

Table 53: Liabilities and Assets of Regional Rural Banks : 2001 and 2002 (Part 7 of 10)

(Amount in Rs. lakh)

Items	As on March 31					
	Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank		Palamau Kshetriya Gramin Bank	
	2001 (253)	2002 (254)	2001 (255)	2002 (256)	2001 (257)	2002 (258)
1. Capital	100	100	100	100	950	950
	(0.5)	(0.5)	(0.2)	(0.2)	(4.2)	(3.7)
2. Reserves and Surplus	1601	1623	7609	8180	0	0
	(7.6)	(7.6)	(12.2)	(12.4)	(0.0)	(0.0)
3. Deposits	17417	18057	35680	41942	16708	19838
	(82.9)	(84.3)	(57.1)	(63.5)	(74.7)	(77.2)
3.1. Demand deposits	1009	1263	1435	1610	429	538
3.2. Savings bank deposits	5371	5724	9239	9887	9229	10984
3.3. Term deposits	11037	11070	25005	30445	7050	8316
4. Borrowings	864	616	17704	13422	622	709
	(4.1)	(2.9)	(28.3)	(20.3)	(2.8)	(2.8)
4.1. From banks*	0	0	3253	119	7	4
4.2. From others	864	616	14451	13303	615	706
5. Other liabilities	1024	1033	1429	2409	4099	4214
	(4.9)	(4.8)	(2.3)	(3.6)	(18.3)	(16.4)
5.1. Bills Payable	93	222	431	413	114	193
5.2. Inter-office adjustments	0	7	83	171	0	0
5.3. Interest accrued	25	25	192	203	2279	2160
5.4. Others (including provisions)	906	779	723	1622	1707	1861
Total Liabilities	21006	21429	62522	66053	22379	25711
1. Cash in hand	169	200	756	645	113	155
	(0.8)	(0.9)	(1.2)	(1.0)	(0.5)	(0.6)
2. Balances with RBI	528	1028	1025	2251	574	1182
	(2.5)	(4.8)	(1.6)	(3.4)	(2.6)	(4.6)
3. Balances with banks in India	6355	6773	8476	10536	11669	13968
	(30.3)	(31.6)	(13.6)	(16.0)	(52.1)	(54.3)
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	5878	4428	7663	7198	1590	1390
	(28.0)	(20.7)	(12.3)	(10.9)	(7.1)	(5.4)
6. Advances	6217	7252	43313	43738	4562	4951
	(29.6)	(33.8)	(69.3)	(66.2)	(20.4)	(19.3)
6.1. Bills purchased and discounted	0	0	73	17	0	0
6.2. Cash credits, overdrafts & loans	841	1057	29514	32707	4562	2829
6.3. Term loans	5376	6195	13725	11015	0	2122
7. Fixed Assets	21	23	275	352	12	12
	(0.1)	(0.1)	(0.4)	(0.5)	(0.1)	(0.0)
8. Other Assets	1838	1724	1013	1332	3859	4053
	(8.8)	(8.0)	(1.6)	(2.0)	(17.2)	(15.8)
8.1. Inter - office adjustments (net)	192	0	0	0	151	44
8.2. Interest accrued	178	256	811	1108	954	1319
8.3. Others	1469	1467	203	224	2755	2690
Total Assets	21006	21429	62522	66053	22379	25711
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on March 31

