

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

(Amount in Rs. lakh)

Items	Gopalganj		Gorakhpur		Gurdaspur Amritsar	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(127)	(128)	(129)	(130)	(131)	(132)
1. Capital	597	597	187	187	967	967
	(2.3)	(2.1)	(0.1)	(0.1)	(3.1)	(2.7)
2. Reserves and Surplus	1678	2170	19155	20477	2066	3270
	(6.5)	(7.7)	(13.9)	(13.7)	(6.6)	(9.1)
3. Deposits	21921	23850	92001	102595	25102	28507
	(85.0)	(84.8)	(67.0)	(68.5)	(80.1)	(79.4)
3.1. Demand deposits	160	185	4248	6199	1387	2137
3.2. Savings bank deposits	11353	12121	47007	53256	10294	12297
3.3. Term deposits	10408	11544	40745	43140	13421	14074
4. Borrowings	425	439	8441	9657	2494	2415
	(1.6)	(1.6)	(6.1)	(6.5)	(8.0)	(6.7)
4.1. From banks*	0	0	8441	9657	588	510
4.2. From others	425	439	0	0	1907	1905
5. Other liabilities	1169	1080	17594	16765	699	756
	(4.5)	(3.8)	(12.8)	(11.2)	(2.2)	(2.1)
5.1. Bills Payable	0	0	0	0	27	21
5.2. Inter-office adjustments	0	0	201	1245	0	0

5.3. Interest accrued	0	0	13301	12286	162	169
5.4. Others (including provisions)	1169	1080	4092	3234	510	566
Total Liabilities	25790	28136	137377	149681	31329	35914
1. Cash in hand	158	184	1002	998	222	208
	(0.6)	(0.7)	(0.7)	(0.7)	(0.7)	(0.6)
2. Balances with RBI	1129	1057	5714	5416	1341	1740
	(4.4)	(3.8)	(4.2)	(3.6)	(4.3)	(4.8)
3. Balances with banks in India	17508	17166	4194	6346	7608	3973
	(67.9)	(61.0)	(3.1)	(4.2)	(24.3)	(11.1)
4. Money at call and short notice	0	0	84660	67498	0	0
	(0.0)	(0.0)	(61.6)	(45.1)	(0.0)	(0.0)
5. Investments	1046	1654	14017	37936	12496	17770
	(4.1)	(5.9)	(10.2)	(25.3)	(39.9)	(49.5)
6. Advances	3088	3769	25633	28267	8398	10979
	(12.0)	(13.4)	(18.7)	(18.9)	(26.8)	(30.6)
6.1. Bills purchased and discounted	0	0	17	105	0	0
6.2. Cash credits, overdrafts & loans	444	615	11496	13721	4764	7492
6.3. Term loans	2644	3154	14119	14441	3633	3488
7. Fixed Assets	26	30	77	92	107	105
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.3)
8. Other Assets	2836	4276	2080	3128	1158	1138
	(11.0)	(15.2)	(1.5)	(2.1)	(3.7)	(3.2)
8.1. Inter - office adjustments (net)	304	423	0	0	30	22
8.2. Interest accrued	2513	3779	2023	2939	840	876

8.3. Others	19	74	56	188	287	239
Total Assets	25790	28136	137377	149681	31329	35914
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(133)	(134)	(135)	(136)	(137)	(138)
1. Capital	1675	1815	100	100	610	610
	(2.2)	(2.1)	(0.9)	(0.9)	(2.2)	(2.1)
2. Reserves and Surplus	8318	11589	0	0	0	0
	(11.0)	(13.7)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	58109	64678	8824	9448	22339	24082
	(76.9)	(76.3)	(82.5)	(80.5)	(82.1)	(81.7)
3.1. Demand deposits	814	1676	263	280	1149	1002
3.2. Savings bank deposits	23596	29612	3299	3478	8219	9706
3.3. Term deposits	33700	33391	5263	5690	12972	13374
4. Borrowings	5671	5145	733	1124	2421	3295
	(7.5)	(6.1)	(6.9)	(9.6)	(8.9)	(11.2)
4.1. From banks*	1266	1476	733	1124	210	415
4.2. From others	4405	3668	0	0	2211	2879
5. Other liabilities	1835	1578	1043	1065	1843	1507
	(2.4)	(1.9)	(9.7)	(9.1)	(6.8)	(5.1)
5.1. Bills Payable	0	0	0	553	0	0
5.2. Inter-office adjustments	24	0	11	19	0	0
5.3. Interest accrued	519	518	0	0	101	108

