

Table 49 : Liabilities and Assets of Regional Rural Banks - 1998-99
(Part 1 of 11)

Items	(Amount in Rs. lakh)					
	As on 31st March					
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	100	100	100	100	100	100
	(2.3)	(2.1)	(2.0)	(1.9)	(1.6)	(1.4)
2. Reserves and Surplus	274	307	-	275	303	401
	(6.3)	(6.4)	(-)	(5.1)	(4.9)	(5.4)
3. Deposits	2920	3086	3290	4100	4732	5731
	(67.3)	(64.4)	(66.0)	(76.1)	(76.9)	(77.5)
3.1. Demand deposits	58	74	97	132	139	232
3.2. Savings bank deposits	1435	1340	1776	2410	2081	2433
3.3. Term deposits	1427	1672	1416	1558	2512	3066
4. Borrowings	792	948	659	640	430	480
	(18.3)	(19.8)	(13.2)	(11.9)	(7.0)	(6.5)
4.1. From banks*	187	219	117	113	27	31
4.2. From others	605	729	542	527	403	449
5. Other liabilities	251	353	935	273	588	687
	(5.8)	(7.4)	(18.8)	(5.1)	(9.6)	(9.3)
5.1. Bills Payable	-	-	5	8	16	16
5.2. Inter-office adjustments	14	25	-	-	15	-
5.3. Interest accrued	31	40	41	42	497	649
5.4. Others (including provisions)	207	289	888	224	60	22
Total Liabilities	4337	4794	4984	5388	6152	7400
1. Cash in hand	41	51	66	76	71	70
	(1.0)	(1.1)	(1.3)	(1.4)	(1.2)	(0.9)
2. Balances with RBI	89	108	102	114	155	191
	(2.0)	(2.3)	(2.0)	(2.1)	(2.5)	(2.6)
3. Balances with banks in India	1261	1551	1332	2088	3359	3809
	(29.1)	(32.4)	(26.7)	(38.7)	(54.6)	(51.5)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	187	425	-	-	632	632

	(4.3)	(8.9)	(-)	(-)	(10.3)	(8.5)
6. Advances	2514	2471	2040	1563	1001	1163
	(58.0)	(51.5)	(40.9)	(29.0)	(16.3)	(15.7)
6.1. Bills purchased and discounted	1	9	1	-	-	-
6.2. Cash credits, overdrafts & loans	1888	1728	481	527	290	340
6.3. Term loans	625	734	1559	1036	711	823
7. Fixed Assets	16	19	11	12	7	9
	(0.4)	(0.4)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	228	168	1432	1534	926	1525
	(5.3)	(3.5)	(28.7)	(28.5)	(15.1)	(20.6)
8.1. Inter - office adjustments (net)	-	-	24	4	-	176
8.2. Interest accrued	13	45	-	-	585	1054
8.3. Others	215	123	1409	1530	341	295
Total Assets	4337	4794	4984	5388	6152	7400
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Aligarh Gramin Bank		Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.3)	(0.5)	(0.4)	(0.8)	(0.7)
2. Reserves and Surplus	1772	2450	-	-	-	-
	(6.3)	(7.1)	(-)	(-)	(-)	(-)
3. Deposits	21480	26548	18291	23394	10447	12304
	(76.1)	(76.8)	(87.5)	(91.7)	(86.8)	(84.9)
3.1. Demand deposits	482	605	898	2130	600	582
3.2. Savings bank deposits	7812	9360	8923	10962	3929	4717
3.3. Term deposits	13186	16582	8470	10302	5918	7005
4. Borrowings	3661	4039	723	774	900	1391
	(13.0)	(11.7)	(3.5)	(3.0)	(7.5)	(9.6)
4.1. From banks*	668	764	-	-	43	73
4.2. From others	2993	3275	723	774	857	1317
5. Other liabilities	1202	1453	1782	1256	586	700
	(4.3)	(4.2)	(8.5)	(4.9)	(4.9)	(4.8)
5.1. Bills Payable	205	223	26	105	46	46
5.2. Inter-office adjustments	205	389	790	-	57	118
5.3. Interest accrued	75	16	96	121	23	27

