

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

(Amount in Rs. lakh)

Items	As on 31st March					
	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank	
	1998 (361)	1999 (362)	1998 (363)	1999 (364)	1998 (365)	1999 (366)
1. Capital	100 (0.8)	100 (0.6)	100 (2.4)	100 (1.8)	100 (1.4)	100 (1.1)
2. Reserves and Surplus	- (-)	- (-)	360 (8.6)	496 (9.0)	- (-)	407 (4.4)
3. Deposits	11734 (91.7)	14154 (90.1)	3175 (75.7)	4404 (79.9)	5514 (76.4)	6654 (71.2)
3.1. Demand deposits	606	478	141	151	337	611
3.2. Savings bank deposits	5712	6579	1661	2245	2003	2145
3.3. Term deposits	5416	7098	1373	2009	3174	3898
4. Borrowings	358 (2.8)	337 (2.1)	148 (3.5)	118 (2.1)	688 (9.5)	871 (9.3)
4.1. From banks*	2	-	-	-	12	8
4.2. From others	356	337	148	118	676	863
5. Other liabilities	607 (4.7)	1123 (7.1)	413 (9.8)	396 (7.2)	917 (12.7)	1315 (14.1)
5.1. Bills Payable	57	221	97	36	38	48
5.2. Inter-office adjustments	9	4	-	-	41	53
5.3. Interest accrued	7	15	30	44	449	604
5.4. Others (including provisions)	534	882	286	317	389	611
Total Liabilities	12799	15714	4196	5514	7219	9347
1. Cash in hand	65 (0.5)	119 (0.8)	24 (0.6)	30 (0.5)	130 (1.8)	157 (1.7)
2. Balances with RBI	352 (2.7)	420 (2.7)	104 (2.5)	135 (2.4)	163 (2.3)	202 (2.2)
3. Balances with banks in India	4177 (32.6)	7751 (49.3)	928 (22.1)	1785 (32.4)	2196 (30.4)	3193 (34.2)
4. Money at call and short notice	2761 (21.6)	- (-)	- (-)	- (-)	- (-)	- (-)

5. Investments	130	719	2127	2477	770	1101
	(1.0)	(4.6)	(50.7)	(44.9)	(10.7)	(11.8)
6. Advances	1846	2577	679	609	2218	2676
	(14.4)	(16.4)	(16.2)	(11.1)	(30.7)	(28.6)
6.1. Bills purchased and discounted	-	-	-	1	23	12
6.2. Cash credits, overdrafts & loans	272	422	7	11	255	356
6.3. Term loans	1573	2155	672	598	1940	2308
7. Fixed Assets	27	29	16	12	12	17
	(0.2)	(0.2)	(0.4)	(0.2)	(0.2)	(0.2)
8. Other Assets	3441	4100	319	466	1731	2002
	(26.9)	(26.1)	(7.6)	(8.4)	(24.0)	(21.4)
8.1. Inter - office adjustments (net)	-	-	25	8	-	-
8.2. Interest accrued	383	786	194	263	76	115
8.3. Others	3058	3315	99	194	1655	1887
Total Assets	12799	15714	4196	5514	7219	9347
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Tripura		Tulsi		Tungabhadra	
	Gramin Bank		Gramin Bank		Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(367)	(368)	(369)	(370)	(371)	(372)
1. Capital	100	100	100	100	100	100
	(0.3)	(0.4)	(0.6)	(0.5)	(0.2)	(0.2)
2. Reserves and Surplus	1526	-9724	-	-	2720	3920
	(4.6)	-(37.1)	(-)	(-)	(6.5)	(8.0)
3. Deposits	20314	25656	12170	15065	25171	30543
	(61.7)	(97.8)	(77.0)	(75.8)	(60.1)	(62.3)
3.1. Demand deposits	2608	3485	1413	1341	1820	2962
3.2. Savings bank deposits	7847	9955	5725	7559	7928	8231
3.3. Term deposits	9860	12215	5033	6165	15424	19351
4. Borrowings	2148	2141	1134	1548	11409	11493
	(6.5)	(8.2)	(7.2)	(7.8)	(27.2)	(23.4)
4.1. From banks*	-	-	1	174	2374	-
4.2. From others	2148	2141	1133	1374	9035	11493
5. Other liabilities	8819	8051	2397	3158	2513	2994
	(26.8)	(30.7)	(15.2)	(15.9)	(6.0)	(6.1)
5.1. Bills Payable	-	-	20	78	499	798
5.2. Inter-office adjustments	-	-	46	131	110	-
5.3. Interest accrued	1047	781	10	18	161	157

