

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

(Amount in Rs. lakh)

Items	Chitradurga Gramin Bank		Cuttack Gramya Bank		Damoh Panna Sagar Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(85)	(86)	(87)	(88)	(89)	(90)
1. Capital	1872	1872	4621	4735	2267	2267
	(6.8)	(6.2)	(9.2)	(7.9)	(10.1)	(8.7)
2. Reserves and Surplus	0	236	6	6	0	0
	(0.0)	(0.8)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	19130	22264	38472	42986	17527	21046
	(69.7)	(73.5)	(76.4)	(72.0)	(78.3)	(80.8)
3.1. Demand deposits	539	544	680	544	1076	1428
3.2. Savings bank deposits	4971	6389	15155	18302	6835	8966
3.3. Term deposits	13620	15330	22636	24140	9617	10652
4. Borrowings	5551	5101	4977	9771	836	758
	(20.2)	(16.8)	(9.9)	(16.4)	(3.7)	(2.9)
4.1. From banks*	1062	19	116	0	120	200
4.2. From others	4489	5082	4861	9771	716	558
5. Other liabilities	880	802	2298	2230	1766	1971
	(3.2)	(2.6)	(4.6)	(3.7)	(7.9)	(7.6)
5.1. Bills Payable	532	482	22	20	0	0
5.2. Inter-office adjustments	0	8	488	218	179	277
5.3. Interest accrued	111	121	452	564	1518	1645
5.4. Others (including provisions)	238	191	1337	1428	69	49
Total Liabilities	27434	30275	50374	59728	22396	26042
1. Cash in hand	476	547	653	668	181	203
	(1.7)	(1.8)	(1.3)	(1.1)	(0.8)	(0.8)
2. Balances with RBI	852	950	2043	1936	1034	1066

	(3.1)	(3.1)	(4.1)	(3.2)	(4.6)	(4.1)
3. Balances with banks in India	5867	1082	9417	8135	12899	9046
	(21.4)	(3.6)	(18.7)	(13.6)	(57.6)	(34.7)
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	4426	9256	7117	12634	769	6502
	(16.1)	(30.6)	(14.1)	(21.2)	(3.4)	(25.0)
6. Advances	15180	18105	19312	24375	3990	5964
	(55.3)	(59.8)	(38.3)	(40.8)	(17.8)	(22.9)
6.1. Bills purchased and discounted	3	28	4	4	1291	0
6.2. Cash credits, overdrafts & loans	9709	12042	204	198	0	2392
6.3. Term loans	5468	6035	19104	24174	2699	3572
7. Fixed Assets	36	39	61	64	18	26
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	597	295	11771	11917	3505	3236
	(2.2)	(1.0)	(23.4)	(20.0)	(15.6)	(12.4)
8.1. Inter - office adjustments (net)	63	0	0	0	0	0
8.2. Interest accrued	176	252	2218	1087	1673	1445
8.3. Others	358	43	9553	10830	1832	1790
Total Assets	27434	30275	50374	59728	22396	26042
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Devipatan		Dewas Shajapur		Dhenkanal	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(91)	(92)	(93)	(94)	(95)	(96)
1. Capital	1497	1497	1036	1036	907	1013
	(4.2)	(3.7)	(5.5)	(5.1)	(3.3)	(3.3)
2. Reserves and Surplus	1532	2238	0	9	0	84
	(4.3)	(5.5)	(0.0)	(0.0)	(0.0)	(0.3)
3. Deposits	30255	34592	16725	17801	19771	23425
	(84.2)	(84.8)	(88.4)	(87.8)	(71.5)	(76.8)
3.1. Demand deposits	3737	4950	344	267	106	737
3.2. Savings bank deposits	17310	19695	6286	7230	4826	6050
3.3. Term deposits	9208	9946	10095	10305	14838	16638
4. Borrowings	1130	877	798	924	4530	3766
	(3.1)	(2.1)	(4.2)	(4.6)	(16.4)	(12.3)
4.1. From banks*	10	10	0	0	442	381
4.2. From others	1120	867	798	924	4088	3385
5. Other liabilities	1524	1583	370	514	2440	2215
	(4.2)	(3.9)	(2.0)	(2.5)	(8.8)	(7.3)
5.1. Bills Payable	111	96	9	9	16	22
5.2. Inter-office adjustments	0	0	0	0	355	0
5.3. Interest accrued	58	70	10	9	312	252
5.4. Others (including provisions)	1355	1417	351	497	1757	1941
Total Liabilities	35938	40787	18929	20284	27648	30502
1. Cash in hand	761	964	224	245	342	355
	(2.1)	(2.4)	(1.2)	(1.2)	(1.2)	(1.2)
2. Balances with RBI	1593	1552	930	837	1318	1276

