

Table 49 : Liabilities and Assets of Regional Rural Banks : 1999 and 2000 (Part 2 of 13)

(Amount in Rs. lakh)

Items	As on March 31					
	Bara Banki Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.4)	(0.3)	(0.3)	(0.6)	(0.5)
2. Reserves and Surplus	1268	1735	821	821	493	855
	(5.4)	(6.4)	(2.9)	(2.5)	(2.9)	(4.2)
3. Deposits	20063	23011	22282	25309	14827	17433
	(85.0)	(84.8)	(77.7)	(76.2)	(86.1)	(85.1)
3.1. Demand deposits	1300	1351	166	185	409	455
3.2. Savings bank deposits	10224	11473	8476	9061	8994	10482
3.3. Term deposits	8540	10187	13640	16064	5423	6496
4. Borrowings	1308	1434	989	1052	1443	1906
	(5.5)	(5.3)	(3.5)	(3.2)	(8.4)	(9.3)
4.1. From banks*	118	119	43	85	—	1906
4.2. From others	1190	1315	946	967	1443	—
5. Other liabilities	851	850	4468	5943	355	193
	(3.6)	(3.1)	(15.6)	(17.9)	(2.1)	(0.9)
5.1. Bills Payable	36	59	164	78	—	27
5.2. Inter-office adjustments	17	32	—	21	1	—
5.3. Interest accrued	—	23	2927	4505	104	84
5.4. Others (including provisions)	798	737	1377	1339	250	82
Total Liabilities	23590	27130	28660	33225	17219	20486
1. Cash in hand	354	701	229	267	330	287
	(1.5)	(2.6)	(0.8)	(0.8)	(1.9)	(1.4)
2. Balances with RBI	603	639	716	784	450	520
	(2.6)	(2.4)	(2.5)	(2.4)	(2.6)	(2.5)
3. Balances with banks in India	6093	7263	9075	9796	6098	8557
	(25.8)	(26.8)	(31.7)	(29.5)	(35.4)	(41.8)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	10680	13063	8887	11123	3140	3040
	(45.3)	(48.1)	(31.0)	(33.5)	(18.2)	(14.8)
6. Advances	3756	4455	6206	7284	3922	4936
	(15.9)	(16.4)	(21.7)	(21.9)	(22.8)	(24.1)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	1002	2118	423	502	3922	—
6.3. Term loans	2754	2337	5783	6782	—	4936

7. Fixed Assets	21	20	21	28	13	13
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	2082	988	3526	3944	3266	3133
	(8.8)	(3.6)	(12.3)	(11.9)	(19.0)	(15.3)
8.1. Inter - office adjustments (net)	—	—	44	—	—	70
8.2. Interest accrued	1937	876	2842	3356	1097	1396
8.3. Others	144	112	639	588	2169	1667
Total Assets	23590	27130	28660	33225	17219	20486
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Bastar Kshetriya Gramin Bank		Basti Gramin Bank		Begusarai Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(37)	(38)	(39)	(40)	(41)	(42)
1. Capital	100	100	100	100	100	100
	(1.3)	(1.1)	(0.3)	(0.3)	(2.1)	(1.9)
2. Reserves and Surplus	—	—	653	1919	200	283
	(—)	(—)	(2.3)	(5.9)	(4.2)	(5.3)
3. Deposits	6028	7183	21291	24261	3819	4154
	(77.2)	(80.6)	(73.5)	(74.6)	(80.6)	(78.1)
3.1. Demand deposits	675	1074	1046	1450	495	287
3.2. Savings bank deposits	2294	2587	12521	14006	1683	1904
3.3. Term deposits	3058	3523	7724	8805	1641	1963
4. Borrowings	291	300	2038	2005	137	124
	(3.7)	(3.4)	(7.0)	(6.2)	(2.9)	(2.3)
4.1. From banks*	—	—	132	150	—	—
4.2. From others	291	300	1906	1855	137	124
5. Other liabilities	1391	1331	4881	4224	480	659
	(17.8)	(14.9)	(16.9)	(13.0)	(10.1)	(12.4)
5.1. Bills Payable	475	179	58	76	—	—
5.2. Inter-office adjustments	—	—	115	47	—	—
5.3. Interest accrued	584	796	2282	2752	256	394
5.4. Others (including provisions)	332	356	2425	1349	224	265
Total Liabilities	7810	8914	28964	32509	4736	5321
1. Cash in hand	49	53	201	296	105	192
	(0.6)	(0.6)	(0.7)	(0.9)	(2.2)	(3.6)
2. Balances with RBI	213	245	760	815	121	125
	(2.7)	(2.7)	(2.6)	(2.5)	(2.6)	(2.3)
3. Balances with banks in India	2902	3400	1275	16609	2165	2295
	(37.2)	(38.1)	(4.4)	(51.1)	(45.7)	(43.1)
4. Money at call and short notice	—	—	10043	—	—	—
	(—)	(—)	(34.7)	(—)	(—)	(—)
5. Investments	47	47	8297	7478	915	1280

