

Table 53: Liabilities and Assets of Regional Rural Banks : 2001 and 2002 (Part 3 of 10)

(Amount in Rs. lakh)

Items	As on March 31					
	Chitradurga Gramin Bank		Cuttack Gramya Bank		Damoh Panna Sagar Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(85)	(86)	(87)	(88)	(89)	(90)
1. Capital	1872	1872	4561	4621	2267	2267
	(7.8)	(6.8)	(10.7)	(9.2)	(11.7)	(10.1)
2. Reserves and Surplus	0	0	6	6	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	16690	19130	29917	38472	14632	17527
	(69.1)	(69.7)	(70.0)	(76.4)	(75.4)	(78.3)
3.1. Demand deposits	399	539	692	680	953	1076
3.2. Savings bank deposits	4423	4971	12519	15155	5656	6835
3.3. Term deposits	11868	13620	16707	22636	8023	9617
4. Borrowings	4960	5551	2127	4977	706	836
	(20.5)	(20.2)	(5.0)	(9.9)	(3.6)	(3.7)
4.1. From banks*	965	1062	112	116	80	120
4.2. From others	3996	4489	2015	4861	626	716
5. Other liabilities	632	880	6137	2298	1803	1766
	(2.6)	(3.2)	(14.4)	(4.6)	(9.3)	(7.9)
5.1. Bills Payable	247	532	26	22	0	0
5.2. Inter-office adjustments	0	0	608	488	131	179
5.3. Interest accrued	127	111	4322	452	1582	1518
5.4. Others (including provisions)	258	238	1181	1337	90	69
Total Liabilities	24154	27434	42749	50374	19408	22396
1. Cash in hand	377	476	417	653	139	181
	(1.6)	(1.7)	(1.0)	(1.3)	(0.7)	(0.8)
2. Balances with RBI	429	852	964	2043	484	1034
	(1.8)	(3.1)	(2.3)	(4.1)	(2.5)	(4.6)
3. Balances with banks in India	5266	5867	15613	9417	12209	12899
	(21.8)	(21.4)	(36.5)	(18.7)	(62.9)	(57.6)
4. Money at call and short notice	200	0	0	0	0	0
	(0.8)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	4322	4426	4846	7117	0	769
	(17.9)	(16.1)	(11.3)	(14.1)	(0.0)	(3.4)
6. Advances	12334	15180	10822	19312	2780	3990
	(51.1)	(55.3)	(25.3)	(38.3)	(14.3)	(17.8)
6.1. Bills purchased and discounted	0	3	23	4	0	1291
6.2. Cash credits, overdrafts & loans	7978	9709	1294	204	838	0
6.3. Term loans	4356	5468	9505	19104	1942	2699
7. Fixed Assets	37	36	59	61	16	18
	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	1190	597	10028	11771	3780	3505
	(4.9)	(2.2)	(23.5)	(23.4)	(19.5)	(15.6)
8.1. Inter - office adjustments (net)	118	63	0	0	0	0
8.2. Interest accrued	175	176	1294	2218	1680	1673
8.3. Others	897	358	8734	9553	2100	1832
Total Assets	24154	27434	42749	50374	19408	22396
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on March 31

