

Table 49 : Liabilities and Assets of Regional Rural Banks : 1999 and 2000 (Part 1 of 13)

(Amount in Rs. lakh)

Items	As on March 31					
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	100	100	100	100	100	100
	(2.1)	(1.7)	(1.9)	(1.5)	(1.4)	(1.1)
2. Reserves and Surplus	307	476	275	—	401	401
	(6.4)	(8.1)	(5.1)	(—)	(5.4)	(4.6)
3. Deposits	3086	4019	4100	5276	5731	6860
	(64.4)	(68.0)	(76.1)	(78.7)	(77.5)	(78.5)
3.1. Demand deposits	74	60	132	155	232	371
3.2. Savings bank deposits	1340	1623	2410	3029	2433	2684
3.3. Term deposits	1672	2336	1558	2092	3066	3805
4. Borrowings	948	973	640	978	480	520
	(19.8)	(16.5)	(11.9)	(14.6)	(6.5)	(5.9)
4.1. From banks*	219	237	113	191	31	35
4.2. From others	729	735	527	787	449	485
5. Other liabilities	353	338	273	350	687	860
	(7.4)	(5.7)	(5.1)	(5.2)	(9.3)	(9.8)
5.1. Bills Payable	—	—	8	4	16	9
5.2. Inter-office adjustments	25	21	—	—	—	18
5.3. Interest accrued	40	44	42	53	649	810
5.4. Others (including provisions)	289	273	224	293	22	22
Total Liabilities	4794	5906	5388	6704	7400	8741
1. Cash in hand	51	91	76	88	70	111
	(1.1)	(1.5)	(1.4)	(1.3)	(0.9)	(1.3)
2. Balances with RBI	108	106	114	139	191	228
	(2.3)	(1.8)	(2.1)	(2.1)	(2.6)	(2.6)
3. Balances with banks in India	1551	1871	2088	2541	3809	4931
	(32.4)	(31.7)	(38.7)	(37.9)	(51.5)	(56.4)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	425	636	—	—	632	964
	(8.9)	(10.8)	(—)	(—)	(8.5)	(11.0)
6. Advances	2471	3057	1563	2421	1163	1513
	(51.5)	(51.8)	(29.0)	(36.1)	(15.7)	(17.3)
6.1. Bills purchased and discounted	9	68	—	—	—	—
6.2. Cash credits, overdrafts & loans	1728	1849	527	880	340	528
6.3. Term loans	734	1141	1036	1541	823	985

7. Fixed Assets	19	28	12	11	9	11
	(0.4)	(0.5)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	168	116	1534	1506	1525	983
	(3.5)	(2.0)	(28.5)	(22.5)	(20.6)	(11.2)
8.1. Inter - office adjustments (net)	—	—	4	21	176	—
8.2. Interest accrued	45	72	—	—	1054	837
8.3. Others	123	44	1530	1484	295	146
Total Assets	4794	5906	5388	6704	7400	8741
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Aligarh Gramin Bank		Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	100	100	100	100	100	100
	(0.3)	(0.2)	(0.4)	(0.3)	(0.7)	(0.5)
2. Reserves and Surplus	2450	3317	—	678	—	1137
	(7.1)	(8.0)	(—)	(2.2)	(—)	(6.0)
3. Deposits	26548	32710	23394	27549	12304	15021
	(76.8)	(79.2)	(91.7)	(90.8)	(84.9)	(79.6)
3.1. Demand deposits	605	623	2130	2255	582	1062
3.2. Savings bank deposits	9360	11829	10962	12662	4717	5910
3.3. Term deposits	16582	20258	10302	12633	7005	8049
4. Borrowings	4039	3820	774	963	1391	1907
	(11.7)	(9.2)	(3.0)	(3.2)	(9.6)	(10.1)
4.1. From banks*	764	779	—	—	73	102
4.2. From others	3275	3040	774	963	1317	1805
5. Other liabilities	1453	1354	1256	1038	700	710
	(4.2)	(3.3)	(4.9)	(3.4)	(4.8)	(3.8)
5.1. Bills Payable	223	318	105	112	46	45
5.2. Inter-office adjustments	389	146	—	19	118	148
5.3. Interest accrued	16	23	121	165	27	50
5.4. Others (including provisions)	826	867	1030	741	509	466
Total Liabilities	34590	41300	25525	30328	14495	18875
1. Cash in hand	616	751	201	246	244	749
	(1.8)	(1.8)	(0.8)	(0.8)	(1.7)	(4.0)
2. Balances with RBI	810	960	779	855	394	486
	(2.3)	(2.3)	(3.1)	(2.8)	(2.7)	(2.6)
3. Balances with banks in India	11324	16141	10887	15376	3784	3438
	(32.7)	(39.1)	(42.7)	(50.7)	(26.1)	(18.2)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	9910	9766	3984	3609	2322	4203
	(28.6)	(23.6)	(15.6)	(11.9)	(16.0)	(22.3)

