(0.0)	(12.2)	(11.6)
<b>5. Investments</b>	<b>237</b>	<b>314</b>	<b>5703</b>	<b>6373</b>	<b>1441</b>	<b>1120</b>
	(1.5)	(3.0)	(12.1)	(12.2)	(12.4)	(9.2)
<b>6. Advances</b>	<b>2190</b>	<b>2539</b>	<b>6272</b>	<b>7249</b>	<b>4031</b>	<b>4191</b>
	(13.5)	(24.5)	(13.3)	(13.9)	(34.7)	(34.3)
6.1. Bills purchased and discounted	2	2	0	0	0	1
6.2. Cash credits, overdrafts & loans	243	870	6272	7249	1623	1006
6.3. Term loans	1945	1667	0	0	2408	3184
<b>7. Fixed Assets</b>	<b>24</b>	<b>24</b>	<b>38</b>	<b>37</b>	<b>37</b>	<b>44</b>
	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.4)
<b>8. Other Assets</b>	<b>8139</b>	<b>1307</b>	<b>3984</b>	<b>4311</b>	<b>2001</b>	<b>2066</b>
	(50.3)	(12.6)	(8.4)	(8.2)	(17.2)	(16.9)
8.1. Inter - office adjustments (net)	7199	49	207	0	198	28
8.2. Interest accrued	419	748	3583	4172	0	0
8.3. Others	521	510	194	139	1803	2038
<b>Total Assets</b>	<b>16175</b>	<b>10358</b>	<b>47257</b>	<b>52299</b>	<b>11625</b>	<b>12216</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on March 31

Items	Bhilwara-Ajmer Kshetriya Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(49)	(50)	(51)	(52)	(53)	(54)
<b>1. Capital</b>	<b>758</b>	<b>758</b>	<b>2230</b>	<b>2413</b>	<b>737</b>	<b>737</b>
	(4.5)	(3.9)	(3.6)	(3.4)	(2.1)	(1.9)
<b>2. Reserves and Surplus</b>	<b>175</b>	<b>436</b>	<b>161</b>	<b>1328</b>	<b>3283</b>	<b>4532</b>
	(1.0)	(2.3)	(0.3)	(1.9)	(9.3)	(11.5)
<b>3. Deposits</b>	<b>12481</b>	<b>14478</b>	<b>54330</b>	<b>61771</b>	<b>23794</b>	<b>26781</b>
	(74.2)	(75.0)	(88.0)	(88.0)	(67.7)	(67.9)
3.1. Demand deposits	627	773	1782	2109	339	580
3.2. Savings bank deposits	3073	3716	24048	28580	7426	8421
3.3. Term deposits	8781	9989	28501	31081	16028	17780
<b>4. Borrowings</b>	<b>2159</b>	<b>2473</b>	<b>2408</b>	<b>2443</b>	<b>5857</b>	<b>6118</b>
	(12.8)	(12.8)	(3.9)	(3.5)	(16.7)	(15.5)
4.1. From banks*	173	272	2408	224	1411	1500
4.2. From others	1985	2201	0	2219	4446	4619
<b>5. Other liabilities</b>	<b>1258</b>	<b>1154</b>	<b>2587</b>	<b>2211</b>	<b>1458</b>	<b>1245</b>
	(7.5)	(6.0)	(4.2)	(3.2)	(4.1)	(3.2)
5.1. Bills Payable	33	47	0	0	418	345
5.2. Inter-office adjustments	0	0	0	0	0	0
5.3. Interest accrued	122	130	90	103	140	153
5.4. Others (including provisions)	1103	977	2497	2108	899	748
<b>Total Liabilities</b>	<b>16831</b>	<b>19300</b>	<b>61715</b>	<b>70166</b>	<b>35129</b>	<b>39414</b>
<b>1. Cash in hand</b>	<b>110</b>	<b>256</b>	<b>1173</b>	<b>845</b>	<b>386</b>	<b>379</b>
	(0.7)	(1.3)	(1.9)	(1.2)	(1.1)	(1.0)
<b>2. Balances with RBI</b>	<b>373</b>	<b>773</b>	<b>1769</b>	<b>3673</b>	<b>700</b>	<b>1448</b>