Items	Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(91)	(92)	(93)	(94)	(95)	(96)
1. Capital	1497	1497	1036	1036	876	907
	(4.5)	(4.2)	(5.6)	(5.5)	(3.8)	(3.3)
2. Reserves and Surplus	778	1532	0	0	0	0
	(2.3)	(4.3)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	28880	30255	15956	16725	15616	19771
	(86.1)	(84.2)	(86.7)	(88.4)	(67.9)	(71.5)
3.1. Demand deposits	4359	3737	282	344	99	106
3.2. Savings bank deposits	15997	17310	5781	6286	3735	4826
3.3. Term deposits	8524	9208	9893	10095	11782	14838
4. Borrowings	1045	1130	948	798	4359	4530
	(3.1)	(3.1)	(5.1)	(4.2)	(18.9)	(16.4)
4.1. From banks*	12	10	44	0	428	442
4.2. From others	1033	1120	904	798	3931	4088
5. Other liabilities	1340	1524	464	370	2157	2440
	(4.0)	(4.2)	(2.5)	(2.0)	(9.4)	(8.8)
5.1. Bills Payable	43	111	11	9	3	16
5.2. Inter-office adjustments	0	0	0	0	197	355
5.3. Interest accrued	53	58	12	10	352	312
5.4. Others (including provisions)	1244	1355	440	351	1605	1757
Total Liabilities	33540	35938	18403	18929	23008	27648
1. Cash in hand	650	761	165	224	216	342
	(1.9)	(2.1)	(0.9)	(1.2)	(0.9)	(1.2)
2. Balances with RBI	855	1593	449	930	479	1318
	(2.5)	(4.4)	(2.4)	(4.9)	(2.1)	(4.8)
3. Balances with banks in India	16205	16438	8694	7364	2551	5724
	(48.3)	(45.7)	(47.2)	(38.9)	(11.1)	(20.7)
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	8157	7942	1529	1579	7460	4086
	(24.3)	(22.1)	(8.3)	(8.3)	(32.4)	(14.8)
6. Advances	6158	7710	5793	6974	11289	15289
	(18.4)	(21.5)	(31.5)	(36.8)	(49.1)	(55.3)
6.1. Bills purchased and discounted	1	0	0	-	1	43
6.2. Cash credits, overdrafts & loans	1452	1366	1017	1937	2325	2950
6.3. Term loans	4705	6344	4776	5037	8963	12297
7. Fixed Assets	68	93	24	35	24	30
	(0.2)	(0.3)	(0.1)	(0.2)	(0.1)	(0.1)
8. Other Assets	1446	1400	1749	1823	990	858
	(4.3)	(3.9)	(9.5)	(9.6)	(4.3)	(3.1)
8.1. Inter - office adjustments (net)	8	149	70	158	412	0
8.2. Interest accrued	1330	1176	502	751	4	618
8.3. Others	108	75	1177	914	574	240
Total Assets	33540	35938	18403	18929	23008	27648
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(97)	(98)	(99)	(100)	(101)	(102)

1. Capital	984	984	100	2683	1375	1375
	(10.2)	(9.3)	(0.3)	(7.3)	(9.2)	(8.0)
2. Reserves and Surplus	0	1	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	7528	7916	23504	28745	11177	13468
	(77.8)	(75.1)	(75.6)	(78.5)	(75.0)	(78.1)
3.1. Demand deposits	499	222	1220	1304	310	437
3.2. Savings bank deposits	2264	2565	9550	12367	4601	5531
3.3. Term deposits	4766	5129	12734	15073	6265	7500
4. Borrowings	881	1213	927	740	113	112
	(9.1)	(11.5)	(3.0)	(2.0)	(0.8)	(0.6)
4.1. From banks*	881	1213	53	0	0	0
4.2. From others	0	0	875	740	113	112
5. Other liabilities	283	430	6574	4436	2230	2297
	(2.9)	(4.1)	(21.1)	(12.1)	(15.0)	(13.3)
5.1. Bills Payable	16	35	25	74	15	57
5.2. Inter-office adjustments	0	0	98	204	0	0
5.3. Interest accrued	40	42	2877	2806	1776	1918
5.4. Others (including provisions)	228	353	3573	1352	439	322
Total Liabilities	9678	10545	31104	36603	14895	17251
1. Cash in hand	91	109	264	317	129	162
	(0.9)	(1.0)	(0.8)	(0.9)	(0.9)	(0.9)
2. Balances with RBI	223	431	760	1713	385	855
	(2.3)	(4.1)	(2.4)	(4.7)	(2.6)	(5.0)
3. Balances with banks in India	3454	3547	753	1120	1417	1412
	(35.7)	(33.6)	(2.4)	(3.1)	(9.5)	(8.2)
4. Money at call and short notice	0	0	9060	12398	6146	6189
	(0.0)	(0.0)	(29.1)	(33.9)	(41.3)	(35.9)
5. Investments	843	978	11761	12290	21	21
	(8.7)	(9.3)	(37.8)	(33.6)	(0.1)	(0.1)
6. Advances	3587	3917	5543	5722	1395	2001
	(37.1)	(37.1)	(17.8)	(15.6)	(9.4)	(11.6)
6.1. Bills purchased and discounted	5	5	0	0	0	0
6.2. Cash credits, overdrafts & loans	657	633	1609	1685	463	768
6.3. Term loans	2925	3279	3934	4037	931	1233
7. Fixed Assets	15	17	60	70	22	24
	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	1466	1545	2904	2973	5381	6588
	(15.1)	(14.7)	(9.3)	(8.1)	(36.1)	(38.2)
8.1. Inter - office adjustments (net)	41	67	0	0	21	16
8.2. Interest accrued	0	342	754	986	411	1003
8.3. Others	1425	1137	2150	1987	4948	5569
Total Assets	9678	10545	31104	36603	14895	17251
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Etah Gramin Bank		Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(103)	(104)	(105)	(106)	(107)	(108)
1. Capital	1150	1150	1362	1362	1224	1224
	(5.8)	(4.9)	(10.7)	(9.4)	(4.5)	(4.0)
2. Reserves and Surplus	112	208	0	0	371	997
	(0.6)	(0.9)	(0.0)	(0.0)	(1.4)	(3.3)

