

Table 53: Liabilities and Assets of Regional Rural Banks : 2001 and 2002 (Part 8 of 10)

(Amount in Rs. lakh)

Items	As on March 31					
	Rewa Sidhi Gramin Bank		Rushikulya Gramin Bank		Sabarkantha Gandhinagar Gramin Bank	
	2001 (295)	2002 (296)	2001 (297)	2002 (298)	2001 (299)	2002 (300)
1. Capital	876	901	1915	1915	486	486
	(2.9)	(2.6)	(6.4)	(5.5)	(3.7)	(3.3)
2. Reserves and Surplus	436	844	0	0	423	670
	(1.5)	(2.4)	(0.0)	(0.0)	(3.2)	(4.6)
3. Deposits	27144	31091	23537	27202	9719	10695
	(90.3)	(89.2)	(79.1)	(78.2)	(73.6)	(73.7)
3.1. Demand deposits	1425	2027	570	471	234	198
3.2. Savings bank deposits	10436	12097	5491	6608	4245	4011
3.3. Term deposits	15282	16967	17476	20123	5240	6486
4. Borrowings	1139	1436	2425	2843	1037	1086
	(3.8)	(4.1)	(8.1)	(8.2)	(7.9)	(7.5)
4.1. From banks*	99	202	268	286	82	0
4.2. From others	1040	1233	2158	2558	954	1086
5. Other liabilities	459	599	1886	2816	1539	1571
	(1.5)	(1.7)	(6.3)	(8.1)	(11.7)	(10.8)
5.1. Bills Payable	25	45	129	129	12	17
5.2. Inter-office adjustments	41	74	90	588	2	32
5.3. Interest accrued	0	191	220	284	1097	1239
5.4. Others (including provisions)	393	289	1448	1816	428	282
Total Liabilities	30054	34871	29764	34777	13203	14507
1. Cash in hand	325	367	246	353	123	139
	(1.1)	(1.1)	(0.8)	(1.0)	(0.9)	(1.0)
2. Balances with RBI	796	1660	678	1467	296	620
	(2.6)	(4.8)	(2.3)	(4.2)	(2.2)	(4.3)
3. Balances with banks in India	15656	15730	10504	12431	3483	4783
	(52.1)	(45.1)	(35.3)	(35.7)	(26.4)	(33.0)
4. Money at call and short notice	0	0	0	0	3307	1610
	(0.0)	(0.0)	(0.0)	(0.0)	(25.0)	(11.1)
5. Investments	7663	9344	7398	7689	2845	3829
	(25.5)	(26.8)	(24.9)	(22.1)	(21.5)	(26.4)
6. Advances	4720	7033	8901	10553	2922	3217
	(15.7)	(20.2)	(29.9)	(30.3)	(22.1)	(22.2)
6.1. Bills purchased and discounted	69	18	20	50	94	12
6.2. Cash credits, overdrafts & loans	451	536	3866	5376	627	682
6.3. Term loans	4200	6480	5014	5127	2201	2523
7. Fixed Assets	61	127	42	39	23	22
	(0.2)	(0.4)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	833	610	1996	2244	203	287
	(2.8)	(1.8)	(6.7)	(6.5)	(1.5)	(2.0)
8.1. Inter - office adjustments (net)	0	0	0	0	0	0
8.2. Interest accrued	765	525	677	932	190	268
8.3. Others	68	86	1319	1312	14	19
Total Assets	30054	34871	29764	34777	13203	14507
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on March 31