	(2.2)	(4.0)	(2.9)	(5.2)	(2.0)	(3.7)
<b>3. Balances with banks in India</b>	<b>5717</b>	<b>6404</b>	<b>2788</b>	<b>1760</b>	<b>515</b>	<b>1489</b>
	(34.0)	(33.2)	(4.5)	(2.5)	(1.5)	(3.8)
<b>4. Money at call and short notice</b>	<b>0</b>	<b>0</b>	<b>11079</b>	<b>17089</b>	<b>9079</b>	<b>7126</b>
	(0.0)	(0.0)	(18.0)	(24.4)	(25.8)	(18.1)
<b>5. Investments</b>	<b>1374</b>	<b>1549</b>	<b>28308</b>	<b>30076</b>	<b>4531</b>	<b>6761</b>
	(8.2)	(8.0)	(45.9)	(42.9)	(12.9)	(17.2)
<b>6. Advances</b>	<b>8117</b>	<b>9282</b>	<b>13253</b>	<b>13118</b>	<b>18873</b>	<b>20911</b>
	(48.2)	(48.1)	(21.5)	(18.7)	(53.7)	(53.1)
6.1. Bills purchased and discounted	123	56	216	144	0	19
6.2. Cash credits, overdrafts & loans	2357	1458	2459	913	10894	12047
6.3. Term loans	5637	7768	10578	12061	7979	8846
<b>7. Fixed Assets</b>	<b>33</b>	<b>31</b>	<b>75</b>	<b>79</b>	<b>89</b>	<b>106</b>
	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.3)
<b>8. Other Assets</b>	<b>1106</b>	<b>1005</b>	<b>3270</b>	<b>3526</b>	<b>956</b>	<b>1194</b>
	(6.6)	(5.2)	(5.3)	(5.0)	(2.7)	(3.0)
8.1. Inter - office adjustments (net)	13	84	1300	1517	158	278
8.2. Interest accrued	1017	859	1840	1866	520	489
8.3. Others	77	62	130	143	278	426
<b>Total Assets</b>	<b>16831</b>	<b>19300</b>	<b>61715</b>	<b>70166</b>	<b>35129</b>	<b>39414</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Bikaner Kshetriya Gramin Bank		Bilaspur Raipur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(55)	(56)	(57)	(58)	(59)	(60)

<b>1. Capital</b>	<b>540</b>	<b>100</b>	<b>3490</b>	<b>3585</b>	<b>1597</b>	<b>1617</b>
	(10.9)	(2.0)	(10.7)	(9.2)	(5.0)	(4.4)
<b>2. Reserves and Surplus</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
<b>3. Deposits</b>	<b>3184</b>	<b>3455</b>	<b>23826</b>	<b>29915</b>	<b>22743</b>	<b>27779</b>
	(64.3)	(67.5)	(73.3)	(77.1)	(71.7)	(75.1)
3.1. Demand deposits	130	176	1676	2610	1353	1520
3.2. Savings bank deposits	920	904	10146	13320	11136	13343
3.3. Term deposits	2134	2375	12004	13985	10254	12916
<b>4. Borrowings</b>	<b>723</b>	<b>661</b>	<b>1495</b>	<b>1467</b>	<b>3481</b>	<b>4138</b>
	(14.6)	(12.9)	(4.6)	(3.8)	(11.0)	(11.2)
4.1. From banks*	28	28	332	389	520	509
4.2. From others	695	633	1163	1078	2961	3629
<b>5. Other liabilities</b>	<b>505</b>	<b>899</b>	<b>3688</b>	<b>3846</b>	<b>3919</b>	<b>3475</b>
	(10.2)	(17.6)	(11.3)	(9.9)	(12.3)	(9.4)
5.1. Bills Payable	3	7	0	0	178	202
5.2. Inter-office adjustments	0	2	0	0	0	0
5.3. Interest accrued	424	348	2678	2588	2638	2963
