

Table 49 : Liabilities and Assets of Regional Rural Banks - 1998-99
(Part 9 of 11)

(Amount in Rs. lakh)						
Items	As on 31st March					
	Rushikulya Gramin Bank		Ratlam Mandasaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(289)	(290)	(291)	(292)	(293)	(294)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(1.2)	(1.0)	(1.9)	(1.4)
2. Reserves and Surplus	1074	1815	638	638	-	631
	(7.0)	(9.4)	(7.9)	(6.5)	(-)	(9.1)
3. Deposits	10546	14123	6314	7595	4511	5287
	(68.3)	(73.4)	(78.2)	(77.4)	(84.6)	(76.2)
3.1. Demand deposits	371	328	177	246	208	211
3.2. Savings bank deposits	2511	3164	2235	2380	1537	1723
3.3. Term deposits	7664	10631	3903	4968	2765	3353
4. Borrowings	1960	2076	647	931	511	659
	(12.7)	(10.8)	(8.0)	(9.5)	(9.6)	(9.5)
4.1. From banks*	273	222	17	195	73	52
4.2. From others	1687	1853	630	735	438	606
5. Other liabilities	1758	1099	375	553	209	258
	(11.4)	(5.7)	(4.6)	(5.6)	(3.9)	(3.7)
5.1. Bills Payable	31	46	4	52	26	26
5.2. Inter-office adjustments	-	105	22	-	-	-
5.3. Interest accrued	64	102	39	44	4	4
5.4. Others (including provisions)	1662	845	309	457	178	228
Total Liabilities	15437	19213	8075	9817	5330	6934
1. Cash in hand	115	192	83	99	46	63
	(0.7)	(1.0)	(1.0)	(1.0)	(0.9)	(0.9)
2. Balances with RBI	370	402	192	225	137	162
	(2.4)	(2.1)	(2.4)	(2.3)	(2.6)	(2.3)
3. Balances with banks in India	153	110	2333	5207	769	1871
	(1.0)	(0.6)	(28.9)	(53.0)	(14.4)	(27.0)
4. Money at call and short notice	1432	3750	2154	638	-	-
	(9.3)	(19.6)	(26.7)	(6.5)	(-)	(-)

5. Investments	5799 (37.6)	6459 (33.6)	201 (2.5)	201 (2.0)	1270 (23.8)	1392 (20.1)
6. Advances	5322 (34.5)	6028 (31.3)	2383 (29.5)	2716 (27.7)	2191 (41.1)	2515 (36.3)
6.1. Bills purchased and discounted	37	18	-	-	3	5
6.2. Cash credits, overdrafts & loans	3169	2886	746	697	607	930
6.3. Term loans	2116	3124	1637	2019	1581	1580
7. Fixed Assets	22 (0.1)	43 (0.2)	16 (0.2)	18 (0.2)	26 (0.5)	28 (0.4)
8. Other Assets	2223 (14.4)	2228 (11.6)	712 (8.8)	713 (7.3)	892 (16.7)	904 (13.0)
8.1. Inter - office adjustments (net)	-	-	-	1	30	11
8.2. Interest accrued	257	505	126	156	82	127
8.3. Others	1966	1723	586	556	779	766
Total Assets	15437 (100.0)	19213 (100.0)	8075 (100.0)	9817 (100.0)	5330 (100.0)	6934 (100.0)

Items	Rayalaseema Gramin Bank		Rewa Sidhi Gramin Bank		Sabarkantha- Gandhinagar Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(295)	(296)	(297)	(298)	(299)	(300)
1. Capital	100 (0.3)	100 (0.2)	100 (0.5)	100 (0.4)	100 (1.4)	100 (1.2)
2. Reserves and Surplus	1838 (4.6)	2889 (6.4)	776 (3.6)	776 (3.2)	386 (5.6)	386 (4.8)
3. Deposits	26170 (66.2)	30247 (66.8)	18715 (86.8)	21212 (86.9)	5068 (73.4)	5699 (71.0)
3.1. Demand deposits	883	833	1363	1598	364	114
3.2. Savings bank deposits	6440	7443	7697	8442	1839	2136
3.3. Term deposits	18847	21970	9655	11172	2865	3449
4. Borrowings	7064 (17.9)	7961 (17.6)	1287 (6.0)	1239 (5.1)	814 (11.8)	1031 (12.9)
4.1. From banks*	1688	-	-	-	43	71
4.2. From others	5376	7961	1287	1239	771	960
5. Other liabilities	4369 (11.0)	4085 (9.0)	687 (3.2)	1092 (4.5)	536 (7.8)	808 (10.1)
5.1. Bills Payable	722	319	12	13	3	10
5.2. Inter-office adjustments	-	681	84	-	64	91

