

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

(Amount in Rs. lakh)

Items	Solapur		South Malabar		Sravasthi	
	Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(337)	(338)	(339)	(340)	(341)	(342)
1. Capital	100	890	741	741	2245	2245
	(1.3)	(11.0)	(0.8)	(0.7)	(7.1)	(6.3)
2. Reserves and Surplus	790	0	6272	8126	1751	2430
	(10.5)	(0.0)	(7.0)	(7.6)	(5.5)	(6.8)
3. Deposits	4625	5142	58566	75255	25293	28116
	(61.5)	(63.5)	(65.4)	(70.3)	(79.6)	(78.7)
3.1. Demand deposits	267	303	3058	3126	2144	2633
3.2. Savings bank deposits	1678	1837	20747	28053	13220	15260
3.3. Term deposits	2680	3003	34761	44077	9929	10222
4. Borrowings	1577	1510	20777	19084	2056	2371
	(21.0)	(18.6)	(23.2)	(17.8)	(6.5)	(6.6)
4.1. From banks*	271	262	6181	3745	287	36
4.2. From others	1306	1248	14596	15339	1769	2335
5. Other liabilities	430	561	3228	3906	418	547
	(5.7)	(6.9)	(3.6)	(3.6)	(1.3)	(1.5)
5.1. Bills Payable	0	0	1959	2500	58	120
5.2. Inter-office adjustments	51	111	0	0	100	133

5.3. Interest accrued	10	16	167	189	17	18
5.4. Others (including provisions)	369	435	1102	1218	243	276
Total Liabilities	7521	8103	89585	107113	31762	35709
1. Cash in hand	68	98	1311	1328	436	652
	(0.9)	(1.2)	(1.5)	(1.2)	(1.4)	(1.8)
2. Balances with RBI	272	253	2635	3196	1258	1220
	(3.6)	(3.1)	(2.9)	(3.0)	(4.0)	(3.4)
3. Balances with banks in India	1154	459	10417	3417	12860	11290
	(15.3)	(5.7)	(11.6)	(3.2)	(40.5)	(31.6)
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	865	1498	10099	22404	6878	11287
	(11.5)	(18.5)	(11.3)	(20.9)	(21.7)	(31.6)
6. Advances	4261	4577	62758	73940	9401	10217
	(56.6)	(56.5)	(70.1)	(69.0)	(29.6)	(28.6)
6.1. Bills purchased and discounted	0	0	86	100	47	0
6.2. Cash credits, overdrafts & loans	1745	1905	48706	57009	3318	4119
6.3. Term loans	2516	2673	13966	16831	6035	6098
7. Fixed Assets	26	24	288	306	74	90
	(0.4)	(0.3)	(0.3)	(0.3)	(0.2)	(0.3)
8. Other Assets	875	1194	2078	2523	856	954
	(11.6)	(14.7)	(2.3)	(2.4)	(2.7)	(2.7)
8.1. Inter - office adjustments (net)	0	0	565	317	0	0
8.2. Interest accrued	40	54	380	586	767	842

8.3. Others	834	1140	1132	1620	89	112
Total Assets	7521	8103	89585	107113	31762	35709
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Sree Anantha		Sri Saraswathi		Sri Visakha	
	Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(343)	(344)	(345)	(346)	(347)	(348)
1. Capital	728	728	257	257	3291	3535
	(1.8)	(1.4)	(0.6)	(0.5)	(4.8)	(4.9)
2. Reserves and Surplus	4874	6622	1815	2323	29	29
	(12.0)	(13.0)	(4.1)	(4.7)	(0.0)	(0.0)
3. Deposits	28196	33210	30073	35082	48266	51603
	(69.3)	(65.3)	(68.4)	(70.3)	(70.9)	(71.5)
3.1. Demand deposits	499	1231	652	1198	3828	3184
3.2. Savings bank deposits	6401	9691	8104	9618	14999	19673
3.3. Term deposits	21296	22289	21318	24266	29439	28747
4. Borrowings	4913	7604	3791	4193	9531	10699
	(12.1)	(15.0)	(8.6)	(8.4)	(14.0)	(14.8)
4.1. From banks*	0	1888	893	1025	1908	1908
4.2. From others	4913	5716	2899	3168	7623	8792
5. Other liabilities	1982	2683	8012	8020	6942	6336
	(4.9)	(5.3)	(18.2)	(16.1)	(10.2)	(8.8)
5.1. Bills Payable	621	1182	173	197	0	0
5.2. Inter-office adjustments	0	59	740	795	5530	4801
5.3. Interest accrued	83	60	6152	6632	745	789