5.4. Others (including provisions)	78	542	1010	1258	1103	310
<b>Total Liabilities</b>	<b>4953</b>	<b>5115</b>	<b>32498</b>	<b>38813</b>	<b>31739</b>	<b>37009</b>
<b>1. Cash in hand</b>	<b>9</b>	<b>8</b>	<b>199</b>	<b>304</b>	<b>209</b>	<b>311</b>
	(0.2)	(0.2)	(0.6)	(0.8)	(0.7)	(0.8)
<b>2. Balances with RBI</b>	<b>112</b>	<b>212</b>	<b>805</b>	<b>1810</b>	<b>767</b>	<b>1979</b>
	(2.3)	(4.1)	(2.5)	(4.7)	(2.4)	(5.3)
<b>3. Balances with banks in India</b>	<b>1914</b>	<b>2124</b>	<b>19105</b>	<b>20907</b>	<b>889</b>	<b>1326</b>
	(38.7)	(41.5)	(58.8)	(53.9)	(2.8)	(3.6)
<b>4. Money at call and short notice</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8473</b>	<b>9292</b>
	(0.0)	(0.0)	(0.0)	(0.0)	(26.7)	(25.1)
<b>5. Investments</b>	<b>85</b>	<b>65</b>	<b>983</b>	<b>786</b>	<b>1470</b>	<b>1308</b>
	(1.7)	(1.3)	(3.0)	(2.0)	(4.6)	(3.5)
<b>6. Advances</b>	<b>1932</b>	<b>1897</b>	<b>5517</b>	<b>7491</b>	<b>8064</b>	<b>9948</b>
	(39.0)	(37.1)	(17.0)	(19.3)	(25.4)	(26.9)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	726	703	2261	2745	3644	4418
6.3. Term loans	1206	1194	3256	4746	4420	5530
<b>7. Fixed Assets</b>	<b>16</b>	<b>15</b>	<b>17</b>	<b>19</b>	<b>23</b>	<b>23</b>
	(0.3)	(0.3)	(0.1)	(0.0)	(0.1)	(0.1)
<b>8. Other Assets</b>	<b>885</b>	<b>795</b>	<b>5873</b>	<b>7496</b>	<b>11844</b>	<b>12822</b>
	(17.9)	(15.5)	(18.1)	(19.3)	(37.3)	(34.6)
8.1. Inter - office adjustments (net)	4	0	209	387	154	140
8.2. Interest accrued	160	60	1625	2860	686	1026
8.3. Others	721	735	4038	4250	11004	11655
<b>Total Assets</b>	<b>4953</b>	<b>5115</b>	<b>32498</b>	<b>38813</b>	<b>31739</b>	<b>37009</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(61)	(62)	(63)	(64)	(65)	(66)
<b>1. Capital</b>	<b>336</b>	<b>100</b>	<b>2577</b>	<b>2577</b>	<b>1849</b>	<b>1849</b>
	(5.7)	(1.5)	(10.5)	(9.6)	(10.6)	(9.9)
<b>2. Reserves and Surplus</b>	<b>0</b>	<b>439</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>
	(0.0)	(6.5)	(0.0)	(0.0)	(0.0)	(0.0)

<b>3. Deposits</b>	<b>4108</b>	<b>4692</b>	<b>18525</b>	<b>21080</b>	<b>12608</b>	<b>13557</b>
	(69.5)	(69.3)	(75.8)	(78.7)	(72.5)	(72.3)
3.1. Demand deposits	118	96	1834	2230	396	501
3.2. Savings bank deposits	1831	1900	6075	7157	3365	3589
3.3. Term deposits	2159	2696	10616	11694	8848	9467
<b>4. Borrowings</b>	<b>927</b>	<b>1004</b>	<b>806</b>	<b>785</b>	<b>2141</b>	<b>2417</b>
	(15.7)	(14.8)	(3.3)	(2.9)	(12.3)	(12.9)
4.1. From banks*	167	0	115	122	113	200
4.2. From others	761	1004	691	663	2028	2217
<b>5. Other liabilities</b>	<b>543</b>	<b>538</b>	<b>2523</b>	<b>2356</b>	<b>798</b>	<b>929</b>
