

Table 53: Liabilities and Assets of Regional Rural Banks : 2001 and 2002 (Part 9 of 10)

(Amount in Rs. lakh)

Items	As on March 31					
	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank	
	2001 (337)	2002 (338)	2001 (339)	2002 (340)	2001 (341)	2002 (342)
1. Capital	100	100	741	741	2245	2245
	(1.4)	(1.3)	(1.0)	(0.8)	(7.4)	(7.1)
2. Reserves and Surplus	790	790	4582	6272	1106	1751
	(11.2)	(10.5)	(6.1)	(7.0)	(3.7)	(5.5)
3. Deposits	4512	4625	44562	58566	24356	25293
	(63.8)	(61.5)	(59.7)	(65.4)	(80.4)	(79.6)
3.1. Demand deposits	284	267	2987	3058	3545	2144
3.2. Savings bank deposits	1595	1678	15950	20747	11849	13220
3.3. Term deposits	2632	2680	25625	34761	8962	9929
4. Borrowings	1201	1577	19756	20777	1807	2056
	(17.0)	(21.0)	(26.5)	(23.2)	(6.0)	(6.5)
4.1. From banks*	25	271	5445	6181	215	287
4.2. From others	1176	1306	14311	14596	1592	1769
5. Other liabilities	467	430	5048	3228	766	418
	(6.6)	(5.7)	(6.8)	(3.6)	(2.5)	(1.3)
5.1. Bills Payable	0	0	2909	1959	34	58
5.2. Inter-office adjustments	99	51	0	0	0	100
5.3. Interest accrued	11	10	247	167	15	17
5.4. Others (including provisions)	357	369	1891	1102	717	243
Total Liabilities	7070	7521	74689	89585	30280	31762
1. Cash in hand	80	68	1111	1311	755	436
	(1.1)	(0.9)	(1.5)	(1.5)	(2.5)	(1.4)
2. Balances with RBI	135	272	1011	2635	604	1258
	(1.9)	(3.6)	(1.4)	(2.9)	(2.0)	(4.0)
3. Balances with banks in India	1292	1154	9691	10417	13579	12860
	(18.3)	(15.3)	(13.0)	(11.6)	(44.8)	(40.5)
4. Money at call and short notice	350	0	0	0	0	0
	(5.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	625	865	7038	10099	5103	6878
	(8.8)	(11.5)	(9.4)	(11.3)	(16.9)	(21.7)
6. Advances	3604	4261	52156	62758	8721	9401
	(51.0)	(56.6)	(69.8)	(70.1)	(28.8)	(29.6)
6.1. Bills purchased and discounted	0	0	89	86	37	47
6.2. Cash credits, overdrafts & loans	1338	1745	40680	48706	2481	3318
6.3. Term loans	2266	2516	11387	13966	6203	6035
7. Fixed Assets	23	26	242	288	61	74
	(0.3)	(0.4)	(0.3)	(0.3)	(0.2)	(0.2)
8. Other Assets	961	875	3441	2078	1458	856
	(13.6)	(11.6)	(4.6)	(2.3)	(4.8)	(2.7)
8.1. Inter - office adjustments (net)	0	0	2243	565	166	0
8.2. Interest accrued	53	40	270	380	1154	767
8.3. Others	909	834	928	1132	138	89
Total Assets	7070	7521	74689	89585	30280	31762
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on March 31

