

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

Items	(Amount in Rs. lakh)					
	Tripura		Tulsi		Tungabhadra	
	Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(367)	(368)	(369)	(370)	(371)	(372)
1. Capital	4241	4241	1037	1037	320	320
	(7.3)	(5.9)	(3.5)	(3.0)	(0.4)	(0.4)
2. Reserves and Surplus	0	0	0	0	8243	10053
	(0.0)	(0.0)	(0.0)	(0.0)	(11.3)	(12.5)
3. Deposits	52819	64668	23149	27354	48810	55554
	(90.8)	(90.4)	(77.1)	(79.7)	(66.7)	(69.0)
3.1. Demand deposits	7828	12327	1482	2754	2694	2906
3.2. Savings bank deposits	21218	25681	11253	13228	15059	18141
3.3. Term deposits	23773	26660	10414	11372	31056	34506
4. Borrowings	729	1295	2621	4599	12732	11293
	(1.3)	(1.8)	(8.7)	(13.4)	(17.4)	(14.0)
4.1. From banks*	0	0	0	470	12732	808
4.2. From others	729	1295	2621	4129	0	10485
5. Other liabilities	387	1293	3230	1341	3103	3260
	(0.7)	(1.8)	(10.8)	(3.9)	(4.2)	(4.1)
5.1. Bills Payable	0	0	128	142	1524	1023
5.2. Inter-office adjustments	8	0	0	0	0	0

5.3. Interest accrued	262	219	18	50	165	178
5.4. Others (including provisions)	117	1073	3084	1149	1414	2059
Total Liabilities	58177	71497	30037	34331	73207	80479
1. Cash in hand	1390	1147	562	618	1922	1799
	(2.4)	(1.6)	(1.9)	(1.8)	(2.6)	(2.2)
2. Balances with RBI	2528	2916	1190	1198	3376	2762
	(4.3)	(4.1)	(4.0)	(3.5)	(4.6)	(3.4)
3. Balances with banks in India	16406	11996	12023	9135	7579	2037
	(28.2)	(16.8)	(40.0)	(26.6)	(10.4)	(2.5)
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	14053	26267	876	6769	11343	18026
	(24.2)	(36.7)	(2.9)	(19.7)	(15.5)	(22.4)
6. Advances	8437	12820	10822	13975	47381	54271
	(14.5)	(17.9)	(36.0)	(40.7)	(64.7)	(67.4)
6.1. Bills purchased and discounted	5	3	0	6084	74	103
6.2. Cash credits, overdrafts & loans	433	881	3633	0	34469	38790
6.3. Term loans	7999	11936	7190	7891	12838	15378
7. Fixed Assets	26	30	81	115	127	153
	(0.0)	(0.0)	(0.3)	(0.3)	(0.2)	(0.2)
8. Other Assets	15338	16322	4482	2520	1478	1431
	(26.4)	(22.8)	(14.9)	(7.3)	(2.0)	(1.8)
8.1. Inter - office adjustments (net)	0	84	52	18	219	48
8.2. Interest accrued	1290	1756	1445	2064	422	464

8.3. Others	14048	14483	2985	438	837	920
Total Assets	58177	71497	30037	34331	73207	80479
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Uttar Banga		Vaishali		Vallalar	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(373)	(374)	(375)	(376)	(377)	(378)
1. Capital	1092	1092	1745	1745	283	283
	(2.5)	(2.3)	(3.6)	(3.3)	(3.5)	(3.2)
2. Reserves and Surplus	0	0	0	0	1187	1354
	(0.0)	(0.0)	(0.0)	(0.0)	(14.6)	(15.2)
3. Deposits	38097	41730	43245	45311	4712	5077
	(88.1)	(86.5)	(89.1)	(86.0)	(58.1)	(56.9)
3.1. Demand deposits	395	465	713	418	186	108
3.2. Savings bank deposits	17368	19900	19143	20714	2289	2334
3.3. Term deposits	20334	21365	23388	24179	2238	2634
4. Borrowings	1411	2387	1822	2658	1546	1766
	(3.3)	(4.9)	(3.8)	(5.0)	(19.0)	(19.8)
4.1. From banks*	539	915	89	0	301	301
4.2. From others	872	1472	1733	2658	1245	1465
5. Other liabilities	2642	3023	1731	2994	389	437
	(6.1)	(6.3)	(3.6)	(5.7)	(4.8)	(4.9)
5.1. Bills Payable	0	0	0	0	7	22
5.2. Inter-office adjustments	0	76	0	0	22	8
5.3. Interest accrued	208	200	0	0	33	43