	(9.2)	(7.9)	(10.3)	(8.8)	(4.6)	(5.0)
5.1. Bills Payable	12	53	0	0	19	38
5.2. Inter-office adjustments	0	0	75	31	0	0
5.3. Interest accrued	19	21	2416	2191	69	71
5.4. Others (including provisions)	512	464	32	134	710	820
<b>Total Liabilities</b>	<b>5914</b>	<b>6772</b>	<b>24431</b>	<b>26799</b>	<b>17396</b>	<b>18757</b>
<b>1. Cash in hand</b>	<b>96</b>	<b>88</b>	<b>127</b>	<b>180</b>	<b>213</b>	<b>211</b>
	(1.6)	(1.3)	(0.5)	(0.7)	(1.2)	(1.1)
<b>2. Balances with RBI</b>	<b>120</b>	<b>265</b>	<b>580</b>	<b>1197</b>	<b>345</b>	<b>756</b>
	(2.0)	(3.9)	(2.4)	(4.5)	(2.0)	(4.0)
<b>3. Balances with banks in India</b>	<b>1486</b>	<b>1851</b>	<b>14829</b>	<b>14780</b>	<b>5637</b>	<b>5802</b>
	(25.1)	(27.3)	(60.7)	(55.2)	(32.4)	(30.9)
<b>4. Money at call and short notice</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
<b>5. Investments</b>	<b>274</b>	<b>254</b>	<b>361</b>	<b>361</b>	<b>1617</b>	<b>1576</b>
	(4.6)	(3.8)	(1.5)	(1.3)	(9.3)	(8.4)
<b>6. Advances</b>	<b>3636</b>	<b>4155</b>	<b>4182</b>	<b>4856</b>	<b>6974</b>	<b>7806</b>
	(61.5)	(61.4)	(17.1)	(18.1)	(40.1)	(41.6)
6.1. Bills purchased and discounted	96	305	0	0	19	0
6.2. Cash credits, overdrafts & loans	1202	1505	1800	2388	380	0
6.3. Term loans	2339	2345	2382	2467	6575	7806
<b>7. Fixed Assets</b>	<b>27</b>	<b>30</b>	<b>11</b>	<b>10</b>	<b>15</b>	<b>18</b>
	(0.4)	(0.4)	(0.0)	(0.0)	(0.1)	(0.1)
<b>8. Other Assets</b>	<b>274</b>	<b>128</b>	<b>4341</b>	<b>5416</b>	<b>2596</b>	<b>2589</b>
	(4.6)	(1.9)	(17.8)	(20.2)	(14.9)	(13.8)
8.1. Inter - office adjustments (net)	24	21	0	0	56	88
8.2. Interest accrued	11	9	2056	3311	57	81
8.3. Others	240	98	2285	2105	2483	2420
<b>Total Assets</b>	<b>5914</b>	<b>6772</b>	<b>24431</b>	<b>26799</b>	<b>17396</b>	<b>18757</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(67)	(68)	(69)	(70)	(71)	(72)
<b>1. Capital</b>	<b>1173</b>	<b>96</b>	<b>1429</b>	<b>1429</b>	<b>557</b>	<b>557</b>
	(10.1)	(0.6)	(5.2)	(5.0)	(2.9)	(2.4)
<b>2. Reserves and Surplus</b>	<b>0</b>	<b>1077</b>	<b>5</b>	<b>5</b>	<b>546</b>	<b>847</b>
	(0.0)	(7.2)	(0.0)	(0.0)	(2.8)	(3.6)
<b>3. Deposits</b>	<b>9752</b>	<b>12653</b>	<b>17675</b>	<b>20264</b>	<b>13725</b>	<b>16804</b>
	(83.8)	(85.0)	(64.6)	(71.0)	(70.6)	(71.2)
3.1. Demand deposits	272	454	1401	1965	291	378
3.2. Savings bank deposits	3891	5223	4531	4708	2437	3305
3.3. Term deposits	5589	6977	11743	13591	10996	13121

<b>4. Borrowings</b>	<b>304</b>	<b>735</b>	<b>3602</b>	<b>2745</b>	<b>3775</b>	<b>4471</b>
	(2.6)	(4.9)	(13.2)	(9.6)	(19.4)	(19.0)
4.1. From banks*	0	0	951	2	1097	1426
