

Table 49 : Liabilities and Assets of Regional Rural Banks : 1999 and 2000 (Part 4 of 13)

(Amount in Rs. lakh)

Items	As on March 31					
	Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(91)	(92)	(93)	(94)	(95)	(96)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.4)	(0.8)	(0.6)	(0.7)	(0.5)
2. Reserves and Surplus	1397	1477	286	936	775	776
	(5.6)	(5.2)	(2.4)	(5.8)	(5.3)	(4.3)
3. Deposits	21230	24636	10168	13019	9486	12208
	(84.5)	(86.8)	(86.0)	(80.5)	(64.3)	(67.0)
3.1. Demand deposits	3669	3445	356	246	119	64
3.2. Savings bank deposits	11559	13814	3668	4885	2402	3322
3.3. Term deposits	6003	7377	6144	7887	6965	8822
4. Borrowings	941	1100	796	1462	3125	3346
	(3.7)	(3.9)	(6.7)	(9.0)	(21.2)	(18.4)
4.1. From banks*	25	13	22	424	485	475
4.2. From others	916	1087	774	1038	2640	2872
5. Other liabilities	1452	1084	477	655	1267	1801
	(5.8)	(3.8)	(4.0)	(4.1)	(8.6)	(9.9)
5.1. Bills Payable	65	48	8	13	14	33
5.2. Inter-office adjustments	—	—	—	14	129	100
5.3. Interest accrued	34	48	15	17	193	424
5.4. Others (including provisions)	1353	988	455	611	932	1244
Total Liabilities	25120	28397	11828	16172	14753	18231
1. Cash in hand	355	685	204	325	151	152
	(1.4)	(2.4)	(1.7)	(2.0)	(1.0)	(0.8)
2. Balances with RBI	601	694	294	344	334	537
	(2.4)	(2.4)	(2.5)	(2.1)	(2.3)	(2.9)
3. Balances with banks in India	12571	13083	2881	6258	3223	3902
	(50.0)	(46.1)	(24.4)	(38.6)	(21.8)	(21.4)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	5188	6847	2250	1838	2894	3672
	(20.7)	(24.1)	(19.0)	(11.4)	(19.6)	(20.1)
6. Advances	4109	4603	4165	5555	6765	8638
	(16.4)	(16.2)	(35.2)	(34.3)	(45.9)	(47.4)
6.1. Bills purchased and discounted	—	—	—	—	17	1
6.2. Cash credits, overdrafts & loans	251	268	1088	1275	1176	1639
6.3. Term loans	3858	4335	3077	4281	5572	6998

7. Fixed Assets	37	54	15	18	21	20
	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	2260	2431	2018	1833	1365	1309
	(9.0)	(8.6)	(17.1)	(11.3)	(9.3)	(7.2)
8.1. Inter - office adjustments (net)	125	240	105	—	—	—
8.2. Interest accrued	1489	2113	463	502	317	421
8.3. Others	646	78	1450	1331	1049	888
Total Assets	25120	28397	11828	16172	14753	18231
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(97)	(98)	(99)	(100)	(101)	(102)
1. Capital	100	100	100	100	100	100
	(1.3)	(1.2)	(0.4)	(0.4)	(1.0)	(0.8)
2. Reserves and Surplus	884	884	2521	—	433	1275
	(11.9)	(10.9)	(10.1)	(—)	(4.5)	(10.1)
3. Deposits	5574	6314	18208	20610	7357	9101
	(74.9)	(77.5)	(73.2)	(74.6)	(77.1)	(72.2)
3.1. Demand deposits	411	400	1256	869	232	274
3.2. Savings bank deposits	1969	2011	7507	8848	3059	3941
3.3. Term deposits	3194	3904	9445	10893	4066	4886
4. Borrowings	628	564	1495	1171	73	101
	(8.4)	(6.9)	(6.0)	(4.2)	(0.8)	(0.8)
4.1. From banks*	22	33	90	83	—	—
4.2. From others	606	531	1405	1088	73	101
5. Other liabilities	254	283	2541	5751	1575	2036
	(3.4)	(3.5)	(10.2)	(20.8)	(16.5)	(16.1)
5.1. Bills Payable	33	30	24	24	25	24
5.2. Inter-office adjustments	—	—	118	130	—	6
5.3. Interest accrued	34	34	1592	2197	986	1393
5.4. Others (including provisions)	188	219	809	3400	564	613
Total Liabilities	7441	8145	24866	27633	9537	12613
1. Cash in hand	60	89	277	299	89	82
	(0.8)	(1.1)	(1.1)	(1.1)	(0.9)	(0.7)
2. Balances with RBI	160	199	586	675	242	302
	(2.2)	(2.4)	(2.4)	(2.4)	(2.5)	(2.4)
3. Balances with banks in India	2798	2968	1027	1081	542	6588
	(37.6)	(36.4)	(4.1)	(3.9)	(5.7)	(52.2)
4. Money at call and short notice	—	—	5672	6815	3884	—
	(—)	(—)	(22.8)	(24.7)	(40.7)	(—)
5. Investments	748	748	8569	10518	25	1