	(4.4)	(3.8)	(4.9)	(4.1)	(4.8)	(4.2)
3. Balances with banks in India	16438	11360	7364	4013	5724	4133
	(45.7)	(27.9)	(38.9)	(19.8)	(20.7)	(13.6)
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	7942	14860	1579	5772	4086	6206
	(22.1)	(36.4)	(8.3)	(28.5)	(14.8)	(20.3)
6. Advances	7710	9286	6974	7762	15289	17486
	(21.5)	(22.8)	(36.8)	(38.3)	(55.3)	(57.3)
6.1. Bills purchased and discounted	0	0	1937	0	43	9
6.2. Cash credits, overdrafts & loans	1366	3433	0	2089	2950	3703
6.3. Term loans	6344	5853	5037	5673	12297	13775
7. Fixed Assets	93	91	35	42	30	34
	(0.3)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	1400	2675	1823	1613	858	1012
	(3.9)	(6.6)	(9.6)	(8.0)	(3.1)	(3.3)
8.1. Inter - office adjustments (net)	149	963	158	14	0	5
8.2. Interest accrued	1176	1674	751	914	618	961
8.3. Others	75	38	914	686	240	47
Total Assets	35938	40787	18929	20284	27648	30502
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(97)	(98)	(99)	(100)	(101)	(102)
1. Capital	984	1030	2683	2683	1375	1375
	(9.3)	(8.6)	(7.3)	(6.4)	(8.0)	(7.1)
2. Reserves and Surplus	1	3	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	7916	9320	28745	34620	13468	15570
	(75.1)	(78.1)	(78.5)	(82.2)	(78.1)	(80.7)
3.1. Demand deposits	222	145	1304	1719	437	520
3.2. Savings bank deposits	2565	3448	12367	16381	5531	6839
3.3. Term deposits	5129	5727	15073	16520	7500	8211
4. Borrowings	1213	1163	740	542	112	64
	(11.5)	(9.7)	(2.0)	(1.3)	(0.6)	(0.3)
4.1. From banks*	1213	0	0	0	0	0
4.2. From others	0	1163	740	542	112	64
5. Other liabilities	430	413	4436	4292	2297	2283
	(4.1)	(3.5)	(12.1)	(10.2)	(13.3)	(11.8)
5.1. Bills Payable	35	31	74	37	57	39
5.2. Inter-office adjustments	0	0	204	267	0	0
5.3. Interest accrued	42	64	2806	2907	1918	1882
5.4. Others (including provisions)	353	319	1352	1081	322	363
Total Liabilities	10545	11929	36603	42136	17251	19291
1. Cash in hand	109	129	317	447	162	183
	(1.0)	(1.1)	(0.9)	(1.1)	(0.9)	(0.9)
2. Balances with RBI	431	463	1713	1722	855	880