5.4. Others (including provisions)	717	826	870	1030	460	509
Total Liabilities	28214	34590	20896	25525	12033	14495
1. Cash in hand	501	616	208	201	220	244
	(1.8)	(1.8)	(1.0)	(0.8)	(1.8)	(1.7)
2. Balances with RBI	645	810	600	779	323	394
	(2.3)	(2.3)	(2.9)	(3.1)	(2.7)	(2.7)
3. Balances with banks in India	6822	11324	6062	10887	2980	3784
	(24.2)	(32.7)	(29.0)	(42.7)	(24.8)	(26.1)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	10190	9910	3814	3984	2363	2322
	(36.1)	(28.6)	(18.3)	(15.6)	(19.6)	(16.0)
6. Advances	8814	10845	4163	4601	3036	4061
	(31.2)	(31.4)	(19.9)	(18.0)	(25.2)	(28.0)
6.1. Bills purchased and discounted	-	-	1	-	1	12
6.2. Cash credits, overdrafts & loans	2863	4165	202	73	762	898
6.3. Term loans	5951	6680	3961	4528	2273	3151
7. Fixed Assets	35	38	33	36	18	21
	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)
8. Other Assets	1207	1048	6016	5037	3094	3669
	(4.3)	(3.0)	(28.8)	(19.7)	(25.7)	(25.3)
8.1. Inter - office adjustments (net)	-	-	-	9	-	-
8.2. Interest accrued	572	861	-	792	165	338
8.3. Others	635	187	6016	4236	2928	3331
Total Assets	28214	34590	20896	25525	12033	14495
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Ambala		Aravali		Arunachal	
	Kurukshetra		Kshetriya		Pradesh	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Rural Bank	Rural Bank
	1998	1999	1998	1999	1998	1999
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	96	96	100	100	100	100
	(1.0)	(0.9)	(1.1)	(0.9)	(3.5)	(2.9)
2. Reserves and Surplus	417	417	-	497	211	211
	(4.5)	(3.8)	(-)	(4.3)	(7.5)	(6.1)
3. Deposits	6832	8408	7669	9100	2019	2399

	(72.9)	(76.1)	(84.2)	(78.0)	(71.5)	(69.4)
3.1. Demand deposits	18	76	454	618	147	116
3.2. Savings bank deposits	1968	2527	2461	2840	1052	1214
3.3. Term deposits	4846	5805	4754	5642	820	1069
4. Borrowings	1500	1597	1091	1427	324	440
	(16.0)	(14.5)	(12.0)	(12.2)	(11.5)	(12.7)
4.1. From banks*	93	106	32	58	-	-
4.2. From others	1407	1491	1059	1369	324	440
5. Other liabilities	525	535	243	547	172	309
	(5.6)	(4.8)	(2.7)	(4.7)	(6.1)	(8.9)
5.1. Bills Payable	22	-	36	49	1	-
5.2. Inter-office adjustments	33	-	-	-	-	-
5.3. Interest accrued	6	7	54	66	94	138
5.4. Others (including provisions)	464	528	153	432	77	171
Total Liabilities	9370	11054	9103	11671	2826	3459
1. Cash in hand	150	253	187	158	49	89
	(1.6)	(2.3)	(2.0)	(1.4)	(1.7)	(2.6)
2. Balances with RBI	195	241	258	287	50	66
	(2.1)	(2.2)	(2.8)	(2.5)	(1.8)	(1.9)
3. Balances with banks in India	2397	2584	2434	3102	331	385
	(25.6)	(23.4)	(26.7)	(26.6)	(11.7)	(11.1)
4. Money at call and short notice	-	-	-	-	316	-
	(-)	(-)	(-)	(-)	(112)	(-)
5. Investments	1699	1946	505	1190	60	85
	(18.1)	(17.6)	(5.5)	(10.2)	(2.1)	(2.5)
6. Advances	4219	5506	3258	4237	1736	2375
	(45.0)	(49.8)	(35.8)	(36.3)	(61.4)	(68.7)
6.1. Bills purchased and discounted	4	161	11	42	-	-
6.2. Cash credits, overdrafts & loans	421	1444	933	1063	580	1116
6.3. Term loans	3794	3900	2314	3133	1156	1259
7. Fixed Assets	18	21	28	29	7	8
	(0.2)	(0.2)	(0.3)	(0.2)	(0.3)	(0.2)
8. Other Assets	692	504	2433	2668	277	451
	(7.4)	(4.6)	(26.7)	(22.9)	(9.8)	(13.0)
8.1. Inter - office adjustments (net)	-	4	6	28	39	205
8.2. Interest accrued	252	168	145	74	43	62
8.3. Others	440	331	2282	2566	195	182

