

Table 49 : Liabilities and Assets of Regional Rural Banks : 1999 and 2000 (Part 3 of 13)

(Amount in Rs. lakh)

Items	As on March 31					
	Buldhana		Bundelkhand		Bundi-Chittor	
	Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(61)	(62)	(63)	(64)	(65)	(66)
1. Capital	100	100	100	100	100	100
	(2.2)	(2.0)	(0.6)	(0.5)	(0.8)	(0.6)
2. Reserves and Surplus	236	236	2477	2477	1362	1749
	(5.2)	(4.7)	(13.7)	(12.0)	(10.5)	(11.3)
3. Deposits	2943	3446	13261	15219	8902	10705
	(64.6)	(68.1)	(73.1)	(73.9)	(68.5)	(69.0)
3.1. Demand deposits	65	65	1380	1406	411	460
3.2. Savings bank deposits	1588	1766	4364	4900	2829	3074
3.3. Term deposits	1290	1616	7517	8914	5662	7171
4. Borrowings	867	778	719	784	1986	2252
	(19.0)	(15.4)	(4.0)	(3.8)	(15.3)	(14.5)
4.1. From banks*	142	149	52	65	105	102
4.2. From others	725	629	668	719	1881	2150
5. Other liabilities	409	503	1577	2015	646	714
	(9.0)	(9.9)	(8.7)	(9.8)	(5.0)	(4.6)
5.1. Bills Payable	14	29	—	—	33	19
5.2. Inter-office adjustments	—	9	93	26	—	—
5.3. Interest accrued	17	9	1386	1930	48	61
5.4. Others (including provisions)	378	457	97	60	566	633
Total Liabilities	4555	5063	18135	20596	12995	15521
1. Cash in hand	161	107.00	92	119.00	191	207
	(3.5)	(2.1)	(0.5)	(0.6)	(1.5)	(1.3)
2. Balances with RBI	—	105	420	470	275	303
	(—)	(2.1)	(2.3)	(2.3)	(2.1)	(2.0)
3. Balances with banks in India	1328	1587	9909	11962	4128	5033
	(29.2)	(31.3)	(54.6)	(58.1)	(31.8)	(32.4)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	274	274	727	512	1101	1114
	(6.0)	(5.4)	(4.0)	(2.5)	(8.5)	(7.2)
6. Advances	2397	2711	2657	3479	5213	6307
	(52.6)	(53.5)	(14.7)	(16.9)	(40.1)	(40.6)
6.1. Bills purchased and discounted	116	60	—	—	8	3
6.2. Cash credits, overdrafts & loans	704	896	910	1344	187	348
6.3. Term loans	1577	1755	1748	2135	5017	5955

7. Fixed Assets	17	21	9	12	15	15
	(0.4)	(0.4)	(—)	(0.1)	(0.1)	(0.1)
8. Other Assets	377	258	4322	4042	2073	2542
	(8.3)	(5.1)	(23.8)	(19.6)	(16.0)	(16.4)
8.1. Inter - office adjustments (net)	28	103	—	—	81	137
8.2. Interest accrued	12	14	1724	1507	24	37
8.3. Others	338	140	2598	2535	1967	2369
Total Assets	4555	5063	18135	20596	12995	15521
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(67)	(68)	(69)	(70)	(71)	(72)
1. Capital	96	96	100	100	100	100
	(1.2)	(1.0)	(0.5)	(0.4)	(0.8)	(0.7)
2. Reserves and Surplus	1077	1077	1336	1335	611	837
	(12.9)	(10.8)	(6.1)	(5.7)	(4.6)	(5.4)
3. Deposits	6312	8068	12382	14760	9330	10920
	(75.5)	(80.9)	(56.7)	(63.2)	(70.3)	(71.0)
3.1. Demand deposits	145	223	1038	1093	408	333
3.2. Savings bank deposits	2791	3397	2944	3438	2206	2230
3.3. Term deposits	3376	4448	8401	10229	6717	8357
4. Borrowings	452	331	4070	3669	2691	2363
	(5.4)	(3.3)	(18.6)	(15.7)	(20.3)	(15.4)
4.1. From banks*	—	—	844	925	636	615
4.2. From others	452	331	3226	2744	2055	1748
5. Other liabilities	423	396	3969	3492	536	1150
	(5.1)	(4.0)	(18.2)	(14.9)	(4.0)	(7.5)
5.1. Bills Payable	—	—	—	—	25	23
5.2. Inter-office adjustments	—	—	109	142	204	815
5.3. Interest accrued	80	105	1774	2521	57	71
5.4. Others (including provisions)	343	290	2087	829	250	240
Total Liabilities	8359	9968	21857	23356	13268	15370
1. Cash in hand	112	148	148	170	404	371
	(1.3)	(1.5)	(0.7)	(0.7)	(3.0)	(2.4)
2. Balances with RBI	189	245	465	481	293	323
	(2.3)	(2.5)	(2.1)	(2.0)	(2.2)	(2.1)
3. Balances with banks in India	335	2048	1215	951	5005	5384
	(4.0)	(20.5)	(5.6)	(4.0)	(37.7)	(35.0)
4. Money at call and short notice	2077	1395	3212	3909	—	—
	(24.8)	(14.0)	(14.7)	(16.7)	(—)	(—)
5. Investments	2604	2632	3366	4821	922	1594