5.4. Others (including provisions)	1277	1382	947	396	667	746
Total Liabilities	40693	50846	43948	49876	68058	72203
1. Cash in hand	719	345	541	543	1015	1099
	(1.8)	(0.7)	(1.2)	(1.1)	(1.5)	(1.5)
2. Balances with RBI	1407	1711	2010	2074	2905	2573
	(3.5)	(3.4)	(4.6)	(4.2)	(4.3)	(3.6)
3. Balances with banks in India	8881	4357	1509	2433	20206	10688
	(21.8)	(8.6)	(3.4)	(4.9)	(29.7)	(14.8)
4. Money at call and short notice	0	0	20409	10410	0	0
	(0.0)	(0.0)	(46.4)	(20.9)	(0.0)	(0.0)
5. Investments	8321	16727	2065	13718	11891	19207
	(20.4)	(32.9)	(4.7)	(27.5)	(17.5)	(26.6)
6. Advances	19768	25195	13533	17063	28125	35149
	(48.6)	(49.6)	(30.8)	(34.2)	(41.3)	(48.7)
6.1. Bills purchased and discounted	26	37	228	137	23	0
6.2. Cash credits, overdrafts & loans	9384	12214	9965	13574	19944	25212
6.3. Term loans	10358	12944	3339	3352	8158	9937
7. Fixed Assets	109	158	65	135	59	116
	(0.3)	(0.3)	(0.1)	(0.3)	(0.1)	(0.2)
8. Other Assets	1488	2353	3815	3501	3858	3371
	(3.7)	(4.6)	(8.7)	(7.0)	(5.7)	(4.7)
8.1. Inter - office adjustments (net)	152	459	2014	1879	0	0
8.2. Interest accrued	570	768	1722	1560	0	449
8.3. Others	766	1126	80	63	3858	2922

Total Assets	40693	50846	43948	49876	68058	72203
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Sri Ganganagar		Srirama		Subansiri Gaonlia	
	Kshetriya Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(349)	(350)	(351)	(352)	(353)	(354)
1. Capital	100	100	187	187	1220	1220
	(0.9)	(0.7)	(1.5)	(1.3)	(9.3)	(9.1)
2. Reserves and Surplus	0	0	1190	1468	0	0
	(0.0)	(0.0)	(9.7)	(10.4)	(0.0)	(0.0)
3. Deposits	8305	9615	7411	8944	11089	11241
	(71.6)	(70.7)	(60.1)	(63.5)	(84.4)	(83.8)
3.1. Demand deposits	707	637	233	319	478	431
3.2. Savings bank deposits	1750	2273	1781	2556	6296	6242
3.3. Term deposits	5848	6705	5396	6069	4315	4569
4. Borrowings	1472	2002	1635	1531	248	312
	(12.7)	(14.7)	(13.3)	(10.9)	(1.9)	(2.3)
4.1. From banks*	413	429	406	480	248	0
4.2. From others	1059	1573	1229	1051	0	312
5. Other liabilities	1715	1888	1903	1954	582	635
	(14.8)	(13.9)	(15.4)	(13.9)	(4.4)	(4.7)
5.1. Bills Payable	12	7	177	235	0	0
5.2. Inter-office adjustments	6	0	28	22	0	0
5.3. Interest accrued	746	902	1361	1372	145	169

