

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

(Amount in Rs. lakh)

Items	Jamnagar Rajkot		Jamuna		Jhbua Dhar	
	Gramin Bank		Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(157)	(158)	(159)	(160)	(161)	(162)
1. Capital	1097	1097	1048	1048	628	628
	(4.7)	(4.3)	(4.6)	(4.1)	(2.8)	(2.6)
2. Reserves and Surplus	394	660	565	1031	0	0
	(1.7)	(2.6)	(2.5)	(4.1)	(0.0)	(0.0)
3. Deposits	15606	17258	19082	22177	18275	19788
	(66.2)	(67.2)	(84.7)	(87.5)	(82.2)	(83.3)
3.1. Demand deposits	470	303	402	369	738	584
3.2. Savings bank deposits	4516	5532	6788	8911	6076	7307
3.3. Term deposits	10621	11423	11892	12896	11461	11897
4. Borrowings	3745	3730	942	528	2396	2285
	(15.9)	(14.5)	(4.2)	(2.1)	(10.8)	(9.6)
4.1. From banks*	1200	1370	10	185	2396	2285
4.2. From others	2545	2360	932	343	0	0
5. Other liabilities	2724	2930	897	557	931	1065
	(11.6)	(11.4)	(4.0)	(2.2)	(4.2)	(4.5)
5.1. Bills Payable	0	0	77	93	21	32
5.2. Inter-office adjustments	4	0	449	63	71	127

5.3. Interest accrued	2377	2444	61	63	91	94
5.4. Others (including provisions)	344	485	311	338	749	812
Total Liabilities	23567	25674	22534	25340	22230	23766
1. Cash in hand	87	102	598	955	280	239
	(0.4)	(0.4)	(2.7)	(3.8)	(1.3)	(1.0)
2. Balances with RBI	1007	964	981	997	967	952
	(4.3)	(3.8)	(4.4)	(3.9)	(4.3)	(4.0)
3. Balances with banks in India	8321	5659	10372	6995	7611	8576
	(35.3)	(22.0)	(46.0)	(27.6)	(34.2)	(36.1)
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	3461	5676	5645	10222	743	1529
	(14.7)	(22.1)	(25.1)	(40.3)	(3.3)	(6.4)
6. Advances	9401	11883	4323	5516	8973	8698
	(39.9)	(46.3)	(19.2)	(21.8)	(40.4)	(36.6)
6.1. Bills purchased and discounted	0	0	1	1	1	1
6.2. Cash credits, overdrafts & loans	7948	9691	2332	2695	174	218
6.3. Term loans	1452	2193	1989	2819	8798	8479
7. Fixed Assets	31	44	22	29	39	38
	(0.1)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	1259	1345	592	625	3618	3733
	(5.3)	(5.2)	(2.6)	(2.5)	(16.3)	(15.7)
8.1. Inter - office adjustments (net)	0	6	415	0	0	0
8.2. Interest accrued	1138	1164	57	468	165	78

8.3. Others	121	176	121	157	3453	3655
Total Assets	23567	25674	22534	25340	22230	23766
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Junagadh Amreli Gramin Bank		Ka Bank Nongkyndong		Kakathiya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(163)	(164)	(165)	(166)	(167)	(168)
1. Capital	564	564	260	260	1038	1038
	(5.8)	(5.4)	(1.5)	(1.4)	(5.0)	(4.4)
2. Reserves and Surplus	338	483	1786	2081	0	0
	(3.5)	(4.6)	(10.0)	(10.8)	(0.0)	(0.0)
3. Deposits	6527	7447	14322	15540	13566	14877
	(67.0)	(70.8)	(80.2)	(81.0)	(65.7)	(62.5)
3.1. Demand deposits	39	39	1479	1164	930	302
3.2. Savings bank deposits	1787	2140	6214	7145	2484	3313
3.3. Term deposits	4700	5269	6628	7230	10152	11262
4. Borrowings	1257	922	538	306	3612	4238
	(12.9)	(8.8)	(3.0)	(1.6)	(17.5)	(17.8)
4.1. From banks*	440	271	14	3	624	78
4.2. From others	817	651	524	303	2988	4160
5. Other liabilities	1054	1096	950	1004	2440	3641
	(10.8)	(10.4)	(5.3)	(5.2)	(11.8)	(15.3)
5.1. Bills Payable	3	5	0	0	0	198
5.2. Inter-office adjustments	11	35	0	0	20	12
5.3. Interest accrued	875	831	705	771	2342	2996

