

Table 49 : Liabilities and Assets of Regional Rural Banks - 1998-99
(Part 10 of 11)

(Amount in Rs. lakh)

Items	As on 31st March					
	Shivalik Kshetriya Gramin Bank		Shivpuri-Guna Kshetriya Gramin Bank		Shri Sathavahana Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(325)	(326)	(327)	(328)	(329)	(330)
1. Capital	100	100	100	100	100	100
	(1.0)	(0.8)	(0.9)	(0.7)	(0.9)	(0.7)
2. Reserves and Surplus	479	884	757	679	689	786
	(4.7)	(7.0)	(6.7)	(4.5)	(6.1)	(5.5)
3. Deposits	8396	10307	9362	11352	7596	9709
	(81.7)	(81.8)	(83.4)	(75.7)	(67.1)	(68.5)
3.1. Demand deposits	211	253	948	1190	559	428
3.2. Savings bank deposits	3386	4129	3293	4097	1922	2170
3.3. Term deposits	4799	5926	5121	6065	5115	7111
4. Borrowings	821	979	586	516	1716	1776
	(8.0)	(7.8)	(5.2)	(3.4)	(15.2)	(12.5)
4.1. From banks*	27	36	21	-	303	341
4.2. From others	794	943	565	516	1413	1435
5. Other liabilities	486	329	1179	2339	1211	1800
	(4.7)	(2.6)	(10.5)	(15.6)	(10.7)	(12.7)
5.1. Bills Payable	116	4	-	-	-	-
5.2. Inter-office adjustments	37	21	-	-	-	-
5.3. Interest accrued	21	24	846	981	846	1378
5.4. Others (including provisions)	312	280	365	1358	365	422
Total Liabilities	10282	12599	11226	14986	11312	14171
1. Cash in hand	42	82	97	169	265	255
	(0.4)	(0.6)	(0.9)	(1.1)	(2.3)	(1.8)
2. Balances with RBI	265	317	305	363	234	359
	(2.6)	(2.5)	(2.7)	(2.4)	(2.1)	(2.5)
3. Balances with banks in India	3216	3682	5231	868	4401	5522
	(31.3)	(29.2)	(46.6)	(5.8)	(38.9)	(39.0)
4. Money at call and short notice	-	-	-	6042	-	-
	(-)	(-)	(-)	(40.3)	(-)	(-)

5. Investments	4052	5109	444	414	984	1309
	(39.4)	(40.5)	(4.0)	(2.8)	(8.7)	(9.2)
6. Advances	2242	2763	2561	3252	4382	5703
	(21.8)	(21.9)	(22.8)	(21.7)	(38.7)	(40.2)
6.1. Bills purchased and discounted	2	-	-	-	-	-
6.2. Cash credits, overdrafts & loans	47	450	1309	1291	2573	3971
6.3. Term loans	2192	2313	1252	1961	1808	1731
7. Fixed Assets	22	61	12	11	20	20
	(0.2)	(0.5)	(0.1)	(0.1)	(0.2)	(0.1)
8. Other Assets	443	586	3333	3868	1027	1003
	(4.3)	(4.6)	(29.7)	(25.8)	(9.1)	(7.1)
8.1. Inter - office adjustments (net)	-	-	66	62	90	206
8.2. Interest accrued	285	479	643	1207	184	262
8.3. Others	158	107	2624	2599	753	536
Total Assets	10282	12599	11226	14986	11312	14171
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Shri Venkateshwara Gramin Bank		Singhbhum Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(331)	(332)	(333)	(334)	(335)	(336)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(0.7)	(0.6)	(0.6)	(0.4)
2. Reserves and Surplus	1400	1461	-	-	750	885
	(8.9)	(7.6)	(-)	(-)	(4.7)	(3.9)
3. Deposits	10647	13810	11847	15428	14028	17201
	(68.0)	(71.8)	(87.4)	(88.8)	(87.3)	(76.6)
3.1. Demand deposits	259	431	646	1051	504	402
3.2. Savings bank deposits	2789	3815	4830	5892	5987	6792
3.3. Term deposits	7599	9564	6370	8485	7537	10007
4. Borrowings	2485	2934	713	895	322	360
	(15.9)	(15.3)	(5.3)	(5.2)	(2.0)	(1.6)
4.1. From banks*	571	927	-	-	-	-
4.2. From others	1914	2007	713	895	322	360
5. Other liabilities	1028	917	899	945	874	868
	(6.6)	(4.8)	(6.6)	(5.4)	(5.4)	(0.7)
5.1. Bills Payable	106	112	8	23	-	-
5.2. Inter-office adjustments	361	84	-	-	74	57