Total Assets	9370	11054	9103	11671	2826	3459
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Table 49 : Liabilities and Assets of Regional Rural Banks - 1998-99

Items	(Amount in Rs. lakh)					
	As on 31st March					
	Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Gramya Bank	
	1998	1999	1998	1999	1998	1999
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	100	742	100	100	100	100
	(0.8)	(5.0)	(0.3)	(0.3)	(0.7)	(0.6)
2. Reserves and Surplus	445	-	1050	1708	-	769
	(3.6)	(-)	(3.3)	(4.4)	(-)	(4.2)
3. Deposits	8091	10296	27424	33894	10501	13633
	(66.2)	(69.8)	(87.1)	(87.2)	(76.3)	(75.2)
3.1. Demand deposits	578	819	1603	2437	128	93
3.2. Savings bank deposits	5375	7058	13410	15966	4441	5749
3.3. Term deposits	2137	2419	12411	15491	5932	7791
4. Borrowings	2160	2184	1768	2017	1729	1945
	(17.7)	(14.8)	(5.6)	(5.2)	(12.6)	(10.7)
4.1. From banks*	299	340	143	136	136	130
4.2. From others	1860	1844	1626	1881	1593	1815
5. Other liabilities	1422	1527	1129	1147	1434	1671
	(11.6)	(10.4)	(3.6)	(3.0)	(10.4)	(9.2)
5.1. Bills Payable	237	348	68	83	176	130
5.2. Inter-office adjustments	125	35	22	13	-	-
5.3. Interest accrued	186	313	26	21	7	23
5.4. Others (including provisions)	874	830	1014	1030	1252	1519
Total Liabilities	12217	14749	31472	38865	13764	18119
1. Cash in hand	420	579	414	226	203	203
	(3.4)	(3.9)	(1.3)	(0.6)	(1.5)	(1.1)
2. Balances with RBI	248	255	815	1045	316	408
	(2.0)	(1.7)	(2.6)	(2.7)	(2.3)	(2.3)
3. Balances with banks in India	537	372	16140	20042	2894	3949
	(4.4)	(2.5)	(51.3)	(51.6)	(21.0)	(21.8)

4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	4726	5696	6731	7568	1834	3253
	(38.7)	(38.6)	(21.4)	(19.5)	(13.3)	(18.0)
6. Advances	4763	6565	5386	6799	4531	5554
	(39.0)	(44.5)	(17.1)	(17.5)	(32.9)	(30.7)
6.1. Bills purchased and discounted	698	1737	-	-	17	24
6.2. Cash credits, overdrafts & loans	828	372	1180	1613	969	1269
6.3. Term loans	3237	4457	4206	5186	3545	4261
7. Fixed Assets	24	23	45	58	18	17
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	1500	1259	1939	3126	3967	4735
	(12.3)	(8.5)	(6.2)	(8.0)	(28.8)	(26.1)
8.1. Inter - office adjustments (net)	-	-	-	-	232	271
8.2. Interest accrued	108	116	1815	2977	-	-
8.3. Others	1392	1142	125	150	3736	4464
Total Assets	12217	14749	31472	38865	13764	18119
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	88	100	100	100	100	100
	(1.2)	(1.1)	(0.5)	(0.4)	(1.0)	(0.7)
2. Reserves and Surplus	-	-	1229	1711	642	1402
	(-)	(-)	(5.6)	(6.5)	(6.1)	(9.7)
3. Deposits	4608	5538	16629	20202	7047	9148
	(61.2)	(61.6)	(75.4)	(76.9)	(67.2)	(63.0)
3.1. Demand deposits	45	55	654	602	136	286
3.2. Savings bank deposits	1412	1656	7449	8822	2295	2543
3.3. Term deposits	3151	3827	8527	10778	4616	6320
4. Borrowings	1220	1084	1107	1382	1593	1860
	(16.2)	(12.1)	(5.0)	(5.3)	(15.2)	(12.8)
4.1. From banks*	119	119	49	-	190	228
4.2. From others	1101	966	1058	1382	1403	1633
5. Other liabilities	1611	2271	2952	2859	1104	2002