Items	Panchmahal Gramin Bank		Pandyan Gramin Bank		Parvatiya Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(259)	(260)	(261)	(262)	(263)	(264)
1. Capital	1339	1339	3040	3040	367	367
	(8.5)	(7.4)	(5.4)	(4.6)	(3.5)	(3.1)
2. Reserves and Surplus	0	0	33	69	142	356
	(0.0)	(0.0)	(0.1)	(0.1)	(1.4)	(3.0)
3. Deposits	12240	13851	41745	49373	8256	9565
	(77.4)	(76.3)	(74.3)	(74.6)	(79.3)	(80.0)
3.1. Demand deposits	268	326	579	666	292	398
3.2. Savings bank deposits	3569	4161	11243	13997	3326	3696
3.3. Term deposits	8402	9365	29922	34711	4639	5471
4. Borrowings	1522	2179	8193	9220	448	527
	(9.6)	(12.0)	(14.6)	(13.9)	(4.3)	(4.4)
4.1. From banks*	291	290	2190	1152	67	77
4.2. From others	1231	1889	6003	8068	382	450
5. Other liabilities	717	777	3178	4498	1199	1146
	(4.5)	(4.3)	(5.7)	(6.8)	(11.5)	(9.6)
5.1. Bills Payable	0	0	102	168	13	43
5.2. Inter-office adjustments	46	27	351	604	2	10
5.3. Interest accrued	114	99	243	304	1089	1014
5.4. Others (including provisions)	557	650	2481	3422	95	80
Total Liabilities	15819	18146	56189	66199	10413	11962
1. Cash in hand	73	88	526	679	48	22
	(0.5)	(0.5)	(0.9)	(1.0)	(0.5)	(0.2)
2. Balances with RBI	454	748	1205	2620	275	546
	(2.9)	(4.1)	(2.1)	(4.0)	(2.6)	(4.6)
3. Balances with banks in India	4495	4925	19523	22202	5987	6564
	(28.4)	(27.1)	(34.7)	(33.5)	(57.5)	(54.9)
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	3751	3790	5861	5128	1039	603
	(23.7)	(20.9)	(10.4)	(7.7)	(10.0)	(5.0)
6. Advances	5939	7492	25146	33140	2034	2582
	(37.5)	(41.3)	(44.8)	(50.1)	(19.5)	(21.6)
6.1. Bills purchased and discounted	1	9	46	47	0	0
6.2. Cash credits, overdrafts & loans	1568	1688	14333	19609	451	666
6.3. Term loans	4369	5795	10767	13484	1583	1916
7. Fixed Assets	47	64	142	164	13	13
	(0.3)	(0.4)	(0.3)	(0.2)	(0.1)	(0.1)
8. Other Assets	1059	1039	3785	2267	1016	1632
	(6.7)	(5.7)	(6.7)	(3.4)	(9.8)	(13.6)
8.1. Inter - office adjustments (net)	0	0	0	0	0	0
8.2. Interest accrued	0	0	1907	1184	987	1612
8.3. Others	1059	1039	1877	1082	29	20
Total Assets	15819	18146	56189	66199	10413	11962
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(265)	(266)	(267)	(268)	(269)	(270)

1. Capital	426	439	1931	1931	298	298
	(7.4)	(5.9)	(5.4)	(4.8)	(2.8)	(2.3)
2. Reserves and Surplus	0	37	73	385	759	963
	(0.0)	(0.5)	(0.2)	(1.0)	(7.1)	(7.6)
3. Deposits	5055	6604	26028	29184	7843	9676
	(87.8)	(89.2)	(72.3)	(72.9)	(73.4)	(76.3)
3.1. Demand deposits	72	96	960	655	316	216
3.2. Savings bank deposits	1923	2935	6359	7005	2773	3930
3.3. Term deposits	3060	3573	18709	21525	4754	5530
4. Borrowings	96	87	5523	5392	417	395
	(1.7)	(1.2)	(15.4)	(13.5)	(3.9)	(3.1)
4.1. From banks*	0	0	1241	599	61	0
4.2. From others	96	87	4282	4793	356	395
5. Other liabilities	179	233	2425	3157	1373	1345
	(3.1)	(3.1)	(6.7)	(7.9)	(12.8)	(10.6)
5.1. Bills Payable	5	14	571	1014	0	0
5.2. Inter-office adjustments	47	90	159	118	2	3
5.3. Interest accrued	7	6	58	66	1285	1227
5.4. Others (including provisions)	120	124	1638	1959	86	115
Total Liabilities	5757	7400	35981	40050	10689	12677
1. Cash in hand	100	76	717	584	57	37
	(1.7)	(1.0)	(2.0)	(1.5)	(0.5)	(0.3)
2. Balances with RBI	160	420	707	1439	268	620
	(2.8)	(5.7)	(2.0)	(3.6)	(2.5)	(4.9)
3. Balances with banks in India	555	735	12294	11932	7255	7825
	(9.6)	(9.9)	(34.2)	(29.8)	(67.9)	(61.7)
4. Money at call and short notice	1143	950	0	0	0	0
	(19.9)	(12.8)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2065	2555	1333	1104	730	920
	(35.9)	(34.5)	(3.7)	(2.8)	(6.8)	(7.3)
6. Advances	1176	1828	18443	22059	2183	2731
	(20.4)	(24.7)	(51.3)	(55.1)	(20.4)	(21.5)
6.1. Bills purchased and discounted	1	318	14	19	0	0
6.2. Cash credits, overdrafts & loans	310	343	81	92	824	1027
6.3. Term loans	865	1168	18347	21948	1359	1704
7. Fixed Assets	8	6	65	74	15	15
	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	550	829	2422	2857	181	530
	(9.6)	(11.2)	(6.7)	(7.1)	(1.7)	(4.2)
8.1. Inter - office adjustments (net)	0	260	0	0	0	0
8.2. Interest accrued	294	0	592	1287	171	514
8.3. Others	256	569	1830	1570	10	16
Total Assets	5757	7400	35981	40050	10689	12677
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Pragjyotish Gaonlia Bank		Pratapgarh Kshetriya Gramin Bank		Prathama Bank	
	2001	2002	2001	2002	2001	2002
	(271)	(272)	(273)	(274)	(275)	(276)
1. Capital	3128	3128	768	768	875	875
	(5.3)	(3.5)	(2.8)	(2.4)	(1.2)	(1.0)
2. Reserves and Surplus	49	49	0	0	7154	9823
	(0.1)	(0.1)	(0.0)	(0.0)	(9.4)	(11.4)

