

Table 53: Liabilities and Assets of Regional Rural Banks : 2001 and 2002 (Part 5 of 10)

(Amount in Rs. lakh)

Items	As on March 31					
	Kalahandi Anchalika Gramya Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(169)	(170)	(171)	(172)	(173)	(174)
1. Capital	2207	2207	1541	1541	1069	1069
	(11.9)	(9.7)	(7.3)	(6.4)	(5.2)	(4.6)
2. Reserves and Surplus	12	123	0	0	39	39
	(0.1)	(0.5)	(0.0)	(0.0)	(0.2)	(0.2)
3. Deposits	11244	14331	15504	17991	17599	20548
	(60.9)	(62.9)	(73.0)	(75.0)	(86.0)	(88.2)
3.1. Demand deposits	1129	1194	763	1144	3159	3377
3.2. Savings bank deposits	5310	7326	5875	5713	8004	9650
3.3. Term deposits	4805	5811	8866	11134	6435	7521
4. Borrowings	3247	3781	1716	1711	987	792
	(17.6)	(16.6)	(8.1)	(7.1)	(4.8)	(3.4)
4.1. From banks*	307	354	248	0	220	334
4.2. From others	2941	3426	1468	1711	767	459
5. Other liabilities	1766	2350	2488	2740	761	846
	(9.6)	(10.3)	(11.7)	(11.4)	(3.7)	(3.6)
5.1. Bills Payable	0	0	0	0	8	6
5.2. Inter-office adjustments	0	0	0	107	0	0
5.3. Interest accrued	941	973	1710	1707	240	228
5.4. Others (including provisions)	825	1376	778	927	513	612
Total Liabilities	18476	22792	21248	23982	20454	23295
1. Cash in hand	278	317	388	366	25	59
	(1.5)	(1.4)	(1.8)	(1.5)	(0.1)	(0.3)
2. Balances with RBI	301	673	483	960	512	602
	(1.6)	(3.0)	(2.3)	(4.0)	(2.5)	(2.6)
3. Balances with banks in India	5100	7976	1893	1982	12431	14742
	(27.6)	(35.0)	(8.9)	(8.3)	(60.8)	(63.3)
4. Money at call and short notice	0	0	5704	6226	0	0
	(0.0)	(0.0)	(26.8)	(26.0)	(0.0)	(0.0)
5. Investments	2163	2028	2754	3697	1320	1520
	(11.7)	(8.9)	(13.0)	(15.4)	(6.5)	(6.5)
6. Advances	7127	8100	9008	9926	2634	2995
	(38.6)	(35.5)	(42.4)	(41.4)	(12.9)	(12.9)
6.1. Bills purchased and discounted	0	0	554	793	0	21
6.2. Cash credits, overdrafts & loans	3127	3187	3984	4608	1196	1434
6.3. Term loans	4000	4912	4470	4525	1438	1540
7. Fixed Assets	14	19	32	39	38	40
	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)
8. Other Assets	3493	3680	987	787	3494	3337
	(18.9)	(16.1)	(4.6)	(3.3)	(17.1)	(14.3)
8.1. Inter - office adjustments (net)	389	299	2	0	117	30
8.2. Interest accrued	848	312	405	486	353	364
8.3. Others	2256	3069	581	301	3024	2943
Total Assets	18476	22792	21248	23982	20454	23295
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on March 31

