

Table 49 : Liabilities and Assets of Regional Rural Banks - 1998-99
(Part 5 of 11)

(Amount in Rs. lakh)						
Items	As on 31st March					
	Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(145)	(146)	(147)	(148)	(149)	(150)
1. Capital	100	100	100	100	100	100
	(2.7)	(2.2)	(1.2)	(1.0)	(0.6)	(0.5)
2. Reserves and Surplus	287	314	356	476	565	565
	(7.6)	(7.0)	(4.1)	(4.9)	(3.5)	(2.7)
3. Deposits	3055	3597	6250	7005	12676	16017
	(81.2)	(79.9)	(72.4)	(71.8)	(77.8)	(77.0)
3.1. Demand deposits	65	89	242	208	258	224
3.2. Savings bank deposits	1711	1920	2029	2142	5181	6351
3.3. Term deposits	1279	1588	3979	4655	7236	9442
4. Borrowings	208	267	1571	1823	754	921
	(5.5)	(5.9)	(18.2)	(18.7)	(4.6)	(4.4)
4.1. From banks*	-	2	158	198	61	72
4.2. From others	208	265	1414	1625	693	849
5. Other liabilities	112	222	356	356	2195	3206
	(3.0)	(4.9)	(4.1)	(3.6)	(13.5)	(15.4)
5.1. Bills Payable	10	13	5	4	-	12
5.2. Inter-office adjustments	-	-	40	47	17	47
5.3. Interest accrued	6	8	5	7	1356	2111
5.4. Others (including provisions)	95	202	306	299	823	1036
Total Liabilities	3762	4500	8633	9759	16290	20809
1. Cash in hand	55	57	101	105	309	434
	(1.5)	(1.3)	(1.2)	(1.1)	(1.9)	(2.1)
2. Balances with RBI	91	114	190	217	415	537
	(2.4)	(2.5)	(2.2)	(2.2)	(2.5)	(2.6)
3. Balances with banks in India	134	104	2799	2823	3699	5523
	(3.6)	(2.3)	(32.4)	(28.9)	(22.7)	(26.5)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)

5. Investments	2021	2650	1347	1590	7098	8538
	(53.7)	(58.9)	(15.6)	(16.3)	(43.6)	(41.0)
6. Advances	699	912	3831	4515	3488	4238
	(18.6)	(20.3)	(44.4)	(46.3)	(21.4)	(20.4)
6.1. Bills purchased and discounted	-	-	101	174	-	5
6.2. Cash credits, overdrafts & loans	80	103	1335	1579	715	1246
6.3. Term loans	620	809	2395	2763	2773	2986
7. Fixed Assets	11	12	33	33	32	39
	(0.3)	(0.3)	(0.4)	(0.3)	(0.2)	(0.2)
8. Other Assets	750	651	333	475	1250	1501
	(19.9)	(14.5)	(3.9)	(4.9)	(7.7)	(7.2)
8.1. Inter - office adjustments (net)	2	7	-	-	-	-
8.2. Interest accrued	123	265	226	456	1110	1465
8.3. Others	625	379	107	18	140	36
Total Assets	3762	4500	8633	9759	16290	20809
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Indore Ujjain Gramin Bank		Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank	
	1998	1999	1998	1999	1998	1999
	(151)	(152)	(153)	(154)	(155)	(156)
1. Capital	100	100	100	100	100	100
	(1.9)	(1.5)	(0.3)	(0.3)	(0.4)	(0.4)
2. Reserves and Surplus	377	528	850	1085	1372	1703
	(7.2)	(8.0)	(2.9)	(3.0)	(6.1)	(6.0)
3. Deposits	3988	4941	24346	28674	18003	22356
	(76.0)	(74.5)	(82.0)	(79.7)	(79.6)	(78.6)
3.1. Demand deposits	309	268	1479	1608	571	743
3.2. Savings bank deposits	1316	1418	9042	10801	6751	8197
3.3. Term deposits	2363	3255	13824	16265	10680	13415
4. Borrowings	520	721	1447	1772	993	1275
	(9.9)	(10.9)	(4.9)	(4.9)	(4.4)	(4.5)
4.1. From banks*	-	-	-	-	-	-
4.2. From others	520	721	1447	1772	993	1275
5. Other liabilities	259	338	2944	4361	2153	3003
	(4.9)	(5.1)	(9.9)	(12.1)	(9.5)	(10.6)
5.1. Bills Payable	13	24	400	555	19	27
5.2. Inter-office adjustments	-	11	-	-	31	60

