

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

(Amount in Rs. lakh)

Items	Mewar Anchalik		Mithila		Mizoram Rural Bank	
	Gramin Bank #		Kshetriya Gramin Bank			
	2002	2003	2002	2003	2002	2003
	(229)	(230)	(231)	(232)	(233)	(234)
1. Capital	1163	..	816	816	904	904
	(5.5)	..	(4.0)	(3.8)	(8.1)	(7.0)
2. Reserves and Surplus	21	..	0	0	0	0
	(0.1)	..	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	16243	..	18145	18685	8608	10071
	(76.7)	..	(88.3)	(86.5)	(77.2)	(77.9)
3.1. Demand deposits	955	..	144	133	1078	872
3.2. Savings bank deposits	4533	..	8548	8439	4226	5106
3.3. Term deposits	10755	..	9453	10113	3304	4093
4. Borrowings	1127	..	507	835	835	1073
	(5.3)	..	(2.5)	(3.9)	(7.5)	(8.3)
4.1. From banks*	0	..	0	56	0	0
4.2. From others	1127	..	506	778	835	1073
5. Other liabilities	2622	..	1091	1275	807	877
	(12.4)	..	(5.3)	(5.9)	(7.2)	(6.8)
5.1. Bills Payable	89	..	0	0	0	0
5.2. Inter-office adjustments	53	..	104	54	0	0
5.3. Interest accrued	2257	..	28	31	203	248
5.4. Others (including provisions)	224	..	959	1190	604	629
Total Liabilities	21177	..	20558	21611	11154	12925
		..				
1. Cash in hand	109	..	158	156	169	254
	(0.5)	..	(0.8)	(0.7)	(1.5)	(2.0)
2. Balances with RBI	1002	..	1002	899	449	498
	(4.7)	..	(4.9)	(4.2)	(4.0)	(3.9)
3. Balances with banks in India	7028	..	11894	8833	4734	554
	(33.2)	..	(57.9)	(40.9)	(42.4)	(4.3)
4. Money at call and short notice	0	..	0	0	0	0
	(0.0)	..	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	3806	..	466	3179	1731	6239
	(18.0)	..	(2.3)	(14.7)	(15.5)	(48.3)
6. Advances	5557	..	3105	3969	2820	3373
	(26.2)	..	(15.1)	(18.4)	(25.3)	(26.1)
6.1. Bills purchased and discounted	8	..	22	1	0	0
6.2. Cash credits, overdrafts & loans	1983	..	951	1086	572	515

6.3. Term loans	3565	..	2131	2882	2248	2858
7. Fixed Assets	41	..	22	25	13	13
	(0.2)	..	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	3636	..	3914	4550	1238	1995
	(17.2)	..	(19.0)	(21.1)	(11.1)	(15.4)
8.1. Inter - office adjustments (net)	0	..	62	0	79	11
8.2. Interest accrued	1127	..	0	86	497	898
8.3. Others	2509	..	3851	4464	662	1086
Total Assets	21177	..	20558	21611	11154	12925
	(100.0)	..	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Monghyr		Murshidabad		Muzaffarnagar	
	Kshetriya Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(235)	(236)	(237)	(238)	(239)	(240)
1. Capital	2822	2822	566	566	491	491
	(7.7)	(7.0)	(3.8)	(3.5)	(5.2)	(4.7)
2. Reserves and Surplus	0	0	0	0	314	579
	(0.0)	(0.0)	(0.0)	(0.0)	(3.3)	(5.5)
3. Deposits	30990	34458	13175	13966	7471	7791
	(84.2)	(85.7)	(87.6)	(87.5)	(78.3)	(74.2)
3.1. Demand deposits	452	396	291	311	120	57
3.2. Savings bank deposits	13300	15765	3615	4219	5106	5529
3.3. Term deposits	17238	18297	9269	9437	2245	2205
4. Borrowings	404	541	700	933	964	1351
	(1.1)	(1.3)	(4.6)	(5.8)	(10.1)	(12.9)
4.1. From banks*	404	541	700	933	964	362
4.2. From others	0	0	0	0	0	989
5. Other liabilities	2599	2372	608	492	299	291
	(7.1)	(5.9)	(4.0)	(3.1)	(3.1)	(2.8)
5.1. Bills Payable	22	29	0	0	1	2
5.2. Inter-office adjustments	0	1	5	0	12	20
5.3. Interest accrued	136	134	119	128	23	24
5.4. Others (including provisions)	2440	2207	484	364	262	245
Total Liabilities	36815	40193	15049	15957	9539	10504
1. Cash in hand	284	250	105	115	180	158
	(0.8)	(0.6)	(0.7)	(0.7)	(1.9)	(1.5)
2. Balances with RBI	1645	1591	725	681	390	362
	(4.5)	(4.0)	(4.8)	(4.3)	(4.1)	(3.4)
3. Balances with banks in India	18278	13615	79	662	4474	3321
	(49.6)	(33.9)	(0.5)	(4.2)	(46.9)	(31.6)
4. Money at call and short notice	0	0	5033	3384	0	0
	(0.0)	(0.0)	(33.4)	(21.2)	(0.0)	(0.0)
5. Investments	3417	11011	4533	6401	1198	2941
	(9.3)	(27.4)	(30.1)	(40.1)	(12.6)	(28.0)
6. Advances	5472	6400	3545	3694	2817	3295
	(14.9)	(15.9)	(23.6)	(23.2)	(29.5)	(31.4)
6.1. Bills purchased and discounted	26	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	1290	2461	947	1520	1513	1930