Items	Sagar Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank	
	2001 (301)	2002 (302)	2001 (303)	2002 (304)	2001 (305)	2002 (306)
1. Capital	2412	2416	616	616	1118	1298
	(4.5)	(3.9)	(5.9)	(5.0)	(5.3)	(5.5)
2. Reserves and Surplus	0	0	254	517	0	7
	(0.0)	(0.0)	(2.5)	(4.2)	(0.0)	(0.0)
3. Deposits	45530	52991	6893	7350	16016	18017
	(85.1)	(85.1)	(66.5)	(59.7)	(75.9)	(76.3)
3.1. Demand deposits	237	336	655	285	839	690
3.2. Savings bank deposits	17513	21385	2223	2394	7551	8639
3.3. Term deposits	27780	31270	4015	4671	7626	8688
4. Borrowings	1325	2199	2434	3446	1046	1197
	(2.5)	(3.5)	(23.5)	(28.0)	(5.0)	(5.1)
4.1. From banks*	0	0	240	297	197	363
4.2. From others	1325	2199	2193	3149	849	835
5. Other liabilities	4248	4699	166	388	2922	3091
	(7.9)	(7.5)	(1.6)	(3.2)	(13.8)	(13.1)
5.1. Bills Payable	700	1147	40	82	0	0
5.2. Inter-office adjustments	0	0	0	67	0	0
5.3. Interest accrued	427	460	38	42	2321	2379
5.4. Others (including provisions)	3120	3092	87	197	600	712
Total Liabilities	53514	62305	10363	12317	21102	23611
1. Cash in hand	271	270	287	243	65	130
	(0.5)	(0.4)	(2.8)	(2.0)	(0.3)	(0.6)
2. Balances with RBI	1528	3233	191	397	556	1174
	(2.9)	(5.2)	(1.8)	(3.2)	(2.6)	(5.0)
3. Balances with banks in India	20062	24583	2693	3520	10105	11628
	(37.5)	(39.5)	(26.0)	(28.6)	(47.9)	(49.2)
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	16190	15380	2114	2158	2418	2368
	(30.3)	(24.7)	(20.4)	(17.5)	(11.5)	(10.0)
6. Advances	9878	12177	4766	5867	3841	5152
	(18.5)	(19.5)	(46.0)	(47.6)	(18.2)	(21.8)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	267	470	1601	2248	2233	2964
6.3. Term loans	9611	11707	3165	3619	1609	2188
7. Fixed Assets	55	51	19	17	30	31
	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)
8. Other Assets	5531	6612	293	114	4087	3127
	(10.3)	(10.6)	(2.8)	(0.9)	(19.4)	(13.2)
8.1. Inter - office adjustments (net)	135	219	138	0	48	130
8.2. Interest accrued	1734	2616	131	91	460	293
8.3. Others	3662	3777	24	24	3580	2704
Total Assets	53514	62305	10363	12317	21102	23611
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	2001 (307)	2002 (308)	2001 (309)	2002 (310)	2001 (311)	2002 (312)

1. Capital	187	187	2083	2083	2213	2213
	(0.2)	(0.2)	(8.8)	(7.1)	(7.3)	(6.2)
2. Reserves and Surplus	7499	8862	82	627	0	0
	(8.6)	(8.9)	(0.3)	(2.1)	(0.0)	(0.0)
3. Deposits	76581	87390	14535	18255	22638	27850
	(88.1)	(87.9)	(61.5)	(62.1)	(74.8)	(78.0)
3.1. Demand deposits	3448	4270	555	870	538	802
3.2. Savings bank deposits	34778	40701	4693	5917	13022	16395
3.3. Term deposits	38356	42419	9286	11468	9078	10654
4. Borrowings	1222	1251	4389	5358	1001	1127
	(1.4)	(1.3)	(18.6)	(18.2)	(3.3)	(3.2)
4.1. From banks*	1222	42	834	1013	38	48
4.2. From others	0	1209	3555	4345	963	1079
5. Other liabilities	1452	1781	2535	3050	4422	4504
	(1.7)	(1.8)	(10.7)	(10.4)	(14.6)	(12.6)
5.1. Bills Payable	225	253	136	247	184	106
5.2. Inter-office adjustments	174	0	33	149	0	0
5.3. Interest accrued	533	542	2044	2371	3208	3072
5.4. Others (including provisions)	519	986	322	284	1030	1327
Total Liabilities	86940	99471	23623	29373	30275	35694
1. Cash in hand	880	890	335	438	113	150
	(1.0)	(0.9)	(1.4)	(1.5)	(0.4)	(0.4)
2. Balances with RBI	2221	4599	517	1105	771	1744
	(2.6)	(4.6)	(2.2)	(3.8)	(2.5)	(4.9)
3. Balances with banks in India	48048	46295	7376	10096	18884	21452
	(55.3)	(46.5)	(31.2)	(34.4)	(62.4)	(60.1)
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	24433	31230	4057	4127	2835	2835
	(28.1)	(31.4)	(17.2)	(14.1)	(9.4)	(7.9)
6. Advances	7969	10242	10844	12805	4716	5650
	(9.2)	(10.3)	(45.9)	(43.6)	(15.6)	(15.8)
6.1. Bills purchased and discounted	2	1	119	13	0	0
6.2. Cash credits, overdrafts & loans	1037	1580	7400	8948	1529	1729
6.3. Term loans	6930	8660	3326	3844	3187	3921
7. Fixed Assets	53	119	50	60	11	11
	(0.1)	(0.1)	(0.2)	(0.2)	(0.0)	(0.0)
8. Other Assets	3336	6096	444	742	2944	3852
	(3.8)	(6.1)	(1.9)	(2.5)	(9.7)	(10.8)
8.1. Inter - office adjustments (net)	0	287	0	0	408	355
8.2. Interest accrued	3122	5692	422	715	687	1576
8.3. Others	215	117	22	27	1849	1921
Total Assets	86940	99471	23623	29373	30275	35694
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(313)	(314)	(315)	(316)	(317)	(318)
1. Capital	566	648	279	279	652	652
	(3.5)	(3.4)	(1.5)	(1.2)	(3.8)	(3.3)
2. Reserves and Surplus	0	0	2410	3348	1602	2405
	(0.0)	(0.0)	(12.7)	(14.9)	(9.4)	(12.3)