3. Deposits	48522	68502	24394	29052	56782	64560
	(82.0)	(76.2)	(88.2)	(89.0)	(75.0)	(74.8)
3.1. Demand deposits	2459	2592	983	1102	4329	3862
3.2. Savings bank deposits	21060	34559	11147	14608	31597	37389
3.3. Term deposits	25003	31350	12264	13341	20856	23309
4. Borrowings	2881	4980	1013	1224	8415	9124
	(4.9)	(5.5)	(3.7)	(3.8)	(11.1)	(10.6)
4.1. From banks*	29	16	978	0	2342	0
4.2. From others	2851	4964	35	1224	6073	9124
5. Other liabilities	4626	13260	1480	1581	2488	1892
	(7.8)	(14.7)	(5.4)	(4.8)	(3.3)	(2.2)
5.1. Bills Payable	3148	11110	60	73	381	90
5.2. Inter-office adjustments	0	0	82	65	286	62
5.3. Interest accrued	1091	847	127	122	481	461
5.4. Others (including provisions)	387	1303	1211	1321	1341	1280
Total Liabilities	59206	89920	27656	32625	75714	86274
1. Cash in hand	1253	1248	193	262	496	398
	(2.1)	(1.4)	(0.7)	(0.8)	(0.5)	(0.5)
2. Balances with RBI	1495	4148	704	1522	1650	3320
	(2.5)	(4.6)	(2.5)	(4.7)	(2.3)	(3.8)
3. Balances with banks in India	17147	24532	15179	17647	27284	33411
	(29.0)	(27.3)	(54.9)	(54.1)	(36.0)	(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	16871	20199	4461	4658	14488	10031
	(28.5)	(22.5)	(16.1)	(14.3)	(19.1)	(11.6)
6. Advances	13400	21196	5226	5866	30068	36782
	(22.6)	(23.6)	(18.9)	(18.0)	(39.7)	(42.6)
6.1. Bills purchased and discounted	13	19	0	0	17	49
6.2. Cash credits, overdrafts & loans	2470	3174	1426	1620	967	1445
6.3. Term loans	10918	18003	3800	4246	29083	35287
7. Fixed Assets	94	92	43	44	111	147
	(0.2)	(0.1)	(0.2)	(0.1)	(0.1)	(0.2)
8. Other Assets	8946	18504	1849	2628	1616	2184
	(15.1)	(20.6)	(6.7)	(8.1)	(2.1)	(2.5)
8.1. Inter - office adjustments (net)	2727	11531	0	0	0	0
8.2. Interest accrued	1818	2778	765	1976	1334	1844
8.3. Others	4400	4195	1084	652	283	340
Total Assets	59206	89920	27656	32625	75714	86274
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Puri		Rae Bareli Kshetriya		Raigarh Kshetriya	
	Gramin Bank		Gramin Bank		Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(277)	(278)	(279)	(280)	(281)	(282)
1. Capital	2182	2202	1385	1385	1775	1860
	(4.4)	(4.2)	(5.1)	(4.6)	(11.3)	(10.1)
2. Reserves and Surplus	0	0	91	145	0	2
	(0.0)	(0.0)	(0.3)	(0.5)	(0.0)	(0.0)
3. Deposits	31407	34344	22828	26617	11432	13971
	(63.0)	(65.2)	(84.3)	(88.7)	(72.6)	(76.1)
3.1. Demand deposits	501	502	580	1131	1177	1630
3.2. Savings bank deposits	9214	9942	10227	12543	4839	6119