	(21.4)	(25.3)	(13.4)	(10.9)	(10.5)	(13.8)
5.1. Bills Payable	-	-	26	36	10	13
5.2. Inter-office adjustments	15	244	-	-	-	120
5.3. Interest accrued	817	1037	-	-	691	1063
5.4. Others (including provisions)	779	990	2925	2823	403	806
Total Liabilities	7527	8994	22053	26254	10485	14512
1. Cash in hand	66	65	101	135	120	150
	(0.9)	(0.7)	(0.5)	(0.5)	(1.1)	(1.0)
2. Balances with RBI	137	167	481	601	220	363
	(1.8)	(1.9)	(2.2)	(2.3)	(2.1)	(2.5)
3. Balances with banks in India	594	1043	10022	13749	2880	3510
	(7.9)	(11.6)	(45.4)	(52.4)	(27.5)	(24.2)
4. Money at call and short notice	-	-	-	-	-	560
	(-)	(-)	(-)	(-)	(-)	(3.9)
5. Investments	-	-	3352	3893	1716	2942
	(-)	(-)	(15.2)	(14.8)	(16.4)	(20.3)
6. Advances	2954	2980	5709	6236	2988	4273
	(39.2)	(33.1)	(25.9)	(23.8)	(28.5)	(29.4)
6.1. Bills purchased and discounted	2	5	-	-	-	-
6.2. Cash credits, overdrafts & loans	685	828	593	747	803	1087
6.3. Term loans	2267	2147	5116	5488	2185	3186
7. Fixed Assets	14	12	13	14	15	18
	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	3762	4726	2339	1626	2547	2696
	(50.0)	(52.5)	(10.6)	(6.2)	(24.3)	(18.6)
8.1. Inter - office adjustments (net)	-	-	-	-	12	-
8.2. Interest accrued	15	22	-	-	168	249
8.3. Others	3748	4704	2339	1626	2367	2448
Total Assets	7527	8994	22053	26254	10485	14512
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Bara Banki Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.4)	(0.5)	(0.3)	(0.7)	(0.6)

2. Reserves and Surplus	828	1268	821	821	-	493
	(4.1)	(5.4)	(3.7)	(2.9)	(-)	(2.9)
3. Deposits	17092	20063	17176	22282	13125	14827
	(84.9)	(85.0)	(78.1)	(77.7)	(89.5)	(86.1)
3.1. Demand deposits	996	1300	124	166	426	409
3.2. Savings bank deposits	8910	10224	6714	8476	8045	8994
3.3. Term deposits	7186	8540	10338	13640	4654	5423
4. Borrowings	1314	1308	1028	989	1103	1443
	(6.5)	(5.5)	(4.7)	(3.5)	(7.5)	(8.4)
4.1. From banks*	147	118	26	43	200	-
4.2. From others	1167	1190	1003	946	903	1443
5. Other liabilities	809	851	2860	4468	333	355
	(4.0)	(3.6)	(13.0)	(15.6)	(2.3)	(2.1)
5.1. Bills Payable	38	36	5	164	68	-
5.2. Inter-office adjustments	64	17	23	-	28	1
5.3. Interest accrued	15	-	1733	2927	89	104
5.4. Others (including provisions)	692	798	1099	1377	148	250
Total Liabilities	20143	23590	21984	28660	14660	17219
1. Cash in hand	178	354	193	229	191	330
	(0.9)	(1.5)	(0.9)	(0.8)	(1.3)	(1.9)
2. Balances with RBI	522	603	541	716	400	450
	(2.6)	(2.6)	(2.5)	(2.5)	(2.7)	(2.6)
3. Balances with banks in India	4651	6093	6238	9075	5405	6098
	(23.1)	(25.8)	(28.4)	(31.7)	(36.9)	(35.4)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	8720	10680	6880	8887	2718	3140
	(43.3)	(45.3)	(31.3)	(31.0)	(18.5)	(18.2)
6. Advances	3017	3756	5422	6206	2760	3922
	(15.0)	(15.9)	(24.7)	(21.7)	(18.8)	(22.8)
6.1. Bills purchased and discounted	-	-	-	-	-	-
6.2. Cash credits, overdrafts & loans	733	1002	341	423	-	3922
6.3. Term loans	2284	2754	5081	5783	2760	-
7. Fixed Assets	23	21	22	21	11	13

	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	3033	2082	2688	3526	3175	3266
	(15.1)	(8.8)	(12.2)	(12.3)	(21.7)	(19.0)
8.1. Inter - office adjustments (net)	-	-	-	44	-	-
8.2. Interest accrued	2950	1937	2033	2842	753	1097
8.3. Others	83	144	656	639	2422	2169
Total Assets	20143	23590	21984	28660	14660	17219
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

- : Nil or negligible.

Source : Annual accounts of banks.