5.3. Interest accrued	157	143	145	185	329	500
5.4. Others (including provisions)	3490	2942	447	894	139	206
Total Liabilities	39540	45282	21566	24419	6903	8023
1. Cash in hand	568	677	360	229	65	94
	(1.4)	(1.5)	(1.7)	(0.9)	(0.9)	(1.2)
2. Balances with RBI	723	942	555	632	144	164
	(1.8)	(2.1)	(2.6)	(2.6)	(2.1)	(2.0)
3. Balances with banks in India	13358	16783	8519	10486	1805	1997
	(33.8)	(37.1)	(39.5)	(42.9)	(26.1)	(24.9)
4. Money at call and short notice	-	-	-	-	1238	1949
	(-)	(-)	(-)	(-)	(17.9)	(24.3)
5. Investments	1328	1325	4812	5812	1503	1559
	(3.4)	(2.9)	(22.3)	(23.8)	(21.8)	(19.4)
6. Advances	22433	24163	5345	5076	1833	2120
	(56.7)	(53.4)	(24.8)	(20.8)	(26.6)	(26.4)
6.1. Bills purchased and discounted	36	64	226	32	2	7
6.2. Cash credits, overdrafts & loans	16286	15854	378	381	368	423
6.3. Term loans	6111	8246	4741	4664	1463	1690
7. Fixed Assets	99	105	33	42	12	15
	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	1031	1286	1941	2142	304	125
	(2.6)	(2.8)	(9.0)	(8.8)	(4.4)	(1.6)
8.1. Inter - office adjustments (net)	239	-	-	45	-	-
8.2. Interest accrued	476	752	1114	1592	88	111
8.3. Others	316	535	826	505	216	14
Total Assets	39540	45282	21566	24419	6903	8023
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Sagar Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(301)	(302)	(303)	(304)	(305)	(306)
1. Capital	96	96	100	100	100	100
	(0.3)	(0.3)	(1.8)	(1.4)	(0.7)	(0.6)
2. Reserves and Surplus	1565	2203	516	516	-	-
	(5.2)	(6.0)	(9.1)	(7.5)	(-)	(-)

3. Deposits	23761	29802	3334	4395	10381	12493
	(78.7)	(80.9)	(58.7)	(63.5)	(77.7)	(79.3)
3.1. Demand deposits	185	193	139	194	418	604
3.2. Savings bank deposits	10081	11384	1067	1491	5334	6203
3.3. Term deposits	13494	18225	2128	2710	4629	5686
4. Borrowings	1120	927	1527	1726	1291	1248
	(3.7)	(2.5)	(26.9)	(24.9)	(9.7)	(7.9)
4.1. From banks*	-	-	177	196	261	51
4.2. From others	1120	927	1350	1530	1030	1197
5. Other liabilities	3654	3812	198	189	1592	1906
	(12.1)	(10.3)	(3.5)	(2.7)	(11.9)	(12.1)
5.1. Bills Payable	438	376	63	76	-	-
5.2. Inter-office adjustments	-	10	56	19	-	-
5.3. Interest accrued	286	348	48	48	969	1339
5.4. Others (including provisions)	2930	3077	32	47	623	567
Total Liabilities	30196	36841	5675	6926	13364	15747
1. Cash in hand	240	311	67	107	85	52
	(0.8)	(0.8)	(1.2)	(1.5)	(0.6)	(0.3)
2. Balances with RBI	747	993	109	147	346	427
	(2.5)	(2.7)	(1.9)	(2.1)	(2.6)	(2.7)
3. Balances with banks in India	7908	10220	1737	2534	5704	6532
	(26.2)	(27.7)	(30.6)	(36.6)	(42.7)	(41.5)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	9654	12704	577	766	2049	2918
	(32.0)	(34.5)	(10.2)	(11.1)	(15.3)	(18.5)
6. Advances	6306	6887	2695	2987	2115	2498
	(20.9)	(18.7)	(47.5)	(43.1)	(15.8)	(15.9)
6.1. Bills purchased and discounted	-	-	-	-	-	-
6.2. Cash credits, overdrafts & loans	84	61	990	1244	885	1314
6.3. Term loans	6222	6825	1705	1743	1230	1185
7. Fixed Assets	50	57	16	21	15	26
	(0.2)	(0.2)	(0.3)	(0.3)	(0.1)	(0.2)
8. Other Assets	5292	5670	474	364	3050	3293
	(17.5)	(15.4)	(8.4)	(5.3)	(22.8)	(20.9)
8.1. Inter - office adjustments (net)	82	-	-	-	98	102
8.2. Interest accrued	1262	1723	111	113	157	310