5.4. Others (including provisions)	165	224	245	233	78	436
Total Liabilities	9740	10512	17856	19190	20656	23794
1. Cash in hand	72	70	124	120	281	281
	(0.7)	(0.7)	(0.7)	(0.6)	(1.4)	(1.2)
2. Balances with RBI	425	375	766	886	834	1129
	(4.4)	(3.6)	(4.3)	(4.6)	(4.0)	(4.7)
3. Balances with banks in India	37	41	8842	7719	8031	4681
	(0.4)	(0.4)	(49.5)	(40.2)	(38.9)	(19.7)
4. Money at call and short notice	2539	2309	0	0	0	0
	(26.1)	(22.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2455	3478	4858	5922	218	4030
	(25.2)	(33.1)	(27.2)	(30.9)	(1.1)	(16.9)
6. Advances	3335	3551	2568	3045	9880	11906
	(34.2)	(33.8)	(14.4)	(15.9)	(47.8)	(50.0)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	2471	2754	956	1181	8927	10858
6.3. Term loans	863	797	1611	1864	953	1047
7. Fixed Assets	26	18	22	22	66	74
	(0.3)	(0.2)	(0.1)	(0.1)	(0.3)	(0.3)
8. Other Assets	851	670	677	1477	1347	1694
	(8.7)	(6.4)	(3.8)	(7.7)	(6.5)	(7.1)
8.1. Inter - office adjustments (net)	9	30	4	38	0	0
8.2. Interest accrued	710	460	643	977	132	243
8.3. Others	131	180	31	462	1215	1451

Total Assets	9740	10512	17856	19190	20656	23794
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Kalahandi Anchalika Gramya Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(169)	(170)	(171)	(172)	(173)	(174)
1. Capital	2207	2207	1541	1541	1069	1069
	(9.7)	(8.8)	(6.4)	(6.1)	(4.6)	(4.2)
2. Reserves and Surplus	123	12	0	4	39	39
	(0.5)	(0.0)	(0.0)	(0.0)	(0.2)	(0.2)
3. Deposits	14331	17211	17991	20808	20548	23285
	(62.9)	(68.5)	(75.0)	(81.8)	(88.2)	(91.1)
3.1. Demand deposits	1194	2158	1144	750	3377	3337
3.2. Savings bank deposits	7326	8402	5713	6544	9650	11612
3.3. Term deposits	5811	6651	11134	13514	7521	8336
4. Borrowings	3781	4195	1711	1153	792	204
	(16.6)	(16.7)	(7.1)	(4.5)	(3.4)	(0.8)
4.1. From banks*	354	373	0	0	334	51
4.2. From others	3426	3821	1711	1153	459	153
5. Other liabilities	2350	1517	2740	1938	846	961
	(10.3)	(6.0)	(11.4)	(7.6)	(3.6)	(3.8)
5.1. Bills Payable	0	0	0	0	6	7
5.2. Inter-office adjustments	0	0	107	57	0	82
5.3. Interest accrued	973	1149	1707	1761	228	236

5.4. Others (including provisions)	1376	368	927	119	612	636
Total Liabilities	22792	25142	23982	25444	23295	25559
1. Cash in hand	317	254	366	238	59	22
	(1.4)	(1.0)	(1.5)	(0.9)	(0.3)	(0.1)
2. Balances with RBI	673	885	960	999	602	1127
	(3.0)	(3.5)	(4.0)	(3.9)	(2.6)	(4.4)
3. Balances with banks in India	7976	7388	1982	1707	14742	10191
	(35.0)	(29.4)	(8.3)	(6.7)	(63.3)	(39.9)
4. Money at call and short notice	0	0	6226	2825	0	0
	(0.0)	(0.0)	(26.0)	(11.1)	(0.0)	(0.0)
5. Investments	2028	5256	3697	8062	1520	7371
	(8.9)	(20.9)	(15.4)	(31.7)	(6.5)	(28.8)
6. Advances	8100	8789	9926	10831	2995	3156
	(35.5)	(35.0)	(41.4)	(42.6)	(12.9)	(12.3)
6.1. Bills purchased and discounted	0	0	793	621	21	0
6.2. Cash credits, overdrafts & loans	3187	3965	4608	5602	1434	1573
6.3. Term loans	4912	4823	4525	4607	1540	1582
7. Fixed Assets	19	23	39	37	40	47
	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)
8. Other Assets	3680	2548	787	744	3337	3644
	(16.1)	(10.1)	(3.3)	(2.9)	(14.3)	(14.3)
8.1. Inter - office adjustments (net)	299	-1226	0	0	30	0
8.2. Interest accrued	312	502	486	645	364	293
8.3. Others	3069	3273	301	99	2943	3351