3. Deposits	16373	19426	10364	12171	22995	25903
	(83.2)	(82.2)	(81.1)	(83.6)	(84.9)	(84.7)
3.1. Demand deposits	511	467	154	240	1312	913
3.2. Savings bank deposits	5947	7537	4729	6015	11077	13233
3.3. Term deposits	9916	11422	5480	5916	10606	11758
4. Borrowings	1236	1608	504	482	1050	1127
	(6.3)	(6.8)	(3.9)	(3.3)	(3.9)	(3.7)
4.1. From banks*	182	400	33	38	35	1127
4.2. From others	1054	1208	471	444	1014	0
5. Other liabilities	812	1251	544	536	1441	1334
	(4.1)	(5.3)	(4.3)	(3.7)	(5.3)	(4.4)
5.1. Bills Payable	126	453	4	6	36	19
5.2. Inter-office adjustments	378	457	44	35	0	82
5.3. Interest accrued	115	115	56	71	0	0
5.4. Others (including provisions)	193	226	440	424	1405	1234
Total Liabilities	19683	23642	12774	14550	27080	30585
1. Cash in hand	394	458	79	72	308	316
	(2.0)	(1.9)	(0.6)	(0.5)	(1.1)	(1.0)
2. Balances with RBI	510	1145	313	651	650	1360
	(2.6)	(4.8)	(2.4)	(4.5)	(2.4)	(4.4)
3. Balances with banks in India	9434	10835	8774	9884	1880	17109
	(47.9)	(45.8)	(68.7)	(67.9)	(6.9)	(55.9)
4. Money at call and short notice	0	0	0	0	13587	0
	(0.0)	(0.0)	(0.0)	(0.0)	(50.2)	(0.0)
5. Investments	2336	3003	68	158	2765	2585
	(11.9)	(12.7)	(0.5)	(1.1)	(10.2)	(8.5)
6. Advances	6780	7376	2346	2675	5139	5724
	(34.4)	(31.2)	(18.4)	(18.4)	(19.0)	(18.7)
6.1. Bills purchased and discounted	0	0	6	0	189	126
6.2. Cash credits, overdrafts & loans	2228	2702	393	898	1410	1932
6.3. Term loans	4552	4674	1948	1777	3539	3665
7. Fixed Assets	20	21	14	13	18	19
	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	210	805	1182	1098	2734	3472
	(1.1)	(3.4)	(9.3)	(7.5)	(10.1)	(11.4)
8.1. Inter - office adjustments (net)	0	754	0	0	69	0
8.2. Interest accrued	168	4	6	12	2141	3105
8.3. Others	42	47	1176	1086	524	366
Total Assets	19683	23642	12774	14550	27080	30585
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(109)	(110)	(111)	(112)	(113)	(114)
1. Capital	100	100	100	100	1704	1704
	(1.4)	(1.2)	(0.3)	(0.3)	(10.0)	(8.9)
2. Reserves and Surplus	938	1114	3026	3423	0	0
	(12.8)	(13.1)	(9.2)	(8.9)	(0.0)	(0.0)
3. Deposits	4973	5902	26980	31447	13260	15467
	(67.8)	(69.4)	(82.4)	(82.2)	(78.2)	(80.4)
3.1. Demand deposits	72	233	1860	2080	287	265
3.2. Savings bank deposits	1488	1595	13457	17518	6849	8519

