

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

(Amount in Rs. lakh)

Items	Patliputra		Pinakini		Pithoragarh	
	Gramin Bank		Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(265)	(266)	(267)	(268)	(269)	(270)
1. Capital	439	439	1931	1931	298	298
	(5.9)	(5.6)	(4.8)	(4.4)	(2.3)	(2.1)
2. Reserves and Surplus	37	227	385	1231	963	1238
	(0.5)	(2.9)	(1.0)	(2.8)	(7.6)	(8.8)
3. Deposits	6604	6801	29184	32344	9676	10927
	(89.2)	(86.6)	(72.9)	(73.7)	(76.3)	(77.8)
3.1. Demand deposits	96	145	655	886	216	326
3.2. Savings bank deposits	2935	2928	7005	8377	3930	4661
3.3. Term deposits	3573	3728	21525	23081	5530	5940
4. Borrowings	87	109	5392	6106	395	239
	(1.2)	(1.4)	(13.5)	(13.9)	(3.1)	(1.7)
4.1. From banks*	0	0	599	1787	0	0
4.2. From others	87	109	4793	4319	395	239
5. Other liabilities	233	279	3157	2297	1345	1351
	(3.1)	(3.6)	(7.9)	(5.2)	(10.6)	(9.6)
5.1. Bills Payable	14	9	1014	295	0	0
5.2. Inter-office adjustments	90	41	118	136	3	1
5.3. Interest accrued	6	8	66	116	1227	1203
5.4. Others (including provisions)	124	222	1959	1750	115	147
Total Liabilities	7400	7855	40050	43910	12677	14052
1. Cash in hand	76	143	584	157	37	76
	(1.0)	(1.8)	(1.5)	(0.4)	(0.3)	(0.5)
2. Balances with RBI	420	312	1439	1402	620	528

	(5.7)	(4.0)	(3.6)	(3.2)	(4.9)	(3.8)
3. Balances with banks in India	735	159	11932	999	7825	7573
	(9.9)	(2.0)	(29.8)	(2.3)	(61.7)	(53.9)
4. Money at call and short notice	950	200	0	0	0	0
	(12.8)	(2.5)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2555	4243	1104	12860	920	1319
	(34.5)	(54.0)	(2.8)	(29.3)	(7.3)	(9.4)
6. Advances	1828	2437	22059	25443	2731	3459
	(24.7)	(31.0)	(55.1)	(57.9)	(21.5)	(24.6)
6.1. Bills purchased and discounted	318	370	19	16	0	0
6.2. Cash credits, overdrafts & loans	343	454	92	358	1027	1326
6.3. Term loans	1168	1613	21948	25069	1704	2133
7. Fixed Assets	6	7	74	122	15	35
	(0.1)	(0.1)	(0.2)	(0.3)	(0.1)	(0.2)
8. Other Assets	829	356	2857	2926	530	1062
	(11.2)	(4.5)	(7.1)	(6.7)	(4.2)	(7.6)
8.1. Inter - office adjustments (net)	260	323	0	0	0	0
8.2. Interest accrued	0	0	1287	1950	514	1052
8.3. Others	569	33	1570	976	16	11
Total Assets	7400	7855	40050	43910	12677	14052
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Pragjyotish Gaonlia		Pratapgarh		Prathama Bank	
	Bank		Kshetriya Gramin Bank			
	2002	2003	2002	2003	2002	2003
	(271)	(272)	(273)	(274)	(275)	(276)
1. Capital	3128	3128	768	768	875	875
	(3.5)	(3.4)	(2.4)	(2.1)	(1.0)	(0.9)
2. Reserves and Surplus	49	49	0	24	9823	13485
	(0.1)	(0.1)	(0.0)	(0.1)	(11.4)	(13.5)
3. Deposits	68502	76454	29052	32142	64560	70205
	(76.2)	(82.5)	(89.0)	(89.5)	(74.8)	(70.2)
3.1. Demand deposits	2592	3658	1102	1569	3862	3748
3.2. Savings bank deposits	34559	36807	14608	16680	37389	41859
3.3. Term deposits	31350	35989	13341	13892	23309	24598
4. Borrowings	4980	5494	1224	1306	9124	12981
	(5.5)	(5.9)	(3.8)	(3.6)	(10.6)	(13.0)
4.1. From banks*	16	6	0	0	0	1000
4.2. From others	4964	5487	1224	1306	9124	11981
5. Other liabilities	13260	7540	1581	1667	1892	2519
	(14.7)	(8.1)	(4.8)	(4.6)	(2.2)	(2.5)
5.1. Bills Payable	11110	4711	73	44	90	502
5.2. Inter-office adjustments	0	0	65	100	62	146
5.3. Interest accrued	847	951	122	131	461	504
5.4. Others (including provisions)	1303	1877	1321	1391	1280	1367
Total Liabilities	89920	92665	32625	35906	86274	100064
1. Cash in hand	1248	1283	262	285	398	228
	(1.4)	(1.4)	(0.8)	(0.8)	(0.5)	(0.2)
2. Balances with RBI	4148	4563	1522	1477	3320	3323