	(10.1)	(9.2)	(34.5)	(38.1)	(0.3)	(—)
6. Advances	2352	2710	5667	5344	737	980
	(31.6)	(33.3)	(22.8)	(19.3)	(7.7)	(7.8)
6.1. Bills purchased and discounted	67	10	1	—	—	—
6.2. Cash credits, overdrafts & loans	504	657	1281	1397	514	667
6.3. Term loans	1781	2043	4386	3947	223	313
7. Fixed Assets	14	16	43	50	13	14
	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	1308	1415	3026	2851	4005	4647
	(17.6)	(17.4)	(12.2)	(10.3)	(42.0)	(36.8)
8.1. Inter - office adjustments (net)	3	73	—	—	19	—
8.2. Interest accrued	223	—	509	547	60	203
8.3. Others	1082	1341	2517	2303	3926	4444
Total Assets	7441	8145	24866	27633	9537	12613
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Etah Gramin Bank		Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(103)	(104)	(105)	(106)	(107)	(108)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.6)	(1.0)	(0.9)	(0.5)	(0.4)
2. Reserves and Surplus	1050	1050	1262	1262	1124	1124
	(6.7)	(5.8)	(12.0)	(10.7)	(5.3)	(4.8)
3. Deposits	11825	14352	7587	9147	17512	19797
	(76.0)	(79.5)	(72.2)	(77.8)	(83.3)	(85.0)
3.1. Demand deposits	492	562	100	142	1253	1499
3.2. Savings bank deposits	4535	5429	3675	4399	9236	9666
3.3. Term deposits	6798	8361	3811	4606	7023	8632
4. Borrowings	1904	1608	876	632	1185	1136
	(12.2)	(8.9)	(8.3)	(5.4)	(5.6)	(4.9)
4.1. From banks*	252	225	11	6	91	76
4.2. From others	1652	1383	865	626	1094	1060
5. Other liabilities	688	937	677	620	1107	1125
	(4.4)	(5.2)	(6.4)	(5.3)	(5.3)	(4.8)
5.1. Bills Payable	42	56	7	5	13	30
5.2. Inter-office adjustments	405	593	72	54	—	—
5.3. Interest accrued	94	97	58	58	994	—
5.4. Others (including provisions)	147	190	541	503	100	1095
Total Liabilities	15566	18046	10502	11761	21027	23282
1. Cash in hand	334	441	68	84	198	479
	(2.1)	(2.4)	(0.6)	(0.7)	(0.9)	(2.1)
2. Balances with RBI	390	450	235	268	531	625
	(2.5)	(2.5)	(2.2)	(2.3)	(2.5)	(2.7)

3. Balances with banks in India	6729	8597	4625	5796	1574	13765
	(43.2)	(47.6)	(44.0)	(49.3)	(7.5)	(59.1)
4. Money at call and short notice	—	—	—	—	10217	—
	(—)	(—)	(—)	(—)	(48.6)	(—)
5. Investments	1546	1851	400	468	1740	1740
	(9.9)	(10.3)	(3.8)	(4.0)	(8.3)	(7.5)
6. Advances	5957	6412	2740	2458	3181	4038
	(38.3)	(35.5)	(26.1)	(20.9)	(15.1)	(17.3)
6.1. Bills purchased and discounted	—	—	—	—	9	139
6.2. Cash credits, overdrafts & loans	1567	1750	311	343	396	820
6.3. Term loans	4390	4662	2429	2115	2777	3080
7. Fixed Assets	17	22	10	13	13	17
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	593	274	2425	2675	3574	2618
	(3.8)	(1.5)	(23.1)	(22.7)	(17.0)	(11.2)
8.1. Inter - office adjustments (net)	—	—	—	—	—	35
8.2. Interest accrued	192	125	726	1186	2650	2015
8.3. Others	401	149	1699	1489	924	568
Total Assets	15566	18046	10502	11761	21027	23282
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(109)	(110)	(111)	(112)	(113)	(114)
1. Capital	100	100	100	100	100	100
	(1.9)	(1.6)	(0.4)	(0.3)	(0.8)	(0.7)
2. Reserves and Surplus	583	753	1631	2252	1604	1604
	(11.0)	(12.2)	(6.2)	(7.8)	(12.2)	(11.1)
3. Deposits	3606	4305	21420	23692	9520	10676
	(67.9)	(69.6)	(81.9)	(82.6)	(72.3)	(73.6)
3.1. Demand deposits	67	62	1216	1532	266	200
3.2. Savings bank deposits	1001	1173	11142	11776	4963	5337
3.3. Term deposits	2538	3069	9063	10384	4292	5139
4. Borrowings	649	702	1969	1695	936	1017
	(12.2)	(11.3)	(7.5)	(5.9)	(7.1)	(7.0)
4.1. From banks*	109	117	269	258	52	59
4.2. From others	540	585	1701	1437	884	959
5. Other liabilities	369	328	1038	957	1010	1104
	(7.0)	(5.3)	(4.0)	(3.3)	(7.7)	(7.6)
5.1. Bills Payable	4	9	53	57	25	31
5.2. Inter-office adjustments	5	14	—	6	27	0
5.3. Interest accrued	19	21	16	15	37	53