Items	Sree Anantha Gramin Bank		Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(343)	(344)	(345)	(346)	(347)	(348)
1. Capital	728	728	257	257	3291	3291
	(2.1)	(1.8)	(0.7)	(0.6)	(5.6)	(4.8)
2. Reserves and Surplus	3831	4874	1392	1815	29	29
	(11.2)	(12.0)	(3.8)	(4.1)	(0.0)	(0.0)
3. Deposits	23002	28196	25143	30073	40940	48266
	(67.1)	(69.3)	(68.5)	(68.4)	(69.2)	(70.9)
3.1. Demand deposits	409	499	800	652	2495	3828
3.2. Savings bank deposits	5568	6401	6682	8104	12100	14999
3.3. Term deposits	17025	21296	17661	21318	26345	29439
4. Borrowings	5152	4913	3251	3791	7569	9531
	(15.0)	(12.1)	(8.9)	(8.6)	(12.8)	(14.0)
4.1. From banks*	1245	0	798	893	1515	1908
4.2. From others	3906	4913	2452	2899	6054	7623
5. Other liabilities	1589	1982	6686	8012	7322	6942
	(4.6)	(4.9)	(18.2)	(18.2)	(12.4)	(10.2)
5.1. Bills Payable	429	621	245	173	0	0
5.2. Inter-office adjustments	0	0	1097	740	497	5530
5.3. Interest accrued	65	83	4563	6152	6280	745
5.4. Others (including provisions)	1095	1277	781	947	545	667
Total Liabilities	34301	40693	36729	43948	59152	68058
1. Cash in hand	742	719	477	541	1036	1015
	(2.2)	(1.8)	(1.3)	(1.2)	(1.8)	(1.5)
2. Balances with RBI	788	1407	945	2010	1457	2905
	(2.3)	(3.5)	(2.6)	(4.6)	(2.5)	(4.3)
3. Balances with banks in India	11298	8881	1377	1509	13852	20206
	(32.9)	(21.8)	(3.7)	(3.4)	(23.4)	(29.7)
4. Money at call and short notice	0	0	18911	20409	0	0
	(0.0)	(0.0)	(51.5)	(46.4)	(0.0)	(0.0)
5. Investments	4394	8321	1800	2065	14682	11891
	(12.8)	(20.4)	(4.9)	(4.7)	(24.8)	(17.5)
6. Advances	15659	19768	10942	13533	23283	28125
	(45.7)	(48.6)	(29.8)	(30.8)	(39.4)	(41.3)
6.1. Bills purchased and discounted	22	26	437	228	125	23
6.2. Cash credits, overdrafts & loans	7818	9384	8118	9965	16704	19944
6.3. Term loans	7819	10358	2387	3339	6455	8158
7. Fixed Assets	119	109	63	65	38	59
	(0.3)	(0.3)	(0.2)	(0.1)	(0.1)	(0.1)
8. Other Assets	1300	1488	2215	3815	4804	3858
	(3.8)	(3.7)	(6.0)	(8.7)	(8.1)	(5.7)
8.1. Inter - office adjustments (net)	0	152	981	2014	0	0
8.2. Interest accrued	625	570	1173	1722	0	0
8.3. Others	675	766	60	80	4804	3858
Total Assets	34301	40693	36730	43948	59152	68058
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Sri Ganganagar Kshetriya Gramin Bank		Srirama Gramin Bank		Subansiri Gaonlia Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(349)	(350)	(351)	(352)	(353)	(354)

1. Capital	962	100	187	187	1220	1220
	(9.6)	(0.9)	(1.7)	(1.5)	(12.2)	(9.3)
2. Reserves and Surplus	0	0	985	1190	0	0
	(0.0)	(0.0)	(9.0)	(9.7)	(0.0)	(0.0)
3. Deposits	7168	8305	6572	7411	7804	11089
	(71.6)	(71.6)	(60.0)	(60.1)	(78.3)	(84.4)
3.1. Demand deposits	596	707	181	233	524	478
3.2. Savings bank deposits	1663	1750	1495	1781	3656	6296
3.3. Term deposits	4909	5848	4896	5396	3624	4315
4. Borrowings	992	1472	1402	1635	313	248
	(9.9)	(12.7)	(12.8)	(13.3)	(3.1)	(1.9)
4.1. From banks*	224	413	353	406	313	248
4.2. From others	768	1059	1049	1229	0	0
5. Other liabilities	887	1715	1806	1903	633	582
	(8.9)	(14.8)	(16.5)	(15.4)	(6.3)	(4.4)
5.1. Bills Payable	5	12	110	177	0	0
5.2. Inter-office adjustments	1	6	3	28	0	0
5.3. Interest accrued	772	746	1310	1361	115	145
5.4. Others (including provisions)	110	951	384	337	517	437
Total Liabilities	10010	11592	10950	12325	9970	13140
1. Cash in hand	48	54	72	77	148	124
	(0.5)	(0.5)	(0.7)	(0.6)	(1.5)	(0.9)
2. Balances with RBI	233	481	257	546	260	570
	(2.3)	(4.2)	(2.3)	(4.4)	(2.6)	(4.3)
3. Balances with banks in India	2429	3370	4432	4667	4069	6471
	(24.3)	(29.1)	(40.5)	(37.9)	(40.8)	(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	1153	983	1631	1826	2471	2543
	(11.5)	(8.5)	(14.9)	(14.8)	(24.8)	(19.3)
6. Advances	4131	5517	4322	4946	1624	2030
	(41.3)	(47.6)	(39.5)	(40.1)	(16.3)	(15.4)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	2878	4296	3526	3838	124	155
6.3. Term loans	1253	1221	797	1108	1500	1875
7. Fixed Assets	9	18	27	32	16	18
	(0.1)	(0.2)	(0.2)	(0.3)	(0.2)	(0.1)
8. Other Assets	2007	1169	210	232	1382	1384
	(20.0)	(10.1)	(1.9)	(1.9)	(13.9)	(10.5)
8.1. Inter - office adjustments (net)	0	0	0	0	33	11
8.2. Interest accrued	325	419	184	173	288	401
8.3. Others	1682	750	26	59	1061	972
Total Assets	10010	11592	10950	12325	9970	13140
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(355)	(356)	(357)	(358)	(359)	(360)
1. Capital	825	825	569	569	793	793
	(2.0)	(1.8)	(3.9)	(3.6)	(5.3)	(4.6)
2. Reserves and Surplus	22	185	119	-38	0	213
	(0.1)	(0.4)	(0.8)	-(0.2)	(0.0)	(1.2)

