

Table 49 : Liabilities and Assets of Regional Rural Banks : 1999 and 2000 (Part 5 of 13)

(Amount in Rs. lakh)

Items	As on March 31					
	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(121)	(122)	(123)	(124)	(125)	(126)
1. Capital	100	100	100	100	100	100
	(1.3)	(1.1)	(1.7)	(1.4)	(0.3)	(0.3)
2. Reserves and Surplus	692	849	378	402	1468	1557
	(8.9)	(9.1)	(6.3)	(5.5)	(5.0)	(4.5)
3. Deposits	4899	6385	4151	5235	25164	30530
	(62.7)	(68.2)	(69.6)	(71.6)	(86.1)	(88.0)
3.1. Demand deposits	169	175	380	451	1845	2074
3.2. Savings bank deposits	866	1027	1346	1880	9910	11576
3.3. Term deposits	3864	5182	2425	2904	13410	16880
4. Borrowings	1813	1667	589	794	2242	2120
	(23.2)	(17.8)	(9.9)	(10.9)	(7.7)	(6.1)
4.1. From banks*	407	436	107	131	95	103
4.2. From others	1406	1231	482	663	2148	2017
5. Other liabilities	310	355	746	783	268	373
	(4.0)	(3.8)	(12.5)	(10.7)	(0.9)	(1.1)
5.1. Bills Payable	5	15	—	—	108	138
5.2. Inter-office adjustments	—	—	—	105	—	—
5.3. Interest accrued	31	47	288	411	37	22
5.4. Others (including provisions)	274	293	459	267	123	213
Total Liabilities	7813	9356	5964	7314	29243	34681
1. Cash in hand	87	92	110	117	303	333
	(1.1)	(1.0)	(1.8)	(1.6)	(1.0)	(1.0)
2. Balances with RBI	159	197	163	216	750	900
	(2.0)	(2.1)	(2.7)	(3.0)	(2.6)	(2.6)
3. Balances with banks in India	1889	2620	352	474	9632	12184
	(24.2)	(28.0)	(5.9)	(6.5)	(32.9)	(35.1)
4. Money at call and short notice	—	—	2098	2829	—	—
	(—)	(—)	(35.2)	(38.7)	(—)	(—)
5. Investments	984	1402	760	885	9196	11359
	(12.6)	(15.0)	(12.7)	(12.1)	(31.4)	(32.8)
6. Advances	4500	4770	1974	2450	7503	8100
	(57.6)	(51.0)	(33.1)	(33.5)	(25.7)	(23.4)
6.1. Bills purchased and discounted	6	60	712	—	5	—
6.2. Cash credits, overdrafts & loans	3108	3129	—	1251	331	401
6.3. Term loans	1385	1582	1263	1200	7167	7700

