

TABLE B2 : LIABILITIES AND ASSETS OF REGIONAL RURAL BANKS : 2002 AND 2003

Items	(Amount in Rs. lakh)					
	As on March 31					
	Adhiyaman		Akola Gramin Bank		Alaknanda Gramin Bank	
	Gramin Bank					
	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	373	373	100	100	519	519
	(4.1)	(3.2)	(0.9)	(0.8)	(4.3)	(3.7)
2. Reserves and Surplus	643	934	908	908	88	134
	(7.0)	(8.1)	(8.0)	(7.2)	(0.7)	(1.0)
3. Deposits	6259	7676	7809	9837	9877	11663
	(68.1)	(66.3)	(68.9)	(77.5)	(81.2)	(84.0)
3.1. Demand deposits	47	82	195	214	570	720
3.2. Savings bank deposits	2410	3012	4611	6148	3895	5041
3.3. Term deposits	3802	4582	3002	3475	5412	5902
4. Borrowings	1657	2231	1756	989	559	500
	(18.0)	(19.3)	(15.5)	(7.8)	(4.6)	(3.6)
4.1. From banks*	299	113	271	10	61	109
4.2. From others	1358	2119	1485	979	499	391
5. Other liabilities	258	359	758	858	1124	1064
	(2.8)	(3.1)	(6.7)	(6.8)	(9.2)	(7.7)
5.1. Bills Payable	0	0	6	5	14	21
5.2. Inter-office adjustments	80	102	0	0	66	13
5.3. Interest accrued	52	64	70	88	1035	1016
5.4. Others (including provisions)	126	192	682	764	9	15
Total Liabilities	9190	11574	11332	12692	12167	13881
1. Cash in hand	112	75	143	172	107	105
	(1.2)	(0.7)	(1.3)	(1.4)	(0.9)	(0.8)
2. Balances with RBI	303	386	368	445	586	620
	(3.3)	(3.3)	(3.2)	(3.5)	(4.8)	(4.5)
3. Balances with banks in India	2914	2535	4222	4520	6835	6040
	(31.7)	(21.9)	(37.3)	(35.6)	(56.2)	(43.5)
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	1290	2971	100	592	1444	2906
	(14.0)	(25.7)	(0.9)	(4.7)	(11.9)	(20.9)
6. Advances	4265	5332	4885	5679	2377	2716
	(46.4)	(46.1)	(43.1)	(44.7)	(19.5)	(19.6)
6.1. Bills purchased and discounted	35	5	0	0	829	0
6.2. Cash credits, overdrafts & loans	2390	2837	2268	2635	1548	1001

6.3. Term loans	1839	2491	2617	3044	0	1714
7. Fixed Assets	39	51	16	29	16	17
	(0.4)	(0.4)	(0.1)	(0.2)	(0.1)	(0.1)
8. Other Assets	268	223	1598	1254	802	1476
	(2.9)	(1.9)	(14.1)	(9.9)	(6.6)	(10.6)
8.1. Inter - office adjustments (net)	0	0	336	24	0	0
8.2. Interest accrued	234	180	0	0	688	994
8.3. Others	34	42	1262	1230	114	482
Total Assets	9190	11574	11332	12692	12167	13881
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Aligarh Gramin Bank		Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	1872	1872	778	778	1237	1237
	(3.6)	(3.5)	(1.9)	(1.6)	(3.9)	(3.6)
2. Reserves and Surplus	3935	5368	0	0	0	0
	(7.6)	(10.0)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	41324	43971	38038	42900	24164	28001
	(79.6)	(81.9)	(90.7)	(90.6)	(76.5)	(81.8)
3.1. Demand deposits	787	1087	2242	2408	1332	1434
3.2. Savings bank deposits	15850	18945	18485	21762	9731	13173
3.3. Term deposits	24686	23940	17311	18730	13101	13395
4. Borrowings	3173	995	1786	1930	4815	3519
	(6.1)	(1.9)	(4.3)	(4.1)	(15.2)	(10.3)