3.3. Term deposits	21691	23900	12021	12943	5416	6222
4. Borrowings	7072	8400	981	839	521	506
	(14.2)	(16.0)	(3.6)	(2.8)	(3.3)	(2.8)
4.1. From banks*	900	960	0	0	37	44
4.2. From others	6172	7440	981	839	484	462
5. Other liabilities	9161	7703	1784	1017	2028	2030
	(18.4)	(14.6)	(6.6)	(3.4)	(12.9)	(11.0)
5.1. Bills Payable	560	574	17	11	0	0
5.2. Inter-office adjustments	5641	4580	192	120	0	0
5.3. Interest accrued	355	398	173	196	1444	1382
5.4. Others (including provisions)	2604	2150	1403	690	584	648
Total Liabilities	49822	52648	27070	30002	15755	18368
1. Cash in hand	437	486	173	225	87	80
	(0.9)	(0.9)	(0.6)	(0.7)	(0.6)	(0.4)
2. Balances with RBI	951	1940	665	1466	384	818
	(1.9)	(3.7)	(2.5)	(4.9)	(2.4)	(4.5)
3. Balances with banks in India	6262	8170	10462	11473	9675	11113
	(12.6)	(15.5)	(38.6)	(38.2)	(61.4)	(60.5)
4. Money at call and short notice	2082	2102	0	0	0	0
	(4.2)	(4.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	7484	5503	8385	9301	161	161
	(15.0)	(10.5)	(31.0)	(31.0)	(1.0)	(0.9)
6. Advances	19646	21937	5302	4875	2263	2477
	(39.4)	(41.7)	(19.6)	(16.2)	(14.4)	(13.5)
6.1. Bills purchased and discounted	1	2	1	2	0	0
6.2. Cash credits, overdrafts & loans	6753	5510	5302	4873	873	960
6.3. Term loans	12893	16425	0	0	1390	1518
7. Fixed Assets	41	47	47	47	4	5
	(0.1)	(0.1)	(0.2)	(0.2)	(0.0)	(0.0)
8. Other Assets	12919	12463	2036	2616	3182	3714
	(25.9)	(23.7)	(7.5)	(8.7)	(20.2)	(20.2)
8.1. Inter - office adjustments (net)	561	955	0	0	209	404
8.2. Interest accrued	0	0	1522	2580	1477	1921
8.3. Others	12357	11508	514	36	1496	1389
Total Assets	49822	52648	27070	30002	15755	18368
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(283)	(284)	(285)	(286)	(287)	(288)
1. Capital	964	964	1132	1132	100	100
	(7.0)	(6.7)	(6.3)	(5.5)	(1.0)	(0.8)
2. Reserves and Surplus	0	0	0	1032	0	0
	(0.0)	(0.0)	(0.0)	(5.0)	(0.0)	(0.0)
3. Deposits	11366	12211	14855	17031	8344	10023
	(83.1)	(84.3)	(82.6)	(83.3)	(85.8)	(83.9)
3.1. Demand deposits	539	722	463	624	212	268
3.2. Savings bank deposits	3739	3893	5934	7102	3757	4624
3.3. Term deposits	7088	7596	8458	9305	4375	5130
4. Borrowings	966	880	639	878	554	1156
	(7.1)	(6.1)	(3.6)	(4.3)	(5.7)	(9.7)
4.1. From banks*	40	48	32	0	36	153