5.4. Others (including provisions)	7772	7270	2321	2931	1743	2039
Total Liabilities	32908	26223	15801	19871	41913	49049
1. Cash in hand	457	475	383	244	1247	1805
	(1.4)	(1.8)	(2.4)	(1.2)	(3.0)	(3.7)
2. Balances with RBI	586	676	393	456	825	977
	(1.8)	(2.6)	(2.5)	(2.3)	(2.0)	(2.0)
3. Balances with banks in India	6304	6675	3950	6585	8647	11014
	(19.2)	(25.5)	(25.0)	(33.1)	(20.6)	(22.5)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	3338	6326	2301	2301	7357	8096
	(10.1)	(24.1)	(14.6)	(11.6)	(17.6)	(16.5)
6. Advances	9491	9823	4855	5788	23137	26585
	(28.8)	(37.5)	(30.7)	(29.1)	(55.2)	(54.2)
6.1. Bills purchased and discounted	-	-	472	-	172	397
6.2. Cash credits, overdrafts & loans	266	354	-	724	14325	17624
6.3. Term loans	9225	9469	4383	5064	8641	8564
7. Fixed Assets	26	26	35	38	87	95
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	12705	2221	3884	4458	613	478
	(38.6)	(8.5)	(24.6)	(22.4)	(1.5)	(1.0)
8.1. Inter - office adjustments (net)	192	387	-	-	-	12
8.2. Interest accrued	366	616	411	721	451	319
8.3. Others	12147	1218	3473	3737	162	146
Total Assets	32908	26223	15801	19871	41913	49049
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(373)	(374)	(375)	(376)	(377)	(378)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.4)	(0.3)	(0.3)	(2.1)	(2.2)
2. Reserves and Surplus	-	-	-	-	547	775
	(-)	(-)	(-)	(-)	(11.6)	(17.1)
3. Deposits	16932	21573	23238	28517	2801	2455

	(75.9)	(84.0)	(78.1)	(89.6)	(59.3)	(54.2)
3.1. Demand deposits	304	306	528	928	118	111
3.2. Savings bank deposits	8037	9467	10742	12716	1438	1107
3.3. Term deposits	8591	11800	11968	14873	1244	1238
4. Borrowings	1233	1246	755	914	1000	866
	(5.5)	(4.9)	(2.5)	(2.9)	(21.2)	(19.1)
4.1. From banks*	138	286	12	13	214	182
4.2. From others	1095	959	743	902	785	684
5. Other liabilities	4045	2752	5670	2287	278	331
	(18.1)	(10.7)	(19.0)	(7.2)	(5.9)	(7.3)
5.1. Bills Payable	-	-	-	-	21	6
5.2. Inter-office adjustments	42	42	-	26	-	7
5.3. Interest accrued	1269	141	-	-	28	30
5.4. Others (including provisions)	2734	2569	5670	2261	230	288
Total Liabilities	22310	25670	29763	31818	4726	4527
1. Cash in hand	98	147	276	176	65	41
	(0.4)	(0.6)	(0.9)	(0.6)	(1.4)	(0.9)
2. Balances with RBI	536	676	696	857	89	84
	(2.4)	(2.6)	(2.3)	(2.7)	(1.9)	(1.8)
3. Balances with banks in India	6882	6016	12612	16453	1930	1720
	(30.8)	(23.4)	(42.4)	(51.7)	(40.8)	(38.0)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	1893	4018	18	18	139	539
	(8.5)	(15.7)	(0.1)	(0.1)	(2.9)	(11.9)
6. Advances	7546	8512	6354	5708	2421	2044
	(33.8)	(33.2)	(21.3)	(17.9)	(51.2)	(45.1)
6.1. Bills purchased and discounted	-	-	-	-	34	6
6.2. Cash credits, overdrafts & loans	1180	998	658	995	1589	1335
6.3. Term loans	6366	7514	5697	4712	799	703
7. Fixed Assets	39	42	22	23	15	20
	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.4)
8. Other Assets	5317	6260	9784	8584	66	80
	(23.8)	(24.4)	(32.9)	(27.0)	(1.4)	(1.8)
8.1. Inter - office adjustments (net)	-	-	30	-	25	-
8.2. Interest accrued	584	1029	-	-	18	67
8.3. Others	4733	5231	9754	8584	22	12