5.4. Others (including provisions)	951	979	337	325	437	466
Total Liabilities	11592	13605	12325	14083	13140	13408
1. Cash in hand	54	60	77	100	124	118
	(0.5)	(0.4)	(0.6)	(0.7)	(0.9)	(0.9)
2. Balances with RBI	481	491	546	667	570	587
	(4.2)	(3.6)	(4.4)	(4.7)	(4.3)	(4.4)
3. Balances with banks in India	3370	2147	4667	2023	6471	5770
	(29.1)	(15.8)	(37.9)	(14.4)	(49.2)	(43.0)
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	983	2037	1826	4652	2543	3131
	(8.5)	(15.0)	(14.8)	(33.0)	(19.3)	(23.4)
6. Advances	5517	7658	4946	6374	2030	2058
	(47.6)	(56.3)	(40.1)	(45.3)	(15.4)	(15.3)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	4296	6367	3838	4905	155	216
6.3. Term loans	1221	1291	1108	1468	1875	1842
7. Fixed Assets	18	20	32	29	18	18
	(0.2)	(0.1)	(0.3)	(0.2)	(0.1)	(0.1)
8. Other Assets	1169	1191	232	238	1384	1342
	(10.1)	(8.8)	(1.9)	(1.7)	(10.5)	(10.0)
8.1. Inter - office adjustments (net)	0	24	0	0	11	20
8.2. Interest accrued	419	458	173	178	401	395
8.3. Others	750	709	59	59	972	927

Total Assets	11592	13605	12325	14083	13140	13408
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Sultanpur		Surat-Bharuch		Surendranagar Bhavnagar	
	Kshetriya Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(355)	(356)	(357)	(358)	(359)	(360)
1. Capital	825	825	569	569	793	793
	(1.8)	(1.6)	(3.6)	(3.4)	(4.6)	(14.8)
2. Reserves and Surplus	185	461	-38	14	213	559
	(0.4)	(0.9)	(-0.2)	(0.1)	(1.2)	(10.4)
3. Deposits	40240	45415	12532	13530	11691	0
	(86.9)	(88.8)	(78.2)	(80.4)	(67.7)	(0.0)
3.1. Demand deposits	1050	1515	412	503	533	0
3.2. Savings bank deposits	17978	21308	5764	6350	3638	0
3.3. Term deposits	21212	22592	6357	6678	7520	0
4. Borrowings	2679	2205	1560	1247	2948	2349
	(5.8)	(4.3)	(9.7)	(7.4)	(17.1)	(43.7)
4.1. From banks*	83	0	270	259	863	1371
4.2. From others	2596	2205	1290	987	2085	977
5. Other liabilities	2384	2261	1394	1464	1628	1673
	(5.1)	(4.4)	(8.7)	(8.7)	(9.4)	(31.1)
5.1. Bills Payable	36	24	0	0	0	6
5.2. Inter-office adjustments	305	165	0	0	0	1461
5.3. Interest accrued	272	290	23	20	1440	0

5.4. Others (including provisions)	1770	1782	1371	1444	188	206
Total Liabilities	46313	51167	16017	16823	17272	5373
1. Cash in hand	321	453	131	146	204	96
	(0.7)	(0.9)	(0.8)	(0.9)	(1.2)	(0.5)
2. Balances with RBI	2178	2085	661	594	674	692
	(4.7)	(4.1)	(4.1)	(3.5)	(3.9)	(3.7)
3. Balances with banks in India	26302	25790	5074	3891	7658	5954
	(56.8)	(50.4)	(31.7)	(23.1)	(44.3)	(31.9)
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	2779	5853	2198	4719	1399	3306
	(6.0)	(11.4)	(13.7)	(28.0)	(8.1)	(17.7)
6. Advances	11568	12722	6826	6846	6535	7696
	(25.0)	(24.9)	(42.6)	(40.7)	(37.8)	(41.2)
6.1. Bills purchased and discounted	0	0	45	45	16	0
6.2. Cash credits, overdrafts & loans	1217	3854	2178	306	4965	5911
6.3. Term loans	10351	8868	4603	6495	1554	1785
7. Fixed Assets	47	49	34	28	46	46
	(0.1)	(0.1)	(0.2)	(0.2)	(0.3)	(0.2)
8. Other Assets	3119	4216	1093	598	755	868
	(6.7)	(8.2)	(6.8)	(3.6)	(4.4)	(4.7)
8.1. Inter - office adjustments (net)	0	0	115	127	21	0
8.2. Interest accrued	3031	4137	0	0	584	741
8.3. Others	88	78	977	472	149	126

