

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

(Amount in Rs. lakh)

Items	Sagar Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(301)	(302)	(303)	(304)	(305)	(306)
1. Capital	2416	2416	616	616	1298	1298
	(3.9)	(3.6)	(5.0)	(4.4)	(5.5)	(5.5)
2. Reserves and Surplus	0	0	517	802	7	7
	(0.0)	(0.0)	(4.2)	(5.7)	(0.0)	(0.0)
3. Deposits	52991	56821	7350	8142	18017	18512
	(85.1)	(85.3)	(59.7)	(57.9)	(76.3)	(78.3)
3.1. Demand deposits	336	322	285	299	690	621
3.2. Savings bank deposits	21385	24716	2394	2423	8639	9093
3.3. Term deposits	31270	31784	4671	5419	8688	8797
4. Borrowings	2199	2764	3446	4104	1197	838
	(3.5)	(4.1)	(28.0)	(29.2)	(5.1)	(3.5)
4.1. From banks*	0	0	297	354	363	342
4.2. From others	2199	2764	3149	3750	835	496
5. Other liabilities	4699	4646	388	405	3091	2977
	(7.5)	(7.0)	(3.2)	(2.9)	(13.1)	(12.6)
5.1. Bills Payable	1147	649	82	123	0	0
5.2. Inter-office adjustments	0	206	67	0	0	0
5.3. Interest accrued	460	471	42	65	2379	2130
5.4. Others (including provisions)	3092	3319	197	217	712	847

Total Liabilities	62305	66647	12317	14069	23611	23633
1. Cash in hand	270	358	243	163	130	126
	(0.4)	(0.5)	(2.0)	(1.2)	(0.6)	(0.5)
2. Balances with RBI	3233	3296	397	374	1174	1065
	(5.2)	(4.9)	(3.2)	(2.7)	(5.0)	(4.5)
3. Balances with banks in India	24583	18262	3520	372	11628	6980
	(39.5)	(27.4)	(28.6)	(2.6)	(49.2)	(29.5)
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	15380	24355	2158	5744	2368	5472
	(24.7)	(36.5)	(17.5)	(40.8)	(10.0)	(23.2)
6. Advances	12177	13186	5867	7202	5152	6382
	(19.5)	(19.8)	(47.6)	(51.2)	(21.8)	(27.0)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	470	768	2248	2827	2964	3642
6.3. Term loans	11707	12418	3619	4375	2188	2740
7. Fixed Assets	51	48	17	19	31	29
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	6612	7142	114	196	3127	3578
	(10.6)	(10.7)	(0.9)	(1.4)	(13.2)	(15.1)
8.1. Inter - office adjustments (net)	219	0	0	21	130	232
8.2. Interest accrued	2616	4123	91	146	293	436
8.3. Others	3777	3019	24	29	2704	2909
Total Assets	62305	66647	12317	14069	23611	23633
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(307)	(308)	(309)	(310)	(311)	(312)
1. Capital	187	187	2083	2083	2213	2354
	(0.2)	(0.2)	(7.1)	(6.3)	(6.2)	(5.9)
2. Reserves and Surplus	8862	10880	627	1221	0	0
	(8.9)	(9.8)	(2.1)	(3.7)	(0.0)	(0.0)
3. Deposits	87390	97949	18255	20139	27850	31887
	(87.9)	(87.8)	(62.1)	(61.0)	(78.0)	(80.0)
3.1. Demand deposits	4270	4479	870	714	802	1377
3.2. Savings bank deposits	40701	47065	5917	7119	16395	18759
3.3. Term deposits	42419	46405	11468	12306	10654	11750
4. Borrowings	1251	1649	5358	5657	1127	1086
	(1.3)	(1.5)	(18.2)	(17.1)	(3.2)	(2.7)
4.1. From banks*	42	0	1013	0	48	0
4.2. From others	1209	1649	4345	5657	1079	1086
5. Other liabilities	1781	897	3050	3893	4504	4548
	(1.8)	(0.8)	(10.4)	(11.8)	(12.6)	(11.4)
5.1. Bills Payable	253	154	247	482	106	114
5.2. Inter-office adjustments	0	43	149	433	0	1270
5.3. Interest accrued	542	558	2371	2630	3072	3140
5.4. Others (including provisions)	986	141	284	349	1327	25