5.4. Others (including provisions)	2434	2747	1731	2994	327	363
Total Liabilities	43242	48233	48542	52708	8117	8916
1. Cash in hand	263	419	365	304	47	50
	(0.6)	(0.9)	(0.8)	(0.6)	(0.6)	(0.6)
2. Balances with RBI	2049	1996	2388	4315	242	246
	(4.7)	(4.1)	(4.9)	(8.2)	(3.0)	(2.8)
3. Balances with banks in India	12375	11796	27880	22771	3300	2354
	(28.6)	(24.5)	(57.4)	(43.2)	(40.7)	(26.4)
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	5274	7180	193	3751	949	1866
	(12.2)	(14.9)	(0.4)	(7.1)	(11.7)	(20.9)
6. Advances	15473	17971	8168	10395	3415	4231
	(35.8)	(37.3)	(16.8)	(19.7)	(42.1)	(47.5)
6.1. Bills purchased and discounted	0	0	0	0	7	10
6.2. Cash credits, overdrafts & loans	2710	906	1790	2919	1805	2371
6.3. Term loans	12763	17065	6378	7476	1603	1850
7. Fixed Assets	62	71	17	18	36	35
	(0.1)	(0.1)	(0.0)	(0.0)	(0.4)	(0.4)
8. Other Assets	7746	8800	9531	11155	128	133
	(17.9)	(18.2)	(19.6)	(21.2)	(1.6)	(1.5)
8.1. Inter - office adjustments (net)	287	0	68	2	0	0
8.2. Interest accrued	1827	1985	0	211	107	109
8.3. Others	5633	6815	9463	10942	20	25

Total Assets	43242	48233	48542	52708	8117	8916
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Valsad-Dangs		Varada		Vidisha Bhopal	
	Gramin Bank		Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(379)	(380)	(381)	(382)	(383)	(384)
1. Capital	397	397	466	466	548	548
	(2.4)	(2.2)	(4.7)	(4.0)	(4.2)	(3.8)
2. Reserves and Surplus	1239	1652	544	765	345	674
	(7.5)	(9.1)	(5.5)	(6.6)	(2.7)	(4.7)
3. Deposits	13295	14490	6203	7724	9236	10306
	(80.5)	(80.2)	(62.7)	(66.8)	(71.5)	(71.4)
3.1. Demand deposits	889	1024	198	152	499	854
3.2. Savings bank deposits	6235	6749	1673	2372	3018	3588
3.3. Term deposits	6172	6717	4332	5200	5719	5865
4. Borrowings	576	567	1999	1797	1688	1693
	(3.5)	(3.1)	(20.2)	(15.5)	(13.1)	(11.7)
4.1. From banks*	0	0	190	405	227	301
4.2. From others	576	567	1809	1392	1461	1392
5. Other liabilities	1006	953	674	813	1104	1208
	(6.1)	(5.3)	(6.8)	(7.0)	(8.5)	(8.4)
5.1. Bills Payable	18	10	90	105	98	91
5.2. Inter-office adjustments	6	0	21	28	1	1
5.3. Interest accrued	21	21	44	42	832	927

5.4. Others (including provisions)	961	922	519	639	173	189
Total Liabilities	16514	18059	9886	11566	12921	14429
1. Cash in hand	193	211	21	20	100	169
	(1.2)	(1.2)	(0.2)	(0.2)	(0.8)	(1.2)
2. Balances with RBI	909	614	310	638	493	527
	(5.5)	(3.4)	(3.1)	(5.5)	(3.8)	(3.7)
3. Balances with banks in India	5205	3933	1777	103	1358	2509
	(31.5)	(21.8)	(18.0)	(0.9)	(10.5)	(17.4)
4. Money at call and short notice	0	0	0	0	2028	268
	(0.0)	(0.0)	(0.0)	(0.0)	(15.7)	(1.9)
5. Investments	5124	8268	1225	3084	2586	3888
	(31.0)	(45.8)	(12.4)	(26.7)	(20.0)	(26.9)
6. Advances	4317	4229	6046	7076	5481	6132
	(26.1)	(23.4)	(61.2)	(61.2)	(42.4)	(42.5)
6.1. Bills purchased and discounted	10	18	16	12	6	6
6.2. Cash credits, overdrafts & loans	886	960	2121	2879	2311	2918
6.3. Term loans	3421	3252	3908	4184	3165	3208
7. Fixed Assets	15	13	90	92	30	36
	(0.1)	(0.1)	(0.9)	(0.8)	(0.2)	(0.2)
8. Other Assets	750	791	417	552	846	899
	(4.5)	(4.4)	(4.2)	(4.8)	(6.5)	(6.2)
8.1. Inter - office adjustments (net)	0	2	0	0	26	18
8.2. Interest accrued	247	306	75	77	355	417
8.3. Others	503	482	343	475	465	465