3. Deposits	35498	40240	11154	12532	10571	11691
	(86.0)	(86.9)	(76.4)	(78.2)	(70.3)	(67.7)
3.1. Demand deposits	1044	1050	380	412	345	533
3.2. Savings bank deposits	15083	17978	5079	5764	3483	3638
3.3. Term deposits	19371	21212	5695	6357	6744	7520
4. Borrowings	2955	2679	1702	1560	2328	2948
	(7.2)	(5.8)	(11.7)	(9.7)	(15.5)	(17.1)
4.1. From banks*	106	83	255	270	510	863
4.2. From others	2849	2596	1447	1290	1818	2085
5. Other liabilities	1961	2384	1049	1394	1339	1628
	(4.8)	(5.1)	(7.2)	(8.7)	(8.9)	(9.4)
5.1. Bills Payable	29	36	0	0	0	0
5.2. Inter-office adjustments	47	305	11	0	0	0
5.3. Interest accrued	249	272	20	23	1182	1440
5.4. Others (including provisions)	1636	1770	1018	1371	157	188
Total Liabilities	41262	46313	14593	16017	15031	17272
1. Cash in hand	279	321	94	131	154	204
	(0.7)	(0.7)	(0.6)	(0.8)	(1.0)	(1.2)
2. Balances with RBI	1065	2178	310	661	299	674
	(2.6)	(4.7)	(2.1)	(4.1)	(2.0)	(3.9)
3. Balances with banks in India	24023	26302	4897	5074	6817	7658
	(58.2)	(56.8)	(33.6)	(31.7)	(45.4)	(44.3)
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	2924	2779	1691	2198	1606	1399
	(7.1)	(6.0)	(11.6)	(13.7)	(10.7)	(8.1)
6. Advances	10587	11568	6782	6826	5432	6535
	(25.7)	(25.0)	(46.5)	(42.6)	(36.1)	(37.8)
6.1. Bills purchased and discounted	0	0	25	45	11	16
6.2. Cash credits, overdrafts & loans	1114	1217	316	2178	3677	4965
6.3. Term loans	9473	10351	6441	4603	1743	1554
7. Fixed Assets	45	47	41	34	34	46
	(0.1)	(0.1)	(0.3)	(0.2)	(0.2)	(0.3)
8. Other Assets	2338	3119	777	1093	688	755
	(5.7)	(6.7)	(5.3)	(6.8)	(4.6)	(4.4)
8.1. Inter - office adjustments (net)	0	0	0	115	72	21
8.2. Interest accrued	2222	3031	0	0	399	584
8.3. Others	117	88	777	977	217	149
Total Assets	41262	46313	14593	16017	15031	17272
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Surguja Kshetriya ramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(361)	(362)	(363)	(364)	(365)	(366)
1. Capital	639	734	245	245	1300	1300
	(3.0)	(2.9)	(3.4)	(3.0)	(9.7)	(8.2)
2. Reserves and Surplus	0	0	700	870	4	67
	(0.0)	(0.0)	(9.8)	(10.6)	(0.0)	(0.4)
3. Deposits	18773	22357	5812	6695	8927	11393
	(89.2)	(88.9)	(81.5)	(81.3)	(66.5)	(72.0)
3.1. Demand deposits	490	1152	199	226	569	869
3.2. Savings bank deposits	8363	10898	2573	2951	2866	3976