4.1. From banks*	1002	21	0	0	231	1
4.2. From others	2171	974	1786	1930	4584	3518
5. Other liabilities	1603	1514	1327	1749	1360	1486
	(3.1)	(2.8)	(3.2)	(3.7)	(4.3)	(4.3)
5.1. Bills Payable	388	663	214	267	28	33
5.2. Inter-office adjustments	336	192	41	287	174	208
5.3. Interest accrued	24	17	162	152	193	198
5.4. Others (including provisions)	855	642	909	1044	965	1047
Total Liabilities	51907	53721	41929	47357	31577	34243
1. Cash in hand	728	849	438	503	1200	1043
	(1.4)	(1.6)	(1.0)	(1.1)	(3.8)	(3.0)
2. Balances with RBI	2159	2052	2035	2017	1353	1239
	(4.2)	(3.8)	(4.9)	(4.3)	(4.3)	(3.6)
3. Balances with banks in India	22781	17648	24595	27044	3821	3171
	(43.9)	(32.9)	(58.7)	(57.1)	(12.1)	(9.3)
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	8547	12548	2561	3755	8791	11438
	(16.5)	(23.4)	(6.1)	(7.9)	(27.8)	(33.4)
6. Advances	16564	19635	7237	8142	12859	15814
	(31.9)	(36.6)	(17.3)	(17.2)	(40.7)	(46.2)
6.1. Bills purchased and discounted	1	1	0	0	34	10
6.2. Cash credits, overdrafts & loans	8263	9795	1087	1747	1867	2313

6.3. Term loans	8300	9839	6150	6394	10957	13491
7. Fixed Assets	46	54	40	38	102	119
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.3)
8. Other Assets	1081	935	5023	5859	3452	1420
	(2.1)	(1.7)	(12.0)	(12.4)	(10.9)	(4.1)
8.1. Inter - office adjustments (net)	0	0	0	0	0	0
8.2. Interest accrued	753	658	1251	2581	937	466
8.3. Others	327	277	3772	3278	2515	954
Total Assets	51907	53721	41929	47357	31577	34243
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Ambala Kurukshetra		Aravali		Arunachal Pradesh	
	Gramin Bank		Kshetriya Gramin Bank		Rural Bank	
	2002	2003	2002	2003	2002	2003
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	100	591	962	962	311	311
	(0.7)	(3.8)	(5.5)	(4.6)	(4.7)	(5.4)
2. Reserves and Surplus	228	432	0	0	0	0
	(1.5)	(2.8)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	12102	13389	14354	16948	4075	4136
	(81.1)	(86.7)	(82.2)	(81.2)	(62.1)	(72.2)
3.1. Demand deposits	87	171	498	566	265	242
3.2. Savings bank deposits	4329	4921	5164	6972	1866	1737
3.3. Term deposits	7685	8297	8692	9410	1945	2158
4. Borrowings	1601	633	1386	2154	770	787
	(10.7)	(4.1)	(7.9)	(10.3)	(11.7)	(13.7)
4.1. From banks*	167	133	144	161	0	0
4.2. From others	1434	500	1242	1993	770	787
5. Other liabilities	892	404	759	805	1409	494
	(6.0)	(2.6)	(4.3)	(3.9)	(21.5)	(8.6)
5.1. Bills Payable	1	2	60	62	1	36
5.2. Inter-office adjustments	4	22	0	0	0	30
5.3. Interest accrued	26	18	84	95	316	409
5.4. Others (including provisions)	861	363	614	648	1093	18
Total Liabilities	14922	15448	17461	20869	6565	5728
1. Cash in hand	230	207	184	265	90	74
	(1.5)	(1.3)	(1.1)	(1.3)	(1.4)	(1.3)
2. Balances with RBI	649	613	751	759	125	215
	(4.3)	(4.0)	(4.3)	(3.6)	(1.9)	(3.8)