Total Assets	16514	18059	9886	11566	12921	14429
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Vidur		Vindhyavasini		Visweshwaraya	
	Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003
	(385)	(386)	(387)	(388)	(389)	(390)
1. Capital	893	893	645	645	523	523
	(5.4)	(4.8)	(3.7)	(3.2)	(8.2)	(6.8)
2. Reserves and Surplus	553	1055	0	0	103	266
	(3.4)	(5.6)	(0.0)	(0.0)	(1.6)	(3.5)
3. Deposits	13046	14026	14445	15841	4805	5472
	(79.2)	(75.0)	(81.8)	(79.6)	(75.6)	(71.6)
3.1. Demand deposits	954	1402	1898	1566	146	161
3.2. Savings bank deposits	7799	7970	5822	6960	1079	1439
3.3. Term deposits	4293	4655	6725	7315	3581	3872
4. Borrowings	1333	2216	972	1694	812	1237
	(8.1)	(11.9)	(5.5)	(8.5)	(12.8)	(16.2)
4.1. From banks*	326	612	0	0	229	228
4.2. From others	1007	1604	972	1694	583	1009
5. Other liabilities	654	509	1602	1720	113	143
	(4.0)	(2.7)	(9.1)	(8.6)	(1.8)	(1.9)
5.1. Bills Payable	220	135	56	58	35	43
5.2. Inter-office adjustments	80	13	44	94	1	24
5.3. Interest accrued	78	91	12	17	16	17

5.4. Others (including provisions)	276	270	1491	1551	61	60
Total Liabilities	16479	18700	17664	19900	6357	7641
1. Cash in hand	497	568	105	132	50	49
	(3.0)	(3.0)	(0.6)	(0.7)	(0.8)	(0.6)
2. Balances with RBI	700	692	784	812	256	258
	(4.2)	(3.7)	(4.4)	(4.1)	(4.0)	(3.4)
3. Balances with banks in India	182	1094	8534	5065	1384	575
	(1.1)	(5.8)	(48.3)	(25.5)	(21.8)	(7.5)
4. Money at call and short notice	8972	6892	0	0	0	0
	(54.4)	(36.9)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	1105	3091	1226	5307	980	2341
	(6.7)	(16.5)	(6.9)	(26.7)	(15.4)	(30.6)
6. Advances	4366	5291	6120	7612	3586	4304
	(26.5)	(28.3)	(34.6)	(38.3)	(56.4)	(56.3)
6.1. Bills purchased and discounted	0	0	0	1413	15	16
6.2. Cash credits, overdrafts & loans	3051	3969	986	0	2778	3220
6.3. Term loans	1314	1322	5134	6199	793	1067
7. Fixed Assets	86	86	37	32	20	26
	(0.5)	(0.5)	(0.2)	(0.2)	(0.3)	(0.3)
8. Other Assets	571	987	858	939	81	88
	(3.5)	(5.3)	(4.9)	(4.7)	(1.3)	(1.2)
8.1. Inter - office adjustments (net)	0	0	0	754	0	0
8.2. Interest accrued	561	976	581	0	61	69
8.3. Others	10	11	277	186	19	20

Total Assets	16479	18700	17664	19900	6357	7641
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)		
Items	Yavatmal	
	Gramin Bank	
	2002	2003
	(391)	(392)
1. Capital	432	432
	(5.3)	(4.4)
2. Reserves and Surplus	371	507
	(4.5)	(5.2)
3. Deposits	6201	7698
	(75.7)	(79.2)
3.1. Demand deposits	144	205
3.2. Savings bank deposits	3532	4757
3.3. Term deposits	2525	2736
4. Borrowings	801	689
	(9.8)	(7.1)
4.1. From banks*	131	6
4.2. From others	670	684
5. Other liabilities	386	391
	(4.7)	(4.0)
5.1. Bills Payable	64	120
5.2. Inter-office adjustments	0	21
5.3. Interest accrued	17	0

5.4. Others (including provisions)	305	250
Total Liabilities	8191	9717
1. Cash in hand	139	156
	(1.7)	(1.6)
2. Balances with RBI	301	317
	(3.7)	(3.3)
3. Balances with banks in India	2631	3758
	(32.1)	(38.7)
4. Money at call and short notice	0	0
	(0.0)	(0.0)
5. Investments	772	1576
	(9.4)	(16.2)
6. Advances	3110	3613
	(38.0)	(37.2)
6.1. Bills purchased and discounted	230	377
6.2. Cash credits, overdrafts & loans	1223	1383
6.3. Term loans	1657	1853
7. Fixed Assets	17	26
	(0.2)	(0.3)
8. Other Assets	1220	270
	(14.9)	(2.8)
8.1. Inter - office adjustments (net)	666	206
8.2. Interest accrued	0	0
8.3. Others	554	65

Total Assets	8191	9717
	(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.