7. Fixed Assets	34	34	17	17	42	47
	(0.4)	(0.4)	(0.3)	(0.2)	(0.1)	(0.1)
8. Other Assets	160	240	489	327	1817	1758
	(2.1)	(2.6)	(8.2)	(4.5)	(6.2)	(5.1)
8.1. Inter - office adjustments (net)	17	18	35	—	35	84
8.2. Interest accrued	52	78	71	179	1456	1552
8.3. Others	91	145	383	147	326	122
Total Assets	7813	9356	5964	7314	29243	34681
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Gopalganj Kshetriya Gramin Bank		Gorakhpur Kshetriya Gramin Bank		Gurdaspur Amritsar Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(127)	(128)	(129)	(130)	(131)	(132)
1. Capital	100	100	100	100	100	100
	(0.7)	(0.6)	(0.1)	(0.1)	(0.7)	(0.5)
2. Reserves and Surplus	864	1314	10832	13501	867	995
	(5.9)	(7.3)	(11.6)	(12.6)	(5.7)	(5.3)
3. Deposits	12605	15545	63640	71537	11762	15385
	(85.7)	(86.3)	(68.2)	(66.5)	(77.0)	(81.5)
3.1. Demand deposits	553	105	2860	3402	257	727
3.2. Savings bank deposits	6550	8362	33784	36978	4482	5719
3.3. Term deposits	5502	7079	26996	31157	7023	8939
4. Borrowings	313	268	6619	7585	996	1257
	(2.1)	(1.5)	(7.1)	(7.1)	(6.5)	(6.7)
4.1. From banks*	—	—	—	855	112	121
4.2. From others	313	268	6619	6730	884	1137
5. Other liabilities	828	792	12094	14786	1549	1138
	(5.6)	(4.4)	(13.0)	(13.8)	(10.1)	(6.0)
5.1. Bills Payable	—	—	—	—	13	14
5.2. Inter-office adjustments	—	—	558	195	83	12
5.3. Interest accrued	—	792	8061	11211	232	366
5.4. Others (including provisions)	828	—	3475	3379	1222	746
Total Liabilities	14710	18019	93284	107510	15274	18875
1. Cash in hand	107	194	590	906	81	83.00
	(0.7)	(1.1)	(0.6)	(0.8)	(0.5)	(0.4)
2. Balances with RBI	377	442	2109	2479	357	465
	(2.6)	(2.5)	(2.3)	(2.3)	(2.3)	(2.5)
3. Balances with banks in India	9145	10379	2217	66508	4859	5816
	(62.2)	(57.6)	(2.4)	(61.9)	(31.8)	(30.8)
4. Money at call and short notice	—	—	50365	—	63	—
	(—)	(—)	(54.0)	(—)	(0.4)	(—)
5. Investments	900	1300	16945	14217	4980	7051

	(6.1)	(7.2)	(18.2)	(13.2)	(32.6)	(37.4)
6. Advances	2201	2178	15200	18457	3871	4499
	(15.0)	(12.1)	(16.3)	(17.2)	(25.3)	(23.8)
6.1. Bills purchased and discounted	—	—	4	13	—	—
6.2. Cash credits, overdrafts & loans	414	182	5363	7113	2111	2206
6.3. Term loans	1787	1996	9833	11331	1760	2292
7. Fixed Assets	14	21	57	57	37	64
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)
8. Other Assets	1966	3506	5801	4887	1026	897
	(13.4)	(19.5)	(6.2)	(4.5)	(6.7)	(4.8)
8.1. Inter - office adjustments (net)	—	38	—	—	—	—
8.2. Interest accrued	1950	3451	5720	4834	522	702
8.3. Others	17	17	81	54	504	195
Total Assets	14710	18019	93284	107510	15274	18875
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Gurgaon		Gwalior Datia		Hadoti Kshetriya	
	Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(133)	(134)	(135)	(136)	(137)	(138)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.2)	(1.6)	(1.3)	(0.5)	(0.5)
2. Reserves and Surplus	3254	4761	428	428	—	510
	(6.1)	(7.9)	(6.9)	(5.7)	(—)	(2.4)
3. Deposits	40349	47404	4678	5996	14780	16476
	(75.3)	(78.2)	(75.7)	(79.8)	(77.5)	(77.8)
3.1. Demand deposits	525	781	230	255	1183	1052
3.2. Savings bank deposits	15198	18675	1449	1930	5275	5686
3.3. Term deposits	24626	27947	2999	3810	8323	9738
4. Borrowings	5113	5238	466	492	1918	2213
	(9.5)	(8.6)	(7.5)	(6.5)	(10.1)	(10.5)
4.1. From banks*	1221	1131	—	—	139	161
4.2. From others	3892	4107	466	492	1779	2052
5. Other liabilities	4775	3127	510	503	2267	1876
	(8.9)	(5.2)	(8.2)	(6.7)	(11.9)	(8.9)
5.1. Bills Payable	—	—	—	—	—	—
5.2. Inter-office adjustments	131	—	—	—	—	—
5.3. Interest accrued	488	469	—	—	44	71
5.4. Others (including provisions)	4157	2658	510	503	2223	1805
Total Liabilities	53591	60630	6182	7518	19065	21175
1. Cash in hand	508	170	36	79.00	509	409.00
	(0.9)	(0.3)	(0.6)	(1.1)	(2.7)	(1.9)
2. Balances with RBI	1231	1326	143	180	437	498
	(2.3)	(2.2)	(2.3)	(2.4)	(2.3)	(2.4)