	(4.1)	(3.9)	(4.7)	(4.1)	(5.0)	(4.6)
3. Balances with banks in India	3547	3351	1120	1158	1412	6603
	(33.6)	(28.1)	(3.1)	(2.7)	(8.2)	(34.2)
4. Money at call and short notice	0	0	12398	8190	6189	0
	(0.0)	(0.0)	(33.9)	(19.4)	(35.9)	(0.0)
5. Investments	978	2199	12290	21144	21	920
	(9.3)	(18.4)	(33.6)	(50.2)	(0.1)	(4.8)
6. Advances	3917	4257	5722	6458	2001	2470
	(37.1)	(35.7)	(15.6)	(15.3)	(11.6)	(12.8)
6.1. Bills purchased and discounted	5	1	0	0	0	0
6.2. Cash credits, overdrafts & loans	633	730	1685	1861	768	841
6.3. Term loans	3279	3525	4037	4597	1233	1629
7. Fixed Assets	17	17	70	86	24	26
	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	1545	1513	2973	2931	6588	8209
	(14.7)	(12.7)	(8.1)	(7.0)	(38.2)	(42.6)
8.1. Inter - office adjustments (net)	67	2	0	0	16	19
8.2. Interest accrued	342	413	986	1355	1003	1413
8.3. Others	1137	1099	1987	1576	5569	6777
Total Assets	10545	11929	36603	42136	17251	19291
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Etah Gramin Bank		Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(103)	(104)	(105)	(106)	(107)	(108)
1. Capital	1150	1150	1362	1362	1224	1378
	(4.9)	(4.3)	(9.4)	(8.1)	(4.0)	(4.1)
2. Reserves and Surplus	208	709	0	0	997	1683
	(0.9)	(2.7)	(0.0)	(0.0)	(3.3)	(5.0)
3. Deposits	19426	21406	12171	13532	25903	28000
	(82.2)	(80.3)	(83.6)	(80.8)	(84.7)	(83.9)
3.1. Demand deposits	467	574	240	238	913	1061
3.2. Savings bank deposits	7537	9055	6015	7215	13233	14270
3.3. Term deposits	11422	11777	5916	6079	11758	12669
4. Borrowings	1608	2548	482	1273	1127	953
	(6.8)	(9.6)	(3.3)	(7.6)	(3.7)	(2.9)
4.1. From banks*	400	2533	38	0	1127	953
4.2. From others	1208	15	444	1273	0	0
5. Other liabilities	1251	841	536	589	1334	1378
	(5.3)	(3.2)	(3.7)	(3.5)	(4.4)	(4.1)
5.1. Bills Payable	453	84	6	8	19	19
5.2. Inter-office adjustments	457	420	35	53	82	32
5.3. Interest accrued	115	88	71	71	0	0
5.4. Others (including provisions)	226	249	424	457	1234	1327
Total Liabilities	23642	26654	14550	16757	30585	33393
1. Cash in hand	458	548	72	82	316	332
	(1.9)	(2.1)	(0.5)	(0.5)	(1.0)	(1.0)
2. Balances with RBI	1145	1115	651	658	1360	1294

	(4.8)	(4.2)	(4.5)	(3.9)	(4.4)	(3.9)
3. Balances with banks in India	10835	7305	9884	6429	17109	15087
	(45.8)	(27.4)	(67.9)	(38.4)	(55.9)	(45.2)
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	3003	8194	158	4709	2585	7074
	(12.7)	(30.7)	(1.1)	(28.1)	(8.5)	(21.2)
6. Advances	7376	7488	2675	3590	5724	7248
	(31.2)	(28.1)	(18.4)	(21.4)	(18.7)	(21.7)
6.1. Bills purchased and discounted	0	0	0	0	126	10
6.2. Cash credits, overdrafts & loans	2702	2411	898	1627	1932	3150
6.3. Term loans	4674	5078	1777	1963	3665	4088
7. Fixed Assets	21	20	13	16	19	22
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	805	1983	1098	1271	3472	2336
	(3.4)	(7.4)	(7.5)	(7.6)	(11.4)	(7.0)
8.1. Inter - office adjustments (net)	0	0	0	0	0	0
8.2. Interest accrued	754	1931	12	89	3105	1848
8.3. Others	50	52	1086	1182	366	488
Total Assets	23642	26654	14550	16757	30585	33393
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Faridkot Bhatinda		Farrukhabad		Fatehpur	
	Kshetriya Gramin Bank		Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(109)	(110)	(111)	(112)	(113)	(114)
1. Capital	100	187	100	559	1704	1704
	(1.2)	(1.9)	(0.3)	(1.3)	(8.9)	(7.9)
2. Reserves and Surplus	1114	1243	3423	3598	0	283
	(13.1)	(12.9)	(8.9)	(8.5)	(0.0)	(1.3)
3. Deposits	5902	6808	31447	33527	15467	17544
	(69.4)	(70.6)	(82.2)	(79.6)	(80.4)	(81.8)
3.1. Demand deposits	233	615	2080	2457	265	616
3.2. Savings bank deposits	1595	2198	17518	19775	8519	9966
3.3. Term deposits	4075	3995	11848	11296	6683	6962
4. Borrowings	1230	1185	2213	3213	835	747
	(14.5)	(12.3)	(5.8)	(7.6)	(4.3)	(3.5)
4.1. From banks*	259	200	500	500	64	0
4.2. From others	971	985	1713	2713	771	747
5. Other liabilities	163	216	1083	1203	1223	1160
	(1.9)	(2.2)	(2.8)	(2.9)	(6.4)	(5.4)
5.1. Bills Payable	19	20	77	69	21	26
5.2. Inter-office adjustments	51	24	0	0	47	40
5.3. Interest accrued	15	15	9	31	57	53
5.4. Others (including provisions)	78	158	998	1103	1099	1042
Total Liabilities	8510	9639	38266	42099	19230	21440
1. Cash in hand	33	48	401	358	148	219
	(0.4)	(0.5)	(1.0)	(0.9)	(0.8)	(1.0)
2. Balances with RBI	329	304	1651	1543	902	888