4.2. From others	304	735	2651	2743	2678	3045
<b>5. Other liabilities</b>	<b>402</b>	<b>330</b>	<b>4670</b>	<b>4094</b>	<b>833</b>	<b>913</b>
	(3.5)	(2.2)	(17.1)	(14.3)	(4.3)	(3.9)
5.1. Bills Payable	0	0	0	0	74	41
5.2. Inter-office adjustments	0	0	148	0	353	490
5.3. Interest accrued	95	115	3608	3339	53	111
5.4. Others (including provisions)	307	214	914	755	352	271
<b>Total Liabilities</b>	<b>11632</b>	<b>14891</b>	<b>27381</b>	<b>28536</b>	<b>19436</b>	<b>23593</b>
<b>1. Cash in hand</b>	<b>173</b>	<b>243</b>	<b>288</b>	<b>361</b>	<b>357</b>	<b>696</b>
	(1.5)	(1.6)	(1.1)	(1.3)	(1.8)	(3.0)
<b>2. Balances with RBI</b>	<b>297</b>	<b>685</b>	<b>598</b>	<b>1286</b>	<b>396</b>	<b>854</b>
	(2.6)	(4.6)	(2.2)	(4.5)	(2.0)	(3.6)
<b>3. Balances with banks in India</b>	<b>2013</b>	<b>6402</b>	<b>5917</b>	<b>586</b>	<b>7555</b>	<b>6442</b>
	(17.3)	(43.0)	(21.6)	(2.1)	(38.9)	(27.3)
<b>4. Money at call and short notice</b>	<b>1520</b>	<b>0</b>	<b>0</b>	<b>5650</b>	<b>0</b>	<b>0</b>
	(13.1)	(0.0)	(0.0)	(19.8)	(0.0)	(0.0)
<b>5. Investments</b>	<b>2849</b>	<b>3400</b>	<b>6869</b>	<b>6589</b>	<b>2044</b>	<b>2913</b>
	(24.5)	(22.8)	(25.1)	(23.1)	(10.5)	(12.3)
<b>6. Advances</b>	<b>2346</b>	<b>2670</b>	<b>12148</b>	<b>13179</b>	<b>8134</b>	<b>11871</b>
	(20.2)	(17.9)	(44.4)	(46.2)	(41.9)	(50.3)
6.1. Bills purchased and discounted	0	0	8	570	60	173
6.2. Cash credits, overdrafts & loans	965	1299	8655	9594	6086	8370
6.3. Term loans	1381	1371	3485	3015	1988	3327
<b>7. Fixed Assets</b>	<b>9</b>	<b>9</b>	<b>61</b>	<b>64</b>	<b>46</b>	<b>54</b>
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
<b>8. Other Assets</b>	<b>2424</b>	<b>1483</b>	<b>1501</b>	<b>821</b>	<b>903</b>	<b>763</b>
	(20.8)	(10.0)	(5.5)	(2.9)	(4.6)	(3.2)
8.1. Inter - office adjustments (net)	43	262	0	596	0	0
8.2. Interest accrued	187	284	647	0	141	298
8.3. Others	2195	937	853	225	763	465
<b>Total Assets</b>	<b>11632</b>	<b>14891</b>	<b>27381</b>	<b>28536</b>	<b>19436</b>	<b>23593</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Chambal Kshetriya ramin Bank		Champaran Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(73)	(74)	(75)	(76)	(77)	(78)
<b>1. Capital</b>	<b>853</b>	<b>853</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(5.7)	(4.8)	(0.3)	(0.3)	(0.7)	(0.6)
<b>2. Reserves and Surplus</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>960</b>	<b>969</b>
	(0.0)	(0.0)	(0.0)	(0.0)	(6.9)	(5.7)
<b>3. Deposits</b>	<b>12415</b>	<b>14873</b>	<b>25758</b>	<b>29864</b>	<b>12009</b>	<b>14414</b>
	(82.6)	(84.3)	(89.9)	(91.3)	(86.1)	(85.2)