5.4. Others (including provisions)	1293	1060	1032	494	1742	1399
Total Liabilities	75609	84806	10700	11737	27214	29494
1. Cash in hand	146	182	123	120	646	480
	(0.2)	(0.2)	(1.1)	(1.0)	(2.4)	(1.6)
2. Balances with RBI	3173	3003	495	462	1234	1277
	(4.2)	(3.5)	(4.6)	(3.9)	(4.5)	(4.3)
3. Balances with banks in India	31441	20196	5063	4601	11102	8213
	(41.6)	(23.8)	(47.3)	(39.2)	(40.8)	(27.8)
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	13748	32074	306	729	226	1576
	(18.2)	(37.8)	(2.9)	(6.2)	(0.8)	(5.3)
6. Advances	23916	26648	3672	4561	9867	12950
	(31.6)	(31.4)	(34.3)	(38.9)	(36.3)	(43.9)
6.1. Bills purchased and discounted	1	58	0	0	4	5
6.2. Cash credits, overdrafts & loans	8446	12047	462	602	3693	6053
6.3. Term loans	15469	14543	3210	3959	6171	6892
7. Fixed Assets	211	227	24	21	58	65
	(0.3)	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	2974	2476	1016	1244	4080	4933
	(3.9)	(2.9)	(9.5)	(10.6)	(15.0)	(16.7)
8.1. Inter - office adjustments (net)	0	153	0	0	156	265
8.2. Interest accrued	2460	1825	752	980	1191	1680
8.3. Others	514	498	265	265	2734	2988

Total Assets	75609	84806	10700	11737	27214	29494
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Haryana		Hazaribagh		Himachal Gramin Bank	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank			
	2002	2003	2002	2003	2002	2003
	(139)	(140)	(141)	(142)	(143)	(144)
1. Capital	1501	1501	311	311	1140	1140
	(4.0)	(3.7)	(2.4)	(2.1)	(2.1)	(1.9)
2. Reserves and Surplus	63	48	817	1054	885	1512
	(0.2)	(0.1)	(6.4)	(7.0)	(1.6)	(2.6)
3. Deposits	32832	36395	10414	12166	49240	54648
	(86.5)	(90.8)	(81.7)	(81.0)	(91.0)	(92.4)
3.1. Demand deposits	441	396	105	299	1681	1816
3.2. Savings bank deposits	12832	14999	4886	5876	13612	16032
3.3. Term deposits	19558	21000	5423	5992	33947	36799
4. Borrowings	3063	1632	442	593	1190	864
	(8.1)	(4.1)	(3.5)	(3.9)	(2.2)	(1.5)
4.1. From banks*	6	6	0	0	33	307
4.2. From others	3057	1627	442	593	1157	557
5. Other liabilities	503	514	757	894	1675	961
	(1.3)	(1.3)	(5.9)	(6.0)	(3.1)	(1.6)
5.1. Bills Payable	5	5	3	1	28	30
5.2. Inter-office adjustments	3	0	43	50	359	223
5.3. Interest accrued	62	63	0	10	51	58

5.4. Others (including provisions)	432	446	711	832	1237	650
Total Liabilities	37961	40090	12742	15019	54131	59125
1. Cash in hand	418	394	66	84	706	440
	(1.1)	(1.0)	(0.5)	(0.6)	(1.3)	(0.7)
2. Balances with RBI	1731	1680	546	539	2750	2682
	(4.6)	(4.2)	(4.3)	(3.6)	(5.1)	(4.5)
3. Balances with banks in India	12043	3976	3454	1429	23865	12303
	(31.7)	(9.9)	(27.1)	(9.5)	(44.1)	(20.8)
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	4144	11640	5421	8601	10725	24524
	(10.9)	(29.0)	(42.5)	(57.3)	(19.8)	(41.5)
6. Advances	15852	19408	2707	3434	13124	16156
	(41.8)	(48.4)	(21.2)	(22.9)	(24.2)	(27.3)
6.1. Bills purchased and discounted	0	0	0	0	363	799
6.2. Cash credits, overdrafts & loans	1756	2014	981	1494	4840	5273
6.3. Term loans	14096	17394	1725	1939	7921	10084
7. Fixed Assets	65	68	10	10	85	100
	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	3708	2925	539	922	2875	2919
	(9.8)	(7.3)	(4.2)	(6.1)	(5.3)	(4.9)
8.1. Inter - office adjustments (net)	0	17	0	0	0	0
8.2. Interest accrued	1188	1174	0	862	2692	2649
8.3. Others	2520	1733	539	60	183	271

Total Assets	37961	40090	12742	15019	54131	59125
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(145)	(146)	(147)	(148)	(149)	(150)
1. Capital	414	414	519	519	665	665
	(6.4)	(5.9)	(3.2)	(2.9)	(1.8)	(1.6)
2. Reserves and Surplus	179	334	1080	1511	451	817
	(2.8)	(4.8)	(6.7)	(8.3)	(1.2)	(1.9)
3. Deposits	5276	5772	12006	13859	29300	33573
	(81.9)	(82.0)	(74.0)	(76.4)	(77.6)	(78.7)
3.1. Demand deposits	124	247	604	420	462	800
3.2. Savings bank deposits	2891	3256	3465	4841	11657	14121
3.3. Term deposits	2261	2269	7937	8597	17180	18651
4. Borrowings	305	327	2090	1539	1875	2339
	(4.7)	(4.6)	(12.9)	(8.5)	(5.0)	(5.5)
4.1. From banks*	9	0	314	40	0	2339
4.2. From others	296	327	1776	1498	1875	0
5. Other liabilities	271	188	520	713	5446	5265
	(4.2)	(2.7)	(3.2)	(3.9)	(14.4)	(12.3)
5.1. Bills Payable	84	3	17	14	24	46
5.2. Inter-office adjustments	0	0	34	126	0	171
5.3. Interest accrued	13	14	92	93	4405	4631