3.3. Term deposits	3413	4075	11663	11848	6125	6683
4. Borrowings	946	1230	1657	2213	832	835
	(12.9)	(14.5)	(5.1)	(5.8)	(4.9)	(4.3)
4.1. From banks*	150	259	424	500	51	64
4.2. From others	796	971	1233	1713	781	771
5. Other liabilities	378	163	967	1083	1162	1223
	(5.2)	(1.9)	(3.0)	(2.8)	(6.9)	(6.4)
5.1. Bills Payable	10	19	57	77	29	21
5.2. Inter-office adjustments	33	51	18	0	57	47
5.3. Interest accrued	14	15	13	9	59	57
5.4. Others (including provisions)	320	78	879	998	1017	1099
Total Liabilities	7335	8510	32730	38266	16959	19230
1. Cash in hand	30	33	304	401	119	148
	(0.4)	(0.4)	(0.9)	(1.0)	(0.7)	(0.8)
2. Balances with RBI	152	329	812	1651	402	902
	(2.1)	(3.9)	(2.5)	(4.3)	(2.4)	(4.7)
3. Balances with banks in India	2752	3445	15231	24369	8570	8758
	(37.5)	(40.5)	(46.5)	(63.7)	(50.5)	(45.5)
4. Money at call and short notice	0	0	5914	0	0	0
	(0.0)	(0.0)	(18.1)	(0.0)	(0.0)	(0.0)
5. Investments	1007	642	2543	2793	1933	2543
	(13.7)	(7.5)	(7.8)	(7.3)	(11.4)	(13.2)
6. Advances	2881	3494	6995	8096	3159	3660
	(39.3)	(41.1)	(21.4)	(21.2)	(18.6)	(19.0)
6.1. Bills purchased and discounted	0	1	0	0	0	0
6.2. Cash credits, overdrafts & loans	1338	1954	4076	4686	248	783
6.3. Term loans	1542	1540	2918	3410	2911	2878
7. Fixed Assets	19	26	34	50	22	22
	(0.3)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	494	539	896	906	2754	3197
	(6.7)	(6.3)	(2.7)	(2.4)	(16.2)	(16.6)
8.1. Inter - office adjustments (net)	0	0	0	18	0	0
8.2. Interest accrued	452	425	756	741	921	1485
8.3. Others	42	114	140	147	1833	1712
Total Assets	7335	8510	32730	38266	16959	19230
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(115)	(116)	(117)	(118)	(119)	(120)
1. Capital	485	485	100	100	406	406
	(4.7)	(4.1)	(0.2)	(0.2)	(4.5)	(3.9)
2. Reserves and Surplus	0	0	0	0	0	36
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.3)
3. Deposits	8179	9705	42007	48636	7517	9102
	(78.4)	(81.2)	(89.5)	(88.3)	(84.1)	(86.6)
3.1. Demand deposits	782	927	480	511	135	203
3.2. Savings bank deposits	2363	3007	14945	18280	3000	3848
3.3. Term deposits	5033	5771	26581	29845	4383	5051
4. Borrowings	649	641	2683	3597	348	330
	(6.2)	(5.4)	(5.7)	(6.5)	(3.9)	(3.1)
4.1. From banks*	649	87	0	0	0	0