	(0.6)	(0.5)	(28.6)	(23.0)	(19.3)	(24.1)
6. Advances	1421	1618	6344	5543	706	804
	(18.2)	(18.2)	(21.9)	(17.1)	(14.9)	(15.1)
6.1. Bills purchased and discounted	—	—	—	—	1	2
6.2. Cash credits, overdrafts & loans	452	491	1321	805	59	0
6.3. Term loans	969	1127	5023	4738	646	803
7. Fixed Assets	6	5	17	17	11	10
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	3173	3546	2027	1752	712	614
	(40.6)	(39.8)	(7.0)	(5.4)	(15.0)	(11.5)
8.1. Inter - office adjustments (net)	159	69	—	—	7	40
8.2. Interest accrued	74	89	1944	1621	245	364
8.3. Others	2940	3388	83	131	460	211
Total Assets	7810	8914	28964	32509	4736	5321
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(43)	(44)	(45)	(46)	(47)	(48)
1. Capital	100	100	100	100	100	100
	(1.0)	(0.7)	(0.3)	(0.2)	(1.4)	(1.0)
2. Reserves and Surplus	183	310	3855	5449	—	1295
	(1.8)	(2.3)	(10.4)	(13.0)	(0.0)	(13.0)
3. Deposits	4829	6107	29563	32832	6061	7336
	(47.0)	(44.8)	(79.6)	(78.0)	(83.3)	(73.4)
3.1. Demand deposits	258	383	3194	3320	74	89
3.2. Savings bank deposits	1984	2302	16956	18791	2580	3087
3.3. Term deposits	2586	3422	9413	10720	3407	4159
4. Borrowings	361	288	2082	2106	669	915
	(3.5)	(2.1)	(5.6)	(5.0)	(9.2)	(9.2)
4.1. From banks*	—	—	290	315	75	92
4.2. From others	361	288	1792	1791	594	823
5. Other liabilities	4812	6830	1557	1573	442	346
	(46.8)	(50.1)	(4.2)	(3.8)	(6.1)	(3.5)
5.1. Bills Payable	—	—	552	69	—	—
5.2. Inter-office adjustments	4053	5774	—	104	—	—
5.3. Interest accrued	411	699	19	16	—	—
5.4. Others (including provisions)	348	358	986	1384	442	346
Total Liabilities	10284	13636	37156	42080	7272	9992
1. Cash in hand	42	41	496	670	69	93
	(0.4)	(0.3)	(1.3)	(1.6)	(0.9)	(0.9)
2. Balances with RBI	160	200	827	902	174	200
	(1.6)	(1.5)	(2.2)	(4.1)	(2.4)	(2.0)