5.3. Interest accrued	11	12	2023	2725	1567	2433
5.4. Others (including provisions)	235	291	522	1081	536	483
Total Liabilities	5244	6628	29686	35992	22621	28437
1. Cash in hand	29	53	742	950	115	181
	(0.6)	(0.8)	(2.5)	(2.6)	(0.5)	(0.6)
2. Balances with RBI	120	159	900	1020	586	740
	(2.3)	(2.4)	(3.0)	(2.8)	(2.6)	(2.6)
3. Balances with banks in India	1887	2134	12521	11769	17411	22430
	(36.0)	(32.2)	(42.2)	(32.7)	(77.0)	(78.9)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	736	1193	7921	13146	14	14
	(14.0)	(18.0)	(26.7)	(36.5)	(0.1)	(-)
6. Advances	1828	2469	5378	6661	3500	4152
	(34.9)	(37.3)	(18.1)	(18.5)	(15.5)	(14.6)
6.1. Bills purchased and discounted	-	-	92	10	38	111
6.2. Cash credits, overdrafts & loans	326	662	1391	1875	139	173
6.3. Term loans	1502	1808	3895	4777	3324	3868
7. Fixed Assets	14	17	14	16	42	47
	(0.3)	(0.2)	(-)	(-)	(0.2)	(0.2)
8. Other Assets	630	603	2210	2431	954	874
	(12.0)	(9.1)	(7.4)	(6.8)	(4.2)	(3.1)
8.1. Inter - office adjustments (net)	16	-	106	15	-	-
8.2. Interest accrued	34	54	739	1529	552	850
8.3. Others	580	549	1365	887	401	23
Total Assets	5244	6628	29686	35992	22621	28437
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Jamnagar Gramin Bank		Jamuna Gramin Bank		Jhabhua Dhar Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
		(157)	(158)	(159)	(160)	(161)
1. Capital	100	100	100	100	100	100
	(1.0)	(0.8)	(0.8)	(0.6)	(0.8)	(0.7)
2. Reserves and Surplus	967	1101	805	948	-	-
	(9.2)	(8.4)	(6.3)	(5.6)	(-)	(-)

3. Deposits	6825	8556	10037	13066	10635	12361
	(65.0)	(65.0)	(78.4)	(77.7)	(82.5)	(82.3)
3.1. Demand deposits	43	58	347	743	507	546
3.2. Savings bank deposits	2440	2829	2874	3824	4131	4644
3.3. Term deposits	4342	5669	6816	8499	5997	7172
4. Borrowings	1846	2344	1439	1674	1462	1757
	(17.6)	(17.8)	(11.2)	(10.0)	(11.3)	(11.7)
4.1. From banks*	464	553	262	223	118	-
4.2. From others	1382	1792	1177	1452	1344	1757
5. Other liabilities	758	1061	420	1073	691	810
	(7.2)	(8.1)	(3.3)	(6.4)	(5.4)	(5.4)
5.1. Bills Payable	-	-	44	103	5	9
5.2. Inter-office adjustments	41	4	160	679	50	148
5.3. Interest accrued	586	932	28	28	69	76
5.4. Others (including provisions)	130	125	187	264	567	577
Total Liabilities	10495	13162	12801	16824	12889	15028
1. Cash in hand	64	72	343	715	185	344
	(0.6)	(0.5)	(2.7)	(4.2)	(1.4)	(2.3)
2. Balances with RBI	225	278	300	360	310	360
	(2.1)	(2.1)	(2.3)	(2.1)	(2.4)	(2.4)
3. Balances with banks in India	4099	4416	4056	7725	4589	4746
	(39.1)	(33.5)	(31.7)	(45.9)	(35.6)	(31.6)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	1281	2351	2615	2423	443	618
	(12.2)	(17.9)	(20.4)	(14.4)	(3.4)	(4.1)
6. Advances	3235	4224	4620	5026	4099	5613
	(30.8)	(32.1)	(36.1)	(29.9)	(31.8)	(37.4)
6.1. Bills purchased and discounted	1	2	20	13	1	1
6.2. Cash credits, overdrafts & loans	2591	3254	1335	953	56	127
6.3. Term loans	644	968	3265	4060	4041	5485
7. Fixed Assets	7	8	23	23	15	15
	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)
8. Other Assets	1584	1814	845	553	3248	3333
	(15.1)	(13.8)	(6.6)	(3.3)	(25.2)	(22.2)
8.1. Inter - office adjustments (net)	-	-	-	-	-	-
8.2. Interest accrued	586	1018	140	225	-	-