4.2. From others	0	554	2683	3597	348	329
5. Other liabilities	1112	1113	2135	2754	667	638
	(10.7)	(9.3)	(4.6)	(5.0)	(7.5)	(6.1)
5.1. Bills Payable	51	101	4	0	48	27
5.2. Inter-office adjustments	0	0	68	552	0	0
5.3. Interest accrued	1030	969	480	669	0	0
5.4. Others (including provisions)	31	43	1583	1533	619	611
Total Liabilities	10425	11945	46925	55086	8938	10512
1. Cash in hand	86	79	662	745	59	73
	(0.8)	(0.7)	(1.4)	(1.4)	(0.7)	(0.7)
2. Balances with RBI	233	521	1255	2657	221	468
	(2.2)	(4.4)	(2.7)	(4.8)	(2.5)	(4.4)
3. Balances with banks in India	2373	2683	1495	4930	433	760
	(22.8)	(22.5)	(3.2)	(8.9)	(4.8)	(7.2)
4. Money at call and short notice	3324	3933	5615	0	3520	3993
	(31.9)	(32.9)	(12.0)	(0.0)	(39.4)	(38.0)
5. Investments	1349	1573	10924	13618	1435	1475
	(12.9)	(13.2)	(23.3)	(24.7)	(16.1)	(14.0)
6. Advances	2429	2486	16514	22746	2623	2962
	(23.3)	(20.8)	(35.2)	(41.3)	(29.3)	(28.2)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	935	658	3158	5682	471	576
6.3. Term loans	1494	1828	13356	17064	2152	2386
7. Fixed Assets	7	7	38	38	12	18
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)
8. Other Assets	626	663	10423	10353	636	763
	(6.0)	(5.6)	(22.2)	(18.8)	(7.1)	(7.3)
8.1. Inter - office adjustments (net)	12	48	0	0	117	185
8.2. Interest accrued	239	359	887	910	0	0
8.3. Others	375	256	9536	9443	519	578
Total Assets	10425	11945	46925	55086	8938	10512
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(121)	(122)	(123)	(124)	(125)	(126)
1. Capital	187	187	478	478	100	100
	(1.7)	(1.5)	(5.1)	(4.8)	(0.2)	(0.2)
2. Reserves and Surplus	849	917	207	387	1951	2592
	(7.8)	(7.6)	(2.2)	(3.9)	(4.8)	(5.6)
3. Deposits	7514	8480	6296	6819	36198	41696
	(69.1)	(70.1)	(67.6)	(68.9)	(89.6)	(89.5)
3.1. Demand deposits	201	262	386	495	2746	2557
3.2. Savings bank deposits	122	1244	2386	2333	13223	16261
3.3. Term deposits	7191	6973	3524	3991	20229	22878
4. Borrowings	1853	2331	1189	1091	1611	1838
	(17.0)	(19.3)	(12.8)	(11.0)	(4.0)	(3.9)
4.1. From banks*	435	475	174	174	98	159
4.2. From others	1418	1856	1015	917	1513	1680
5. Other liabilities	465	185	1147	1122	524	337
	(4.3)	(1.5)	(12.3)	(11.3)	(1.3)	(0.7)
5.1. Bills Payable	21	24	0	0	266	167

5.2. Inter-office adjustments	0	0	148	132	0	16
5.3. Interest accrued	46	52	585	695	18	18
5.4. Others (including provisions)	397	109	413	295	240	136
Total Liabilities	10867	12100	9316	9896	40383	46563
1. Cash in hand	103	104	147	211	321	413
	(0.9)	(0.9)	(1.6)	(2.1)	(0.8)	(0.9)
2. Balances with RBI	235	524	272	507	1065	2320
	(2.2)	(4.3)	(2.9)	(5.1)	(2.6)	(5.0)
3. Balances with banks in India	1578	2310	572	419	13089	2537
	(14.5)	(19.1)	(6.1)	(4.2)	(32.4)	(5.4)
4. Money at call and short notice	0	0	3642	3452	0	4377
	(0.0)	(0.0)	(39.1)	(34.9)	(0.0)	(9.4)
5. Investments	3476	3147	982	1101	16229	25831
	(32.0)	(26.0)	(10.5)	(11.1)	(40.2)	(55.5)
6. Advances	5102	5581	3068	3444	8516	9401
	(46.9)	(46.1)	(32.9)	(34.8)	(21.1)	(20.2)
6.1. Bills purchased and discounted	9	42	1	68	0	0
6.2. Cash credits, overdrafts & loans	3377	3738	2234	2536	556	2318
6.3. Term loans	1715	1801	833	840	7959	7084
7. Fixed Assets	35	31	20	21	58	75
	(0.3)	(0.3)	(0.2)	(0.2)	(0.1)	(0.2)
8. Other Assets	337	404	614	741	1105	1609
	(3.1)	(3.3)	(6.6)	(7.5)	(2.7)	(3.5)
8.1. Inter - office adjustments (net)	26	24	0	0	15	0
8.2. Interest accrued	71	116	0	571	964	1122
8.3. Others	241	263	614	170	126	487
Total Assets	10867	12100	9316	9896	40383	46563
	(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.