Total Liabilities	99471	111562	29373	32994	35694	39875
1. Cash in hand	890	1137	438	233	150	156
	(0.9)	(1.0)	(1.5)	(0.7)	(0.4)	(0.4)
2. Balances with RBI	4599	4794	1105	897	1744	1645
	(4.6)	(4.3)	(3.8)	(2.7)	(4.9)	(4.1)
3. Balances with banks in India	46295	46233	10096	10981	21452	16413
	(46.5)	(41.4)	(34.4)	(33.3)	(60.1)	(41.2)
4. Money at call and short notice	0	500	0	0	0	0
	(0.0)	(0.4)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	31230	36990	4127	4127	2835	9318
	(31.4)	(33.2)	(14.1)	(12.5)	(7.9)	(23.4)
6. Advances	10242	14277	12805	15116	5650	6372
	(10.3)	(12.8)	(43.6)	(45.8)	(15.8)	(16.0)
6.1. Bills purchased and discounted	1	0	13	13	0	0
6.2. Cash credits, overdrafts & loans	1580	1780	8948	9152	1729	2249
6.3. Term loans	8660	12497	3844	5951	3921	4124
7. Fixed Assets	119	149	60	71	11	10
	(0.1)	(0.1)	(0.2)	(0.2)	(0.0)	(0.0)
8. Other Assets	6096	7482	742	1568	3852	5961
	(6.1)	(6.7)	(2.5)	(4.8)	(10.8)	(14.9)
8.1. Inter - office adjustments (net)	287	0	0	0	355	141
8.2. Interest accrued	5692	7363	715	1539	1576	2981
8.3. Others	117	119	27	29	1921	2839
Total Assets	99471	111562	29373	32994	35694	39875
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Saran		Sarayu		Shahajahanpur	
	Kshetriya Gramin Bank		Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(313)	(314)	(315)	(316)	(317)	(318)
1. Capital	648	648	279	279	652	652
	(3.4)	(3.0)	(1.2)	(1.1)	(3.3)	(3.0)
2. Reserves and Surplus	0	0	3348	4335	2405	3197
	(0.0)	(0.0)	(14.9)	(17.6)	(12.3)	(14.7)
3. Deposits	17177	18779	15239	15399	13563	15247
	(89.8)	(88.3)	(67.9)	(62.5)	(69.4)	(69.9)
3.1. Demand deposits	135	523	1020	873	712	849
3.2. Savings bank deposits	7719	8018	8087	8509	7265	8233
3.3. Term deposits	9324	10239	6133	6017	5586	6165
4. Borrowings	492	705	2521	4215	2489	2038
	(2.6)	(3.3)	(11.2)	(17.1)	(12.7)	(9.3)
4.1. From banks*	0	0	2521	1016	2489	2038
4.2. From others	492	705	0	3199	0	0
5. Other liabilities	812	1143	1066	425	423	668
	(4.2)	(5.4)	(4.7)	(1.7)	(2.2)	(3.1)
5.1. Bills Payable	0	0	29	137	86	122
5.2. Inter-office adjustments	0	0	726	0	29	93
5.3. Interest accrued	72	75	78	85	93	99
5.4. Others (including provisions)	741	1068	232	202	216	353

Total Liabilities	19130	21275	22453	24653	19533	21802
1. Cash in hand	149	93	228	276	122	141
	(0.8)	(0.4)	(1.0)	(1.1)	(0.6)	(0.6)
2. Balances with RBI	910	855	810	701	723	732
	(4.8)	(4.0)	(3.6)	(2.8)	(3.7)	(3.4)
3. Balances with banks in India	11292	10832	1093	1959	9284	8795
	(59.0)	(50.9)	(4.9)	(7.9)	(47.5)	(40.3)
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	143	1103	12045	11595	2062	3143
	(0.7)	(5.2)	(53.6)	(47.0)	(10.6)	(14.4)
6. Advances	3407	4228	6982	8784	6297	7576
	(17.8)	(19.9)	(31.1)	(35.6)	(32.2)	(34.7)
6.1. Bills purchased and discounted	0	0	1	0	0	0
6.2. Cash credits, overdrafts & loans	437	507	5183	6324	4104	5085
6.3. Term loans	2970	3721	1799	2459	2194	2491
7. Fixed Assets	8	10	91	127	24	28
	(0.0)	(0.0)	(0.4)	(0.5)	(0.1)	(0.1)
8. Other Assets	3222	4153	1204	1211	1021	1386
	(16.8)	(19.5)	(5.4)	(4.9)	(5.2)	(6.4)
8.1. Inter - office adjustments (net)	163	267	0	89	0	0
8.2. Interest accrued	13	44	805	510	0	0
8.3. Others	3046	3842	399	612	1021	1386
Total Assets	19130	21275	22453	24653	19533	21802
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Shahdol		Sharda		Shekhawati	
	Kshetriya Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(319)	(320)	(321)	(322)	(323)	(324)
1. Capital	100	100	100	100	3053	3163
	(0.8)	(0.6)	(0.5)	(0.5)	(7.3)	(7.3)
2. Reserves and Surplus	0	0	1514	1514	72	72
	(0.0)	(0.0)	(7.8)	(6.9)	(0.2)	(0.2)
3. Deposits	11892	14348	16227	18804	35859	37778
	(92.6)	(92.3)	(83.5)	(85.6)	(85.6)	(86.9)
3.1. Demand deposits	809	744	720	1064	383	1857
3.2. Savings bank deposits	4693	6268	6059	7508	10996	12981
3.3. Term deposits	6391	7336	9448	10232	24481	22940
4. Borrowings	321	528	1011	992	1667	1239
	(2.5)	(3.4)	(5.2)	(4.5)	(4.0)	(2.9)
4.1. From banks*	321	528	4	0	13	7
4.2. From others	0	0	1007	992	1654	1232
5. Other liabilities	535	575	584	560	1234	1225
	(4.2)	(3.7)	(3.0)	(2.6)	(2.9)	(2.8)
5.1. Bills Payable	34	34	146	154	33	59
5.2. Inter-office adjustments	0	0	112	34	50	51
5.3. Interest accrued	38	36	11	13	38	41
5.4. Others (including provisions)	463	505	315	359	1113	1073