	(31.2)	(26.4)	(15.4)	(20.6)	(6.9)	(10.4)
6. Advances	1414	1924	11540	11302	6264	6758
	(16.9)	(19.3)	(52.8)	(48.3)	(47.2)	(44.0)
6.1. Bills purchased and discounted	—	—	198	106	38	91
6.2. Cash credits, overdrafts & loans	466	718	7301	7491	4750	4751
6.3. Term loans	949	1207	4041	3705	1476	1916
7. Fixed Assets	8	9	29	44	27	34
	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)
8. Other Assets	1620	1567	1883	1677	352	907
	(19.4)	(15.7)	(8.6)	(7.2)	(2.7)	(5.9)
8.1. Inter - office adjustments (net)	1	4	—	—	—	—
8.2. Interest accrued	179	257	537	620	68	95
8.3. Others	1440	1306	1346	1057	284	812
Total Assets	8359	9968	21857	23356	13268	15370
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Chambal Kshetriya Gramin Bank		Champaran Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(73)	(74)	(75)	(76)	(77)	(78)
1. Capital	100	100	100	100	100	100
	(1.1)	(0.8)	(0.5)	(0.4)	(1.2)	(0.8)
2. Reserves and Surplus	—	753	—	—	—	872
	(—)	(6.1)	(—)	(—)	(—)	(6.9)
3. Deposits	7805	10044	16391	20170	8753	10578
	(89.6)	(81.1)	(87.8)	(89.8)	(86.7)	(84.2)
3.1. Demand deposits	431	379	408	495	311	297
3.2. Savings bank deposits	2162	2839	7150	9085	4386	5445
3.3. Term deposits	5212	6826	8833	10590	4056	4836
4. Borrowings	508	1078	665	1073	706	635
	(5.8)	(8.7)	(3.6)	(4.8)	(6.9)	(5.1)
4.1. From banks*	—	—	—	74	68	69
4.2. From others	508	1078	665	999	637	566
5. Other liabilities	294	403	1512	1118	530	380
	(3.4)	(3.3)	(8.1)	(5.0)	(5.3)	(3.0)
5.1. Bills Payable	—	—	—	—	4	4
5.2. Inter-office adjustments	13	25	11	—	—	—
5.3. Interest accrued	35	59	9	74	33	35
5.4. Others (including provisions)	246	319	1492	1044	493	341
Total Liabilities	8707	12378	18668	22461	10089	12565
1. Cash in hand	157	171	290	443	180	224
	(1.8)	(1.4)	(1.6)	(2.0)	(0.2)	(1.8)
2. Balances with RBI	231	276	485	605	270	305
	(2.7)	(2.2)	(2.6)	(2.7)	(2.7)	(2.4)

3. Balances with banks in India	3517	1224	7158	8291	2705	4903
	(40.4)	(9.9)	(38.3)	(36.9)	(26.8)	(39.0)
4. Money at call and short notice	—	4420	—	—	—	—
	(—)	(35.7)	(—)	(—)	(—)	(—)
5. Investments	504	678	29	116	1778	1812
	(5.8)	(5.5)	(0.2)	(0.5)	(17.6)	(14.4)
6. Advances	2931	4319	4117	5046	2913	3352
	(33.7)	(34.9)	(22.1)	(22.5)	(28.8)	(26.7)
6.1. Bills purchased and discounted	—	16	6	40	2	8
6.2. Cash credits, overdrafts & loans	474	774	779	1187	378	419
6.3. Term loans	2458	3529	3332	3819	2533	2926
7. Fixed Assets	21	31	13	18	20	18
	(0.2)	(0.3)	(0.1)	(0.1)	(—)	(0.1)
8. Other Assets	1345	1259	6576	7941	2223	1950
	(15.5)	(10.2)	(35.2)	(35.4)	(22.0)	(15.5)
8.1. Inter - office adjustments (net)	—	—	—	36	270	19
8.2. Interest accrued	49	33	566	895	132	150
8.3. Others	1296	1226	6010	7011	1821	1781
Total Assets	8707	12378	18668	22461	10089	12565
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Chhatrasal Gramin Bank		Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(79)	(80)	(81)	(82)	(83)	(84)
1. Capital	100	..	100	100	100	100
	(0.6)	..	(0.9)	(0.8)	(1.1)	(0.9)
2. Reserves and Surplus	1397	..	—	850	663	964
	(8.6)	..	(—)	(6.4)	(7.0)	(8.5)
3. Deposits	11859	..	9914	11397	6242	7782
	(72.9)	..	(91.4)	(86.0)	(66.1)	(68.4)
3.1. Demand deposits	478	..	811	632	231	177
3.2. Savings bank deposits	6757	..	4238	492	2095	1940
3.3. Term deposits	4624	..	4865	5845	3616	5666
4. Borrowings	1175	..	255	246	2130	2196
	(7.2)	..	(2.4)	(1.9)	(22.5)	(19.3)
4.1. From banks*	118	..	—	—	401	468
4.2. From others	1057	..	255	246	1729	1728
5. Other liabilities	1728	..	574	659	313	343
	(10.6)	..	(5.3)	(5.0)	(3.3)	(3.0)
5.1. Bills Payable	18	..	—	—	2	—
5.2. Inter-office adjustments	56	..	—	—	—	—
5.3. Interest accrued	12	..	—	—	14	24