6.3. Term loans	4156	3939	2598	2174	1304	1365
7. Fixed Assets	31	29	15	19	24	27
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)
8. Other Assets	7689	7296	1015	1001	457	400
	(20.9)	(18.2)	(6.7)	(6.3)	(4.8)	(3.8)
8.1. Inter - office adjustments (net)	204	0	0	1	0	0
8.2. Interest accrued	0	0	69	88	302	285
8.3. Others	7484	7296	946	911	155	115
Total Assets	36815	40193	15049	15957	9539	10504
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Nadia		Nagaland		Nagarjuna	
	Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(241)	(242)	(243)	(244)	(245)	(246)
1. Capital	1965	1965	312	312	2197	2339
	(7.7)	(7.0)	(28.4)	(23.6)	(4.6)	(4.3)
2. Reserves and Surplus	0	0	0	0	1	1
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	19798	21301	662	911	32675	38972
	(77.5)	(76.3)	(60.3)	(69.0)	(68.0)	(72.3)
3.1. Demand deposits	281	320	64	39	637	1014
3.2. Savings bank deposits	7505	8391	338	405	12737	16082
3.3. Term deposits	12012	12590	261	468	19301	21876
4. Borrowings	2181	3036	28	26	6057	6568
	(8.5)	(10.9)	(2.5)	(2.0)	(12.6)	(12.2)
4.1. From banks*	2181	3036	0	0	1246	736
4.2. From others	0	0	28	26	4811	5832
5. Other liabilities	1612	1632	96	70	7116	6003
	(6.3)	(5.8)	(8.7)	(5.3)	(14.8)	(11.1)
5.1. Bills Payable	0	0	0	0	1473	389
5.2. Inter-office adjustments	27	53	0	1	0	0
5.3. Interest accrued	99	96	37	30	3221	3361
5.4. Others (including provisions)	1486	1483	59	39	2422	2253
Total Liabilities	25557	27934	1097	1320	48046	53883
1. Cash in hand	131	179	11	12	1155	931
	(0.5)	(0.6)	(1.0)	(0.9)	(2.4)	(1.7)
2. Balances with RBI	1090	1102	40	58	1931	1773
	(4.3)	(3.9)	(3.6)	(4.4)	(4.0)	(3.3)
3. Balances with banks in India	8992	6068	627	547	10743	13407
	(35.2)	(21.7)	(57.2)	(41.5)	(22.4)	(24.9)
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	7047	11375	5	85	6559	7205
	(27.6)	(40.7)	(0.5)	(6.4)	(13.7)	(13.4)
6. Advances	5972	6646	256	434	21675	25591
	(23.4)	(23.8)	(23.4)	(32.8)	(45.1)	(47.5)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	470	589	75	17	16185	18810

