

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

Items	(Amount in Rs. lakh)					
	Bhilwara-Ajmer Kshetriya Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(49)	(50)	(51)	(52)	(53)	(54)
1. Capital	758	758	2413	2413	737	737
	(3.9)	(3.5)	(3.4)	(3.1)	(1.9)	(1.8)
2. Reserves and Surplus	436	821	1328	2882	4532	5900
	(2.3)	(3.7)	(1.9)	(3.7)	(11.5)	(14.1)
3. Deposits	14478	16255	61771	68170	26781	27893
	(75.0)	(74.1)	(88.0)	(87.6)	(67.9)	(66.9)
3.1. Demand deposits	773	610	2109	2999	580	766
3.2. Savings bank deposits	3716	4787	28580	32529	8421	8677
3.3. Term deposits	9989	10859	31081	32642	17780	18450
4. Borrowings	2473	2959	2443	2617	6118	5932
	(12.8)	(13.5)	(3.5)	(3.4)	(15.5)	(14.2)
4.1. From banks*	272	283	224	207	1500	1728
4.2. From others	2201	2676	2219	2411	4619	4204
5. Other liabilities	1154	1136	2211	1762	1245	1262
	(6.0)	(5.2)	(3.2)	(2.3)	(3.2)	(3.0)
5.1. Bills Payable	47	60	0	0	345	425
5.2. Inter-office adjustments	0	0	0	0	0	0
5.3. Interest accrued	130	98	103	97	153	157
5.4. Others (including provisions)	977	979	2108	1665	748	680
Total Liabilities	19300	21929	70166	77845	39414	41723
1. Cash in hand	256	286	845	1111	379	446
	(1.3)	(1.3)	(1.2)	(1.4)	(1.0)	(1.1)
2. Balances with RBI	773	765	3673	3859	1448	1299

	(4.0)	(3.5)	(5.2)	(5.0)	(3.7)	(3.1)
3. Balances with banks in India	6404	6720	1760	1228	1489	560
	(33.2)	(30.6)	(2.5)	(1.6)	(3.8)	(1.3)
4. Money at call and short notice	0	0	17089	11614	7126	405
	(0.0)	(0.0)	(24.4)	(14.9)	(18.1)	(1.0)
5. Investments	1549	1806	30076	39696	6761	13512
	(8.0)	(8.2)	(42.9)	(51.0)	(17.2)	(32.4)
6. Advances	9282	11176	13118	16367	20911	24255
	(48.1)	(51.0)	(18.7)	(21.0)	(53.1)	(58.1)
6.1. Bills purchased and discounted	56	55	144	695	19	6
6.2. Cash credits, overdrafts & loans	1458	1672	913	1146	12047	13370
6.3. Term loans	7768	9449	12061	14526	8846	10880
7. Fixed Assets	31	31	79	98	106	124
	(0.2)	(0.1)	(0.1)	(0.1)	(0.3)	(0.3)
8. Other Assets	1005	1146	3526	3871	1194	1121
	(5.2)	(5.2)	(5.0)	(5.0)	(3.0)	(2.7)
8.1. Inter - office adjustments (net)	84	28	1517	1334	278	126
8.2. Interest accrued	859	966	1866	2236	489	462
8.3. Others	62	152	143	301	426	534
Total Assets	19300	21929	70166	77845	39414	41723
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Bikaner		Bilaspur Raipur		Bolangir Anchalik	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	100	100	3585	3918	1617	1817
	(2.0)	(1.8)	(9.2)	(9.0)	(4.4)	(4.3)
2. Reserves and Surplus	0	0	0	9	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	3455	3839	29915	35178	27779	32369
	(67.5)	(69.6)	(77.1)	(81.2)	(75.1)	(75.8)
3.1. Demand deposits	176	202	2610	3448	1520	1651
3.2. Savings bank deposits	904	1061	13320	16644	13343	16210
3.3. Term deposits	2375	2576	13985	15086	12916	14508
4. Borrowings	661	656	1467	337	4138	4977
	(12.9)	(11.9)	(3.8)	(0.8)	(11.2)	(11.7)
4.1. From banks*	28	30	389	0	509	505
4.2. From others	633	627	1078	337	3629	4472
5. Other liabilities	899	922	3846	3876	3475	3535
	(17.6)	(16.7)	(9.9)	(8.9)	(9.4)	(8.3)
5.1. Bills Payable	7	4	0	0	202	149
5.2. Inter-office adjustments	2	4	0	0	0	0
5.3. Interest accrued	348	360	2588	2607	2963	3257
5.4. Others (including provisions)	542	553	1258	1269	310	129
Total Liabilities	5115	5517	38813	43319	37009	42698
1. Cash in hand	8	8	304	320	311	296
	(0.2)	(0.2)	(0.8)	(0.7)	(0.8)	(0.7)
2. Balances with RBI	212	255	1810	1766	1979	1895