Total Assets	22310	25670	29763	31818	4726	4527
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March					
	Valsad-Dangs Gramin Bank		Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(379)	(380)	(381)	(382)	(383)	(384)
1. Capital	100	100	100	100	100	100
	(1.3)	(1.0)	(1.7)	(1.5)	(2.1)	(1.5)
2. Reserves and Surplus	297	473	395	518	-	-
	(3.9)	(4.8)	(6.8)	(7.6)	(-)	(-)
3. Deposits	6023	7690	3280	4011	4034	5338
	(78.2)	(77.4)	(56.4)	(59.0)	(84.5)	(80.7)
3.1. Demand deposits	224	431	91	111	289	330
3.2. Savings bank deposits	3178	3844	786	1202	1332	1687
3.3. Term deposits	2621	3415	2403	2698	2412	3321
4. Borrowings	871	930	1730	1859	249	507
	(11.3)	(9.4)	(29.7)	(27.3)	(5.2)	(7.7)
4.1. From banks*	104	102	244	307	-	16
4.2. From others	768	828	1486	1551	249	491
5. Other liabilities	410	743	312	317	393	666
	(5.3)	(7.5)	(5.4)	(4.7)	(8.2)	(10.1)
5.1. Bills Payable	25	10	146	82	77	106
5.2. Inter-office adjustments	-	39	-	-	-	-
5.3. Interest accrued	15	16	5	36	236	382
5.4. Others (including provisions)	370	678	161	198	79	178
Total Liabilities	7701	9937	5817	6804	4775	6611
1. Cash in hand	38	99	54	54	121	212
	(0.5)	(1.0)	(0.9)	(0.8)	(2.5)	(3.2)
2. Balances with RBI	181	237	111	121	127	235
	(2.3)	(2.4)	(1.9)	(1.8)	(2.6)	(3.6)
3. Balances with banks in India	2484	3754	1960	1994	368	300
	(32.3)	(37.8)	(33.7)	(29.3)	(7.7)	(4.5)
4. Money at call and short notice	-	-	-	-	1040	1647
	(-)	(-)	(-)	(-)	(21.8)	(24.9)

5. Investments	2072	2046	233	257	434	910
	(26.9)	(20.6)	(4.0)	(3.8)	(9.1)	(13.8)
6. Advances	2419	3068	3117	4072	1979	2548
	(31.4)	(30.9)	(53.6)	(59.8)	(41.4)	(38.5)
6.1. Bills purchased and discounted	2	37	10	39	27	1
6.2. Cash credits, overdrafts & loans	386	635	1186	1507	727	892
6.3. Term loans	2031	2397	1921	2526	1225	1655
7. Fixed Assets	21	18	72	87	18	20
	(0.3)	(0.2)	(1.2)	(1.3)	(0.4)	(0.3)
8. Other Assets	486	714	270	220	688	740
	(6.3)	(7.2)	(4.6)	(3.2)	(14.4)	(11.2)
8.1. Inter - office adjustments (net)	-	-	104	-	57	143
8.2. Interest accrued	112	139	143	118	95	128
8.3. Others	374	575	23	102	536	470
Total Assets	7701	9937	5817	6804	4775	6611
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Vidur Gramin Bank		Vindhyavasini Gramin Bank		Visweshwaraya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(385)	(386)	(387)	(388)	(389)	(390)
1. Capital	100	100	100	100	100	100
	(1.1)	(1.0)	(1.0)	(0.8)	(3.2)	(2.4)
2. Reserves and Surplus	697	793	269	545	-	360
	(8.0)	(7.7)	(2.8)	(4.5)	(-)	(8.8)
3. Deposits	6780	8099	7683	9390	2359	2896
	(77.3)	(78.8)	(78.6)	(77.0)	(75.3)	(70.5)
3.1. Demand deposits	312	403	891	1143	98	90
3.2. Savings bank deposits	4463	5378	2920	4105	761	740
3.3. Term deposits	2005	2318	3872	4143	1499	2066
4. Borrowings	682	762	894	810	536	601
	(7.8)	(7.4)	(9.1)	(6.6)	(17.1)	(14.6)
4.1. From banks*	107	102	68	52	126	114
4.2. From others	575	660	826	758	410	487
5. Other liabilities	510	528	824	1346	139	150
	(5.8)	(5.1)	(8.4)	(11.0)	(4.4)	(3.7)
5.1. Bills Payable	89	16	16	19	29	41
5.2. Inter-office adjustments	104	4	12	34	-	-
5.3. Interest accrued	10	12	-	13	5	8