	(3.9)	(3.2)	(4.3)	(3.7)	(4.7)	(4.1)
3. Balances with banks in India	3445	3542	24369	20629	8758	564
	(40.5)	(36.8)	(63.7)	(49.0)	(45.5)	(2.6)
4. Money at call and short notice	0	0	0	0	0	6817
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(31.8)
5. Investments	642	450	2793	6449	2543	5005
	(7.5)	(4.7)	(7.3)	(15.3)	(13.2)	(23.3)
6. Advances	3494	4441	8096	10674	3660	4781
	(41.1)	(46.1)	(21.2)	(25.4)	(19.0)	(22.3)
6.1. Bills purchased and discounted	1	1	0	0	0	0
6.2. Cash credits, overdrafts & loans	1954	2626	4686	7097	783	180
6.3. Term loans	1540	1814	3410	3577	2878	4602
7. Fixed Assets	26	26	50	41	22	23
	(0.3)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	539	827	906	2404	3197	3143
	(6.3)	(8.6)	(2.4)	(5.7)	(16.6)	(14.7)
8.1. Inter - office adjustments (net)	0	0	18	3	0	0
8.2. Interest accrued	425	744	741	2240	1485	1451
8.3. Others	114	83	147	161	1712	1692
Total Assets	8510	9639	38266	42099	19230	21440
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(115)	(116)	(117)	(118)	(119)	(120)
1. Capital	485	485	100	100	406	426
	(4.1)	(4.0)	(0.2)	(0.2)	(3.9)	(3.5)
2. Reserves and Surplus	0	0	0	0	36	189
	(0.0)	(0.0)	(0.0)	(0.0)	(0.3)	(1.5)
3. Deposits	9705	9995	48636	53907	9102	10509
	(81.2)	(82.2)	(88.3)	(85.4)	(86.6)	(85.2)
3.1. Demand deposits	927	1012	511	588	203	356
3.2. Savings bank deposits	3007	3293	18280	22529	3848	4635
3.3. Term deposits	5771	5690	29845	30791	5051	5518
4. Borrowings	641	562	3597	6139	330	369
	(5.4)	(4.6)	(6.5)	(9.7)	(3.1)	(3.0)
4.1. From banks*	87	562	0	0	0	292
4.2. From others	554	0	3597	6139	329	77
5. Other liabilities	1113	1116	2754	3001	638	839
	(9.3)	(9.2)	(5.0)	(4.8)	(6.1)	(6.8)
5.1. Bills Payable	101	87	0	0	27	107
5.2. Inter-office adjustments	0	0	552	580	0	0
5.3. Interest accrued	969	987	669	650	0	0
5.4. Others (including provisions)	43	42	1533	1771	611	732
Total Liabilities	11945	12158	55086	63148	10512	12333
1. Cash in hand	79	52	745	943	73	66
	(0.7)	(0.4)	(1.4)	(1.5)	(0.7)	(0.5)
2. Balances with RBI	521	480	2657	2708	468	460