	(4.1)	(4.6)	(4.7)	(4.1)	(5.3)	(4.4)
3. Balances with banks in India	2124	1838	20907	19621	1326	3090
	(41.5)	(33.3)	(53.9)	(45.3)	(3.6)	(7.2)
4. Money at call and short notice	0	0	0	0	9292	3092
	(0.0)	(0.0)	(0.0)	(0.0)	(25.1)	(7.2)
5. Investments	65	65	786	2575	1308	6663
	(1.3)	(1.2)	(2.0)	(5.9)	(3.5)	(15.6)
6. Advances	1897	2275	7491	9592	9948	13356
	(37.1)	(41.2)	(19.3)	(22.1)	(26.9)	(31.3)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	703	634	2745	2986	4418	6456
6.3. Term loans	1194	1641	4746	6607	5530	6899
7. Fixed Assets	15	14	19	14	23	27
	(0.3)	(0.2)	(0.0)	(0.0)	(0.1)	(0.1)
8. Other Assets	795	1062	7496	9432	12822	14279
	(15.5)	(19.3)	(19.3)	(21.8)	(34.6)	(33.4)
8.1. Inter - office adjustments (net)	0	0	387	835	140	21
8.2. Interest accrued	60	167	2860	4143	1026	978
8.3. Others	735	896	4250	4454	11655	13279
Total Assets	5115	5517	38813	43319	37009	42698
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(61)	(62)	(63)	(64)	(65)	(66)
1. Capital	100	100	2577	2641	1849	1918
	(1.5)	(1.3)	(9.6)	(8.9)	(9.9)	(9.4)
2. Reserves and Surplus	439	570	0	0	5	0
	(6.5)	(7.3)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	4692	5458	21080	24109	13557	15199
	(69.3)	(69.6)	(78.7)	(81.1)	(72.3)	(74.8)
3.1. Demand deposits	96	70	2230	2667	501	565
3.2. Savings bank deposits	1900	2203	7157	9095	3589	5125
3.3. Term deposits	2696	3185	11694	12346	9467	9510
4. Borrowings	1004	1113	785	703	2417	2319
	(14.8)	(14.2)	(2.9)	(2.4)	(12.9)	(11.4)
4.1. From banks*	0	215	122	113	200	180
4.2. From others	1004	898	663	590	2217	2139
5. Other liabilities	538	596	2356	2285	929	895
	(7.9)	(7.6)	(8.8)	(7.7)	(5.0)	(4.4)
5.1. Bills Payable	53	22	0	0	38	26
5.2. Inter-office adjustments	0	0	31	59	0	0
5.3. Interest accrued	21	24	2191	2180	71	62
5.4. Others (including provisions)	464	550	134	46	820	807
Total Liabilities	6772	7837	26799	29737	18757	20331
1. Cash in hand	88	101	180	181	211	243
	(1.3)	(1.3)	(0.7)	(0.6)	(1.1)	(1.2)
2. Balances with RBI	265	264	1197	1188	756	713

