

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

(Amount in Rs. lakh)

Items	As on March 31					
	Valsad-Dangs Gramin Bank		Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank	
	2001 (379)	2002 (380)	2001 (381)	2002 (382)	2001 (383)	2002 (384)
1. Capital	397	397	466	466	548	548
	(2.7)	(2.4)	(5.2)	(4.7)	(4.9)	(4.2)
2. Reserves and Surplus	821	1239	349	544	52	345
	(5.7)	(7.5)	(3.9)	(5.5)	(0.5)	(2.7)
3. Deposits	11633	13295	5189	6203	8271	9236
	(80.5)	(80.5)	(57.9)	(62.7)	(73.7)	(71.5)
3.1. Demand deposits	845	889	143	198	355	499
3.2. Savings bank deposits	5494	6235	1199	1673	2783	3018
3.3. Term deposits	5294	6172	3846	4332	5133	5719
4. Borrowings	680	576	2458	1999	1395	1688
	(4.7)	(3.5)	(27.4)	(20.2)	(12.4)	(13.1)
4.1. From banks*	73	0	386	190	102	227
4.2. From others	607	576	2072	1809	1293	1461
5. Other liabilities	919	1006	501	674	957	1104
	(6.4)	(6.1)	(5.6)	(6.8)	(8.5)	(8.5)
5.1. Bills Payable	13	18	49	90	89	98
5.2. Inter-office adjustments	0	6	25	21	1	1
5.3. Interest accrued	20	21	41	44	735	832
5.4. Others (including provisions)	887	961	385	519	132	173
Total Liabilities	14450	16514	8963	9886	11222	12921
1. Cash in hand	105	193	27	21	98	100
	(0.7)	(1.2)	(0.3)	(0.2)	(0.9)	(0.8)
2. Balances with RBI	319	909	146	310	299	493
	(2.2)	(5.5)	(1.6)	(3.1)	(2.7)	(3.8)
3. Balances with banks in India	4966	5205	2216	1777	1680	1358
	(34.4)	(31.5)	(24.7)	(18.0)	(15.0)	(10.5)
4. Money at call and short notice	0	0	0	0	1389	2028
	(0.0)	(0.0)	(0.0)	(0.0)	(12.4)	(15.7)
5. Investments	4261	5124	653	1225	2343	2586
	(29.5)	(31.0)	(7.3)	(12.4)	(20.9)	(20.0)
6. Advances	4294	4317	5532	6046	4661	5481
	(29.7)	(26.1)	(61.7)	(61.2)	(41.5)	(42.4)
6.1. Bills purchased and discounted	68	10	7	16	4	6
6.2. Cash credits, overdrafts & loans	1002	886	2323	2121	1981	2311
6.3. Term loans	3223	3421	3202	3908	2676	3165
7. Fixed Assets	15	15	96	90	30	30
	(0.1)	(0.1)	(1.1)	(0.9)	(0.3)	(0.2)
8. Other Assets	490	750	294	417	722	846
	(3.4)	(4.5)	(3.3)	(4.2)	(6.4)	(6.5)
8.1. Inter - office adjustments (net)	29	0	0	0	26	26
8.2. Interest accrued	200	247	62	75	235	355
8.3. Others	261	503	231	343	461	465
Total Assets	14450	16514	8963	9886	11222	12921
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on March 31

Items	Vidur Gramin Bank		Vindhyavasini Gramin Bank		Visweshwaraya Gramin Bank		Yavatmal Gramin Bank	
	2001 (385)	2002 (386)	2001 (387)	2002 (388)	2001 (389)	2002 (390)	2001 (391)	2002 (392)
1. Capital	893	893	645	645	523	523	432	432
	(6.7)	(5.4)	(4.2)	(3.7)	(9.1)	(8.2)	(5.8)	(5.3)
2. Reserves and Surplus	52	553	0	0	10	103	210	371
	(0.4)	(3.4)	(0.0)	(0.0)	(0.2)	(1.6)	(2.8)	(4.5)
3. Deposits	10456	13046	12185	14445	4284	4805	5673	6201
	(78.9)	(79.2)	(80.1)	(81.8)	(74.3)	(75.6)	(76.1)	(75.7)
3.1. Demand deposits	930	954	1163	1898	140	146	263	144
3.2. Savings bank deposits	6174	7799	5075	5822	1108	1079	3114	3532
3.3. Term deposits	3352	4293	5947	6725	3036	3581	2297	2525
4. Borrowings	1297	1333	882	972	786	812	646	801
	(9.8)	(8.1)	(5.8)	(5.5)	(13.6)	(12.8)	(8.7)	(9.8)
4.1. From banks*	245	326	0	0	187	229	77	131
4.2. From others	1051	1007	882	972	599	583	569	670
5. Other liabilities	549	654	1504	1602	162	113	493	386
	(4.1)	(4.0)	(9.9)	(9.1)	(2.8)	(1.8)	(6.6)	(4.7)
5.1. Bills Payable	14	220	24	56	56	35	221	64
5.2. Inter-office adjustments	6	80	45	44	13	1	0	0
5.3. Interest accrued	34	78	12	12	12	16	20	17
5.4. Others (including provisions)	495	276	1423	1491	81	61	252	305
Total Liabilities	13245	16479	15216	17664	5765	6357	7454	8191
1. Cash in hand	218	497	84	105	95	50	126	139
	(1.6)	(3.0)	(0.6)	(0.6)	(1.6)	(0.8)	(1.7)	(1.7)
2. Balances with RBI	302	700	354	784	127	256	158	301
	(2.3)	(4.2)	(2.3)	(4.4)	(2.2)	(4.0)	(2.1)	(3.7)
3. Balances with banks in India	7415	182	6995	8534	1300	1384	3253	2631
	(56.0)	(1.1)	(46.0)	(48.3)	(22.5)	(21.8)	(43.6)	(32.1)
4. Money at call and short notice	0	8972	0	0	0	0	0	0
	(0.0)	(54.4)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	1214	1105	1631	1226	955	980	797	772
	(9.2)	(6.7)	(10.7)	(6.9)	(16.6)	(15.4)	(10.7)	(9.4)
6. Advances	3016	4366	5358	6120	3176	3586	2236	3110
	(22.8)	(26.5)	(35.2)	(34.6)	(55.1)	(56.4)	(30.0)	(38.0)
6.1. Bills purchased and discounted	0	0	753	0	22	15	78	230
6.2. Cash credits, overdrafts & loans	1525	3051	0	986	1614	2778	909	1223
6.3. Term loans	1491	1314	4605	5134	1539	793	1249	1657
7. Fixed Assets	19	86	45	37	14	20	14	17
	(0.1)	(0.5)	(0.3)	(0.2)	(0.2)	(0.3)	(0.2)	(0.2)
8. Other Assets	1061	571	750	858	98	81	871	1220
	(8.0)	(3.5)	(4.9)	(4.9)	(1.7)	(1.3)	(11.7)	(14.9)
8.1. Inter - office adjustments (net)	0	0	0	0	0	0	495	666
8.2. Interest accrued	1050	561	408	581	34	61	0	0
8.3. Others	12	10	341	277	63	19	376	554
Total Assets	13245	16479	15216	17664	5765	6357	7454	8191
	(100.0)	(100.0)	(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.