	(4.4)	(3.9)	(4.8)	(4.3)	(4.4)	(3.7)
3. Balances with banks in India	2683	1377	4930	3148	760	970
	(22.5)	(11.3)	(8.9)	(5.0)	(7.2)	(7.9)
4. Money at call and short notice	3933	3937	0	0	3993	3036
	(32.9)	(32.4)	(0.0)	(0.0)	(38.0)	(24.6)
5. Investments	1573	2857	13618	17121	1475	3592
	(13.2)	(23.5)	(24.7)	(27.1)	(14.0)	(29.1)
6. Advances	2486	2759	22746	28851	2962	3399
	(20.8)	(22.7)	(41.3)	(45.7)	(28.2)	(27.6)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	658	724	5682	6360	576	650
6.3. Term loans	1828	2035	17064	22491	2386	2749
7. Fixed Assets	7	8	38	36	18	16
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)
8. Other Assets	663	689	10353	10341	763	793
	(5.6)	(5.7)	(18.8)	(16.4)	(7.3)	(6.4)
8.1. Inter - office adjustments (net)	48	22	0	0	185	218
8.2. Interest accrued	359	459	910	1043	0	0
8.3. Others	256	209	9443	9299	578	575
Total Assets	11945	12158	55086	63148	10512	12333
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Golconda		Gomti	
	Gramin Bank		Gramin Bank	
	2002	2003	2002	2003
	(123)	(124)	(125)	(126)
1. Capital	478	478	100	100
	(4.8)	(4.1)	(0.2)	(0.2)
2. Reserves and Surplus	387	600	2592	1503
	(3.9)	(5.2)	(5.6)	(2.9)
3. Deposits	6819	8272	41696	47373
	(68.9)	(71.8)	(89.5)	(89.9)
3.1. Demand deposits	495	410	2557	3173
3.2. Savings bank deposits	2333	2702	16261	18536
3.3. Term deposits	3991	5160	22878	25663
4. Borrowings	1091	783	1838	1826
	(11.0)	(6.8)	(3.9)	(3.5)
4.1. From banks*	174	255	159	157
4.2. From others	917	528	1680	1669
5. Other liabilities	1122	1385	337	1911
	(11.3)	(12.0)	(0.7)	(3.6)
5.1. Bills Payable	0	0	167	177
5.2. Inter-office adjustments	132	19	16	43
5.3. Interest accrued	695	748	18	17
5.4. Others (including provisions)	295	619	136	1674
Total Liabilities	9896	11518	46563	52714
1. Cash in hand	211	213	413	529
	(2.1)	(1.8)	(0.9)	(1.0)
2. Balances with RBI	507	405	2320	2149
	(5.1)	(3.5)	(5.0)	(4.1)
3. Balances with banks in India	419	336	2537	3790

	(4.2)	(2.9)	(5.4)	(7.2)
4. Money at call and short notice	3452	4035	4377	1200
	(34.9)	(35.0)	(9.4)	(2.3)
5. Investments	1101	1722	25831	31501
	(11.1)	(14.9)	(55.5)	(59.8)
6. Advances	3444	3905	9401	11982
	(34.8)	(33.9)	(20.2)	(22.7)
6.1. Bills purchased and discounted	68	1	0	0
6.2. Cash credits, overdrafts & loans	2536	2771	2318	3009
6.3. Term loans	840	1132	7084	8973
7. Fixed Assets	21	31	75	98
	(0.2)	(0.3)	(0.2)	(0.2)
8. Other Assets	741	872	1609	1464
	(7.5)	(7.6)	(3.5)	(2.8)
8.1. Inter - office adjustments (net)	0	0	0	0
8.2. Interest accrued	571	523	1122	1178
8.3. Others	170	350	487	286
Total Assets	9896	11518	46563	52713
	(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.