5.4. Others (including provisions)	173	172	377	481	1016	416
Total Liabilities	6445	7035	16215	18141	37736	42658
1. Cash in hand	71	57	117	133	506	273
	(1.1)	(0.8)	(0.7)	(0.7)	(1.3)	(0.6)
2. Balances with RBI	286	283	673	620	1936	2060
	(4.4)	(4.0)	(4.2)	(3.4)	(5.1)	(4.8)
3. Balances with banks in India	349	268	3747	3028	17977	13893
	(5.4)	(3.8)	(23.1)	(16.7)	(47.6)	(32.6)
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	3246	3283	1670	2474	9897	17193
	(50.4)	(46.7)	(10.3)	(13.6)	(26.2)	(40.3)
6. Advances	2038	2679	9243	10800	6352	8039
	(31.6)	(38.1)	(57.0)	(59.5)	(16.8)	(18.8)
6.1. Bills purchased and discounted	4	0	48	131	876	584
6.2. Cash credits, overdrafts & loans	1302	1888	5506	7204	2134	1394
6.3. Term loans	732	791	3689	3465	3342	6061
7. Fixed Assets	13	19	69	70	40	45
	(0.2)	(0.3)	(0.4)	(0.4)	(0.1)	(0.1)
8. Other Assets	442	447	695	1015	1028	1154
	(6.9)	(6.3)	(4.3)	(5.6)	(2.7)	(2.7)
8.1. Inter - office adjustments (net)	1	0	0	0	20	144
8.2. Interest accrued	300	440	525	832	961	930
8.3. Others	141	7	169	183	47	81

Total Assets	6445	7035	16215	18141	37736	42658
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Indore Ujjain		Jaipur Nagaur Anchalik		Jammu Rural Bank	
	Gramin Bank		Gramin Bank			
	2002	2003	2002	2003	2002	2003
	(151)	(152)	(153)	(154)	(155)	(156)
1. Capital	654	654	1241	1267	1472	1472
	(6.5)	(6.1)	(2.5)	(2.3)	(2.8)	(2.5)
2. Reserves and Surplus	0	0	994	1624	2493	3484
	(0.0)	(0.0)	(2.0)	(2.9)	(4.8)	(5.9)
3. Deposits	8166	8644	40210	48448	40921	47374
	(80.7)	(80.3)	(79.7)	(87.5)	(78.6)	(80.8)
3.1. Demand deposits	238	267	2638	2588	1739	2526
3.2. Savings bank deposits	2153	2439	14703	18299	14463	17629
3.3. Term deposits	5775	5938	22868	27561	24718	27220
4. Borrowings	996	1161	2964	2460	2051	1456
	(9.8)	(10.8)	(5.9)	(4.4)	(3.9)	(2.5)
4.1. From banks*	63	100	0	0	92	0
4.2. From others	933	1061	2964	2460	1959	1456
5. Other liabilities	307	306	5063	1562	5130	4842
	(3.0)	(2.8)	(10.0)	(2.8)	(9.9)	(8.3)
5.1. Bills Payable	15	30	1017	1039	54	60
5.2. Inter-office adjustments	16	32	63	26	53	212
5.3. Interest accrued	26	38	3779	297	4242	3819

5.4. Others (including provisions)	250	207	204	200	782	750
Total Liabilities	10123	10765	50471	55361	52068	58629
1. Cash in hand	43	39	473	592	339	320
	(0.4)	(0.4)	(0.9)	(1.1)	(0.7)	(0.5)
2. Balances with RBI	437	398	2407	2313	2806	2304
	(4.3)	(3.7)	(4.8)	(4.2)	(5.4)	(3.9)
3. Balances with banks in India	4558	3620	20979	13910	39416	37377
	(45.0)	(33.6)	(41.6)	(25.1)	(75.7)	(63.8)
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	846	1179	12417	20762	500	6424
	(8.4)	(11.0)	(24.6)	(37.5)	(1.0)	(11.0)
6. Advances	3619	4907	11141	14010	6503	9587
	(35.7)	(45.6)	(22.1)	(25.3)	(12.5)	(16.4)
6.1. Bills purchased and discounted	0	0	4	4	245	805
6.2. Cash credits, overdrafts & loans	1338	2306	3587	5773	414	531
6.3. Term loans	2281	2602	7550	8233	5844	8251
7. Fixed Assets	22	27	36	54	79	82
	(0.2)	(0.3)	(0.1)	(0.1)	(0.2)	(0.1)
8. Other Assets	598	595	3018	3719	2424	2536
	(5.9)	(5.5)	(6.0)	(6.7)	(4.7)	(4.3)
8.1. Inter - office adjustments (net)	0	0	0	0	0	0
8.2. Interest accrued	118	162	2805	3403	1026	1074
8.3. Others	480	432	214	316	1398	1462

Total Assets	10123	10765	50471	55361	52068	58629
	(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.