5.4. Others (including provisions)	341	284	969	878	922	1019
Total Liabilities	5307	6186	26159	28695	13171	14501
1. Cash in hand	47	28	290	278	104	140
	(0.9)	(0.5)	(1.1)	(1.0)	(0.8)	(1.0)
2. Balances with RBI	114	132	645	750	302	342
	(2.2)	(2.1)	(2.5)	(2.6)	(2.3)	(2.4)
3. Balances with banks in India	1532	2320	4735	9619	6118	7007
	(28.9)	(37.5)	(18.1)	(33.5)	(46.5)	(48.3)
4. Money at call and short notice	—	—	10666	8150	—	—
	(—)	(—)	(40.8)	(28.4)	(—)	(—)
5. Investments	987	807	3579	2766	1309	1559
	(18.6)	(13.0)	(13.7)	(9.6)	(9.9)	(10.8)
6. Advances	2184	2523	4833	5675	2394	2771
	(41.2)	(40.8)	(18.5)	(19.8)	(18.2)	(19.1)
6.1. Bills purchased and discounted	2	2	—	—	—	—
6.2. Cash credits, overdrafts & loans	821	1158	1226	2782	202	200
6.3. Term loans	1362	1363	3607	2893	2192	2571
7. Fixed Assets	19	19	28	30	21	20
	(0.4)	(0.3)	(0.1)	(0.1)	(0.2)	(0.1)
8. Other Assets	423	356	1381	1428	2923	2663
	(8.0)	(5.8)	(5.3)	(5.0)	(22.2)	(18.4)
8.1. Inter - office adjustments (net)	—	—	206	—	—	69
8.2. Interest accrued	410	317	1146	1294	47	589
8.3. Others	14	40	29	134	2876	2005
Total Assets	5307	6186	26159	28695	13171	14501
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(115)	(116)	(117)	(118)	(119)	(120)
1. Capital	100	100	100	100	100	100
	(1.4)	(1.1)	(0.3)	(0.3)	(1.6)	(1.4)
2. Reserves and Surplus	385	385	—	—	306	306
	(5.2)	(4.3)	(—)	(—)	(4.9)	(4.1)
3. Deposits	5676	6998	28303	34070	5064	6067
	(77.1)	(78.4)	(82.3)	(85.2)	(80.4)	(82.2)
3.1. Demand deposits	605	571	516	486	87	149
3.2. Savings bank deposits	1765	2165	9589	31390	2416	2591
3.3. Term deposits	3306	4261	18197	2195	2561	3327
4. Borrowings	566	559	2482	2662	336	337
	(7.7)	(6.3)	(7.2)	(6.7)	(5.3)	(4.6)

4.1. From banks*	67	86	—	—	—	—
4.2. From others	499	473	2482	2662	336	337
5. Other liabilities	631	884	3519	3163	494	567
	(8.6)	(9.9)	(10.2)	(7.9)	(7.8)	(7.7)
5.1. Bills Payable	30	43	1	2	31	16
5.2. Inter-office adjustments	—	—	27	184	—	—
5.3. Interest accrued	564	809	363	448	—	—
5.4. Others (including provisions)	37	32	3128	2530	463	551
Total Liabilities	7359	8927	34404	39996	6300	7377
1. Cash in hand	60	79	513	523	53	61
	(0.8)	(0.9)	(1.5)	(1.3)	(0.8)	(0.8)
2. Balances with RBI	163	202	823	1051	157	177
	(2.2)	(2.3)	(2.4)	(2.6)	(2.5)	(2.4)
3. Balances with banks in India	1556	2062	3938	6583	277	413
	(21.1)	(23.1)	(11.4)	(16.5)	(4.4)	(5.6)
4. Money at call and short notice	2388	3037	—	—	3129	2889
	(32.4)	(34.0)	(—)	(—)	(49.7)	(39.2)
5. Investments	734	801	7884	8445	765	1405
	(10.0)	(9.0)	(22.9)	(21.1)	(12.1)	(19.0)
6. Advances	1602	1911	12036	13024	1456	1902
	(21.8)	(21.4)	(35.0)	(32.6)	(23.1)	(25.8)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	475	522	2596	2765	311	354
6.3. Term loans	1127	1389	9440	10259	1145	1548
7. Fixed Assets	7	8	46	41	12	12
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	850	828	9163	10328	451	518
	(11.5)	(9.3)	(26.6)	(25.8)	(7.2)	(7.0)
8.1. Inter - office adjustments (net)	2	6	—	—	58	101
8.2. Interest accrued	294	396	434	710	—	—
8.3. Others	554	426	8729	9618	393	417
Total Assets	7359	8927	34404	39996	6300	7377
	(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.