5.3. Interest accrued	84	100	-	-	-	-
5.4. Others (including provisions)	476	622	891	922	800	811
Total Liabilities	15660	19222	13559	17368	16074	19414
1. Cash in hand	111	166	138	89	99	118
	(0.7)	(0.9)	(1.0)	(0.5)	(0.6)	(0.5)
2. Balances with RBI	331	419	360	465	420	519
	(2.1)	(2.2)	(2.7)	(2.7)	(2.6)	(2.3)
3. Balances with banks in India	4950	6491	3651	4413	9545	10972
	(31.6)	(33.8)	(26.9)	(25.4)	(59.4)	(48.9)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	266	913	3655	6026	1083	1595
	(1.7)	(4.8)	(27.0)	(34.7)	(6.7)	(7.1)
6. Advances	8377	9702	2869	3287	2836	3127
	(53.5)	(50.5)	(21.2)	(18.9)	(17.6)	(13.9)
6.1. Bills purchased and discounted	43	74	1	1	165	301
6.2. Cash credits, overdrafts & loans	6832	7660	885	1213	518	715
6.3. Term loans	1503	1968	1983	2073	2153	2111
7. Fixed Assets	34	39	12	12	20	27
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	1591	1492	2873	3074	2071	3056
	(10.2)	(7.8)	(21.2)	(17.7)	(12.9)	(27.1)
8.1. Inter - office adjustments (net)	-	-	135	137	-	-
8.2. Interest accrued	267	495	496	576	1732	3032
8.3. Others	1324	997	2242	2361	339	24
Total Assets	15660	19222	13559	17368	16074	19414
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Solapur		South Malabar		Sravasthi	
	Gramin Bank		Gramin Bank		Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(337)	(338)	(339)	(340)	(341)	(342)
1. Capital	100	100	100	100	100	100
	(2.0)	(1.6)	(0.2)	(0.2)	(0.5)	(0.5)
2. Reserves and Surplus	-	716	1554	2463	1991	2145
	(-)	(11.3)	(3.8)	(4.9)	(10.3)	(10.0)
3. Deposits	3233	3801	22924	28007	14759	16481

	(65.1)	(60.0)	(56.1)	(55.4)	(76.3)	(76.6)
3.1. Demand deposits	419	399	1064	2348	1457	1643
3.2. Savings bank deposits	1257	1375	8801	10499	7918	8405
3.3. Term deposits	1557	2027	13058	15161	5385	6432
4. Borrowings	1268	1327	14466	17000	1637	1831
	(25.5)	(21.0)	(35.4)	(33.6)	(8.5)	(8.5)
4.1. From banks*	219	263	3361	3980	85	120
4.2. From others	1050	1064	11105	13020	1553	1711
5. Other liabilities	367	390	1852	2996	848	958
	(7.4)	(6.2)	(4.5)	(5.9)	(4.4)	(4.5)
5.1. Bills Payable	-	-	450	1328	18	32
5.2. Inter-office adjustments	-	-	31	-	51	109
5.3. Interest accrued	2	4	241	106	23	25
5.4. Others (including provisions)	364	386	1130	1562	756	792
Total Liabilities	4967	6333	40895	50567	19336	21515
1. Cash in hand	160	213	814	1399	466	324
	(3.2)	(3.4)	(2.0)	(2.8)	(2.4)	(1.5)
2. Balances with RBI	91	96	773	830	426	476
	(1.8)	(1.5)	(1.9)	(1.6)	(2.2)	(2.2)
3. Balances with banks in India	974	1530	6744	10284	7040	8301
	(19.6)	(24.2)	(16.5)	(20.3)	(36.4)	(38.6)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	456	550	4564	4705	3745	3795
	(9.2)	(8.7)	(11.2)	(9.3)	(19.4)	(17.6)
6. Advances	2407	2979	27344	32756	4920	5926
	(48.5)	(47.0)	(66.9)	(64.8)	(25.4)	(27.5)
6.1. Bills purchased and discounted	-	-	69	88	62	38
6.2. Cash credits, overdrafts & loans	1254	1001	21545	25899	1074	1287
6.3. Term loans	1153	1978	5729	6768	3784	4602
7. Fixed Assets	20	19	73	87	34	40
	(0.4)	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	860	946	584	505	2704	2654
	(17.3)	(14.9)	(1.4)	(1.0)	(14.0)	(12.3)
8.1. Inter - office adjustments (net)	10	82	-	53	-	-
8.2. Interest accrued	17	28	187	206	945	1461
8.3. Others	832	836	397	246	1760	1192