8.3. Others	3948	3947	363	251	2795	2881
Total Assets	30196	36841	5675	6926	13364	15747
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March					
	Samyut Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(307)	(308)	(309)	(310)	(311)	(312)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.2)	(0.7)	(0.6)	(0.4)	(0.4)
2. Reserves and Surplus	3424	4463	1909	1984	1127	2113
	(6.3)	(6.8)	(12.8)	(20.0)	(5.0)	(7.7)
3. Deposits	48535	58955	9304	9995	17806	20735
	(89.5)	(89.5)	(62.2)	(60.3)	(78.8)	(75.9)
3.1. Demand deposits	2238	3147	654	484	619	555
3.2. Savings bank deposits	23287	28152	3281	3627	11636	13439
3.3. Term deposits	23010	27656	5369	5884	5552	6742
4. Borrowings	1633	1460	2656	3132	1286	1478
	(3.0)	(2.2)	(17.8)	(18.9)	(5.7)	(5.4)
4.1. From banks*	131	76	577	705	183	168
4.2. From others	1502	1384	2079	2427	1103	1310
5. Other liabilities	511	889	978	1370	2286	2878
	(0.9)	(1.3)	(6.5)	(8.3)	(10.1)	(10.5)
5.1. Bills Payable	98	222	74	131	256	181
5.2. Inter-office adjustments	-	87	-	7	-	-
5.3. Interest accrued	391	447	771	1083	1408	1869
5.4. Others (including provisions)	22	134	133	149	623	828
Total Liabilities	54203	65867	14948	16579	22605	27304
1. Cash in hand	540	615	227	315	95	102
	(1.0)	(0.9)	(1.5)	(1.9)	(0.4)	(0.4)
2. Balances with RBI	1537	1776	307	459	531	636
	(2.8)	(2.7)	(2.1)	(2.8)	(2.3)	(2.3)
3. Balances with banks in India	26224	32368	2755	6459	2058	13655
	(48.4)	(49.1)	(18.4)	(38.9)	(9.1)	(50.0)
4. Money at call and short notice	-	-	-	-	8751	-
	(-)	(-)	(-)	(-)	(38.7)	(-)

5. Investments	15193 (28.0)	17993 (27.3)	4653 (31.1)	1251 (7.5)	4235 (18.7)	4735 (17.3)
6. Advances	5855 (10.8)	5603 (8.5)	5404 (36.2)	6725 (40.6)	3055 (13.5)	3695 (13.5)
6.1. Bills purchased and discounted	4	2	-	-	-	-
6.2. Cash credits, overdrafts & loans	700	387	2370	2620	1005	1178
6.3. Term loans	5151	5214	3035	4105	2050	2517
7. Fixed Assets	47 (0.1)	47 (0.1)	20 (0.1)	27 (0.2)	12 (0.1)	12 (-)
8. Other Assets	4807 (8.9)	7464 (11.3)	1582 (10.6)	1342 (8.1)	3869 (17.1)	4470 (16.4)
8.1. Inter - office adjustments (net)	62	-	86	-	73	116
8.2. Interest accrued	4473	7115	152	193	1504	2173
8.3. Others	272	349	1344	1149	2292	2181
Total Assets	54203 (100.0)	65867 (100.0)	14948 (100.0)	16579 (100.0)	22605 (100.0)	27304 (100.0)

Items	Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(313)	(314)	(315)	(316)	(317)	(318)
1. Capital	83 (0.9)	100 (0.9)	100 (0.9)	100 (0.7)	100 (1.2)	100 (0.9)
2. Reserves and Surplus	- (-)	- (-)	754 (6.8)	1246 (9.3)	552 (6.6)	761 (7.0)
3. Deposits	8574 (89.6)	10578 (90.9)	8881 (80.3)	10456 (77.8)	5784 (68.8)	7597 (69.6)
3.1. Demand deposits	47	84	1013	1886	356	647
3.2. Savings bank deposits	3919	4710	5378	5426	3252	4150
3.3. Term deposits	4608	5783	2490	3143	2176	2801
4. Borrowings	397 (4.1)	464 (4.0)	989 (8.9)	1316 (9.8)	1314 (15.6)	1728 (15.8)
4.1. From banks*	-	-	211	261	195	269
4.2. From others	397	464	779	1055	1119	1460
5. Other liabilities	515 (5.4)	499 (4.3)	336 (3.0)	315 (2.3)	657 (7.8)	728 (6.7)
5.1. Bills Payable	-	-	13	14	52	55