8.3. Others	998	796	704	328	3248	3333
Total Assets	10495	13162	12801	16824	12889	15028
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March					
	Junagadh Amreli Gramin Bank		Ka Bank Nangkyndong		Kakathiya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(163)	(164)	(165)	(166)	(167)	(168)
1. Capital	100	100	100	100	100	100
	(1.7)	(1.4)	(1.1)	(0.9)	(1.4)	(1.0)
2. Reserves and Surplus	328	464	625	917	723	910
	(5.7)	(6.5)	(6.8)	(8.5)	(9.8)	(8.7)
3. Deposits	3897	4769	7163	8175	4301	6623
	(67.8)	(67.2)	(78.1)	(75.9)	(58.4)	(63.0)
3.1. Demand deposits	45	47	768	672	423	494
3.2. Savings bank deposits	1242	1299	3221	3596	1356	2041
3.3. Term deposits	2611	3423	3174	3907	2522	4087
4. Borrowings	987	1248	638	755	1744	1975
	(17.2)	(17.6)	(6.9)	(7.0)	(23.7)	(18.8)
4.1. From banks*	193	254	110	16	490	726
4.2. From others	793	994	528	739	1253	1249
5. Other liabilities	440	512	651	831	490	902
	(7.6)	(7.2)	(7.1)	(7.7)	(6.7)	(8.6)
5.1. Bills Payable	4	6	--	--	--	--
5.2. Inter-office adjustments	124	49	--	--	--	67
5.3. Interest accrued	249	370	363	556	345	555
5.4. Others (including provisions)	63	87	288	375	145	280
Total Liabilities	5752	7093	9177	10777	7358	10510
1. Cash in hand	136	146	47	56	162	314
	(2.4)	(2.1)	(0.5)	(0.5)	(2.2)	(3.0)
2. Balances with RBI	116	182	235	290	143	195
	(2.0)	(2.6)	(2.6)	(2.7)	(1.9)	(1.9)
3. Balances with banks in India	50	39	3167	4601	2486	4082
	(0.9)	(0.5)	(34.5)	(42.7)	(33.8)	(38.8)
4. Money at call and short notice	1761	1829	--	--	--	--
	(30.6)	(25.8)	(--)	(--)	(--)	(--)

5. Investments	1215	1977	3881	3835	18	118
	(21.1)	(27.9)	(42.3)	(35.6)	(0.2)	(1.1)
6. Advances	1695	2118	1352	1661	3208	4555
	(29.5)	(29.9)	(14.7)	(15.4)	(43.6)	(43.3)
6.1. Bills purchased and discounted	--	--	--	--	--	--
6.2. Cash credits, overdrafts & loans	1095	1351	577	652	2661	4211
6.3. Term loans	600	766	774	1009	547	344
7. Fixed Assets	10	11	12	13	21	36
	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.3)
8. Other Assets	769	791	483	323	1321	1209
	(13.4)	(11.2)	(5.3)	(3.0)	(18.0)	(11.5)
8.1. Inter - office adjustments (net)	130	67	9	--	73	--
8.2. Interest accrued	255	466	467	309	50	35
8.3. Others	384	259	7	14	1198	1174
Total Assets	5752	7093	9177	10777	7358	10510
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(169)	(170)	(171)	(172)	(173)	(174)
1. Capital	100	100	100	100	100	100
	(1.1)	(0.8)	(0.8)	(0.6)	(0.9)	(0.6)
2. Reserves and Surplus	1178	2014	1257	1349	11	2784
	(12.6)	(15.8)	(9.5)	(8.5)	(0.1)	(17.9)
3. Deposits	5553	7796	8333	10817	10326	11666
	(59.6)	(61.2)	(63.3)	(68.1)	(91.6)	(75.0)
3.1. Demand deposits	692	1507	402	672	1741	1909
3.2. Savings bank deposits	2833	3655	3189	4337	4801	5244
3.3. Term deposits	2028	2635	4742	5808	3784	4513
4. Borrowings	1194	1905	2295	2215	465	546
	(12.8)	(15.0)	(17.4)	(13.9)	(4.1)	(3.5)
4.1. From banks*	124	195	239	234	89	113
4.2. From others	1070	1710	2056	1981	376	433
5. Other liabilities	1299	927	1184	1412	373	457
	(13.9)	(7.3)	(9.0)	(8.9)	(3.3)	(2.9)
5.1. Bills Payable	--	--	--	--	7	10
5.2. Inter-office adjustments	--	--	--	--	100	40