Items	Kanakadurga Gramin Bank		Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(175)	(176)	(177)	(178)	(179)	(180)
1. Capital	215	215	3241	3241	1025	1025
	(2.3)	(2.1)	(7.8)	(6.9)	(8.0)	(6.8)
2. Reserves and Surplus	1056	1246	0	0	65	100
	(11.2)	(12.1)	(0.0)	(0.0)	(0.5)	(0.7)
3. Deposits	6122	7468	34690	39715	10073	12156
	(64.9)	(72.3)	(83.7)	(84.0)	(78.6)	(80.5)
3.1. Demand deposits	84	122	1370	1752	237	725
3.2. Savings bank deposits	1426	1915	13780	16831	3648	4186
3.3. Term deposits	4612	5430	19540	21132	6188	7245
4. Borrowings	1609	1257	2303	2849	1132	1356
	(17.1)	(12.2)	(5.6)	(6.0)	(8.8)	(9.0)
4.1. From banks*	384	8	160	160	307	363
4.2. From others	1225	1249	2143	2689	825	993
5. Other liabilities	436	143	1190	1459	528	462
	(4.6)	(1.4)	(2.9)	(3.1)	(4.1)	(3.1)
5.1. Bills Payable	0	0	159	205	214	134
5.2. Inter-office adjustments	42	15	0	267	35	0
5.3. Interest accrued	34	41	328	346	33	56
5.4. Others (including provisions)	361	87	703	641	247	272
Total Liabilities	9438	10329	41423	47264	12823	15098
1. Cash in hand	134	242	247	367	34	61
	(1.4)	(2.3)	(0.6)	(0.8)	(0.3)	(0.4)
2. Balances with RBI	184	386	1185	2159	319	711
	(1.9)	(3.7)	(2.9)	(4.6)	(2.5)	(4.7)
3. Balances with banks in India	2544	842	2060	20222	3340	3069
	(27.0)	(8.2)	(5.0)	(42.8)	(26.0)	(20.3)
4. Money at call and short notice	400	0	0	0	0	0
	(4.2)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	1686	3970	26028	12208	4922	6116
	(17.9)	(38.4)	(62.8)	(25.8)	(38.4)	(40.5)
6. Advances	4185	4632	8090	8891	3387	4388
	(44.3)	(44.8)	(19.5)	(18.8)	(26.4)	(29.1)
6.1. Bills purchased and discounted	118	67	1	0	1	0
6.2. Cash credits, overdrafts & loans	2863	198	1370	3503	2167	3421
6.3. Term loans	1205	4368	6719	5388	1220	967
7. Fixed Assets	49	52	44	47	33	32
	(0.5)	(0.5)	(0.1)	(0.1)	(0.3)	(0.2)
8. Other Assets	256	204	3769	3371	789	721
	(2.7)	(2.0)	(9.1)	(7.1)	(6.2)	(4.8)
8.1. Inter - office adjustments (net)	0	0	67	0	0	9
8.2. Interest accrued	135	116	872	1237	335	684
8.3. Others	122	89	2829	2134	454	28
Total Assets	9438	10329	41423	47264	12823	15098
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Kashi Gramin Bank		Kisan Gramin Bank		Kolar Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(181)	(182)	(183)	(184)	(185)	(186)
1. Capital	2628	2628	1654	1654	1583	1583

	(7.3)	(6.1)	(11.5)	(11.0)	(9.3)	(7.8)
2. Reserves and Surplus	17	122	0	0	118	612
	(0.0)	(0.3)	(0.0)	(0.0)	(0.7)	(3.0)
3. Deposits	31414	37804	10765	12009	12880	15435
	(87.3)	(87.7)	(74.9)	(79.8)	(75.7)	(75.9)
3.1. Demand deposits	2366	1961	1239	1102	415	583
3.2. Savings bank deposits	12452	15553	5570	6655	4071	5465
3.3. Term deposits	16597	20289	3956	4252	8394	9387
4. Borrowings	1289	1785	1431	1184	1828	1850
	(3.6)	(4.1)	(9.9)	(7.9)	(10.7)	(9.1)
4.1. From banks*	20	40	776	313	414	446
4.2. From others	1269	1745	655	872	1414	1403
5. Other liabilities	648	774	529	208	614	844
	(1.8)	(1.8)	(3.7)	(1.4)	(3.6)	(4.2)
5.1. Bills Payable	0	0	12	35	208	328
5.2. Inter-office adjustments	0	6	0	50	119	136
5.3. Interest accrued	15	18	32	30	38	39
5.4. Others (including provisions)	633	751	485	93	249	341
Total Liabilities	35996	43113	14379	15055	17023	20324
1. Cash in hand	492	635	111	174	468	712
	(1.4)	(1.5)	(0.8)	(1.2)	(2.7)	(3.5)
2. Balances with RBI	876	1925	310	640	363	772
	(2.4)	(4.5)	(2.2)	(4.3)	(2.1)	(3.8)
3. Balances with banks in India	8739	11319	106	334	4365	5793
	(24.3)	(26.3)	(0.7)	(2.2)	(25.6)	(28.5)
4. Money at call and short notice	0	0	5940	6664	0	0
	(0.0)	(0.0)	(41.3)	(44.3)	(0.0)	(0.0)
5. Investments	14871	16338	692	645	3899	3482
	(41.3)	(37.9)	(4.8)	(4.3)	(22.9)	(17.1)
6. Advances	7648	10264	4269	4937	7625	9229
	(21.2)	(23.8)	(29.7)	(32.8)	(44.8)	(45.4)
6.1. Bills purchased and discounted	18	180	0	0	7	9
6.2. Cash credits, overdrafts & loans	1385	2397	1882	2728	4035	5874
6.3. Term loans	6246	7687	2387	2209	3583	3345
7. Fixed Assets	71	89	31	39	36	35
	(0.2)	(0.2)	(0.2)	(0.3)	(0.2)	(0.2)
8. Other Assets	3299	2543	2920	1624	267	302
	(9.2)	(5.9)	(20.3)	(10.8)	(1.6)	(1.5)
8.1. Inter - office adjustments (net)	17	0	97	0	0	-
8.2. Interest accrued	844	935	1462	529	198	227
8.3. Others	2437	1608	1362	1095	69	75
Total Assets	35996	43113	14379	15055	17023	20324
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Koraput Panchabati Gramya Bank		Kosi Kshetriya Gramin Bank		Krishna Grameen Bank	
	2001	2002	2001	2002	2001	2002
	(187)	(188)	(189)	(190)	(191)	(192)
1. Capital	936	936	1319	1534	1390	1976
	(3.2)	(2.9)	(3.4)	(3.3)	(4.0)	(5.4)
2. Reserves and Surplus	0	0	2	25	54	488
	(0.0)	(0.0)	(0.0)	(0.1)	(0.2)	(1.3)
3. Deposits	18003	20410	34166	39747	21763	23004