3.3. Term deposits	9920	10307	3039	3518	5492	6547
4. Borrowings	457	699	51	33	1223	1534
	(2.2)	(2.8)	(0.7)	(0.4)	(9.1)	(9.7)
4.1. From banks*	0	0	0	0	9	7
4.2. From others	457	699	51	33	1214	1527
5. Other liabilities	1172	1347	320	395	1979	1532
	(5.6)	(5.4)	(4.5)	(4.8)	(14.7)	(9.7)
5.1. Bills Payable	94	132	25	15	33	26
5.2. Inter-office adjustments	16	29	29	93	58	52
5.3. Interest accrued	8	76	46	53	1285	954
5.4. Others (including provisions)	1053	1110	220	235	603	500
Total Liabilities	21040	25137	7128	8239	13433	15826
1. Cash in hand	192	255	39	51	112	215
	(0.9)	(1.0)	(0.5)	(0.6)	(0.8)	(1.4)
2. Balances with RBI	554	1129	178	367	276	609
	(2.6)	(4.5)	(2.5)	(4.5)	(2.1)	(3.8)
3. Balances with banks in India	10311	14930	2404	2811	5197	6285
	(49.0)	(59.4)	(33.7)	(34.1)	(38.7)	(39.7)
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	738	376	3417	3682	1379	1259
	(3.5)	(1.5)	(47.9)	(44.7)	(10.3)	(8.0)
6. Advances	3220	3645	579	689	4163	4925
	(15.3)	(14.5)	(8.1)	(8.4)	(31.0)	(31.1)
6.1. Bills purchased and discounted	0	0	3	7	2	0
6.2. Cash credits, overdrafts & loans	160	565	21	33	717	605
6.3. Term loans	3060	3080	554	649	3445	4320
7. Fixed Assets	31	29	19	25	15	16
	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)
8. Other Assets	5995	4773	493	614	2291	2517
	(28.5)	(19.0)	(6.9)	(7.5)	(17.1)	(15.9)
8.1. Inter - office adjustments (net)	0	0	0	0	0	0
8.2. Interest accrued	2668	1438	261	272	353	541
8.3. Others	3327	3335	232	343	1938	1976
Total Assets	21040	25137	7128	8239	13433	15826
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Tripura Gramin Bank		Tulsi Gramin Bank		Tungabhadra Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(367)	(368)	(369)	(370)	(371)	(372)
1. Capital	4241	4241	1037	1037	320	320
	(8.3)	(7.3)	(3.8)	(3.5)	(0.5)	(0.4)
2. Reserves and Surplus	5	0	0	0	6633	8243
	(0.0)	(0.0)	(0.0)	(0.0)	(10.3)	(11.3)
3. Deposits	39249	52819	20393	23149	43324	48810
	(76.9)	(90.8)	(73.8)	(77.1)	(67.3)	(66.7)
3.1. Demand deposits	5106	7828	1366	1482	2729	2694
3.2. Savings bank deposits	14631	21218	9845	11253	12714	15059
3.3. Term deposits	19513	23773	9182	10414	27880	31056
4. Borrowings	477	729	2329	2621	12109	12732
	(0.9)	(1.3)	(8.4)	(8.7)	(18.8)	(17.4)
4.1. From banks*	0	0	260	0	12109	12732