3. Deposits	14787	17177	14152	15239	11670	13563
	(90.3)	(89.8)	(74.5)	(67.9)	(68.3)	(69.4)
3.1. Demand deposits	181	135	1597	1020	692	712
3.2. Savings bank deposits	6110	7719	7744	8087	6339	7265
3.3. Term deposits	8496	9324	4811	6133	4639	5586
4. Borrowings	420	492	1587	2521	2217	2489
	(2.6)	(2.6)	(8.4)	(11.2)	(13.0)	(12.7)
4.1. From banks*	0	0	352	2521	2217	2489
4.2. From others	420	492	1235	0	0	0
5. Other liabilities	605	812	558	1066	955	423
	(3.7)	(4.2)	(2.9)	(4.7)	(5.6)	(2.2)
5.1. Bills Payable	0	0	24	29	232	86
5.2. Inter-office adjustments	0	0	94	726	412	29
5.3. Interest accrued	62	72	74	78	101	93
5.4. Others (including provisions)	543	741	366	232	209	216
Total Liabilities	16378	19130	18986	22453	17096	19533
1. Cash in hand	105	149	252	228	77	122
	(0.6)	(0.8)	(1.3)	(1.0)	(0.4)	(0.6)
2. Balances with RBI	431	910	378	810	375	723
	(2.6)	(4.8)	(2.0)	(3.6)	(2.2)	(3.7)
3. Balances with banks in India	9207	11292	251	1093	8812	9284
	(56.2)	(59.0)	(1.3)	(4.9)	(51.5)	(47.5)
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	123	143	12211	12045	1781	2062
	(0.8)	(0.7)	(64.3)	(53.6)	(10.4)	(10.6)
6. Advances	3209	3407	5026	6982	5438	6297
	(19.6)	(17.8)	(26.5)	(31.1)	(31.8)	(32.2)
6.1. Bills purchased and discounted	0	0	1	1	0	0
6.2. Cash credits, overdrafts & loans	441	437	3429	5183	3149	4104
6.3. Term loans	2768	2970	1597	1799	2289	2194
7. Fixed Assets	5	8	46	91	20	24
	(0.0)	(0.0)	(0.2)	(0.4)	(0.1)	(0.1)
8. Other Assets	3298	3222	821	1204	592	1021
	(20.1)	(16.8)	(4.3)	(5.4)	(3.5)	(5.2)
8.1. Inter - office adjustments (net)	103	163	0	0	0	0
8.2. Interest accrued	66	13	479	805	0	0
8.3. Others	3128	3046	342	399	592	1021
Total Assets	16378	19130	18986	22453	17096	19533
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Shahdol Kshetriya Gramin Bank		Sharda Gramin Bank		Shekhawati Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(319)	(320)	(321)	(322)	(323)	(324)
1. Capital	100	100	100	100	3053	3053
	(0.9)	(0.8)	(0.6)	(0.5)	(8.4)	(7.3)
2. Reserves and Surplus	0	0	1514	1514	77	72
	(0.0)	(0.0)	(8.9)	(7.8)	(0.2)	(0.2)
3. Deposits	9780	11892	14181	16227	29614	35859
	(91.1)	(92.6)	(83.3)	(83.5)	(81.1)	(85.6)
3.1. Demand deposits	628	809	518	720	367	383
3.2. Savings bank deposits	3638	4693	5200	6059	8698	10996