5.3. Interest accrued	345	462	686	917	107	139
5.4. Others (including provisions)	955	464	498	495	160	268
Total Liabilities	9324	12741	13169	15894	11275	15553
1. Cash in hand	184	188	229	221	45	38
	(2.0)	(1.5)	(1.7)	(1.4)	(0.4)	(0.2)
2. Balances with RBI	170	214	288	326	301	352
	(1.8)	(1.7)	(2.2)	(2.1)	(2.7)	(2.3)
3. Balances with banks in India	2723	3469	1533	1927	5895	7209
	(29.2)	(27.2)	(11.6)	(12.1)	(52.3)	(46.4)
4. Money at call and short notice	--	--	--	--	--	--
	(--)	(--)	(--)	(--)	(--)	(--)
5. Investments	423	1326	3821	5447	692	692
	(4.5)	(10.4)	(29.0)	(34.3)	(6.1)	(4.4)
6. Advances	3307	4651	5476	6219	1616	1952
	(35.5)	(36.5)	(41.6)	(39.1)	(14.3)	(12.7)
6.1. Bills purchased and discounted	--	87	216	394	--	--
6.2. Cash credits, overdrafts & loans	--	1308	2186	2474	641	898
6.3. Term loans	3307	3256	3074	3351	975	1054
7. Fixed Assets	15	16	27	31	27	28
	(0.2)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	2502	2877	1796	1722	2701	5283
	(26.8)	(22.6)	(13.6)	(10.8)	(24.0)	(34.0)
8.1. Inter - office adjustments (net)	106	255	7	26	--	--
8.2. Interest accrued	98	328	277	363	182	90
8.3. Others	2297	2294	1512	1333	2519	5193
Total Assets	9324	12741	13169	15894	11275	15553
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Kanakadurga Gramin Bank		Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
		(175)	(176)	(177)	(178)	(179)
1. Capital	100	100	100	100	100	100
	(1.6)	(1.3)	(0.4)	(0.3)	(1.4)	(1.1)
2. Reserves and Surplus	522	746	2340	2801	655	786
	(8.3)	(10.0)	(8.6)	(8.6)	(8.9)	(8.6)

3. Deposits	3743	4687	20687	25199	5780	6975
	(59.5)	(62.6)	(76.5)	(77.6)	(78.4)	(76.1)
3.1. Demand deposits	82	149	873	1028	170	232
3.2. Savings bank deposits	1139	1573	9030	10808	2179	2530
3.3. Term deposits	2522	2964	10784	13364	3431	4214
4. Borrowings	1565	1458	2931	3004	614	657
	(24.9)	(19.5)	(10.8)	(9.2)	(8.3)	(7.2)
4.1. From banks*	320	299	195	193	100	119
4.2. From others	1245	1159	2736	2810	514	537
5. Other liabilities	366	502	997	1376	227	645
	(5.8)	(6.7)	(3.7)	(4.2)	(3.1)	(7.0)
5.1. Bills Payable	--	--	181	250	6	14
5.2. Inter-office adjustments	42	63	--	--	3	--
5.3. Interest accrued	21	25	203	266	17	22
5.4. Others (including provisions)	303	414	613	861	200	608
Total Liabilities	6296	7493	27055	32481	7375	9163
1. Cash in hand	82	140	208	237	127	179
	(1.3)	(1.9)	(0.8)	(0.7)	(1.7)	(2.0)
2. Balances with RBI	106	137	660	810	178	221
	(1.7)	(1.8)	(2.4)	(2.5)	(2.4)	(2.4)
3. Balances with banks in India	2261	2532	2009	3125	2388	3098
	(35.9)	(33.8)	(7.4)	(9.6)	(32.4)	(33.8)
4. Money at call and short notice	--	--	6356	8504	--	--
	(--)	(--)	(23.5)	(26.2)	(--)	(--)
5. Investments	435	632	7786	8391	1480	2232
	(6.9)	(8.4)	(28.8)	(25.8)	(20.1)	(24.4)
6. Advances	3283	3844	4960	6156	2186	2362
	(52.1)	(51.3)	(18.3)	(19.0)	(29.6)	(25.8)
6.1. Bills purchased and discounted	24	176	--	--	1	1
6.2. Cash credits, overdrafts & loans	2223	2511	690	980	800	1041
6.3. Term loans	1036	1157	4270	5176	1385	1320
7. Fixed Assets	51	53	34	35	11	14
	(0.8)	(0.7)	(0.1)	(0.1)	(0.1)	(0.2)
8. Other Assets	78	154	5043	5223	1006	1057
	(1.2)	(2.0)	(18.6)	(16.1)	(13.6)	(11.5)
8.1. Inter - office adjustments (net)	--	--	85	89	--	28

8.2. Interest accrued	18	65	950	1394	120	242
8.3. Others	60	89	4007	3740	886	787
Total Assets	6296	7493	27055	32481	7375	9163
	(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.