	(62.1)	(62.8)	(88.1)	(84.9)	(63.2)	(63.2)
3.1. Demand deposits	1710	1676	1577	1023	832	693
3.2. Savings bank deposits	7914	9149	17667	21569	6604	6993
3.3. Term deposits	8379	9585	14921	17155	14327	15318
4. Borrowings	4213	4878	1350	2936	6956	6564
	(14.5)	(15.0)	(3.5)	(6.3)	(20.2)	(18.0)
4.1. From banks*	420	491	53	1057	1881	1804
4.2. From others	3793	4387	1297	1879	5075	4760
5. Other liabilities	5817	6278	1940	2584	4253	4349
	(20.1)	(19.3)	(5.0)	(5.5)	(12.4)	(12.0)
5.1. Bills Payable	0	0	0	0	139	193
5.2. Inter-office adjustments	0	0	121	45	33	-67
5.3. Interest accrued	2199	2331	119	154	3510	3531
5.4. Others (including provisions)	3617	3947	1700	2385	570	692
Total Liabilities	28969	32503	38776	46826	34416	36382
1. Cash in hand	107	163	406	424	502	403
	(0.4)	(0.5)	(1.0)	(0.9)	(1.5)	(1.1)
2. Balances with RBI	594	1310	973	2184	717	1373
	(2.1)	(4.0)	(2.5)	(4.7)	(2.1)	(3.8)
3. Balances with banks in India	277	427	15899	21250	1098	549
	(1.0)	(1.3)	(41.0)	(45.4)	(3.2)	(1.5)
4. Money at call and short notice	0	0	0	0	6176	7274
	(0.0)	(0.0)	(0.0)	(0.0)	(17.9)	(20.0)
5. Investments	13661	14590	1013	1529	6490	5164
	(47.2)	(44.9)	(2.6)	(3.3)	(18.9)	(14.2)
6. Advances	11758	12973	9236	11245	18209	20295
	(40.6)	(39.9)	(23.8)	(24.0)	(52.9)	(55.8)
6.1. Bills purchased and discounted	0	0	0	1	0	0
6.2. Cash credits, overdrafts & loans	5502	6222	2526	3106	13062	15167
6.3. Term loans	6256	6751	6710	8138	5147	5128
7. Fixed Assets	25	27	44	44	40	47
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	2547	3012	11205	10150	1183	1278
	(8.8)	(9.3)	(28.9)	(21.7)	(3.4)	(3.5)
8.1. Inter - office adjustments (net)	732	1124	41	196	4	-22
8.2. Interest accrued	974	1262	3516	2755	1124	1198
8.3. Others	841	625	7648	7200	54	102
Total Assets	28969	32503	38776	46826	34416	36382
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Kshetriya Gramin Bank		K.Kisan Gramin Bank		Kutch Grameen Bank	
	2001	2002	2001	2002	2001	2002
	(193)	(194)	(195)	(196)	(197)	(198)
1. Capital	1889	2670	1037	1037	856	856
	(6.8)	(8.2)	(6.8)	(5.6)	(5.3)	(3.6)
2. Reserves and Surplus	0	0	1	0	221	806
	(0.0)	(0.0)	(0.0)	(0.0)	(1.4)	(3.4)
3. Deposits	21568	25582	12322	15123	12326	19258
	(77.9)	(79.0)	(80.8)	(82.4)	(75.6)	(80.6)
3.1. Demand deposits	607	632	369	559	412	1062
3.2. Savings bank deposits	7926	9715	5041	6817	5111	9867
3.3. Term deposits	13035	15235	6911	7747	6803	8329