Total Assets	4967	6333	40895	50567	19336	21515
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March					
	Sree Anantha Gramin Bank		Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(343)	(344)	(345)	(346)	(347)	(348)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.4)	(0.5)	(0.4)	(0.3)	(0.2)
2. Reserves and Surplus	1643	2573	328	871	1110	1756
	(7.5)	(9.7)	(1.7)	(3.5)	(2.9)	(3.7)
3. Deposits	13989	17272	13669	17288	28904	34748
	(64.2)	(64.9)	(71.1)	(68.9)	(75.7)	(74.0)
3.1. Demand deposits	310	337	336	497	1850	2647
3.2. Savings bank deposits	4344	5304	4774	6274	10507	12430
3.3. Term deposits	9335	11631	8559	10518	16547	19671
4. Borrowings	4834	5324	2611	3293	5335	6198
	(22.2)	(20.0)	(13.6)	(13.1)	(14.0)	(13.2)
4.1. From banks*	993	1114	572	771	1183	1443
4.2. From others	3841	4210	2039	2522	4151	4754
5. Other liabilities	1215	1329	2514	3538	2742	4173
	(5.6)	(5.0)	(13.1)	(14.1)	(7.2)	(8.9)
5.1. Bills Payable	378	411	381	464	-	-
5.2. Inter-office adjustments	169	49	3 -	211	32	696
5.3. Interest accrued	42	59	1468	2230	2302	3168
5.4. Others (including provisions)	626	810	668	633	408	309
Total Liabilities	21781	26597	19222	25091	38191	46975
1. Cash in hand	550	1085	169	261	502	696
	(2.5)	(4.1)	(0.9)	(1.0)	(1.3)	(1.5)
2. Balances with RBI	417	567	423	575	895	1138
	(1.9)	(2.1)	(2.2)	(2.3)	(2.3)	(2.4)
3. Balances with banks in India	7634	7242	10250	1024	11573	12603
	(35.0)	(27.2)	(53.3)	(4.1)	(30.3)	(26.8)
4. Money at call and short notice	-	-	-	13070	-	-
	(-)	(-)	(-)	(52.1)	(-)	(-)
5. Investments	1011	4966	1261	1670	6507	10797

	(4.6)	(18.7)	(6.6)	(6.7)	(17.0)	(23.0)
6. Advances	11456	11646	6478	7673	14190	16636
	(52.6)	(43.8)	(33.7)	(30.6)	(37.2)	(35.4)
6.1. Bills purchased and discounted	113	48	118	454	242	916
6.2. Cash credits, overdrafts & loans	7480	4919	4950	4829	10533	11871
6.3. Term loans	3862	6679	1411	2390	3415	3849
7. Fixed Assets	100	111	39	46	23	32
	(0.5)	(0.4)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	613	980	602	771	4501	5074
	(2.8)	(3.7)	(3.1)	(3.1)	(11.8)	(10.8)
8.1. Inter - office adjustments (net)	-	-	211	270	-	598
8.2. Interest accrued	216	425	371	483	722	-
8.3. Others	397	555	20	18	3779	4477
Total Assets	21781	26597	19222	25091	38191	46975
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Sriganganagar Kshetriya Gramin Bank		Srirama Gramin Bank		Subansiri Gaonlia Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(349)	(350)	(351)	(352)	(353)	(354)
1. Capital	100	100	100	100	96	96
	(1.7)	(1.4)	(1.5)	(1.1)	(1.5)	(1.2)
2. Reserves and Surplus	-	-	444	673	1124	1124
	(-)	(-)	(6.7)	(7.7)	(17.1)	(14.1)
3. Deposits	4565	5329	3746	4989	4468	6006
	(75.9)	(74.6)	(56.4)	(57.4)	(68.0)	(75.4)
3.1. Demand deposits	288	450	138	266	338	524
3.2. Savings bank deposits	944	1121	1099	1268	2291	3138
3.3. Term deposits	3333	3759	2510	3455	1838	2344
4. Borrowings	766	1039	1438	1594	120	130
	(12.7)	(14.5)	(21.6)	(18.3)	(1.8)	(1.6)
4.1. From banks*	60	120	318	342	-	-
4.2. From others	706	919	1120	1252	120	130
5. Other liabilities	582	677	917	1341	762	613
	(9.7)	(9.5)	(13.8)	(15.4)	(11.6)	(7.7)
5.1. Bills Payable	-	-	58	196	-	-
5.2. Inter-office adjustments	12	6	-	-	-	-
5.3. Interest accrued	384	513	407	605	40	61