6.3. Term loans	5502	6056	181	416	5490	6780
7. Fixed Assets	20	22	3	3	111	122
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	2304	2542	155	180	5872	4854
	(9.0)	(9.1)	(14.1)	(13.7)	(12.2)	(9.0)
8.1. Inter - office adjustments (net)	0	0	0	0	932	132
8.2. Interest accrued	706	951	6	19	1201	1754
8.3. Others	1598	1591	150	162	3739	2968
Total Assets	25557	27934	1097	1320	48046	53883
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Nainital Almora		Nalanda		Netravati	
	Kshetriya Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(247)	(248)	(249)	(250)	(251)	(252)
1. Capital	100	100	830	830	483	483
	(0.5)	(0.5)	(3.1)	(2.8)	(7.3)	(6.3)
2. Reserves and Surplus	1397	1805	0	13	4	34
	(7.1)	(8.3)	(0.0)	(0.0)	(0.1)	(0.4)
3. Deposits	16178	18472	23213	26063	4752	5529
	(82.1)	(85.1)	(87.8)	(88.8)	(71.4)	(72.2)
3.1. Demand deposits	593	781	2384	3567	133	169
3.2. Savings bank deposits	6243	7414	9078	10229	1040	1427
3.3. Term deposits	9342	10277	11750	12267	3580	3934
4. Borrowings	1219	527	604	754	1256	1415
	(6.2)	(2.4)	(2.3)	(2.6)	(18.9)	(18.5)
4.1. From banks*	240	527	104	90	0	151
4.2. From others	979	0	501	664	1256	1265
5. Other liabilities	809	795	1795	1686	158	197
	(4.1)	(3.7)	(6.8)	(5.7)	(2.4)	(2.6)
5.1. Bills Payable	298	256	0	0	48	74
5.2. Inter-office adjustments	0	0	51	24	0	7
5.3. Interest accrued	147	152	24	26	19	23
5.4. Others (including provisions)	365	387	1719	1635	91	92
Total Liabilities	19704	21698	26442	29345	6653	7658
1. Cash in hand	215	227	220	230	30	97
	(1.1)	(1.0)	(0.8)	(0.8)	(0.5)	(1.3)
2. Balances with RBI	875	903	1235	1374	254	246
	(4.4)	(4.2)	(4.7)	(4.7)	(3.8)	(3.2)
3. Balances with banks in India	6046	5918	11257	6624	1661	1278
	(30.7)	(27.3)	(42.6)	(22.6)	(25.0)	(16.7)
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	4067	4828	4925	11871	522	1340
	(20.6)	(22.3)	(18.6)	(40.5)	(7.9)	(17.5)
6. Advances	7459	8536	4035	4415	4031	4612
	(37.9)	(39.3)	(15.3)	(15.0)	(60.6)	(60.2)
6.1. Bills purchased and discounted	3	2	25	0	9	13
6.2. Cash credits, overdrafts & loans	2949	3116	947	900	847	1360

6.3. Term loans	4507	5419	3063	3515	3175	3239
7. Fixed Assets	17	17	20	16	20	31
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.4)
8. Other Assets	1024	1270	4749	4815	135	54
	(5.2)	(5.9)	(18.0)	(16.4)	(2.0)	(0.7)
8.1. Inter - office adjustments (net)	228	147	0	0	2	0
8.2. Interest accrued	753	1087	307	476	30	31
8.3. Others	43	37	4442	4339	103	23
Total Assets	19704	21698	26442	29345	6653	7658
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Nimar		North Malabar		Palamau	
	Kshetriya Gramin Bank		Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(253)	(254)	(255)	(256)	(257)	(258)
1. Capital	100	1723	100	100	950	1100
	(0.5)	(7.0)	(0.2)	(0.1)	(3.7)	(3.6)
2. Reserves and Surplus	1623	0	8180	8659	0	0
	(7.6)	(0.0)	(12.4)	(11.4)	(0.0)	(0.0)
3. Deposits	18057	20898	41942	51967	19838	24590
	(84.3)	(84.5)	(63.5)	(68.6)	(77.2)	(80.3)
3.1. Demand deposits	1263	977	1610	1739	538	1512
3.2. Savings bank deposits	5724	7564	9887	13157	10984	13853
3.3. Term deposits	11070	12356	30445	37070	8316	9224
4. Borrowings	616	930	13422	13342	709	565
	(2.9)	(3.8)	(20.3)	(17.6)	(2.8)	(1.8)
4.1. From banks*	0	0	119	5370	4	7
4.2. From others	616	930	13303	7972	706	557
5. Other liabilities	1033	1167	2409	1651	4214	4380
	(4.8)	(4.7)	(3.6)	(2.2)	(16.4)	(14.3)
5.1. Bills Payable	222	298	413	574	193	319
5.2. Inter-office adjustments	7	0	171	54	0	0
5.3. Interest accrued	25	24	203	217	2160	2338
5.4. Others (including provisions)	779	845	1622	806	1861	1723
Total Liabilities	21429	24718	66053	75718	25711	30634
1. Cash in hand	200	269	645	773	155	128
	(0.9)	(1.1)	(1.0)	(1.0)	(0.6)	(0.4)
2. Balances with RBI	1028	1023	2251	2418	1182	1267
	(4.8)	(4.1)	(3.4)	(3.2)	(4.6)	(4.1)
3. Balances with banks in India	6773	2552	10536	7778	13968	13430
	(31.6)	(10.3)	(16.0)	(10.3)	(54.3)	(43.8)
4. Money at cal and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	4428	9946	7198	19271	1390	5218
	(20.7)	(40.2)	(10.9)	(25.5)	(5.4)	(17.0)
6. Advances	7252	8684	43738	43767	4951	5436
	(33.8)	(35.1)	(66.2)	(57.8)	(19.3)	(17.7)
6.1. Bills purchased and discounted	0	0	17	101	0	0
6.2. Cash credits, overdrafts & loans	1057	1045	32707	33722	2829	2417