4. Borrowings	2332	2974	1124	1399	1335	1388
	(8.4)	(9.2)	(7.4)	(7.6)	(8.2)	(5.8)
4.1. From banks*	273	404	80	257	112	4
4.2. From others	2058	2570	1044	1142	1223	1384
5. Other liabilities	1887	1167	774	798	1570	1592
	(6.8)	(3.6)	(5.1)	(4.3)	(9.6)	(6.7)
5.1. Bills Payable	60	112	23	36	16	37
5.2. Inter-office adjustments	0	0	102	59	85	129
5.3. Interest accrued	129	162	32	29	1341	1251
5.4. Others (including provisions)	1697	893	618	673	127	174
Total Liabilities	27676	32393	15257	18356	16308	23900
1. Cash in hand	382	317	190	215	92	219
	(1.4)	(1.0)	(1.2)	(1.2)	(0.6)	(0.9)
2. Balances with RBI	630	1387	371	805	415	1173
	(2.3)	(4.3)	(2.4)	(4.4)	(2.5)	(4.9)
3. Balances with banks in India	13573	15736	4903	7103	4179	8336
	(49.0)	(48.6)	(32.1)	(38.7)	(25.6)	(34.9)
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	807	973	500	350	7324	8991
	(2.9)	(3.0)	(3.3)	(1.9)	(44.9)	(37.6)
6. Advances	8559	10519	6071	6530	3769	4496
	(30.9)	(32.5)	(39.8)	(35.6)	(23.1)	(18.8)
6.1. Bills purchased and discounted	0	0	0	0	1	0
6.2. Cash credits, overdrafts & loans	1145	1417	540	516	1101	837
6.3. Term loans	7415	9102	5531	6014	2667	3659
7. Fixed Assets	41	46	22	19	49	55
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.2)
8. Other Assets	3682	3414	3201	3333	480	629
	(13.3)	(10.5)	(21.0)	(18.2)	(2.9)	(2.6)
8.1. Inter - office adjustments (net)	61	70	0	0	0	0
8.2. Interest accrued	1299	1246	257	288	57	31
8.3. Others	2323	2098	2944	3045	423	598
Total Assets	27676	32393	15257	18356	16308	23900
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Lakhimi Gaonlia Bank		Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(199)	(200)	(201)	(202)	(203)	(204)
1. Capital	2189	2189	1200	1200	750	865
	(9.7)	(7.9)	(17.4)	(15.7)	(4.7)	(4.5)
2. Reserves and Surplus	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	19490	24295	4400	5578	13933	17006
	(86.1)	(88.2)	(63.8)	(73.1)	(87.8)	(88.2)
3.1. Demand deposits	977	1097	291	661	1335	1066
3.2. Savings bank deposits	9307	12289	2392	2970	5230	7305
3.3. Term deposits	9206	10908	1718	1947	7368	8635
4. Borrowings	586	694	165	135	520	552
	(2.6)	(2.5)	(2.4)	(1.8)	(3.3)	(2.9)
4.1. From banks*	0	0	0	0	5	34
4.2. From others	586	694	165	135	516	518