Total Liabilities	12848	15550	19436	21970	41885	43477
1. Cash in hand	131	221	209	381	1452	763
	(1.0)	(1.4)	(1.1)	(1.7)	(3.5)	(1.8)
2. Balances with RBI	628	677	876	879	1920	1731
	(4.9)	(4.4)	(4.5)	(4.0)	(4.6)	(4.0)
3. Balances with banks in India	6014	4921	7930	4917	907	647
	(46.8)	(31.6)	(40.8)	(22.4)	(2.2)	(1.5)
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	930	2133	4674	8544	24810	27118
	(7.2)	(13.7)	(24.0)	(38.9)	(59.2)	(62.4)
6. Advances	2141	4061	4184	5782	10737	12173
	(16.7)	(26.1)	(21.5)	(26.3)	(25.6)	(28.0)
6.1. Bills purchased and discounted	11	21	0	0	78	25
6.2. Cash credits, overdrafts & loans	501	927	1527	1968	4450	5423
6.3. Term loans	1629	3113	2657	3815	6209	6725
7. Fixed Assets	13	13	21	24	15	43
	(0.1)	(0.1)	(0.1)	(0.1)	(0.0)	(0.1)
8. Other Assets	2991	3525	1543	1442	2044	1002
	(23.3)	(22.7)	(7.9)	(6.6)	(4.9)	(2.3)
8.1. Inter - office adjustments (net)	39	185	0	0	0	0
8.2. Interest accrued	901	1302	278	347	686	820
8.3. Others	2051	2038	1265	1096	1358	183
Total Assets	12848	15550	19436	21970	41885	43477
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Shivalik		Shivpuri Guna		Sri Sathavahana	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(325)	(326)	(327)	(328)	(329)	(330)
1. Capital	258	258	2273	100	886	886
	(1.1)	(0.9)	(10.1)	(0.4)	(3.7)	(3.5)
2. Reserves and Surplus	2550	3455	1	1	0	66
	(10.8)	(12.5)	(0.0)	(0.0)	(0.0)	(0.3)
3. Deposits	19252	21761	17462	19846	16532	17833
	(81.6)	(78.5)	(77.5)	(80.1)	(69.8)	(70.8)
3.1. Demand deposits	554	1595	1286	1482	694	808
3.2. Savings bank deposits	7835	9105	6967	8560	2899	3234
3.3. Term deposits	10864	11061	9209	9805	12939	13791
4. Borrowings	1276	1199	680	670	2305	2193
	(5.4)	(4.3)	(3.0)	(2.7)	(9.7)	(8.7)
4.1. From banks*	43	1	680	670	429	451
4.2. From others	1232	1198	0	0	1877	1742
5. Other liabilities	269	1033	2105	4174	3973	4203
	(1.1)	(3.7)	(9.3)	(16.8)	(16.8)	(16.7)
5.1. Bills Payable	4	772	0	0	0	0
5.2. Inter-office adjustments	0	7	0	0	0	0
5.3. Interest accrued	34	34	1532	1452	3771	3860
5.4. Others (including provisions)	231	220	573	2723	202	343