4.2. From others	926	832	607	878	518	1003
5. Other liabilities	375	433	1364	1394	733	666
	(2.7)	(3.0)	(7.6)	(6.8)	(7.5)	(5.6)
5.1. Bills Payable	117	136	14	86	37	48
5.2. Inter-office adjustments	0	0	35	0	0	0
5.3. Interest accrued	26	25	0	0	35	57
5.4. Others (including provisions)	232	272	1315	1308	660	561
Total Liabilities	13671	14487	17990	20436	9731	11945
1. Cash in hand	167	230	96	134	135	255
	(1.2)	(1.6)	(0.5)	(0.7)	(1.4)	(2.1)
2. Balances with RBI	325	626	461	935	244	568
	(2.4)	(4.3)	(2.6)	(4.6)	(2.5)	(4.8)
3. Balances with banks in India	3924	4475	8444	9600	2532	155
	(28.7)	(30.9)	(46.9)	(47.0)	(26.0)	(1.3)
4. Money at call and short notice	0	0	0	0	0	3039
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(25.4)
5. Investments	2899	1174	1341	1491	398	316
	(21.2)	(8.1)	(7.5)	(7.3)	(4.1)	(2.6)
6. Advances	4803	6393	4544	4732	2672	3671
	(35.1)	(44.1)	(25.3)	(25.3)	(27.5)	(30.7)
6.1. Bills purchased and discounted	0	0	0	1	0	0
6.2. Cash credits, overdrafts & loans	1846	3081	3596	577	682	1323
6.3. Term loans	2957	3312	948	4153	1990	2348
7. Fixed Assets	23	23	32	28	19	16
	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)
8. Other Assets	1529	1566	3072	3516	3731	3926
	(11.2)	(10.8)	(17.1)	(17.1)	(38.3)	(32.9)
8.1. Inter - office adjustments (net)	62	178	0	83	154	152
8.2. Interest accrued	129	123	94	0	146	176
8.3. Others	1338	1265	2978	3433	3431	3598
Total Assets	13671	14487	17990	20436	9731	11945
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalaseema Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(289)	(290)	(291)	(292)	(293)	(294)
1. Capital	738	738	796	796	1575	1575
	(5.5)	(4.9)	(8.8)	(7.5)	(2.5)	(2.2)
2. Reserves and Surplus	0	0	0	0	3513	5059
	(0.0)	(0.0)	(0.0)	(0.0)	(5.5)	(7.0)
3. Deposits	11134	12497	7384	8522	45948	57915
	(83.4)	(83.2)	(81.4)	(80.2)	(72.5)	(79.8)
3.1. Demand deposits	226	371	288	454	1042	1443
3.2. Savings bank deposits	3171	3938	2240	2622	9701	12993
3.3. Term deposits	7737	8188	4856	5447	35204	43479
4. Borrowings	846	1052	558	930	8342	5295
	(6.3)	(7.0)	(6.1)	(8.8)	(13.2)	(7.3)
4.1. From banks*	843	373	0	21	8342	5295
4.2. From others	3	680	558	909	0	0
5. Other liabilities	628	733	336	375	4028	2740
	(4.7)	(4.9)	(3.7)	(3.5)	(6.4)	(3.8)
5.1. Bills Payable	100	105	21	13	1267	1067

5.2. Inter-office adjustments	0	0	0	0	0	0
5.3. Interest accrued	49	49	15	5	303	400
5.4. Others (including provisions)	480	579	300	356	2457	1274
Total Liabilities	13347	15020	9074	10623	63406	72584
1. Cash in hand	69	133	71	79	591	716
	(0.5)	(0.9)	(0.8)	(0.7)	(0.9)	(1.0)
2. Balances with RBI	339	704	221	471	1190	3070
	(2.5)	(4.7)	(2.4)	(4.4)	(1.9)	(4.2)
3. Balances with banks in India	5894	6433	2649	2896	26223	19347
	(44.2)	(42.8)	(29.2)	(27.3)	(41.4)	(26.7)
4. Money at call and short notice	2514	3212	0	0	0	0
	(18.8)	(21.4)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	560	560	1436	1380	1842	10697
	(4.2)	(3.7)	(15.8)	(13.0)	(2.9)	(14.7)
6. Advances	3552	3727	3682	4782	31345	36846
	(26.6)	(24.8)	(40.6)	(45.0)	(49.4)	(50.8)
6.1. Bills purchased and discounted	1	25	7	4	141	247
6.2. Cash credits, overdrafts & loans	1637	1751	1299	1481	22774	26203
6.3. Term loans	1915	1951	2377	3297	8430	10396
7. Fixed Assets	28	35	49	52	129	151
	(0.2)	(0.2)	(0.5)	(0.5)	(0.2)	(0.2)
8. Other Assets	391	217	967	963	2086	1758
	(2.9)	(1.4)	(10.7)	(9.1)	(3.3)	(2.4)
8.1. Inter - office adjustments (net)	0	19	5	0	979	549
8.2. Interest accrued	72	52	239	90	942	1014
8.3. Others	319	146	723	873	165	195
Total Assets	13347	15020	9074	10623	63406	72584
	(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.