3. Balances with banks in India	19551 (36.5)	22973 (37.9)	2576 (41.7)	3406 (45.3)	984 (5.2)	1071 (5.1)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	5533 (29.0)	6504 (30.7)
5. Investments	10586 (19.8)	11802 (19.5)	515 (8.3)	231 (3.1)	425 (2.2)	401 (1.9)
6. Advances	15415 (28.8)	19405 (32.0)	1999 (32.3)	2466 (32.8)	6769 (35.5)	7529 (35.6)
6.1. Bills purchased and discounted	3	3	—	—	—	—
6.2. Cash credits, overdrafts & loans	4400	5810	152	316	1541	1941
6.3. Term loans	11013	13592	1847	2150	5228	5588
7. Fixed Assets	57 (0.1)	75 (0.1)	10 (0.2)	11 (0.1)	29 (0.2)	43 (0.2)
8. Other Assets	6243 (11.6)	4877 (8.0)	903 (14.6)	1145 (15.2)	4381 (23.0)	4719 (22.3)
8.1. Inter - office adjustments (net)	—	129	4	3	476	159
8.2. Interest accrued	3462	4341	234	537	672	1554
8.3. Others	2781	407	664	605	3233	3006
Total Assets	53591 (100.0)	60630 (100.0)	6182 (100.0)	7518 (100.0)	19065 (100.0)	21175 (100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(139)	(140)	(141)	(142)	(143)	(144)
1. Capital	96 (0.4)	96 (0.3)	100 (1.1)	100 (1.0)	100 (0.3)	100 (0.3)
2. Reserves and Surplus	— (—)	1272 (4.5)	263 (3.0)	526 (5.1)	1040 (3.3)	1040 (2.6)
3. Deposits	19937 (81.6)	23229 (82.9)	7267 (83.3)	8699 (83.9)	27675 (88.3)	35429 (89.9)
3.1. Demand deposits	81	96	193	239	649	1034
3.2. Savings bank deposits	7248	8373	4049	4590	8170	10173
3.3. Term deposits	12608	14760	3025	3870	18857	24222
4. Borrowings	2116 (8.7)	1768 (6.3)	505 (5.8)	510 (4.9)	1513 (4.8)	1808 (4.6)
4.1. From banks*	13	13	—	—	135	163
4.2. From others	2102	1755	505	510	1378	1644
5. Other liabilities	2291 (9.4)	1649 (5.9)	593 (6.8)	536 (5.2)	1001 (3.2)	1029 (2.6)
5.1. Bills Payable	—	—	7	5	23	22
5.2. Inter-office adjustments	—	—	—	—	161	166
5.3. Interest accrued	24	52	—	—	50	47