6. Advances	10845	12572	4601	5065	4061	6323
	(31.4)	(30.4)	(18.0)	(16.7)	(28.0)	(33.5)
6.1. Bills purchased and discounted	—	—	—	5	12	29
6.2. Cash credits, overdrafts & loans	4165	4831	73	352	898	1175
6.3. Term loans	6680	7740	4528	4708	3151	5119
7. Fixed Assets	38	38	36	36	21	40
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)
8. Other Assets	1048	1073	5037	5142	3669	3636
	(3.0)	(2.6)	(19.7)	(17.0)	(25.3)	(19.3)
8.1. Inter - office adjustments (net)	—	—	9	—	—	—
8.2. Interest accrued	861	881	792	1143	338	500
8.3. Others	187	192	4236	3999	3331	3136
Total Assets	34590	41300	25525	30328	14495	18875
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Ambala Kurukshetra		Aravali		Arunachal Pradesh	
	Gramin Bank		Kshetriya Gramin Bank		Rural Bank	
	1999	2000	1999	2000	1999	2000
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	96	96	100	100	100	100
	(0.9)	(0.8)	(0.9)	(0.8)	(2.9)	(2.7)
2. Reserves and Surplus	417	—	497	862	211	211
	(3.8)	(—)	(4.3)	(6.6)	(6.1)	(5.6)
3. Deposits	8408	9013	9100	10029	2399	2478
	(76.1)	(75.0)	(78.0)	(77.2)	(69.4)	(65.9)
3.1. Demand deposits	76	35	618	462	116	121
3.2. Savings bank deposits	2527	2677	2840	2830	1214	1040
3.3. Term deposits	5805	6301	5642	6737	1069	1318
4. Borrowings	1597	1847	1427	1416	440	565
	(14.5)	(15.4)	(12.2)	(10.9)	(12.7)	(15.0)
4.1. From banks*	106	103	58	73	—	—
4.2. From others	1491	1744	1369	1343	440	565
5. Other liabilities	535	1064	547	582	309	409
	(4.8)	(8.9)	(4.7)	(4.5)	(8.9)	(10.9)
5.1. Bills Payable	—	—	49	32	—	1
5.2. Inter-office adjustments	—	34	—	—	—	—
5.3. Interest accrued	7	7	66	79	138	193
5.4. Others (including provisions)	528	1024	432	470	171	215
Total Liabilities	11054	12022	11671	12989	3459	3762
1. Cash in hand	253	221	158	201	89	61
	(2.3)	(1.8)	(1.4)	(1.5)	(2.6)	(1.6)
2. Balances with RBI	241	266	287	327	66	73
	(2.2)	(2.2)	(2.5)	(2.5)	(1.9)	(1.9)
3. Balances with banks in India	2584	2801	3102	2919	385	490
	(23.4)	(23.3)	(26.6)	(22.5)	(11.1)	(13.0)

