

TABLE B4: LIABILITIES AND ASSETS OF LOCAL AREA BANKS : 2003

Items	(Amount in Rs. lakh)			
	As on March 31			
	Capital Local Area Bank	Coastal Local Area Bank	Krishna Bhima Samruddhi Local Area Bank	South Gujarat Local Area Bank
	(1)	(2)	(3)	(4)
<u>Liabilities</u>				
1. Capital	600	502	500	500
	(6.7)	(15.6)	(64.4)	(26.2)
2. Reserves and Surplus	190	174	23	12
	(2.1)	(5.4)	(3.0)	(0.6)
2.1. Statutory Reserves	64	51	4	4
2.2. Capital Reserves	-	19	-	-
2.3. Share Premium	-	-	-	-
2.4. Revenue and other Reserves	62	-	-	8
2.5. Balance of Profit	63	104	19	-
3. Deposits (3.1+3.2+3.3)	7539	2410	245	1138
	(84.4)	(74.9)	(31.5)	(59.7)
3.1. Demand deposits [(i)+(ii)]	425	319	-	136
(i) From banks	-	-	-	-
(ii) From others	425	319	-	136
3.2. Savings bank deposits	2255	573	32	104
3.3. Term deposits [(i)+(ii)]	4859	1519	213	898
(i) From banks	-	-	-	-
(ii) From others	4859	1519	213	898
3.A. Deposits of branches in India	7539	2410	245	1138
3.B. Deposits of branches outside India	-	-	-	-
4. Borrowings	-	-	-	-
	-	-	-	-
5. Other liabilities and provisions	600	133	8	256
	(6.7)	(4.1)	(1.0)	(13.4)

5.1 Bills Payable	95	54	-	35
5.2 Inter-office adjustments	3	20	-	41
5.3 Interest accrued	385	6	8	131
5.4 Others (including provisions)	117	53	-	49
Total Liabilities	8928	3219	776	1906
	(100.0)	(100.0)	(100.0)	(100.0)

TABLE B4:LIABILITIES AND ASSETS OF LOCAL AREA BANKS : 2003 (concl.d.)

Items	(Amount in Rs. lakh)			
	As on March 31			
	Capital Local Area Bank	Coastal Local Area Bank	Krishna Bhima Samruddhi Local Area Bank	South Gujarat Local Area Bank
	(1)	(2)	(3)	(4)
1. Cash in hand	50	145	6	107
	(0.6)	(4.5)	(0.8)	(5.6)
2. Balances with RBI	-	2	-	-
	-	-	-	-
3. Balances with banks in India	721	303	196	290
4. Money at call and short notice	-	-	-	-
5. Balances with BanksOutside India	-	-	-	-
6. Investments	3118	767	130	170
	(34.9)	(23.8)	(16.7)	(8.9)
6.A Investments In India	3118	767	130	170
(i) Government securities	2444	766	120	170
(ii)Other approved securities	-	-	-	-
(iii) Shares	-	-	-	-
(iv) Debentures and Bonds	-	1	10	-
(v) Subsidiaries and/or joint ventures	-	-	-	-
(vi) Others	674	-	-	-
6.B Outside India in	-	-	-	-
(i) Government securities	-	-	-	-
(ii) Subsidiaries and/or joint ventures	-	-	-	-
(iii) Others	-	-	-	-
7. Advances	4528	1803	397	847
	(50.7)	(56.0)	(51.2)	(44.5)
7.1 Bills Purchased and discounted	5	45	-	15
7.2 Cash credits, overdrafts and loans	2585	1271	-	633

7.3 Term loans	1938	487	-	199
Priority sector advances included in 7	2446	876	393	562
8. Fixed Assets	399	77	21	257
	(4.5)	(2.4)	(2.7)	(13.5)
8.1 Premises	-	-	-	42
8.2 Assets under construction	-	-	-	-
8.3 Other Fixed assets	399	77	21	215
9. Other Assets	112	124	27	234
	(1.3)	(3.8)	(3.4)	(12.3)
9.1 Inter - office adjustments (net)	-	-	-	-
9.2 Interest accrued	58	8	13	2
9.3 Tax paid in advance/tax deducted at source	-	42	3	5
9.4 Stationery and Stamps	9	8	1	4
9.5 Others, if any	45	66	10	224
Total Assets	8928	3219	776	1906
	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total

Source: Annual accounts of banks of respective years