3.3. Term deposits	5513	6391	8463	9448	20549	24481
4. Borrowings	337	321	506	1011	1776	1667
	(3.1)	(2.5)	(3.0)	(5.2)	(4.9)	(4.0)
4.1. From banks*	0	321	4	4	13	13
4.2. From others	337	0	502	1007	1763	1654
5. Other liabilities	515	535	719	584	2013	1234
	(4.8)	(4.2)	(4.2)	(3.0)	(5.5)	(2.9)
5.1. Bills Payable	27	34	81	146	31	33
5.2. Inter-office adjustments	0	0	50	112	51	50
5.3. Interest accrued	40	38	6	11	39	38
5.4. Others (including provisions)	448	463	582	315	1891	1113
Total Liabilities	10732	12848	17019	19436	36532	41885
1. Cash in hand	133	131	261	209	1075	1452
	(1.2)	(1.0)	(1.5)	(1.1)	(2.9)	(3.5)
2. Balances with RBI	278	628	421	876	897	1920
	(2.6)	(4.9)	(2.5)	(4.5)	(2.5)	(4.6)
3. Balances with banks in India	4938	6014	8013	7930	627	907
	(46.0)	(46.8)	(47.1)	(40.8)	(1.7)	(2.2)
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	980	930	3824	4674	21152	24810
	(9.1)	(7.2)	(22.5)	(24.0)	(57.9)	(59.2)
6. Advances	1751	2141	2842	4184	9741	10737
	(16.3)	(16.7)	(16.7)	(21.5)	(26.7)	(25.6)
6.1. Bills purchased and discounted	4	11	0	0	57	78
6.2. Cash credits, overdrafts & loans	365	501	733	1527	2460	4450
6.3. Term loans	1381	1629	2109	2657	7224	6209
7. Fixed Assets	11	13	24	21	16	15
	(0.1)	(0.1)	(0.1)	(0.1)	(0.0)	(0.0)
8. Other Assets	2643	2991	1634	1543	3025	2044
	(24.6)	(23.3)	(9.6)	(7.9)	(8.3)	(4.9)
8.1. Inter - office adjustments (net)	44	39	230	0	0	0
8.2. Interest accrued	519	901	40	278	702	686
8.3. Others	2080	2051	1365	1265	2323	1358
Total Assets	10732	12848	17019	19436	36532	41885
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Shivalik Kshetriya Gramin Bank		Shivpuri Guna Kshetriya Gramin Bank		Sri Sathavahana Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(325)	(326)	(327)	(328)	(329)	(330)
1. Capital	258	258	100	2273	886	886
	(1.3)	(1.1)	(0.5)	(10.1)	(4.2)	(3.7)
2. Reserves and Surplus	1825	2550	0	1	0	0
	(9.2)	(10.8)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	16029	19252	17848	17462	14356	16532
	(80.4)	(81.6)	(86.4)	(77.5)	(68.4)	(69.8)
3.1. Demand deposits	463	554	3291	1286	721	694
3.2. Savings bank deposits	6488	7835	6222	6967	2217	2899
3.3. Term deposits	9079	10864	8335	9209	11419	12939
4. Borrowings	1356	1276	557	680	2193	2305
	(6.8)	(5.4)	(2.7)	(3.0)	(10.4)	(9.7)
4.1. From banks*	39	43	557	680	375	429