4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	1946	2364	1190	911	85	85
	(17.6)	(19.7)	(10.2)	(7.0)	(2.5)	(2.3)
6. Advances	5506	6020	4237	4569	2375	2772
	(49.8)	(50.1)	(36.3)	(35.2)	(68.7)	(73.7)
6.1. Bills purchased and discounted	161	190	42	14	—	—
6.2. Cash credits, overdrafts & loans	1444	1658	1063	1345	1116	1327
6.3. Term loans	3900	4172	3133	3210	1259	1446
7. Fixed Assets	21	21	29	27	8	9
	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	504	330	2668	4035	451	272
	(4.6)	(2.7)	(22.9)	(31.1)	(13.0)	(7.2)
8.1. Inter - office adjustments (net)	4	—	28	13	205	119
8.2. Interest accrued	168	171	74	195	62	24
8.3. Others	331	159	2566	3827	182	129
Total Assets	11054	12022	11671	12989	3459	3762
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Graminya Bank	
	1999	2000	1999	2000	1999	2000
	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	742	763	100	100	100	100
	(5.0)	(4.2)	(0.3)	(0.2)	(0.6)	(0.4)
2. Reserves and Surplus	—	22	1708	2434	769	2684
	(—)	(0.1)	(4.4)	(5.4)	(4.2)	(11.0)
3. Deposits	10296	12520	33894	39461	13633	17169
	(69.8)	(68.5)	(87.2)	(87.5)	(75.2)	(70.5)
3.1. Demand deposits	819	696	2437	3009	93	137
3.2. Savings bank deposits	7058	7810	15966	16987	5749	7174
3.3. Term deposits	2419	4015	15491	19466	7791	9858
4. Borrowings	2184	3090	2017	1892	1945	2508
	(14.8)	(16.9)	(5.2)	(4.2)	(10.7)	(10.3)
4.1. From banks*	340	537	136	103	130	113
4.2. From others	1844	2553	1881	1789	1815	2394
5. Other liabilities	1527	1883	1147	1199	1671	1906
	(10.4)	(10.3)	(3.0)	(2.7)	(9.2)	(7.8)
5.1. Bills Payable	348	138	83	57	130	198
5.2. Inter-office adjustments	35	594	13	44	—	—
5.3. Interest accrued	313	477	21	29	23	34
5.4. Others (including provisions)	830	674	1030	1069	1519	1675
Total Liabilities	14749	18278	38865	45086	18119	24367
1. Cash in hand	579	389	226	278	203	237
	(3.9)	(2.1)	(0.6)	(0.6)	(1.1)	(1.0)
2. Balances with RBI	255	320	1045	1130	408	551
	(1.7)	(1.8)	(2.7)	(2.5)	(2.3)	(2.3)

3. Balances with banks in India	372 (2.5)	605 (3.3)	20042 (51.6)	25913 (57.5)	3949 (21.8)	6087 (25.0)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	5696 (38.6)	6861 (37.5)	7568 (19.5)	6241 (13.8)	3253 (18.0)	5037 (20.7)
6. Advances	6565 (44.5)	8521 (46.6)	6799 (17.5)	8164 (18.1)	5554 (30.7)	7114 (29.2)
6.1. Bills purchased and discounted	1737	898	—	—	24	6
6.2. Cash credits, overdrafts & loans	372	1512	1613	2962	1269	1693
6.3. Term loans	4457	6111	5186	5202	4261	5415
7. Fixed Assets	23 (0.2)	59 (0.3)	58 (0.1)	57 (0.1)	17 (0.1)	17 (0.1)
8. Other Assets	1259 (8.5)	1522 (8.3)	3126 (8.0)	3303 (7.3)	4735 (26.1)	5323 (21.8)
8.1. Inter - office adjustments (net)	—	—	—	—	271	453
8.2. Interest accrued	116	130	2977	3104	—	734
8.3. Others	1142	1392	150	199	4464	4136
Total Assets	14749 (100.0)	18278 (100.0)	38865 (100.0)	45086 (100.0)	18119 (100.0)	24367 (100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	100 (1.1)	100 (1.0)	100 (0.4)	100 (0.3)	100 (0.7)	100 (0.5)
2. Reserves and Surplus	— (—)	— (—)	1711 (6.5)	1711 (5.6)	1402 (9.7)	2082 (11.0)
3. Deposits	5538 (61.6)	7649 (73.7)	20202 (76.9)	24122 (79.6)	9148 (63.0)	11974 (63.3)
3.1. Demand deposits	55	164	602	319	286	369
3.2. Savings bank deposits	1656	2472	8822	10901	2543	4014
3.3. Term deposits	3827	5013	10778	12902	6320	7592
4. Borrowings	1084 (12.1)	470 (4.5)	1382 (5.3)	1572 (5.2)	1860 (12.8)	2366 (12.5)
4.1. From banks*	119	13	—	32	228	299
4.2. From others	966	456	1382	1541	1633	2067
5. Other liabilities	2271 (25.3)	2157 (20.8)	2859 (10.9)	2818 (9.3)	2002 (13.8)	2388 (12.6)
5.1. Bills Payable	—	—	36	32	13	12
5.2. Inter-office adjustments	244	32	—	—	120	—
5.3. Interest accrued	1037	1209	—	—	1063	1620
5.4. Others (including provisions)	990	915	2823	2785	806	757