3. Balances with banks in India	4293	1277	4878	3770	1546	704
	(28.8)	(8.3)	(27.9)	(18.1)	(23.5)	(12.3)
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	1916	4234	851	3221	85	918
	(12.8)	(27.4)	(4.9)	(15.4)	(1.3)	(16.0)
6. Advances	7646	8858	5961	8101	3457	1521
	(51.2)	(57.3)	(34.1)	(38.8)	(52.7)	(26.6)
6.1. Bills purchased and discounted	151	145	12	5	0	0
6.2. Cash credits, overdrafts & loans	3830	5300	1987	2988	1692	630

6.3. Term loans	3665	3413	3963	5108	1765	891
7. Fixed Assets	20	17	21	23	14	13
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	169	242	4814	4729	1249	2283
	(1.1)	(1.6)	(27.6)	(22.7)	(19.0)	(39.9)
8.1. Inter - office adjustments (net)	0	0	10	7	75	0
8.2. Interest accrued	140	191	313	102	22	14
8.3. Others	29	51	4491	4620	1152	2268
Total Assets	14922	15448	17461	20869	6565	5728
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	763	763	472	472	2809	3121
	(2.8)	(2.7)	(0.8)	(0.7)	(8.0)	(7.9)
2. Reserves and Surplus	962	638	3943	4741	0	0
	(3.5)	(2.2)	(6.6)	(6.9)	(0.0)	(0.0)
3. Deposits	18182	21943	52658	58185	24936	28320
	(65.9)	(76.7)	(87.8)	(85.1)	(70.7)	(71.8)
3.1. Demand deposits	1095	1298	4307	4863	186	369
3.2. Savings bank deposits	8706	10743	23215	27657	9226	9913
3.3. Term deposits	8380	9902	25136	25665	15523	18038
4. Borrowings	4671	3947	1831	3620	5075	5812
	(16.9)	(13.8)	(3.1)	(5.3)	(14.4)	(14.7)
4.1. From banks*	825	0	153	0	99	176
4.2. From others	3846	3947	1678	3620	4975	5636
5. Other liabilities	2996	1321	1089	1381	2458	2178
	(10.9)	(4.6)	(1.8)	(2.0)	(7.0)	(5.5)
5.1. Bills Payable	1129	207	106	110	115	146
5.2. Inter-office adjustments	0	105	95	260	0	0
5.3. Interest accrued	1141	252	33	48	16	53
5.4. Others (including provisions)	725	756	855	964	2328	1979
Total Liabilities	27573	28612	59993	68399	35277	39431
1. Cash in hand	526	451	415	384	383	345
	(1.9)	(1.6)	(0.7)	(0.6)	(1.1)	(0.9)
2. Balances with RBI	1015	1062	2870	2771	1442	1307
	(3.7)	(3.7)	(4.8)	(4.1)	(4.1)	(3.3)
3. Balances with banks in India	434	523	39110	32321	8620	4314
	(1.6)	(1.8)	(65.2)	(47.3)	(24.4)	(10.9)
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	10641	13385	4837	14489	5660	11640
	(38.6)	(46.8)	(8.1)	(21.2)	(16.0)	(29.5)
6. Advances	14020	12690	11067	14941	13572	17250
	(50.8)	(44.4)	(18.4)	(21.8)	(38.5)	(43.7)
6.1. Bills purchased and discounted	1527	511	0	0	1	13
6.2. Cash credits, overdrafts & loans	4866	4294	6293	8419	3314	4319

6.3. Term loans	7628	7885	4774	6521	10256	12919
7. Fixed Assets	122	143	100	112	20	26
	(0.4)	(0.5)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	815	359	1595	3381	5580	4547
	(3.0)	(1.3)	(2.7)	(4.9)	(15.8)	(11.5)
8.1. Inter - office adjustments (net)	71	0	0	0	310	24
8.2. Interest accrued	239	271	1340	3066	1209	0
8.3. Others	505	87	255	314	4061	4523