4.2. From others	1317	1232	0	0	1818	1877
5. Other liabilities	466	269	2153	2105	3555	3973
	(2.3)	(1.1)	(10.4)	(9.3)	(16.9)	(16.8)
5.1. Bills Payable	229	4	0	0	0	0
5.2. Inter-office adjustments	0	0	0	0	0	0
5.3. Interest accrued	30	34	1624	1532	3396	3771
5.4. Others (including provisions)	207	231	530	573	159	202
Total Liabilities	19934	23604	20658	22521	20990	23696
1. Cash in hand	137	171	229	282	285	354
	(0.7)	(0.7)	(1.1)	(1.2)	(1.4)	(1.5)
2. Balances with RBI	476	1006	510	1032	524	1168
	(2.4)	(4.3)	(2.5)	(4.6)	(2.5)	(4.9)
3. Balances with banks in India	2901	2640	1652	1541	8618	9261
	(14.6)	(11.2)	(8.0)	(6.8)	(41.1)	(39.1)
4. Money at call and short notice	0	0	9616	9444	0	0
	(0.0)	(0.0)	(46.5)	(41.9)	(0.0)	(0.0)
5. Investments	11204	12880	154	43	1750	1880
	(56.2)	(54.6)	(0.7)	(0.2)	(8.3)	(7.9)
6. Advances	4040	4973	4573	5863	8830	9633
	(20.3)	(21.1)	(22.1)	(26.0)	(42.1)	(40.7)
6.1. Bills purchased and discounted	0	18	0	0	0	0
6.2. Cash credits, overdrafts & loans	909	1635	1566	1881	5681	6377
6.3. Term loans	3131	3320	3007	3983	3149	3256
7. Fixed Assets	135	125	16	20	34	36
	(0.7)	(0.5)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	1041	1809	3910	4296	950	1364
	(5.2)	(7.7)	(18.9)	(19.1)	(4.5)	(5.8)
8.1. Inter - office adjustments (net)	161	125	118	91	83	334
8.2. Interest accrued	481	736	1126	1575	659	927
8.3. Others	398	949	2666	2631	209	104
Total Assets	19934	23604	20658	22521	20990	23696
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Shri Venkateshwara Gramin Bank		Singhbhum Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(331)	(332)	(333)	(334)	(335)	(336)
1. Capital	1562	1562	1270	1270	884	884
	(5.7)	(4.4)	(4.9)	(4.1)	(3.1)	(2.6)
2. Reserves and Surplus	11	268	0	0	1130	1742
	(0.0)	(0.8)	(0.0)	(0.0)	(3.9)	(5.2)
3. Deposits	22224	27380	23254	28136	25617	29964
	(80.7)	(77.3)	(89.3)	(90.1)	(89.0)	(88.8)
3.1. Demand deposits	257	356	836	852	166	250
3.2. Savings bank deposits	3987	5316	7679	9815	9236	11614
3.3. Term deposits	17980	21708	14739	17468	16216	18100
4. Borrowings	2781	4920	410	490	317	355
	(10.1)	(13.9)	(1.6)	(1.6)	(1.1)	(1.1)
4.1. From banks*	205	1308	0	490	0	0
4.2. From others	2576	3612	410	0	317	355
5. Other liabilities	965	1299	1104	1342	835	808
	(3.5)	(3.7)	(4.2)	(4.3)	(2.9)	(2.4)
5.1. Bills Payable	147	276	85	192	0	0

5.2. Inter-office adjustments	172	222	0	0	95	49
5.3. Interest accrued	148	171	0	0	0	0
5.4. Others (including provisions)	497	630	1019	1150	740	758
Total Liabilities	27542	35429	26037	31237	28783	33753
1. Cash in hand	219	294	149	182	215	219
	(0.8)	(0.8)	(0.6)	(0.6)	(0.7)	(0.6)
2. Balances with RBI	773	1476	700	1557	768	1634
	(2.8)	(4.2)	(2.7)	(5.0)	(2.7)	(4.8)
3. Balances with banks in India	8808	12582	6288	8255	17418	18766
	(32.0)	(35.5)	(24.1)	(26.4)	(60.5)	(55.6)
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	2108	2488	10189	12119	2218	2171
	(7.7)	(7.0)	(39.1)	(38.8)	(7.7)	(6.4)
6. Advances	14496	17212	5303	5799	3809	3974
	(52.6)	(48.6)	(20.4)	(18.6)	(13.2)	(11.8)
6.1. Bills purchased and discounted	73	45	0	0	21	16
6.2. Cash credits, overdrafts & loans	10539	13202	2971	3285	1239	1454
6.3. Term loans	3884	3965	2332	2514	2549	2505
7. Fixed Assets	71	89	18	18	40	52
	(0.3)	(0.3)	(0.1)	(0.1)	(0.1)	(0.2)
8. Other Assets	1067	1288	3391	3308	4315	6937
	(3.9)	(3.6)	(13.0)	(10.6)	(15.0)	(20.6)
8.1. Inter - office adjustments (net)	0	0	208	195	0	0
8.2. Interest accrued	887	1057	931	1004	4283	6911
8.3. Others	180	232	2252	2108	32	26
Total Assets	27542	35429	26037	31237	28783	33753
	(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.