	(4.6)	(4.9)	(4.7)	(4.1)	(3.8)	(3.3)
3. Balances with banks in India	24532	22911	17647	17520	33411	7112
	(27.3)	(24.7)	(54.1)	(48.8)	(38.7)	(7.1)
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	20199	22257	4658	6050	10031	37917
	(22.5)	(24.0)	(14.3)	(16.8)	(11.6)	(37.9)
6. Advances	21196	28928	5866	6937	36782	47883
	(23.6)	(31.2)	(18.0)	(19.3)	(42.6)	(47.9)
6.1. Bills purchased and discounted	19	119	0	0	49	37
6.2. Cash credits, overdrafts & loans	3174	4311	1620	1938	1445	3445
6.3. Term loans	18003	24499	4246	4999	35287	44400
7. Fixed Assets	92	96	44	49	147	172
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	18504	12627	2628	3588	2184	3429
	(20.6)	(13.6)	(8.1)	(10.0)	(2.5)	(3.4)
8.1. Inter - office adjustments (net)	11531	4255	0	0	0	0
8.2. Interest accrued	2778	4498	1976	3484	1844	3136
8.3. Others	4195	3873	652	104	340	293
Total Assets	89920	92665	32625	35906	86274	100064
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Puri		Rae Bareli		Raigarh	
	Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(277)	(278)	(279)	(280)	(281)	(282)
1. Capital	2202	2316	1385	1385	1860	1860
	(4.2)	(4.0)	(4.6)	(4.2)	(10.1)	(9.1)
2. Reserves and Surplus	0	0	145	480	2	0
	(0.0)	(0.0)	(0.5)	(1.4)	(0.0)	(0.0)
3. Deposits	34344	38823	26617	29327	13971	16008
	(65.2)	(67.3)	(88.7)	(88.3)	(76.1)	(78.2)
3.1. Demand deposits	502	741	1131	1312	1630	1722
3.2. Savings bank deposits	9942	12286	12543	14665	6119	7387
3.3. Term deposits	23900	25796	12943	13350	6222	6899
4. Borrowings	8400	7811	839	926	506	474
	(16.0)	(13.5)	(2.8)	(2.8)	(2.8)	(2.3)
4.1. From banks*	960	151	0	0	44	63
4.2. From others	7440	7660	839	926	462	411
5. Other liabilities	7703	8720	1017	1105	2030	2127
	(14.6)	(15.1)	(3.4)	(3.3)	(11.0)	(10.4)
5.1. Bills Payable	574	1416	11	15	0	0
5.2. Inter-office adjustments	4580	5304	120	66	0	0
5.3. Interest accrued	398	428	196	217	1382	1421
5.4. Others (including provisions)	2150	1572	690	808	648	706
Total Liabilities	52648	57669	30002	33223	18368	20469
1. Cash in hand	486	525	225	233	80	126
	(0.9)	(0.9)	(0.7)	(0.7)	(0.4)	(0.6)
2. Balances with RBI	1940	1584	1466	1372	818	797