5. Other liabilities	383	360	1128	722	661	869
	(1.7)	(1.3)	(16.4)	(9.5)	(4.2)	(4.5)
5.1. Bills Payable	0	0	0	0	0	0
5.2. Inter-office adjustments	0	0	8	0	0	19
5.3. Interest accrued	233	313	442	428	12	64
5.4. Others (including provisions)	150	47	679	294	649	785
Total Liabilities	22647	27537	6894	7634	15865	19292
1. Cash in hand	299	281	22	29	149	128
	(1.3)	(1.0)	(0.3)	(0.4)	(0.9)	(0.7)
2. Balances with RBI	600	1350	154	325	411	936
	(2.7)	(4.9)	(2.2)	(4.3)	(2.6)	(4.9)
3. Balances with banks in India	898	1066	161	398	6609	8408
	(4.0)	(3.9)	(2.3)	(5.2)	(41.7)	(43.6)
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	13037	14747	3580	3990	453	427
	(57.6)	(53.6)	(51.9)	(52.3)	(2.9)	(2.2)
6. Advances	3078	5312	1091	859	2492	2942
	(13.6)	(19.3)	(15.8)	(11.2)	(15.7)	(15.2)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	827	1225	505	258	511	611
6.3. Term loans	2251	4087	586	601	1981	2331
7. Fixed Assets	32	31	10	9	21	23
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	4704	4750	1875	2024	5729	6428
	(20.8)	(17.3)	(27.2)	(26.5)	(36.1)	(33.3)
8.1. Inter - office adjustments (net)	15	53	0	58	33	0
8.2. Interest accrued	110	135	48	42	1238	1737
8.3. Others	4579	4562	1827	1925	4455	4691
Total Assets	22647	27537	6894	7634	15865	19292
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Magadh Gramin Bank		Mahakaushal Kshetriya Gramin Bank		Malaprabha Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(205)	(206)	(207)	(208)	(209)	(210)
1. Capital	2650	2650	100	100	712	712
	(4.8)	(4.2)	(1.4)	(1.2)	(0.8)	(0.7)
2. Reserves and Surplus	140	2024	0	0	5642	6766
	(0.3)	(3.2)	(0.0)	(0.0)	(6.3)	(6.8)
3. Deposits	46026	53381	5926	7177	62815	68598
	(84.2)	(85.5)	(83.8)	(85.4)	(69.7)	(68.5)
3.1. Demand deposits	703	1648	411	332	1730	1965
3.2. Savings bank deposits	21526	25695	2433	2997	19297	19940
3.3. Term deposits	23797	26038	3082	3848	41788	46693
4. Borrowings	1649	1786	115	208	16929	17833
	(3.0)	(2.9)	(1.6)	(2.5)	(18.8)	(17.8)
4.1. From banks*	130	130	3	3	3923	4568
4.2. From others	1519	1656	112	206	13006	13265
5. Other liabilities	4200	2626	932	919	3990	6256
	(7.7)	(4.2)	(13.2)	(10.9)	(4.4)	(6.2)
5.1. Bills Payable	76	75	112	168	624	491
5.2. Inter-office adjustments	642	423	0	0	0	0

5.3. Interest accrued	59	58	442	487	293	343
5.4. Others (including provisions)	3423	2069	378	264	3072	5422
Total Liabilities	54666	62466	7073	8405	90088	100164
1. Cash in hand	496	482	129	160	1875	833
	(0.9)	(0.8)	(1.8)	(1.9)	(2.1)	(0.8)
2. Balances with RBI	1356	2876	186	434	1675	3588
	(2.5)	(4.6)	(2.6)	(5.2)	(1.9)	(3.6)
3. Balances with banks in India	14754	15122	2722	3054	19787	21314
	(27.0)	(24.2)	(38.5)	(36.3)	(22.0)	(21.3)
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	26338	33681	80	80	12372	11773
	(48.2)	(53.9)	(1.1)	(1.0)	(13.7)	(11.8)
6. Advances	8375	8375	1572	1887	49488	55210
	(15.3)	(13.4)	(22.2)	(22.5)	(54.9)	(55.1)
6.1. Bills purchased and discounted	0	0	0	3	166	141
6.2. Cash credits, overdrafts & loans	1895	2365	498	794	17437	23166
6.3. Term loans	6480	6010	1074	1090	31885	31904
7. Fixed Assets	52	52	12	14	283	345
	(0.1)	(0.1)	(0.2)	(0.2)	(0.3)	(0.3)
8. Other Assets	3294	1878	2371	2775	4607	7101
	(6.0)	(3.0)	(33.5)	(33.0)	(5.1)	(7.1)
8.1. Inter - office adjustments (net)	0	0	48	113	310	1741
8.2. Interest accrued	1842	1445	51	111	61	679
8.3. Others	1452	432	2271	2551	4236	4681
Total Assets	54666	62466	7073	8405	90088	100164
	(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.