	(3.9)	(3.4)	(4.5)	(4.0)	(4.0)	(3.5)
3. Balances with banks in India	1851	640	14780	12700	5802	5962
	(27.3)	(8.2)	(55.2)	(42.7)	(30.9)	(29.3)
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	254	2303	361	5304	1576	2471
	(3.8)	(29.4)	(1.3)	(17.8)	(8.4)	(12.2)
6. Advances	4155	4359	4856	6248	7806	8740
	(61.4)	(55.6)	(18.1)	(21.0)	(41.6)	(43.0)
6.1. Bills purchased and discounted	305	126	0	0	7806	8300
6.2. Cash credits, overdrafts & loans	1505	1613	2388	3724	0	93
6.3. Term loans	2345	2619	2467	2524	0	348
7. Fixed Assets	30	29	10	12	18	20
	(0.4)	(0.4)	(0.0)	(0.0)	(0.1)	(0.1)
8. Other Assets	128	141	5416	4104	2589	2182
	(1.9)	(1.8)	(20.2)	(13.8)	(13.8)	(10.7)
8.1. Inter - office adjustments (net)	21	6	0	0	88	39
8.2. Interest accrued	9	9	3311	2008	81	540
8.3. Others	98	126	2105	2096	2420	1602
Total Assets	6772	7837	26799	29737	18757	20331
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(67)	(68)	(69)	(70)	(71)	(72)
1. Capital	96	96	1429	1429	557	557
	(0.6)	(0.6)	(5.0)	(4.8)	(2.4)	(2.1)
2. Reserves and Surplus	1077	1077	5	15	847	1177
	(7.2)	(6.3)	(0.0)	(0.1)	(3.6)	(4.4)
3. Deposits	12653	14771	20264	23366	16804	19143
	(85.0)	(85.8)	(71.0)	(78.8)	(71.2)	(71.8)
3.1. Demand deposits	454	494	1965	2251	378	457
3.2. Savings bank deposits	5223	6472	4708	6252	3305	3998
3.3. Term deposits	6977	7805	13591	14863	13121	14688
4. Borrowings	735	894	2745	1023	4471	4893
	(4.9)	(5.2)	(9.6)	(3.4)	(19.0)	(18.3)
4.1. From banks*	0	0	2	5	1426	1400
4.2. From others	735	894	2743	1018	3045	3493
5. Other liabilities	330	382	4094	3816	913	907
	(2.2)	(2.2)	(14.3)	(12.9)	(3.9)	(3.4)
5.1. Bills Payable	0	0	0	0	41	42
5.2. Inter-office adjustments	0	3	0	0	490	304
5.3. Interest accrued	115	148	3339	3007	111	81
5.4. Others (including provisions)	214	231	755	809	271	481
Total Liabilities	14891	17220	28536	29649	23593	26678
1. Cash in hand	243	265	361	419	696	568
	(1.6)	(1.5)	(1.3)	(1.4)	(3.0)	(2.1)
2. Balances with RBI	685	745	1286	1287	854	890

	(4.6)	(4.3)	(4.5)	(4.3)	(3.6)	(3.3)
3. Balances with banks in India	6402	4941	586	209	6442	3120
	(43.0)	(28.7)	(2.1)	(0.7)	(27.3)	(11.7)
4. Money at call and short notice	0	0	5650	6252	0	0
	(0.0)	(0.0)	(19.8)	(21.1)	(0.0)	(0.0)
5. Investments	3400	6677	6589	4549	2913	6354
	(22.8)	(38.8)	(23.1)	(15.3)	(12.3)	(23.8)
6. Advances	2670	3345	13179	15279	11871	14861
	(17.9)	(19.4)	(46.2)	(51.5)	(50.3)	(55.7)
6.1. Bills purchased and discounted	0	0	570	590	173	126
6.2. Cash credits, overdrafts & loans	1299	1427	9594	10700	8370	10155
6.3. Term loans	1371	1917	3015	3989	3327	4581
7. Fixed Assets	9	8	64	70	54	57
	(0.1)	(0.0)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	1483	1238	821	1584	763	827
	(10.0)	(7.2)	(2.9)	(5.3)	(3.2)	(3.1)
8.1. Inter - office adjustments (net)	262	0	596	0	0	0
8.2. Interest accrued	284	312	0	903	298	533
8.3. Others	937	926	225	681	465	293
Total Assets	14891	17220	28536	29649	23593	26678
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Chambal		Champaran		Chandrapur Gadchiroli	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(73)	(74)	(75)	(76)	(77)	(78)
1. Capital	853	100	100	100	100	1100
	(4.8)	(0.5)	(0.3)	(0.3)	(0.6)	(6.0)
2. Reserves and Surplus	0	0	0	0	969	6
	(0.0)	(0.0)	(0.0)	(0.0)	(5.7)	(0.0)
3. Deposits	14873	17489	29864	34805	14414	15773
	(84.3)	(86.5)	(91.3)	(91.8)	(85.2)	(86.3)
3.1. Demand deposits	594	1140	502	584	429	565
3.2. Savings bank deposits	3910	5223	14737	17471	7768	8782
3.3. Term deposits	10369	11127	14626	16750	6216	6425
4. Borrowings	1295	1177	1752	1453	896	1013
	(7.3)	(5.8)	(5.4)	(3.8)	(5.3)	(5.5)
4.1. From banks*	11	11	5	0	100	0
4.2. From others	1284	1167	1747	1453	796	1013
5. Other liabilities	632	1447	1006	1540	538	385
	(3.6)	(7.2)	(3.1)	(4.1)	(3.2)	(2.1)
5.1. Bills Payable	0	0	0	0	6	7
5.2. Inter-office adjustments	36	31	0	0	209	0
5.3. Interest accrued	59	64	101	139	41	46
5.4. Others (including provisions)	537	1352	906	1401	282	332
Total Liabilities	17653	20214	32723	37898	16916	18277
1. Cash in hand	184	242	440	673	262	258
	(1.0)	(1.2)	(1.3)	(1.8)	(1.5)	(1.4)
2. Balances with RBI	774	791	1650	1535	731	694