3. Balances with banks in India	2696	3977	17771	22208	1890	2771
	(26.2)	(29.2)	(47.8)	(51.7)	(26.0)	(27.7)
4. Money at call and short notice	—	—	—	—	—	1295
	(—)	(—)	(—)	(—)	(—)	(13.0)
5. Investments	426	433	8618	8543	549	570
	(4.1)	(3.2)	(23.2)	(20.3)	(7.5)	(5.7)
6. Advances	2109	2158	4888	4979	2767	3122
	(20.5)	(15.8)	(13.2)	(11.0)	(38.1)	(31.2)
6.1. Bills purchased and discounted	3	2	—	—	—	—
6.2. Cash credits, overdrafts & loans	160	181	4887	4979	1051	1256
6.3. Term loans	1946	1975	—	—	1716	1865
7. Fixed Assets	27	26	31	39	27	28
	(0.3)	(0.2)	(0.1)	(—)	(0.4)	(0.3)
8. Other Assets	4824	6801	4525	4739	1796	1913
	(46.9)	(49.9)	(12.2)	(11.3)	(24.7)	(19.1)
8.1. Inter - office adjustments (net)	4070	5815	419	—	90	130
8.2. Interest accrued	258	382	4009	4648	—	—
8.3. Others	495	603	97	91	1706	1783
Total Assets	10284	13636	37156	42080	7272	9992
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Bhilwara-Ajmer		Bhojpur Rohtas		Bijapur	
	Kshetriya Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	1999	2000	1999	2000	1999	2000
	(49)	(50)	(51)	(52)	(53)	(54)
1. Capital	100	100	100	100	100	100
	(0.8)	(0.7)	(0.2)	(0.2)	(0.5)	(0.3)
2. Reserves and Surplus	658	658	2130	2130	1374	2732
	(5.1)	(4.4)	(4.4)	(4.0)	(6.4)	(9.0)
3. Deposits	9467	11209	40647	45937	12597	19801
	(74.0)	(75.6)	(84.1)	(86.7)	(59.1)	(65.0)
3.1. Demand deposits	671	654	1371	1506	285	310
3.2. Savings bank deposits	2722	2906	19173	20459	4723	7022
3.3. Term deposits	6074	7649	20104	23973	7590	12468
4. Borrowings	1618	1841	2504	2301	5278	5190
	(12.7)	(12.4)	(5.2)	(4.3)	(24.8)	(17.0)
4.1. From banks*	98	1841	2504	—	1034	1214
4.2. From others	1520	—	—	2301	4244	3976
5. Other liabilities	942	1016	2956	2540	1974	2661
	(7.4)	(6.9)	(6.1)	(4.8)	(9.3)	(8.7)
5.1. Bills Payable	26	13	—	—	202	40
5.2. Inter-office adjustments	—	—	—	—	235	747
5.3. Interest accrued	88	104	75	70	175	125