5.4. Others (including provisions)	187	158	452	540	722	552
Total Liabilities	6013	7145	6645	8697	6570	7970
1. Cash in hand	35	57	44	51	31	47
	(0.6)	(0.8)	(0.7)	(0.6)	(0.5)	(0.6)
2. Balances with RBI	151	192	124	179	129	174
	(2.5)	(2.7)	(1.9)	(2.1)	(2.0)	(2.2)
3. Balances with banks in India	1625	1894	2319	3466	2752	3197
	(27.0)	(26.5)	(34.9)	(39.9)	(41.9)	(40.1)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	793	993	1041	1506	961	1511
	(13.2)	(13.9)	(15.7)	(17.3)	(14.6)	(19.0)
6. Advances	2222	2769	3025	3351	1106	1244
	(36.9)	(38.7)	(45.5)	(38.5)	(16.8)	(15.6)
6.1. Bills purchased and discounted	-	-	-	-	-	-
6.2. Cash credits, overdrafts & loans	1059	1525	2198	2453	320	257
6.3. Term loans	1163	1243	827	898	786	988
7. Fixed Assets	10	10	21	24	11	15
	(0.2)	(0.1)	(0.3)	(0.3)	(0.2)	(0.2)
8. Other Assets	1177	1230	72	121	1580	1781
	(19.6)	(17.2)	(1.1)	(1.4)	(24.0)	(22.3)
8.1. Inter - office adjustments (net)	-	-	3	19	38	278
8.2. Interest accrued	118	171	59	93	135	284
8.3. Others	1059	1059	9	9	1407	1220
Total Assets	6013	7145	6645	8697	6570	7970
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(355)	(356)	(357)	(358)	(359)	(360)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.3)	(1.1)	(0.9)	(1.4)	(1.2)
2. Reserves and Surplus	641	641	496	571	690	714
	(2.4)	(2.0)	(5.5)	(5.3)	(9.7)	(8.2)
3. Deposits	21221	25229	6202	7606	4549	5679

	(78.0)	(79.2)	(69.1)	(70.6)	(64.0)	(65.6)
3.1. Demand deposits	385	811	305	570	190	265
3.2. Savings bank deposits	9507	11143	2611	2973	1378	1520
3.3. Term deposits	11329	13274	3286	4063	2981	3893
4. Borrowings	2368	2745	1605	1840	1204	1395
	(8.7)	(8.6)	(17.9)	(17.1)	(16.9)	(16.1)
4.1. From banks*	142	142	182	188	204	267
4.2. From others	2227	2602	1423	1652	1001	1129
5. Other liabilities	2867	3130	578	658	570	775
	(10.5)	(9.8)	(6.4)	(6.1)	(8.0)	(8.9)
5.1. Bills Payable	19	28	-	-	-	-
5.2. Inter-office adjustments	211	132	17	-	-	-
5.3. Interest accrued	175	207	428	19	332	539
5.4. Others (including provisions)	2463	2763	132	639	238	236
Total Liabilities	27198	31844	8980	10773	7113	8663
1. Cash in hand	234	204	53	94	88	140
	(0.9)	(0.6)	(0.6)	(0.9)	(1.2)	(1.6)
2. Balances with RBI	645	780	175	211	142	180
	(2.4)	(2.4)	(1.9)	(2.0)	(2.0)	(2.1)
3. Balances with banks in India	11195	14524	2571	2945	3302	3451
	(41.2)	(45.6)	(28.6)	(27.3)	(46.4)	(39.8)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	4408	4393	1169	1231	542	856
	(16.2)	(13.8)	(13.0)	(11.4)	(7.6)	(9.9)
6. Advances	7803	9025	4506	5745	2111	3125
	(28.7)	(28.3)	(50.2)	(53.3)	(29.7)	(36.1)
6.1. Bills purchased and discounted	-	-	23	77	7	1
6.2. Cash credits, overdrafts & loans	1356	1389	251	349	1369	2148
6.3. Term loans	6447	7636	4232	5319	736	977
7. Fixed Assets	31	35	13	27	22	18
	(0.1)	(0.1)	(0.1)	(0.3)	(0.3)	(0.2)
8. Other Assets	2881	2882	492	520	905	892
	(10.6)	(9.0)	(5.5)	(4.8)	(12.7)	(10.3)
8.1. Inter - office adjustments (net)	-	2208	18	4	73	156
8.2. Interest accrued	1041	-	-	-	114	161
8.3. Others	1840	674	474	516	718	576

Total Assets	27198	31844	8980	10773	7113	8663
	(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.