5.2. Inter-office adjustments	-	-	85	-	174	451
5.3. Interest accrued	50	50	46	60	17	42
5.4. Others (including provisions)	465	449	192	241	415	179
Total Liabilities	9568	11641	11060	13433	8407	10915
1. Cash in hand	53	43	142	214	27	61
	(0.6)	(0.4)	(1.3)	(1.6)	(0.3)	(0.6)
2. Balances with RBI	258	321	270	318	200	250
	(2.7)	(2.8)	(2.4)	(2.4)	(2.4)	(2.3)
3. Balances with banks in India	4357	5996	434	287	3250	5064
	(45.5)	(51.5)	(3.9)	(2.1)	(38.7)	(46.4)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	25	25	7511	8815	2025	1752
	(0.3)	(0.2)	(67.9)	(65.6)	(24.1)	(16.0)
6. Advances	2072	2348	2274	3107	2350	3432
	(21.7)	(20.2)	(20.6)	(23.1)	(27.9)	(31.4)
6.1. Bills purchased and discounted	-	-	-	-	-	-
6.2. Cash credits, overdrafts & loans	211	267	1083	1336	1029	1680
6.3. Term loans	1861	2081	1190	1771	1321	1752
7. Fixed Assets	5	5	21	33	11	12
	(0.1)	(-)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	2798	2902	408	659	545	344
	(29.2)	(24.9)	(3.7)	(4.9)	(6.5)	(3.2)
8.1. Inter - office adjustments (net)	12	31	-	80	-	-
8.2. Interest accrued	255	16	391	561	17	23
8.3. Others	2531	2855	17	18	529	321
Total Assets	9568	11641	11060	13433	8407	10915
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Shahdol Kshetriya Gramin Bank		Sharda Gramin Bank		Shekhawati Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(319)	(320)	(321)	(322)	(323)	(324)
1. Capital	100	100	100	100	100	100
	(1.6)	(1.3)	(0.9)	(0.8)	(0.4)	(0.4)
2. Reserves and Surplus	-	-	1035	1514	1981	2953
	(-)	(-)	(9.7)	(12.1)	(8.8)	(10.9)

3. Deposits	5595	6610	8528	9655	16712	19982
	(88.3)	(86.9)	(80.0)	(77.4)	(74.2)	(74.1)
3.1. Demand deposits	538	540	475	554	305	404
3.2. Savings bank deposits	2382	2543	2966	3120	5192	5894
3.3. Term deposits	2675	3527	5087	5981	11215	13683
4. Borrowings	170	231	344	405	1870	1995
	(2.7)	(3.0)	(3.2)	(3.2)	(8.3)	(7.4)
4.1. From banks*	-	-	-	3	20	77
4.2. From others	170	231	344	402	1850	1919
5. Other liabilities	469	668	657	803	1846	1946
	(7.4)	(8.8)	(6.2)	(6.4)	(8.2)	(7.2)
5.1. Bills Payable	7	25	24	40	46	39
5.2. Inter-office adjustments	-	-	22	37	34	35
5.3. Interest accrued	18	39	6	6	46	57
5.4. Others (including provisions)	443	605	606	720	1720	1815
Total Liabilities	6334	7609	10664	12477	22508	26976
1. Cash in hand	73	65	107	243	585	579
	(1.2)	(0.9)	(1.0)	(1.9)	(2.6)	(2.1)
2. Balances with RBI	160	197	252	283	509	708
	(2.5)	(2.6)	(2.4)	(2.3)	(2.3)	(2.6)
3. Balances with banks in India	1536	1368	4622	5782	5690	6056
	(24.3)	(18.0)	(43.3)	(46.3)	(25.3)	(22.4)
4. Money at call and short notice	1183	1515	-	-	-	-
	(18.7)	(19.9)	(-)	(-)	(-)	(-)
5. Investments	325	801	2003	2228	3986	7294
	(5.1)	(10.5)	(18.8)	(17.9)	(17.7)	(27.0)
6. Advances	1153	1302	1745	2025	7981	8399
	(18.2)	(17.1)	(16.4)	(16.2)	(35.5)	(31.1)
6.1. Bills purchased and discounted	95	8	-	-	55	74
6.2. Cash credits, overdrafts & loans	80	122	140	320	1177	1287
6.3. Term loans	979	1172	1605	1705	6749	7039
7. Fixed Assets	6	7	10	13	11	10
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(-)
8. Other Assets	1896	2355	1925	1902	3746	3930
	(29.9)	(30.9)	(18.1)	(15.2)	(16.6)	(14.6)
8.1. Inter - office adjustments (net)	55	55	-	-	-	-

8.2. Interest accrued	275	460	162	194	530	824
8.3. Others	15766	1840	1763	1709	3216	3106
Total Assets	6334	7609	10664	12477	22508	26976
	(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.