4.2. From others	477	729	2069	2621	0	0
5. Other liabilities	7056	387	3864	3230	1976	3103
	(13.8)	(0.7)	(14.0)	(10.8)	(3.1)	(4.2)
5.1. Bills Payable	0	0	133	128	679	1524
5.2. Inter-office adjustments	0	8	0	0	0	0
5.3. Interest accrued	387	262	16	18	121	165
5.4. Others (including provisions)	6669	117	3715	3084	1177	1414
Total Liabilities	51028	58177	27622	30037	64362	73207
1. Cash in hand	958	1390	494	562	2437	1922
	(1.9)	(2.4)	(1.8)	(1.9)	(3.8)	(2.6)
2. Balances with RBI	1020	2528	570	1190	1290	3376
	(2.0)	(4.3)	(2.1)	(4.0)	(2.0)	(4.6)
3. Balances with banks in India	8921	16406	10976	12023	14224	7579
	(17.5)	(28.2)	(39.7)	(40.0)	(22.1)	(10.4)
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	9403	14053	1276	876	6856	11343
	(18.4)	(24.2)	(4.6)	(2.9)	(10.7)	(15.5)
6. Advances	11937	8437	8840	10822	38503	47381
	(23.4)	(14.5)	(32.0)	(36.0)	(59.8)	(64.7)
6.1. Bills purchased and discounted	1	5	1530	0	207	74
6.2. Cash credits, overdrafts & loans	454	433	0	3633	27355	34469
6.3. Term loans	11482	7999	7310	7190	10940	12838
7. Fixed Assets	27	26	53	81	119	127
	(0.1)	(0.0)	(0.2)	(0.3)	(0.2)	(0.2)
8. Other Assets	18762	15338	5413	4482	932	1478
	(36.8)	(26.4)	(19.6)	(14.9)	(1.4)	(2.0)
8.1. Inter - office adjustments (net)	1349	0	513	52	229	219
8.2. Interest accrued	983	1290	1383	1445	311	422
8.3. Others	16430	14048	3517	2985	393	837
Total Assets	51028	58177	27622	30037	64362	73207
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(373)	(374)	(375)	(376)	(377)	(378)
1. Capital	1092	1092	1498	1745	283	283
	(2.8)	(2.5)	(3.3)	(3.6)	(4.2)	(3.5)
2. Reserves and Surplus	0	0	0	0	1009	1187
	(0.0)	(0.0)	(0.0)	(0.0)	(14.9)	(14.6)
3. Deposits	33552	38097	40666	43245	4013	4712
	(87.4)	(88.1)	(90.4)	(89.1)	(59.3)	(58.1)
3.1. Demand deposits	379	395	949	713	114	186
3.2. Savings bank deposits	14739	17368	18066	19143	1915	2289
3.3. Term deposits	18434	20334	21651	23388	1985	2238
4. Borrowings	839	1411	1210	1822	1131	1546
	(2.2)	(3.3)	(2.7)	(3.8)	(16.7)	(19.0)
4.1. From banks*	285	539	94	89	236	301
4.2. From others	554	872	1115	1733	895	1245
5. Other liabilities	2888	2642	1630	1731	334	389
	(7.5)	(6.1)	(3.6)	(3.6)	(4.9)	(4.8)
5.1. Bills Payable	0	0	0	0	6	7

5.2. Inter-office adjustments	165	0	0	0	0	22
5.3. Interest accrued	174	208	0	0	26	33
5.4. Others (including provisions)	2549	2434	1630	1731	302	327
Total Liabilities	38372	43242	45004	48542	6770	8117
1. Cash in hand	274	263	296	365	45	47
	(0.7)	(0.6)	(0.7)	(0.8)	(0.7)	(0.6)
2. Balances with RBI	1007	2049	1202	2388	102	242
	(2.6)	(4.7)	(2.7)	(4.9)	(1.5)	(3.0)
3. Balances with banks in India	10387	12375	26560	27880	2822	3300
	(27.1)	(28.6)	(59.0)	(57.4)	(41.7)	(40.7)
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	5028	5274	193	193	754	949
	(13.1)	(12.2)	(0.4)	(0.4)	(11.1)	(11.7)
6. Advances	13712	15473	7402	8168	2774	3415
	(35.7)	(35.8)	(16.4)	(16.8)	(41.0)	(42.1)
6.1. Bills purchased and discounted	0	0	0	0	20	7
6.2. Cash credits, overdrafts & loans	2358	2710	1668	1790	1564	1805
6.3. Term loans	11354	12763	5734	6378	1190	1603
7. Fixed Assets	55	62	18	17	41	36
	(0.1)	(0.1)	(0.0)	(0.0)	(0.6)	(0.4)
8. Other Assets	7910	7746	9333	9531	233	128
	(20.6)	(17.9)	(20.7)	(19.6)	(3.4)	(1.6)
8.1. Inter - office adjustments (net)	0	287	29	68	28	0
8.2. Interest accrued	2241	1827	0	0	182	107
8.3. Others	5669	5633	9303	9463	23	20
Total Assets	38372	43242	45004	48542	6770	8117
	(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.