Total Assets	22792	25142	23982	25444	23295	25559
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Kanakadurga Gramin Bank		Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(175)	(176)	(177)	(178)	(179)	(180)
1. Capital	215	215	3241	3241	1025	1025
	(2.1)	(1.8)	(6.9)	(6.3)	(6.8)	(5.5)
2. Reserves and Surplus	1246	1442	0	0	100	958
	(12.1)	(12.2)	(0.0)	(0.0)	(0.7)	(5.2)
3. Deposits	7468	8770	39715	44257	12156	15018
	(72.3)	(74.0)	(84.0)	(85.8)	(80.5)	(81.1)
3.1. Demand deposits	122	229	1752	1554	725	801
3.2. Savings bank deposits	1915	2374	16831	20498	4186	5687
3.3. Term deposits	5430	6167	21132	22205	7245	8530
4. Borrowings	1257	1182	2849	3321	1356	1015
	(12.2)	(10.0)	(6.0)	(6.4)	(9.0)	(5.5)
4.1. From banks*	8	4	160	0	363	564
4.2. From others	1249	1178	2689	3321	993	451
5. Other liabilities	143	246	1459	751	462	508
	(1.4)	(2.1)	(3.1)	(1.5)	(3.1)	(2.7)
5.1. Bills Payable	0	0	205	157	134	219
5.2. Inter-office adjustments	15	110	267	0	0	0
5.3. Interest accrued	41	50	346	371	56	21

5.4. Others (including provisions)	87	87	641	223	272	268
Total Liabilities	10329	11856	47264	51569	15098	18524
1. Cash in hand	242	237	367	570	61	41
	(2.3)	(2.0)	(0.8)	(1.1)	(0.4)	(0.2)
2. Balances with RBI	386	366	2159	2357	711	748
	(3.7)	(3.1)	(4.6)	(4.6)	(4.7)	(4.0)
3. Balances with banks in India	842	1007	20222	14179	3069	4205
	(8.2)	(8.5)	(42.8)	(27.5)	(20.3)	(22.7)
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	3970	4126	12208	21503	6116	7365
	(38.4)	(34.8)	(25.8)	(41.7)	(40.5)	(39.8)
6. Advances	4632	5707	8891	10071	4388	5681
	(44.8)	(48.1)	(18.8)	(19.5)	(29.1)	(30.7)
6.1. Bills purchased and discounted	67	122	0	0	0	0
6.2. Cash credits, overdrafts & loans	198	234	3503	4703	3421	4737
6.3. Term loans	4368	5351	5388	5368	967	944
7. Fixed Assets	52	60	47	61	32	38
	(0.5)	(0.5)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	204	353	3371	2830	721	446
	(2.0)	(3.0)	(7.1)	(5.5)	(4.8)	(2.4)
8.1. Inter - office adjustments (net)	0	0	0	463	9	60
8.2. Interest accrued	116	134	1237	875	684	343
8.3. Others	89	219	2134	1492	28	43

Total Assets	10329	11856	47264	51569	15098	18524
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Kashi Gramin Bank		Kisan Gramin Bank		Kolar Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(181)	(182)	(183)	(184)	(185)	(186)
1. Capital	2628	2628	1654	1654	1583	1583
	(6.1)	(5.3)	(11.0)	(9.6)	(7.8)	(7.0)
2. Reserves and Surplus	122	244	0	0	612	1087
	(0.3)	(0.5)	(0.0)	(0.0)	(3.0)	(4.8)
3. Deposits	37804	43963	12009	12796	15435	17502
	(87.7)	(89.3)	(79.8)	(74.1)	(75.9)	(77.6)
3.1. Demand deposits	1961	2118	1102	1084	583	614
3.2. Savings bank deposits	15553	19468	6655	7474	5465	5958
3.3. Term deposits	20289	22377	4252	4237	9387	10930
4. Borrowings	1785	1666	1184	2643	1850	1437
	(4.1)	(3.4)	(7.9)	(15.3)	(9.1)	(6.4)
4.1. From banks*	40	40	313	400	446	0
4.2. From others	1745	1626	872	2243	1403	1437
5. Other liabilities	774	723	208	173	844	955
	(1.8)	(1.5)	(1.4)	(1.0)	(4.2)	(4.2)
5.1. Bills Payable	0	0	35	24	328	645
5.2. Inter-office adjustments	6	0	50	0	136	31
5.3. Interest accrued	18	18	30	28	39	24