	(4.4)	(3.9)	(5.0)	(4.0)	(4.3)	(3.8)
3. Balances with banks in India	1211	1240	11187	8538	5953	2828
	(6.9)	(6.1)	(34.2)	(22.5)	(35.2)	(15.5)
4. Money at call and short notice	7439	5369	0	0	0	0
	(42.1)	(26.6)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	1136	4611	76	5294	3093	5837
	(6.4)	(22.8)	(0.2)	(14.0)	(18.3)	(31.9)
6. Advances	5783	6784	8701	13085	4938	6055
	(32.8)	(33.6)	(26.6)	(34.5)	(29.2)	(33.1)
6.1. Bills purchased and discounted	0	0	0	0	42	5
6.2. Cash credits, overdrafts & loans	1313	1678	1900	5104	2602	3209
6.3. Term loans	4470	5106	6801	7981	2293	2841
7. Fixed Assets	47	45	25	31	27	38
	(0.3)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	1078	1132	10644	8743	1911	2568
	(6.1)	(5.6)	(32.5)	(23.1)	(11.3)	(14.0)
8.1. Inter - office adjustments (net)	0	0	403	142	0	305
8.2. Interest accrued	43	97	2362	89	298	336
8.3. Others	1035	1034	7879	8512	1613	1926
Total Assets	17653	20214	32723	37898	16916	18277
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Chhatrasal Gramin Bank		Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(79)	(80)	(81)	(82)	(83)	(84)
1. Capital	1497	1497	950	950	754	754
	(6.6)	(5.7)	(5.4)	(4.8)	(5.7)	(6.0)
2. Reserves and Surplus	0	12	0	0	622	526
	(0.0)	(0.0)	(0.0)	(0.0)	(4.7)	(4.2)
3. Deposits	18631	21360	15325	17133	9089	9260
	(82.4)	(81.5)	(86.4)	(86.9)	(69.3)	(73.9)
3.1. Demand deposits	1226	1380	829	885	216	157
3.2. Savings bank deposits	9923	12303	6721	8029	2141	2364
3.3. Term deposits	7481	7677	7776	8219	6732	6739
4. Borrowings	990	1816	511	492	2308	1624
	(4.4)	(6.9)	(2.9)	(2.5)	(17.6)	(13.0)
4.1. From banks*	78	94	0	0	742	263
4.2. From others	912	1722	511	492	1566	1361
5. Other liabilities	1501	1519	956	1142	348	372
	(6.6)	(5.8)	(5.4)	(5.8)	(2.7)	(3.0)
5.1. Bills Payable	54	120	0	0	0	3
5.2. Inter-office adjustments	43	0	0	0	56	43
5.3. Interest accrued	9	12	0	0	16	19
5.4. Others (including provisions)	1394	1387	956	1142	276	308
Total Liabilities	22618	26204	17742	19718	13121	12536
1. Cash in hand	365	752	213	247	391	198
	(1.6)	(2.9)	(1.2)	(1.3)	(3.0)	(1.6)
2. Balances with RBI	940	945	793	811	469	403

	(4.2)	(3.6)	(4.5)	(4.1)	(3.6)	(3.2)
3. Balances with banks in India	8697	6932	7037	6155	269	1152
	(38.5)	(26.5)	(39.7)	(31.2)	(2.1)	(9.2)
4. Money at call and short notice	0	0	522	1530	0	0
	(0.0)	(0.0)	(2.9)	(7.8)	(0.0)	(0.0)
5. Investments	3669	6837	522	497	5407	4266
	(16.2)	(26.1)	(2.9)	(2.5)	(41.2)	(34.0)
6. Advances	8142	10278	5645	7405	6413	6299
	(36.0)	(39.2)	(31.8)	(37.6)	(48.9)	(50.2)
6.1. Bills purchased and discounted	0	1	52	97	1	1
6.2. Cash credits, overdrafts & loans	3532	5232	1918	2623	2933	3809
6.3. Term loans	4609	5045	3674	4685	3479	2489
7. Fixed Assets	36	64	36	50	45	43
	(0.2)	(0.2)	(0.2)	(0.3)	(0.3)	(0.3)
8. Other Assets	770	395	2974	3022	126	174
	(3.4)	(1.5)	(16.8)	(15.3)	(1.0)	(1.4)
8.1. Inter - office adjustments (net)	0	47	176	10	0	0
8.2. Interest accrued	251	256	0	1	86	113
8.3. Others	519	92	2798	3012	40	61
Total Assets	22618	26204	17742	19718	13121	12536
	(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.