Total Liabilities	23604	27707	22521	24791	23696	25181
1. Cash in hand	171	137	282	288	354	292
	(0.7)	(0.5)	(1.2)	(1.2)	(1.5)	(1.2)
2. Balances with RBI	1006	1000	1032	1002	1168	1000
	(4.3)	(3.6)	(4.6)	(4.0)	(4.9)	(4.0)
3. Balances with banks in India	2640	1078	1541	1670	9261	3357
	(11.2)	(3.9)	(6.8)	(6.7)	(39.1)	(13.3)
4. Money at call and short notice	0	0	9444	8108	0	0
	(0.0)	(0.0)	(41.9)	(32.7)	(0.0)	(0.0)
5. Investments	12880	17003	43	1173	1880	8536
	(54.6)	(61.4)	(0.2)	(4.7)	(7.9)	(33.9)
6. Advances	4973	6291	5863	7519	9633	10580
	(21.1)	(22.7)	(26.0)	(30.3)	(40.7)	(42.0)
6.1. Bills purchased and discounted	18	8	0	0	0	6981
6.2. Cash credits, overdrafts & loans	1635	2186	1881	2329	6377	3599
6.3. Term loans	3320	4097	3983	5190	3256	0
7. Fixed Assets	125	113	20	25	36	35
	(0.5)	(0.4)	(0.1)	(0.1)	(0.2)	(0.1)
8. Other Assets	1809	2085	4296	5007	1364	1381
	(7.7)	(7.5)	(19.1)	(20.2)	(5.8)	(5.5)
8.1. Inter - office adjustments (net)	125	0	91	93	334	176
8.2. Interest accrued	736	679	1575	2201	927	1145
8.3. Others	949	1406	2631	2713	104	60
Total Assets	23604	27707	22521	24791	23696	25181
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Shri Venkateshwara		Singhbhum		Siwan	
	Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(331)	(332)	(333)	(334)	(335)	(336)
1. Capital	1562	1562	1270	1476	884	884
	(4.4)	(4.0)	(4.1)	(4.4)	(2.6)	(2.6)
2. Reserves and Surplus	268	643	0	0	1742	1742
	(0.8)	(1.7)	(0.0)	(0.0)	(5.2)	(5.2)
3. Deposits	27380	31117	28136	30129	29964	29964
	(77.3)	(80.6)	(90.1)	(89.5)	(88.8)	(88.8)
3.1. Demand deposits	356	339	852	929	250	250
3.2. Savings bank deposits	5316	7108	9815	11117	11614	11614
3.3. Term deposits	21708	23670	17468	18082	18100	18100
4. Borrowings	4920	3687	490	423	355	355
	(13.9)	(9.5)	(1.6)	(1.3)	(1.1)	(1.1)
4.1. From banks*	1308	2	0	0	0	0
4.2. From others	3612	3685	490	423	355	355
5. Other liabilities	1299	1606	1342	1641	808	808
	(3.7)	(4.2)	(4.3)	(4.9)	(2.4)	(2.4)
5.1. Bills Payable	276	275	192	128	0	0
5.2. Inter-office adjustments	222	331	0	0	49	49
5.3. Interest accrued	171	183	0	0	0	0
5.4. Others (including provisions)	630	817	1150	1513	758	758

Total Liabilities	35429	38616	31237	33668	33753	33753
1. Cash in hand	294	354	182	155	219	219
	(0.8)	(0.9)	(0.6)	(0.5)	(0.6)	(0.6)
2. Balances with RBI	1476	1448	1557	1448	1634	1634
	(4.2)	(3.7)	(5.0)	(4.3)	(4.8)	(4.8)
3. Balances with banks in India	12582	3732	8255	6913	18766	18766
	(35.5)	(9.7)	(26.4)	(20.5)	(55.6)	(55.6)
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	2488	9690	12119	15990	2171	2171
	(7.0)	(25.1)	(38.8)	(47.5)	(6.4)	(6.4)
6. Advances	17212	21696	5799	5779	3974	3974
	(48.6)	(56.2)	(18.6)	(17.2)	(11.8)	(11.8)
6.1. Bills purchased and discounted	45	31	0	0	16	16
6.2. Cash credits, overdrafts & loans	13202	16434	3285	3038	1454	1454
6.3. Term loans	3965	5231	2514	2741	2505	2505
7. Fixed Assets	89	93	18	22	52	52
	(0.3)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	1288	1603	3308	3361	6937	6937
	(3.6)	(4.2)	(10.6)	(10.0)	(20.6)	(20.6)
8.1. Inter - office adjustments (net)	0	0	195	7	0	0
8.2. Interest accrued	1057	1283	1004	636	6911	6911
8.3. Others	232	321	2108	2719	26	26
Total Assets	35429	38616	31237	33668	33753	33753
	(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.