5.4. Others (including provisions)	2267	1597	586	531	767	794
Total Liabilities	24440	28014	8728	10371	31330	39406
1. Cash in hand	250	265.00	54	64.00	406	743.00
	(1.0)	(0.9)	(0.6)	(0.6)	(1.3)	(1.9)
2. Balances with RBI	600	700	181	240	855	1085
	(2.5)	(2.5)	(2.1)	(2.3)	(2.7)	(2.8)
3. Balances with banks in India	331	8587	3439	3092	8964	11186
	(1.4)	(30.7)	(39.4)	(29.8)	(28.6)	(28.4)
4. Money at call and short notice	5780	—	—	—	—	—
	(23.7)	(—)	(—)	(—)	(—)	(—)
5. Investments	3590	2941	3105	4577	11960	13999
	(14.7)	(10.5)	(35.6)	(44.1)	(38.2)	(35.5)
6. Advances	9809	11196	1581	1881	5653	8048
	(40.1)	(40.0)	(18.1)	(18.1)	(18.0)	(20.4)
6.1. Bills purchased and discounted	—	—	—	47	475	322
6.2. Cash credits, overdrafts & loans	—	1132	356	482	2606	3569
6.3. Term loans	9809	10063	1225	1353	2572	4156
7. Fixed Assets	32	34	12	12	39	47
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	4048	4291	356	505	3453	4299
	(16.6)	(15.3)	(4.1)	(4.9)	(11.0)	(10.9)
8.1. Inter - office adjustments (net)	—	49	25	15	—	—
8.2. Interest accrued	643	991	—	—	2634	3629
8.3. Others	3405	3251	331	491	819	670
Total Assets	24440	28014	8728	10371	31330	39406
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Hindon		Hissar-Sirsa Kshetriya		Howrah	
	Gramin Bank		Gramin Bank		Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(145)	(146)	(147)	(148)	(149)	(150)
1. Capital	100	100	100	100	100	100
	(2.2)	(2.0)	(1.0)	(0.8)	(0.5)	(0.4)
2. Reserves and Surplus	314	314	476	734	565	595
	(7.0)	(6.2)	(4.9)	(6.2)	(2.7)	(2.3)
3. Deposits	3597	4155	7005	8677	16017	19665
	(79.9)	(81.8)	(71.8)	(73.1)	(77.0)	(75.9)
3.1. Demand deposits	89	103	208	366	224	331
3.2. Savings bank deposits	1920	2214	2142	2432	6351	7639
3.3. Term deposits	1588	1839	4655	5879	9442	11695
4. Borrowings	267	307	1823	2036	921	1030
	(5.9)	(6.0)	(18.7)	(17.2)	(4.4)	(4.0)

4.1. From banks*	2	26	198	235	72	100
4.2. From others	265	280	1625	1801	849	930
5. Other liabilities	222	202	356	314	3206	4511
	(4.9)	(4.0)	(3.6)	(2.6)	(15.4)	(17.4)
5.1. Bills Payable	13	25	4	2	12	8
5.2. Inter-office adjustments	—	—	47	45	47	32
5.3. Interest accrued	8	7	7	8	2111	3208
5.4. Others (including provisions)	202	169	299	258	1036	1262
Total Liabilities	4500	5077	9759	11862	20809	25900
1. Cash in hand	57	47	105	75	434	427
	(1.3)	(0.9)	(1.1)	(0.6)	(2.1)	(1.6)
2. Balances with RBI	114	123	217	260	537	654
	(2.5)	(2.4)	(2.2)	(2.2)	(2.6)	(2.5)
3. Balances with banks in India	104	458	2823	3331	5523	7197
	(2.3)	(9.0)	(28.9)	(28.1)	(26.5)	(27.8)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	2650	2701	1590	1634	8538	10666
	(58.9)	(53.2)	(16.3)	(13.8)	(41.0)	(41.2)
6. Advances	912	1118	4515	5807	4238	5016
	(20.3)	(22.0)	(46.3)	(49.0)	(20.4)	(19.4)
6.1. Bills purchased and discounted	—	1	174	19	5	—
6.2. Cash credits, overdrafts & loans	103	266	1579	2545	1246	1725
6.3. Term loans	809	851	2763	3243	2986	3291
7. Fixed Assets	12	11	33	36	39	39
	(0.3)	(0.2)	(0.3)	(0.3)	(0.2)	(0.2)
8. Other Assets	651	619	475	719	1501	1901
	(14.5)	(12.2)	(4.9)	(6.1)	(7.2)	(7.3)
8.1. Inter - office adjustments (net)	7	21	—	—	—	—
8.2. Interest accrued	265	370	456	707	1465	1856
8.3. Others	379	228	18	12	36	45
Total Assets	4500	5077	9759	11862	20809	25900
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

- Figures in bracket indicate per cent share in total.
- * : Including Reserve Bank of India.

Source: Annual accounts of banks of respective years.