5.4. Others (including provisions)	828	898	2882	2470	1362	1749
Total Liabilities	12785	14824	48337	53008	21322	30483
1. Cash in hand	198	191	745	1022	377	296
	(1.5)	(1.3)	(1.5)	(1.9)	(1.8)	(1.0)
2. Balances with RBI	274	328	1302	1496	394	576
	(2.1)	(2.2)	(2.7)	(2.8)	(1.8)	(1.9)
3. Balances with banks in India	4371	5052	2797	2655	365	220
	(34.2)	(34.1)	(5.8)	(5.0)	(1.7)	(0.7)
4. Money at call and short notice	—	—	12676	7912	5792	7695
	(—)	(—)	(26.2)	(14.9)	(27.2)	(25.2)
5. Investments	1579	1439	14610	22464	2033	4118
	(12.3)	(9.7)	(30.2)	(42.4)	(9.5)	(13.5)
6. Advances	5464	6814	11285	12167	11705	15691
	(42.7)	(46.0)	(23.3)	(23.0)	(54.9)	(51.5)
6.1. Bills purchased and discounted	44	26	—	367	3	—
6.2. Cash credits, overdrafts & loans	1217	1838	1834	2134	5386	8379
6.3. Term loans	4203	4951	9452	9666	6316	7311
7. Fixed Assets	33	32	43	59	84	98
	(0.3)	(0.2)	(0.1)	(0.1)	(0.4)	(0.3)
8. Other Assets	867	968	4879	5232	572	1788
	(6.8)	(6.5)	(10.1)	(9.9)	(2.7)	(5.9)
8.1. Inter - office adjustments (net)	159	38	539	838	—	—
8.2. Interest accrued	279	739	2788	3331	477	986
8.3. Others	428	190	1553	1063	94	802
Total Assets	12785	14824	48337	53008	21322	30483
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Bikaner		Bilaspur Raipur		Bolangir Anchalik	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	100	100	100	100	100	100
	(3.1)	(2.4)	(0.4)	(0.4)	(0.4)	(0.4)
2. Reserves and Surplus	—	—	1545	3390	—	1459
	(—)	(—)	(6.8)	(12.6)	(—)	(5.5)
3. Deposits	2177	2537	17228	19717	16664	19214
	(68.0)	(60.4)	(75.8)	(73.2)	(74.2)	(72.5)
3.1. Demand deposits	92	98	1334	1548	1500	1150
3.2. Savings bank deposits	548	605	6929	7956	8123	9365
3.3. Term deposits	1537	1834	8965	10213	7040	8699
4. Borrowings	591	679	1399	702	3130	2528
	(18.5)	(16.2)	(6.2)	(2.6)	(13.9)	(9.5)

4.1. From banks*	14	23	211	13	553	534
4.2. From others	577	656	1188	689	2578	1994
5. Other liabilities	331	884	2444	3041	2577	3216
	(10.4)	(21.1)	(10.8)	(11.3)	(11.5)	(12.1)
5.1. Bills Payable	4	14	—	—	316	207
5.2. Inter-office adjustments	7	—	—	—	—	—
5.3. Interest accrued	207	316	1569	2129	1416	1994
5.4. Others (including provisions)	114	554	875	913	845	1014
Total Liabilities	3199	4199	22716	26950	22472	26517
1. Cash in hand	7	8	146	194	194	188
	(0.2)	(0.2)	(0.6)	(0.7)	(0.9)	(0.7)
2. Balances with RBI	80	85	576	636	550	731
	(2.5)	(2.0)	(2.5)	(2.4)	(2.4)	(2.8)
3. Balances with banks in India	38	1396	10272	13688	906	893
	(1.2)	(33.2)	(45.2)	(50.8)	(4.0)	(3.4)
4. Money at call and short notice	1027	—	—	—	5372	7943
	(32.1)	(—)	(—)	(—)	(23.9)	(30.0)
5. Investments	105	95	1633	1483	555	331
	(3.3)	(2.3)	(7.2)	(5.5)	(2.5)	(1.2)
6. Advances	1247	1858	5041	5016	5183	5744
	(39.0)	(44.2)	(22.2)	(18.6)	(23.1)	(21.7)
6.1. Bills purchased and discounted	2	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	358	613	1938	2035	2213	2469
6.3. Term loans	888	1245	3102	2981	2971	3275
7. Fixed Assets	15	18	13	12	24	27
	(0.5)	(0.4)	(0.1)	(—)	(0.1)	(0.1)
8. Other Assets	681	739	5036	5921	9689	10659
	(21.3)	(17.6)	(22.2)	(22.0)	(43.1)	(40.2)
8.1. Inter - office adjustments (net)	—	5	182	311	98	102
8.2. Interest accrued	54	114	1034	1810	698	267
8.3. Others	626	620	3820	3800	8894	10290
Total Assets	3199	4199	22716	26950	22472	26517
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source: Annual accounts of banks of respective years.