Total Assets	27573	28612	59993	68399	35277	39431
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	100	100	1802	1802	2182	2182
	(0.7)	(0.6)	(4.7)	(4.2)	(8.6)	(8.4)
2. Reserves and Surplus	0	0	268	643	0	0
	(0.0)	(0.0)	(0.7)	(1.5)	(0.0)	(0.0)
3. Deposits	11247	13566	34149	38214	16852	18814
	(76.9)	(78.4)	(88.9)	(89.4)	(66.7)	(72.3)
3.1. Demand deposits	202	402	831	497	932	572
3.2. Savings bank deposits	4109	5396	15637	18483	5228	6167
3.3. Term deposits	6936	7768	17680	19235	10692	12075
4. Borrowings	582	943	1247	1080	3120	2389
	(4.0)	(5.5)	(3.2)	(2.5)	(12.3)	(9.2)
4.1. From banks*	73	73	29	3	290	0
4.2. From others	509	870	1219	1077	2830	2389
5. Other liabilities	2692	2692	951	989	3123	2655
	(18.4)	(15.6)	(2.5)	(2.3)	(12.4)	(10.2)
5.1. Bills Payable	1	41	106	169	18	7
5.2. Inter-office adjustments	25	29	0	0	187	139
5.3. Interest accrued	1791	1800	0	0	2531	2215
5.4. Others (including provisions)	875	822	845	819	387	294
Total Liabilities	14621	17300	38418	42727	25276	26039
1. Cash in hand	125	155	307	304	290	212
	(0.9)	(0.9)	(0.8)	(0.7)	(1.1)	(0.8)
2. Balances with RBI	687	738	1782	1747	985	918
	(4.7)	(4.3)	(4.6)	(4.1)	(3.9)	(3.5)
3. Balances with banks in India	3087	542	30555	33506	5614	2578
	(21.1)	(3.1)	(79.5)	(78.4)	(22.2)	(9.9)
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	110	3452	781	1608	7158	10298
	(0.8)	(20.0)	(2.0)	(3.8)	(28.3)	(39.5)
6. Advances	3071	3531	4922	5488	8362	9161
	(21.0)	(20.4)	(12.8)	(12.8)	(33.1)	(35.2)
6.1. Bills purchased and discounted	4	9	0	0	8362	9161
6.2. Cash credits, overdrafts & loans	587	827	1578	2203	0	0

6.3. Term loans	2480	2695	3344	3286	0	0
7. Fixed Assets	14	13	22	22	43	82
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)
8. Other Assets	7528	8869	51	52	2823	2790
	(51.5)	(51.3)	(0.1)	(0.1)	(11.2)	(10.7)
8.1. Inter - office adjustments (net)	0	76	0	0	0	0
8.2. Interest accrued	9	0	0	0	636	713
8.3. Others	7519	8793	51	52	2186	2077
Total Assets	14621	17300	38418	42727	25276	26039
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Bara Banki		Bardhaman		Bareilly	
	Gramin Bank		Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	483	483	921	921	100	100
	(1.3)	(1.2)	(2.2)	(2.0)	(0.4)	(0.3)
2. Reserves and Surplus	2272	2687	0	24	0	29
	(6.2)	(6.7)	(0.0)	(0.1)	(0.0)	(0.1)
3. Deposits	31390	34802	33487	37099	21931	24380
	(85.6)	(86.6)	(78.6)	(80.2)	(87.0)	(84.5)
3.1. Demand deposits	1835	2199	185	223	1476	1396
3.2. Savings bank deposits	16785	19777	12949	15178	12372	14517
3.3. Term deposits	12769	12827	20354	21698	8083	8468
4. Borrowings	1391	1084	1257	1403	1984	3088
	(3.8)	(2.7)	(3.0)	(3.0)	(7.9)	(10.7)
4.1. From banks*	172	172	0	0	1984	3088
4.2. From others	1219	912	1257	1403	0	0
5. Other liabilities	1138	1154	6922	6835	1201	1246