	(3.7)	(2.7)	(4.9)	(4.1)	(4.5)	(3.9)
3. Balances with banks in India	8170	2781	11473	7117	11113	10390
	(15.5)	(4.8)	(38.2)	(21.4)	(60.5)	(50.8)
4. Money at call and short notice	2102	2216	0	0	0	0
	(4.0)	(3.8)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	5503	11642	9301	15427	161	599
	(10.5)	(20.2)	(31.0)	(46.4)	(0.9)	(2.9)
6. Advances	21937	25154	4875	5780	2477	3872
	(41.7)	(43.6)	(16.2)	(17.4)	(13.5)	(18.9)
6.1. Bills purchased and discounted	2	12	2	28	0	0
6.2. Cash credits, overdrafts & loans	5510	8917	4873	5753	960	1664
6.3. Term loans	16425	16225	0	0	1518	2209
7. Fixed Assets	47	43	47	47	5	5
	(0.1)	(0.1)	(0.2)	(0.1)	(0.0)	(0.0)
8. Other Assets	12463	13725	2616	3246	3714	4680
	(23.7)	(23.8)	(8.7)	(9.8)	(20.2)	(22.9)
8.1. Inter - office adjustments (net)	955	0	0	0	404	188
8.2. Interest accrued	0	1227	2580	2417	1921	3193
8.3. Others	11508	12499	36	830	1389	1299
Total Assets	52648	57669	30002	33223	18368	20469
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Rajgarh		Ranchi		Rani Laxmibai	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(283)	(284)	(285)	(286)	(287)	(288)
1. Capital	964	964	1132	1314	100	100
	(6.7)	(5.9)	(5.5)	(5.8)	(0.8)	(0.7)
2. Reserves and Surplus	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	12211	13588	17031	19488	10023	11449
	(84.3)	(83.8)	(83.3)	(85.5)	(83.9)	(83.9)
3.1. Demand deposits	722	392	624	592	268	256
3.2. Savings bank deposits	3893	4646	7102	8654	4624	5462
3.3. Term deposits	7596	8551	9305	10242	5130	5731
4. Borrowings	880	1191	878	926	1156	1596
	(6.1)	(7.3)	(4.3)	(4.1)	(9.7)	(11.7)
4.1. From banks*	48	137	0	0	153	153
4.2. From others	832	1054	878	926	1003	1443
5. Other liabilities	433	480	1394	1076	666	508
	(3.0)	(3.0)	(6.8)	(4.7)	(5.6)	(3.7)
5.1. Bills Payable	136	168	86	11	48	0
5.2. Inter-office adjustments	0	0	0	7	0	0
5.3. Interest accrued	25	26	0	0	57	43
5.4. Others (including provisions)	272	286	1309	1058	561	466
Total Liabilities	14487	16222	20436	22805	11945	13653
1. Cash in hand	230	272	134	128	255	213
	(1.6)	(1.7)	(0.7)	(0.6)	(2.1)	(1.6)
2. Balances with RBI	626	647	935	983	568	571

	(4.3)	(4.0)	(4.6)	(4.3)	(4.8)	(4.2)
3. Balances with banks in India	4475	919	9600	5499	155	211
	(30.9)	(5.7)	(47.0)	(24.1)	(1.3)	(1.5)
4. Money at call and short notice	0	994	0	0	3039	914
	(0.0)	(6.1)	(0.0)	(0.0)	(25.4)	(6.7)
5. Investments	1174	4028	1491	6692	316	3112
	(8.1)	(24.8)	(7.3)	(29.3)	(2.6)	(22.8)
6. Advances	6393	7847	4732	5449	3671	4701
	(44.1)	(48.4)	(23.2)	(23.9)	(30.7)	(34.4)
6.1. Bills purchased and discounted	0	0	1	0	0	0
6.2. Cash credits, overdrafts & loans	3081	4463	577	1049	1323	1958
6.3. Term loans	3312	3384	4154	4400	2348	2744
7. Fixed Assets	23	33	28	28	16	14
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	1566	1482	3516	4026	3926	3917
	(10.8)	(9.1)	(17.2)	(17.7)	(32.9)	(28.7)
8.1. Inter - office adjustments (net)	178	32	83	60	152	63
8.2. Interest accrued	123	176	0	0	176	267
8.3. Others	1265	1274	3433	3966	3598	3588
Total Assets	14487	16222	20436	22805	11945	13653
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Ratlam Mandsaur		Ratnagiri Sindhudurg		Rayalaseema	
	Kshetriya Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(289)	(290)	(291)	(292)	(293)	(294)
1. Capital	738	738	796	796	1575	1575
	(4.9)	(4.6)	(7.5)	(6.8)	(2.2)	(1.9)
2. Reserves and Surplus	0	4	0	0	5059	7209
	(0.0)	(0.0)	(0.0)	(0.0)	(7.0)	(8.5)
3. Deposits	12497	13360	8522	9514	57915	67003
	(83.2)	(84.1)	(80.2)	(81.7)	(79.8)	(78.9)
3.1. Demand deposits	371	351	454	526	1443	2176
3.2. Savings bank deposits	3938	4687	2622	2894	12993	17601
3.3. Term deposits	8188	8322	5447	6094	43479	47226
4. Borrowings	1052	991	930	928	5295	5442
	(7.0)	(6.2)	(8.8)	(8.0)	(7.3)	(6.4)
4.1. From banks*	373	40	21	0	5295	5442
4.2. From others	680	951	909	928	0	0
5. Other liabilities	733	799	375	412	2740	3675
	(4.9)	(5.0)	(3.5)	(3.5)	(3.8)	(4.3)
5.1. Bills Payable	105	135	13	20	1067	1706
5.2. Inter-office adjustments	0	0	0	0	0	0
5.3. Interest accrued	49	52	5	23	400	451
5.4. Others (including provisions)	579	612	356	369	1274	1517
Total Liabilities	15020	15892	10623	11651	72584	84904
1. Cash in hand	133	137	79	81	716	919
	(0.9)	(0.9)	(0.7)	(0.7)	(1.0)	(1.1)
2. Balances with RBI	704	620	471	461	3070	3008