3.1. Demand deposits	425	594	587	502	349	429
3.2. Savings bank deposits	3481	3910	12163	14737	5785	7768
3.3. Term deposits	8509	10369	13007	14626	5876	6216
<b>4. Borrowings</b>	<b>1201</b>	<b>1295</b>	<b>1749</b>	<b>1752</b>	<b>499</b>	<b>896</b>
	(8.0)	(7.3)	(6.1)	(5.4)	(3.6)	(5.3)
4.1. From banks*	0	11	0	5	77	100
4.2. From others	1201	1284	1749	1747	422	796

<b>5. Other liabilities</b>	553	632	1036	1006	375	538
	(3.7)	(3.6)	(3.6)	(3.1)	(2.7)	(3.2)
5.1. Bills Payable	0	0	0	0	9	6
5.2. Inter-office adjustments	0	36	0	0	52	209
5.3. Interest accrued	63	59	114	101	37	41
5.4. Others (including provisions)	491	537	923	906	278	282
<b>Total Liabilities</b>	<b>15022</b>	<b>17653</b>	<b>28643</b>	<b>32723</b>	<b>13944</b>	<b>16916</b>
<b>1. Cash in hand</b>	<b>157</b>	<b>184</b>	<b>392</b>	<b>440</b>	<b>223</b>	<b>262</b>
	(1.0)	(1.0)	(1.4)	(1.3)	(1.6)	(1.5)
<b>2. Balances with RBI</b>	<b>345</b>	<b>774</b>	<b>735</b>	<b>1650</b>	<b>356</b>	<b>731</b>
	(2.3)	(4.4)	(2.6)	(5.0)	(2.6)	(4.3)
<b>3. Balances with banks in India</b>	<b>1322</b>	<b>1211</b>	<b>10427</b>	<b>11187</b>	<b>4792</b>	<b>5953</b>
	(8.8)	(6.9)	(36.4)	(34.2)	(34.4)	(35.2)
<b>4. Money at call and short notice</b>	<b>5730</b>	<b>7439</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	(38.1)	(42.1)	(0.0)	(0.0)	(0.0)	(0.0)
<b>5. Investments</b>	<b>1096</b>	<b>1136</b>	<b>77</b>	<b>76</b>	<b>2537</b>	<b>3093</b>
	(7.3)	(6.4)	(0.3)	(0.2)	(18.2)	(18.3)
<b>6. Advances</b>	<b>5122</b>	<b>5783</b>	<b>7017</b>	<b>8701</b>	<b>4078</b>	<b>4938</b>
	(34.1)	(32.8)	(24.5)	(26.6)	(29.2)	(29.2)
6.1. Bills purchased and discounted	0	0	0	0	5	42
6.2. Cash credits, overdrafts & loans	1096	1313	1282	1900	2008	2602
6.3. Term loans	4026	4470	5735	6801	2066	2293
<b>7. Fixed Assets</b>	<b>35</b>	<b>47</b>	<b>22</b>	<b>25</b>	<b>20</b>	<b>27</b>
	(0.2)	(0.3)	(0.1)	(0.1)	(0.1)	(0.2)
<b>8. Other Assets</b>	<b>1216</b>	<b>1078</b>	<b>9974</b>	<b>10644</b>	<b>1938</b>	<b>1911</b>
	(8.1)	(6.1)	(34.8)	(32.5)	(13.9)	(11.3)
8.1. Inter - office adjustments (net)	13	0	451	403	0	0
8.2. Interest accrued	31	43	1652	2362	203	298
8.3. Others	1172	1035	7871	7879	1735	1613
<b>Total Assets</b>	<b>15022</b>	<b>17653</b>	<b>28643</b>	<b>32723</b>	<b>13944</b>	<b>16916</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Chhatrasal Gramin Bank		Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(79)	(80)	(81)	(82)	(83)	(84)
<b>1. Capital</b>	<b>1497</b>	<b>1497</b>	<b>950</b>	<b>950</b>	<b>754</b>	<b>754</b>
	(7.2)	(6.6)	(6.2)	(5.4)	(6.1)	(5.7)