	(3.1)	(2.9)	(16.3)	(14.8)	(4.8)	(4.3)
5.1. Bills Payable	104	120	126	147	28	17
5.2. Inter-office adjustments	119	124	205	67	61	0
5.3. Interest accrued	18	47	5393	5521	158	126
5.4. Others (including provisions)	898	863	1199	1100	955	1103
Total Liabilities	36674	40211	42587	46283	25217	28842
1. Cash in hand	433	367	403	369	460	596
	(1.2)	(0.9)	(0.9)	(0.8)	(1.8)	(2.1)
2. Balances with RBI	1649	1597	2255	2168	1200	1190
	(4.5)	(4.0)	(5.3)	(4.7)	(4.8)	(4.1)
3. Balances with banks in India	24927	23244	17549	10616	12032	11970
	(68.0)	(57.8)	(41.2)	(22.9)	(47.7)	(41.5)
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	2154	5679	9332	17628	1988	3379
	(5.9)	(14.1)	(21.9)	(38.1)	(7.9)	(11.7)
6. Advances	6839	8115	10181	12593	7485	9325
	(18.6)	(20.2)	(23.9)	(27.2)	(29.7)	(32.3)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	2454	2326	1059	4038	0	0

6.3. Term loans	4385	5789	9122	8555	7485	9325
7. Fixed Assets	17	17	39	45	25	29
	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	656	1194	2829	2863	2026	2352
	(1.8)	(3.0)	(6.6)	(6.2)	(8.0)	(8.2)
8.1. Inter - office adjustments (net)	0	0	0	0	0	311
8.2. Interest accrued	513	1066	2569	2707	1390	1991
8.3. Others	143	127	259	156	636	51
Total Assets	36674	40211	42587	46283	25217	28842
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Bastar		Basti Gramin Bank		Begusarai	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(37)	(38)	(39)	(40)	(41)	(42)
1. Capital	100	100	228	228	418	418
	(0.7)	(0.6)	(0.5)	(0.5)	(5.4)	(4.9)
2. Reserves and Surplus	0	0	4041	4661	135	200
	(0.0)	(0.0)	(9.3)	(9.8)	(1.7)	(2.3)
3. Deposits	11172	13388	31275	33898	6005	6610
	(79.0)	(83.1)	(72.1)	(71.6)	(77.8)	(77.6)
3.1. Demand deposits	1296	1454	1472	2094	515	446
3.2. Savings bank deposits	5103	6542	19030	20496	2402	2776
3.3. Term deposits	4773	5392	10774	11308	3088	3388
4. Borrowings	615	856	2602	3561	198	233
	(4.3)	(5.3)	(6.0)	(7.5)	(2.6)	(2.7)
4.1. From banks*	0	856	150	59	4	0
4.2. From others	615	0	2452	3502	194	233
5. Other liabilities	2255	1770	5239	5003	961	1060
	(15.9)	(11.0)	(12.1)	(10.6)	(12.5)	(12.4)
5.1. Bills Payable	846	353	93	92	0	1
5.2. Inter-office adjustments	0	0	50	25	0	93
5.3. Interest accrued	946	1006	3177	3185	634	545
5.4. Others (including provisions)	463	410	1919	1700	327	421
Total Liabilities	14143	16114	43386	47351	7717	8522
1. Cash in hand	100	155	330	411	126	175
	(0.7)	(1.0)	(0.8)	(0.9)	(1.6)	(2.0)
2. Balances with RBI	654	718	1915	1835	354	333
	(4.6)	(4.5)	(4.4)	(3.9)	(4.6)	(3.9)
3. Balances with banks in India	4499	3087	27442	21338	3508	2448
	(31.8)	(19.2)	(63.3)	(45.1)	(45.5)	(28.7)
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	47	1100	3678	11570	1350	2753
	(0.3)	(6.8)	(8.5)	(24.4)	(17.5)	(32.3)