5.4. Others (including provisions)	1642	..	574	659	297	318
Total Liabilities	16259	..	10843	13253	9448	11385
1. Cash in hand	141	..	213	243	255	215
	(0.9)	..	(2.0)	(1.8)	(2.7)	(1.9)
2. Balances with RBI	341	..	271	340	182	206
	(2.1)	..	(2.5)	(2.6)	(1.9)	(1.8)
3. Balances with banks in India	7843	..	3888	4790	2289	3428
	(48.2)	..	(35.9)	(36.1)	(24.2)	(30.1)
4. Money at call and short notice	—	..	599	695	—	—
	(—)	..	(5.5)	(5.2)	(—)	(—)
5. Investments	2004	..	—	—	871	897
	(12.3)	..	(—)	(—)	(9.2)	(7.9)
6. Advances	4292	..	3361	4136	5587	6330
	(26.4)	..	(31.0)	(31.2)	(59.1)	(55.6)
6.1. Bills purchased and discounted	128	..	134	41	8	4
6.2. Cash credits, overdrafts & loans	662	..	1066	1416	1840	2578
6.3. Term loans	3487	..	2160	2679	3739	3747
7. Fixed Assets	15	..	22	24	42	45
	(0.1)	..	(0.2)	(0.2)	(0.4)	(0.4)
8. Other Assets	1638	..	2489	3025	221	264
	(10.1)	..	(23.0)	(23.2)	(2.3)	(2.3)
8.1. Inter - office adjustments (net)	—	..	161	187	133	137
8.2. Interest accrued	407	..	—	—	64	102
8.3. Others	1231	..	2328	2838	24	25
Total Assets	16259	..	10843	13253	9448	11385
	(100.0)	..	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Chitradurga Gramin Bank		Cuttack Gramya Bank		Damoh Panna Sagar Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(85)	(86)	(87)	(88)	(89)	(90)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(0.4)	(0.3)	(0.7)	(0.6)
2. Reserves and Surplus	1772	1772	3634	4467	1511	2167
	(9.8)	(8.7)	(12.9)	(12.9)	(11.2)	(13.1)
3. Deposits	11952	14081	19551	24463	10087	12117
	(66.0)	(69.0)	(69.4)	(70.5)	(74.9)	(73.5)
3.1. Demand deposits	352	378	344	377	818	767
3.2. Savings bank deposits	3507	3575	7857	10743	3812	4715
3.3. Term deposits	8093	10128	11349	13342	5456	6635
4. Borrowings	3623	3828	1876	1455	715	655
	(20.0)	(18.8)	(6.7)	(4.2)	(5.3)	(4.0)

4.1. From banks*	704	778	267	62	60	57
4.2. From others	2919	3051	1609	1393	655	598
5. Other liabilities	664	634	2991	4217	1059	1452
	(3.7)	(3.1)	(10.6)	(12.2)	(7.9)	(8.8)
5.1. Bills Payable	239	191	43	23	—	—
5.2. Inter-office adjustments	—	20	—	44	58	79
5.3. Interest accrued	102	116	2277	3222	878	1238
5.4. Others (including provisions)	323	307	671	928	122	135
Total Liabilities	18112	20416	28151	34701	13471	16491
1. Cash in hand	192	240	343	445	117	159
	(1.1)	(1.2)	(1.2)	(1.3)	(0.9)	(1.0)
2. Balances with RBI	371	328	697	758	324	379
	(2.0)	(1.6)	(2.5)	(2.2)	(2.4)	(2.3)
3. Balances with banks in India	5051	4744	9066	12746	7064	10132
	(27.9)	(23.2)	(32.2)	(36.7)	(52.4)	(61.4)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	2170	2710	2896	2896	1109	—
	(12.0)	(13.3)	(10.3)	(8.3)	(8.2)	(—)
6. Advances	8495	10449	6430	8800	1870	2368
	(46.9)	(51.2)	(22.8)	(25.4)	(13.9)	(14.4)
6.1. Bills purchased and discounted	1	1	35	8	—	—
6.2. Cash credits, overdrafts & loans	5655	6601	510	1207	794	659
6.3. Term loans	2840	3846	5885	7584	1075	1709
7. Fixed Assets	36	35	49	55	10	11
	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	1796	1911	8670	9002	2977	3443
	(9.9)	(9.4)	(30.8)	(25.9)	(22.1)	(20.9)
8.1. Inter - office adjustments (net)	31	—	122	—	—	—
8.2. Interest accrued	345	618	450	608	488	1081
8.3. Others	1421	1292	8097	8394	2489	2363
Total Assets	18112	20416	28151	34701	13471	16491
	(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.