<b>2. Reserves and Surplus</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>487</b>	<b>622</b>
	(0.0)	(0.0)	(0.0)	(0.0)	(3.9)	(4.7)
<b>3. Deposits</b>	<b>16550</b>	<b>18631</b>	<b>13169</b>	<b>15325</b>	<b>8370</b>	<b>9089</b>
	(79.5)	(82.4)	(86.2)	(86.4)	(67.8)	(69.3)
3.1. Demand deposits	1055	1226	741	829	172	216
3.2. Savings bank deposits	8886	9923	5381	6721	1979	2141
3.3. Term deposits	6609	7481	7047	7776	6219	6732
<b>4. Borrowings</b>	<b>759</b>	<b>990</b>	<b>353</b>	<b>511</b>	<b>2176</b>	<b>2308</b>
	(3.6)	(4.4)	(2.3)	(2.9)	(17.6)	(17.6)
4.1. From banks*	59	78	57	0	546	742
4.2. From others	700	912	296	511	1629	1566
<b>5. Other liabilities</b>	<b>2013</b>	<b>1501</b>	<b>802</b>	<b>956</b>	<b>562</b>	<b>348</b>
	(9.7)	(6.6)	(5.3)	(5.4)	(4.5)	(2.7)
5.1. Bills Payable	50	54	0	0	1	0
5.2. Inter-office adjustments	80	43	0	0	210	56

5.3. Interest accrued	12	9	0	0	20	16
5.4. Others (including provisions)	1871	1394	802	956	331	276
<b>Total Liabilities</b>	<b>20819</b>	<b>22618</b>	<b>15274</b>	<b>17742</b>	<b>12349</b>	<b>13121</b>
<b>1. Cash in hand</b>	<b>297</b>	<b>365</b>	<b>390</b>	<b>213</b>	<b>158</b>	<b>391</b>
	(1.4)	(1.6)	(2.6)	(1.2)	(1.3)	(3.0)
<b>2. Balances with RBI</b>	<b>460</b>	<b>940</b>	<b>236</b>	<b>793</b>	<b>215</b>	<b>469</b>
	(2.2)	(4.2)	(1.5)	(4.5)	(1.7)	(3.6)
<b>3. Balances with banks in India</b>	<b>9667</b>	<b>8697</b>	<b>0</b>	<b>7037</b>	<b>1182</b>	<b>269</b>
	(46.4)	(38.5)	(0.0)	(39.7)	(9.6)	(2.1)
<b>4. Money at call and short notice</b>	<b>0</b>	<b>0</b>	<b>5752</b>	<b>522</b>	<b>0</b>	<b>0</b>
	(0.0)	(0.0)	(37.7)	(2.9)	(0.0)	(0.0)
<b>5. Investments</b>	<b>3264</b>	<b>3669</b>	<b>512</b>	<b>522</b>	<b>4093</b>	<b>5407</b>
	(15.7)	(16.2)	(3.4)	(2.9)	(33.1)	(41.2)
<b>6. Advances</b>	<b>6085</b>	<b>8142</b>	<b>4948</b>	<b>5645</b>	<b>6546</b>	<b>6413</b>
	(29.2)	(36.0)	(32.4)	(31.8)	(53.0)	(48.9)
6.1. Bills purchased and discounted	0	0	3	52	1	1
6.2. Cash credits, overdrafts & loans	1755	3532	1752	1918	3167	2933
6.3. Term loans	4329	4609	3193	3674	3378	3479
<b>7. Fixed Assets</b>	<b>25</b>	<b>36</b>	<b>31</b>	<b>36</b>	<b>45</b>	<b>45</b>
	(0.1)	(0.2)	(0.2)	(0.2)	(0.4)	(0.3)
<b>8. Other Assets</b>	<b>1021</b>	<b>770</b>	<b>3406</b>	<b>2974</b>	<b>110</b>	<b>126</b>
	(4.9)	(3.4)	(22.3)	(16.8)	(0.9)	(1.0)
8.1. Inter - office adjustments (net)	0	0	96	176	0	0
8.2. Interest accrued	224	251	0	0	87	86
8.3. Others	797	519	3309	2798	23	40
<b>Total Assets</b>	<b>20819</b>	<b>22618</b>	<b>15274</b>	<b>17742</b>	<b>12349</b>	<b>13121</b>
	(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.