6.3. Term loans	6195	7640	11015	9945	2122	2966
7. Fixed Assets	23	26	352	395	12	12
	(0.1)	(0.1)	(0.5)	(0.5)	(0.0)	(0.0)
8. Other Assets	1724	2218	1332	1317	4053	5144
	(8.0)	(9.0)	(2.0)	(1.7)	(15.8)	(16.8)
8.1. Inter - office adjustments (net)	0	122	0	0	44	156
8.2. Interest accrued	256	530	1108	949	1319	1878
8.3. Others	1467	1566	224	368	2690	3110
Total Assets	21429	24718	66053	75718	25711	30634
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Panchmahal		Pandyan		Parvatiya	
	Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(259)	(260)	(261)	(262)	(263)	(264)
1. Capital	1339	1339	3040	3040	367	367
	(7.4)	(6.9)	(4.6)	(4.0)	(3.1)	(2.8)
2. Reserves and Surplus	0	0	69	503	356	480
	(0.0)	(0.0)	(0.1)	(0.7)	(3.0)	(3.6)
3. Deposits	13851	15391	49373	56829	9565	10300
	(76.3)	(79.1)	(74.6)	(74.9)	(80.0)	(77.5)
3.1. Demand deposits	326	396	666	696	398	524
3.2. Savings bank deposits	4161	4795	13997	17023	3696	3585
3.3. Term deposits	9365	10199	34711	39110	5471	6190
4. Borrowings	2179	1896	9220	11004	527	1042
	(12.0)	(9.7)	(13.9)	(14.5)	(4.4)	(7.8)
4.1. From banks*	290	0	1152	0	77	0
4.2. From others	1889	1896	8068	11004	450	1042
5. Other liabilities	777	842	4498	4489	1146	1104
	(4.3)	(4.3)	(6.8)	(5.9)	(9.6)	(8.3)
5.1. Bills Payable	0	0	168	261	43	21
5.2. Inter-office adjustments	27	31	604	196	10	0
5.3. Interest accrued	99	104	304	322	1014	1004
5.4. Others (including provisions)	650	707	3422	3710	80	80
Total Liabilities	18146	19468	66199	75865	11962	13292
1. Cash in hand	88	116	679	753	22	93
	(0.5)	(0.6)	(1.0)	(1.0)	(0.2)	(0.7)
2. Balances with RBI	748	706	2620	2636	546	512
	(4.1)	(3.6)	(4.0)	(3.5)	(4.6)	(3.9)
3. Balances with banks in India	4925	3813	22202	15178	6564	5114
	(27.1)	(19.6)	(33.5)	(20.0)	(54.9)	(38.5)
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	3790	4642	5128	13116	603	2546
	(20.9)	(23.8)	(7.7)	(17.3)	(5.0)	(19.2)
6. Advances	7492	9166	33140	42452	2582	2984
	(41.3)	(47.1)	(50.1)	(56.0)	(21.6)	(22.4)
6.1. Bills purchased and discounted	9	0	47	301	0	0

6.2. Cash credits, overdrafts & loans	1688	1712	19609	22786	666	827
6.3. Term loans	5795	7454	13484	19366	1916	2157
7. Fixed Assets	64	71	164	194	13	16
	(0.4)	(0.4)	(0.2)	(0.3)	(0.1)	(0.1)
8. Other Assets	1039	955	2267	1536	1632	2027
	(5.7)	(4.9)	(3.4)	(2.0)	(13.6)	(15.3)
8.1. Inter - office adjustments (net)	0	0	0	0	0	6
8.2. Interest accrued	0	0	1184	1372	1612	1450
8.3. Others	1039	955	1082	164	20	572
Total Assets	18146	19468	66199	75865	11962	13292
	(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.