	(4.7)	(3.9)	(4.4)	(4.0)	(4.2)	(3.5)
3. Balances with banks in India	6433	6216	2896	2961	19347	9136
	(42.8)	(39.1)	(27.3)	(25.4)	(26.7)	(10.8)
4. Money at call and short notice	3212	0	0	0	0	0
	(21.4)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	560	3927	1380	1464	10697	24617
	(3.7)	(24.7)	(13.0)	(12.6)	(14.7)	(29.0)
6. Advances	3727	4874	4782	5659	36846	44114
	(24.8)	(30.7)	(45.0)	(48.6)	(50.8)	(52.0)
6.1. Bills purchased and discounted	25	32	4	7	247	673
6.2. Cash credits, overdrafts & loans	1751	2469	1481	1704	26203	29839
6.3. Term loans	1951	2372	3297	3948	10396	13603
7. Fixed Assets	35	37	52	51	151	175
	(0.2)	(0.2)	(0.5)	(0.4)	(0.2)	(0.2)
8. Other Assets	217	81	963	974	1758	2935
	(1.4)	(0.5)	(9.1)	(8.4)	(2.4)	(3.5)
8.1. Inter - office adjustments (net)	19	9	0	35	549	1228
8.2. Interest accrued	52	60	90	0	1014	1229
8.3. Others	146	12	873	940	195	478
Total Assets	15020	15892	10623	11651	72584	84904
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Rewa Sidhi		Rushikulya		Sabarkantha-Gandhinagar	
	Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(295)	(296)	(297)	(298)	(299)	(300)
1. Capital	901	913	1915	1915	486	486
	(2.6)	(2.2)	(5.5)	(4.9)	(3.3)	(3.2)
2. Reserves and Surplus	844	966	0	133	670	925
	(2.4)	(2.4)	(0.0)	(0.3)	(4.6)	(6.0)
3. Deposits	31091	36856	27202	30520	10695	11525
	(89.2)	(90.7)	(78.2)	(78.0)	(73.7)	(75.1)
3.1. Demand deposits	2027	2373	471	421	198	248
3.2. Savings bank deposits	12097	15876	6608	8732	4011	3984
3.3. Term deposits	16967	18607	20123	21367	6486	7293
4. Borrowings	1436	1164	2843	3393	1086	999
	(4.1)	(2.9)	(8.2)	(8.7)	(7.5)	(6.5)
4.1. From banks*	202	1164	286	286	0	0
4.2. From others	1233	0	2558	3108	1086	999
5. Other liabilities	599	750	2816	3173	1571	1416
	(1.7)	(1.8)	(8.1)	(8.1)	(10.8)	(9.2)
5.1. Bills Payable	45	38	129	324	17	14
5.2. Inter-office adjustments	74	93	588	481	32	-15
5.3. Interest accrued	191	205	284	305	1239	1278
5.4. Others (including provisions)	289	414	1816	2063	282	139
Total Liabilities	34871	40650	34777	39135	14507	15351
1. Cash in hand	367	479	353	406	139	144
	(1.1)	(1.2)	(1.0)	(1.0)	(1.0)	(0.9)
2. Balances with RBI	1660	1682	1467	1637	620	562

	(4.8)	(4.1)	(4.2)	(4.2)	(4.3)	(3.7)
3. Balances with banks in India	15730	11571	12431	6465	4783	4452
	(45.1)	(28.5)	(35.7)	(16.5)	(33.0)	(29.0)
4. Money at call and short notice	0	0	0	0	1610	825
	(0.0)	(0.0)	(0.0)	(0.0)	(11.1)	(5.4)
5. Investments	9344	18043	7689	16204	3829	5185
	(26.8)	(44.4)	(22.1)	(41.4)	(26.4)	(33.8)
6. Advances	7033	8001	10553	13115	3217	3818
	(20.2)	(19.7)	(30.3)	(33.5)	(22.2)	(24.9)
6.1. Bills purchased and discounted	18	61	50	58	12	12
6.2. Cash credits, overdrafts & loans	536	938	5376	4767	682	936
6.3. Term loans	6480	7002	5127	8291	2523	2869
7. Fixed Assets	127	121	39	44	22	47
	(0.4)	(0.3)	(0.1)	(0.1)	(0.2)	(0.3)
8. Other Assets	610	754	2244	1264	287	318
	(1.8)	(1.9)	(6.5)	(3.2)	(2.0)	(2.1)
8.1. Inter - office adjustments (net)	0	0	0	0	0	0
8.2. Interest accrued	525	620	932	829	268	300
8.3. Others	86	134	1312	436	19	18
Total Assets	34871	40650	34777	39135	14507	15351
	(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.