Total Assets	46313	51167	16017	16823	17272	18658
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Surguja		Thane		Thar Anchalik	
	Kshetriya Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(361)	(362)	(363)	(364)	(365)	(366)
1. Capital	734	734	245	245	1300	100
	(2.9)	(2.7)	(3.0)	(2.7)	(8.2)	(0.5)
2. Reserves and Surplus	0	0	870	1010	67	43
	(0.0)	(0.0)	(10.6)	(11.0)	(0.4)	(0.2)
3. Deposits	22357	24562	6695	7474	11393	14458
	(88.9)	(88.7)	(81.3)	(81.3)	(72.0)	(75.1)
3.1. Demand deposits	1152	1225	226	226	869	765
3.2. Savings bank deposits	10898	12040	2951	3346	3976	6040
3.3. Term deposits	10307	11296	3518	3902	6547	7652
4. Borrowings	699	751	33	16	1534	1766
	(2.8)	(2.7)	(0.4)	(0.2)	(9.7)	(9.2)
4.1. From banks*	0	0	0	0	7	0
4.2. From others	699	751	33	16	1527	1766
5. Other liabilities	1347	1637	395	443	1532	2873
	(5.4)	(5.9)	(4.8)	(4.8)	(9.7)	(14.9)
5.1. Bills Payable	132	228	15	27	26	45
5.2. Inter-office adjustments	29	0	93	81	52	100
5.3. Interest accrued	76	70	53	57	954	1005

5.4. Others (including provisions)	1110	1338	235	278	500	1723
Total Liabilities	25137	27683	8239	9188	15826	19240
1. Cash in hand	255	364	51	50	215	197
	(1.0)	(1.3)	(0.6)	(0.5)	(1.4)	(1.0)
2. Balances with RBI	1129	1129	367	359	609	655
	(4.5)	(4.1)	(4.5)	(3.9)	(3.8)	(3.4)
3. Balances with banks in India	14930	14923	2811	2052	6285	5444
	(59.4)	(53.9)	(34.1)	(22.3)	(39.7)	(28.3)
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	376	519	3682	5211	1259	2751
	(1.5)	(1.9)	(44.7)	(56.7)	(8.0)	(14.3)
6. Advances	3645	5442	689	890	4925	7735
	(14.5)	(19.7)	(8.4)	(9.7)	(31.1)	(40.2)
6.1. Bills purchased and discounted	0	0	7	8	0	0
6.2. Cash credits, overdrafts & loans	565	739	33	81	605	1541
6.3. Term loans	3080	4703	649	801	4320	6194
7. Fixed Assets	29	42	25	19	16	25
	(0.1)	(0.2)	(0.3)	(0.2)	(0.1)	(0.1)
8. Other Assets	4773	5265	614	606	2517	2432
	(19.0)	(19.0)	(7.5)	(6.6)	(15.9)	(12.6)
8.1. Inter - office adjustments (net)	0	55	0	0	0	0
8.2. Interest accrued	1438	1929	272	285	541	474
8.3. Others	3335	3282	343	322	1976	1959

Total Assets	25137	27683	8239	9188	15826	19240
	(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.