5.4. Others (including provisions)	751	705	93	121	341	254
Total Liabilities	43113	49223	15055	17267	20324	22563
1. Cash in hand	635	966	174	207	712	1001
	(1.5)	(2.0)	(1.2)	(1.2)	(3.5)	(4.4)
2. Balances with RBI	1925	1954	640	602	772	709
	(4.5)	(4.0)	(4.3)	(3.5)	(3.8)	(3.1)
3. Balances with banks in India	11319	11919	334	267	5793	1599
	(26.3)	(24.2)	(2.2)	(1.5)	(28.5)	(7.1)
4. Money at call and short notice	0	0	6664	3779	0	0
	(0.0)	(0.0)	(44.3)	(21.9)	(0.0)	(0.0)
5. Investments	16338	20627	645	4760	3482	6958
	(37.9)	(41.9)	(4.3)	(27.6)	(17.1)	(30.8)
6. Advances	10264	11464	4937	5971	9229	12009
	(23.8)	(23.3)	(32.8)	(34.6)	(45.4)	(53.2)
6.1. Bills purchased and discounted	180	63	0	0	9	26
6.2. Cash credits, overdrafts & loans	2397	3885	2728	3734	5874	7335
6.3. Term loans	7687	7516	2209	2237	3345	4649
7. Fixed Assets	89	106	39	34	35	43
	(0.2)	(0.2)	(0.3)	(0.2)	(0.2)	(0.2)
8. Other Assets	2543	2187	1624	1648	302	244
	(5.9)	(4.4)	(10.8)	(9.5)	(1.5)	(1.1)
8.1. Inter - office adjustments (net)	0	32	0	38	0	0
8.2. Interest accrued	935	987	529	804	227	174
8.3. Others	1608	1167	1095	805	75	70

Total Assets	43113	49223	15055	17267	20324	22563
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Koraput Panchabati		Kosi		Krishna Grameen Bank	
	Gramya Bank		Kshetriya Gramin Bank			
	2002	2003	2002	2003	2002	2003
	(187)	(188)	(189)	(190)	(191)	(192)
1. Capital	936	936	1534	1534	1976	1976
	(2.9)	(2.7)	(3.3)	(3.0)	(5.4)	(4.7)
2. Reserves and Surplus	0	0	25	46	488	1020
	(0.0)	(0.0)	(0.1)	(0.1)	(1.3)	(2.4)
3. Deposits	20410	22770	39747	41884	23004	27648
	(62.8)	(64.9)	(84.9)	(81.6)	(63.2)	(66.0)
3.1. Demand deposits	1676	1743	1023	893	693	780
3.2. Savings bank deposits	9149	10745	21569	22141	6993	9708
3.3. Term deposits	9585	10282	17155	18850	15318	17160
4. Borrowings	4878	5304	2936	4588	6564	7064
	(15.0)	(15.1)	(6.3)	(8.9)	(18.0)	(16.9)
4.1. From banks*	491	491	1057	1717	1804	1985
4.2. From others	4387	4813	1879	2871	4760	5079
5. Other liabilities	6278	6100	2584	3253	4349	4177
	(19.3)	(17.4)	(5.5)	(6.3)	(12.0)	(10.0)
5.1. Bills Payable	0	0	0	0	193	-516
5.2. Inter-office adjustments	0	0	45	119	-67	878
5.3. Interest accrued	2331	2493	154	141	3531	3391

5.4. Others (including provisions)	3947	3607	2385	2993	692	424
Total Liabilities	32503	35110	46826	51305	36382	41885
1. Cash in hand	163	130	424	439	403	326
	(0.5)	(0.4)	(0.9)	(0.9)	(1.1)	(0.8)
2. Balances with RBI	1310	1081	2184	1998	1373	1635
	(4.0)	(3.1)	(4.7)	(3.9)	(3.8)	(3.9)
3. Balances with banks in India	427	866	21250	19102	549	1682
	(1.3)	(2.5)	(45.4)	(37.2)	(1.5)	(4.0)
4. Money at call and short notice	0	0	0	0	7274	1368
	(0.0)	(0.0)	(0.0)	(0.0)	(20.0)	(3.3)
5. Investments	14590	16296	1529	3702	5164	12267
	(44.9)	(46.4)	(3.3)	(7.2)	(14.2)	(29.3)
6. Advances	12973	13395	11245	15127	20295	22737
	(39.9)	(38.2)	(24.0)	(29.5)	(55.8)	(54.3)
6.1. Bills purchased and discounted	0	0	1	0	0	0
6.2. Cash credits, overdrafts & loans	6222	6076	3106	4959	15167	14435
6.3. Term loans	6751	7319	8138	10168	5128	8302
7. Fixed Assets	27	24	44	42	47	73
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)
8. Other Assets	3012	3318	10150	10894	1278	1795
	(9.3)	(9.4)	(21.7)	(21.2)	(3.5)	(4.3)
8.1. Inter - office adjustments (net)	1124	707	196	181	-22	282
8.2. Interest accrued	1262	1441	2755	3530	1198	1051
8.3. Others	625	1170	7200	7184	102	463

Total Assets	32503	35110	46826	51305	36382	41885
	(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.