5.4. Others (including provisions)	307	496	796	1280	104	101
Total Liabilities	8770	10281	9769	12191	3133	4107
1. Cash in hand	157	132	57	77	62	50
	(1.8)	(1.3)	(0.6)	(0.6)	(2.0)	(1.2)
2. Balances with RBI	210	260	244	304	75	90
	(2.4)	(2.5)	(2.5)	(2.5)	(2.4)	(2.2)
3. Balances with banks in India	4786	310	3021	4825	784	1211
	(54.6)	(3.0)	(30.9)	(39.6)	(25.0)	(29.5)
4. Money at call and short notice	-	5246	-	-	-	-
	(-)	(51.0)	(-)	(-)	(-)	(-)
5. Investments	1137	1237	1656	1656	153	416
	(13.0)	(12.0)	(16.9)	(13.6)	(4.9)	(10.1)
6. Advances	1542	1912	3871	4286	1642	1972
	(17.6)	(18.6)	(39.6)	(35.2)	(52.4)	(48.0)
6.1. Bills purchased and discounted	-	-	-	134	17	7
6.2. Cash credits, overdrafts & loans	162	314	81	-	128	124
6.3. Term loans	1380	1597	3790	4152	1497	1841
7. Fixed Assets	9	8	17	24	10	12
	(0.1)	(0.1)	(0.2)	(0.2)	(0.3)	(0.3)
8. Other Assets	930	1178	904	1021	408	357
	(10.6)	(11.5)	(9.3)	(8.4)	(13.0)	(8.7)
8.1. Inter - office adjustments (net)	-	-	-	-	66	38
8.2. Interest accrued	206	606	246	443	55	77
8.3. Others	724	571	658	578	287	241
Total Assets	8770	10281	9769	12191	3133	4107
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Yavatmal Gramin Bank	
	1998	1999
	(391)	(392)
1. Capital	100	100
	(2.2)	(1.8)
2. Reserves and Surplus	332	332
	(7.2)	(7.8)
3. Deposits	3507	4292

	(76.5)	(77.1)
3.1. Demand deposits	113	153
3.2. Savings bank deposits	2067	2595
3.3. Term deposits	1327	1544
4. Borrowings	387	524
	(8.4)	(9.4)
4.1. From banks*	113	99
4.2. From others	274	425
5. Other liabilities	260	319
	(5.7)	(5.7)
5.1. Bills Payable	40	74
5.2. Inter-office adjustments	-	-
5.3. Interest accrued	18	18
5.4. Others (including provisions)	202	227
Total Liabilities	4586	5566
1. Cash in hand	128	100
	(2.8)	(1.8)
2. Balances with RBI	102	123
	(2.2)	(2.2)
3. Balances with banks in India	1632	1930
	(35.6)	(34.7)
4. Money at call and short notice	-	-
	(-)	(-)
5. Investments	507	632
	(11.0)	(11.3)
6. Advances	1462	1794
	(31.9)	(32.2)
6.1. Bills purchased and discounted	36	99
6.2. Cash credits, overdrafts & loans	606	652
6.3. Term loans	820	1043
7. Fixed Assets	10	10
	(0.2)	(0.2)
8. Other Assets	745	978
	(16.3)	(17.6)
8.1. Inter - office adjustments (net)	380	735
8.2. Interest accrued	-	-
8.3. Others	365	244

Total Assets

4586
(100.0)

5566
(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.