6. Advances	4014	5461	8955	10167	1529	2236
	(28.4)	(33.9)	(20.6)	(21.5)	(19.8)	(26.2)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	1358	2084	3471	3689	709	947

6.3. Term loans	2655	3378	5484	6478	820	1289
7. Fixed Assets	8	7	28	27	9	11
	(0.1)	(0.0)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	4822	5585	1037	2004	841	566
	(34.1)	(34.7)	(2.4)	(4.2)	(10.9)	(6.6)
8.1. Inter - office adjustments (net)	443	695	0	0	116	424
8.2. Interest accrued	139	246	853	1785	683	20
8.3. Others	4239	4644	184	219	42	122
Total Assets	14143	16114	43386	47351	7717	8522
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Bhagalpur Banka		Bhagirath		Bhandara	
	Kshetriya Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(43)	(44)	(45)	(46)	(47)	(48)
1. Capital	465	465	309	309	1516	1586
	(4.5)	(3.4)	(0.6)	(0.5)	(12.4)	(11.6)
2. Reserves and Surplus	0	0	8957	10730	0	0
	(0.0)	(0.0)	(17.1)	(18.6)	(0.0)	(0.0)
3. Deposits	8374	9479	38589	42561	9139	10703
	(80.8)	(68.3)	(73.8)	(73.8)	(74.8)	(77.9)
3.1. Demand deposits	427	518	2789	5086	81	123
3.2. Savings bank deposits	3274	4003	23295	23905	3944	4896
3.3. Term deposits	4674	4958	12505	13570	5113	5684
4. Borrowings	246	448	2127	2472	1136	1035
	(2.4)	(3.2)	(4.1)	(4.3)	(9.3)	(7.5)
4.1. From banks*	11	2	347	0	159	181
4.2. From others	235	446	1780	2472	977	854
5. Other liabilities	1273	3490	2318	1576	426	407
	(12.3)	(25.1)	(4.4)	(2.7)	(3.5)	(3.0)
5.1. Bills Payable	0	0	119	199	0	0
5.2. Inter-office adjustments	0	1508	168	116	0	33
5.3. Interest accrued	1048	1356	18	17	0	0
5.4. Others (including provisions)	225	625	2013	1244	426	373
Total Liabilities	10358	13882	52299	57647	12216	13730
1. Cash in hand	86	79	585	883	107	93
	(0.8)	(0.6)	(1.1)	(1.5)	(0.9)	(0.7)
2. Balances with RBI	505	447	2031	1888	493	497
	(4.9)	(3.2)	(3.9)	(3.3)	(4.0)	(3.6)
3. Balances with banks in India	5583	1724	31713	24866	2779	1345
	(53.9)	(12.4)	(60.6)	(43.1)	(22.8)	(9.8)
4. Money at call and short notice	0	0	0	0	1416	0
	(0.0)	(0.0)	(0.0)	(0.0)	(11.6)	(0.0)
5. Investments	314	6450	6373	13812	1120	4389
	(3.0)	(46.5)	(12.2)	(24.0)	(9.2)	(32.0)
6. Advances	2539	3134	7249	9446	4191	5200
	(24.5)	(22.6)	(13.9)	(16.4)	(34.3)	(37.9)
6.1. Bills purchased and discounted	2	2	0	0	1	2
6.2. Cash credits, overdrafts & loans	870	964	7249	9446	1006	2510

6.3. Term loans	1667	2168	0	0	3184	2688
7. Fixed Assets	24	21	37	48	44	44
	(0.2)	(0.1)	(0.1)	(0.1)	(0.4)	(0.3)
8. Other Assets	1307	2028	4311	6705	2066	2161
	(12.6)	(14.6)	(8.2)	(11.6)	(16.9)	(15.7)
8.1. Inter - office adjustments (net)	49	0	0	0	28	0
8.2. Interest accrued	748	897	4172	6469	0	0
8.3. Others	510	1131	139	236	2038	2161
Total Assets	10358	13882	52299	57647	12216	13730
	(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.