

Table 49 : Liabilities and Assets of Regional Rural Banks : 1999 and 2000 (Part 6 of 13)

(Amount in Rs. lakh)

Items	As on March 31					
	Indore Ujjain Gramin Bank		Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank	
	1999 (151)	2000 (152)	1999 (153)	2000 (154)	1999 (155)	2000 (156)
1. Capital	100 (1.5)	100 (1.3)	100 (0.3)	100 (0.2)	100 (0.4)	100 (0.3)
2. Reserves and Surplus	528 (8.0)	528 (6.7)	1085 (3.0)	1162 (2.9)	1703 (6.0)	2235 (6.2)
3. Deposits	4941 (74.5)	6094 (76.8)	28674 (79.7)	31424 (78.3)	22356 (78.6)	27655 (77.2)
3.1. Demand deposits	268	383	1608	1619	743	832
3.2. Savings bank deposits	1418	1601	10801	10890	8197	9864
3.3. Term deposits	3255	4110	16265	18915	13415	16958
4. Borrowings	721 (10.9)	903 (11.4)	1772 (4.9)	2580 (6.4)	1275 (4.5)	1531 (4.3)
4.1. From banks*	—	34	—	35	—	10
4.2. From others	721	869	1772	2546	1275	1521
5. Other liabilities	338 (5.1)	314 (4.0)	4361 (12.1)	4858 (12.1)	3003 (10.6)	4282 (12.0)
5.1. Bills Payable	24	36	555	105	27	28
5.2. Inter-office adjustments	11	6	—	58	60	41
5.3. Interest accrued	12	14	2725	3769	2433	3668
5.4. Others (including provisions)	291	259	1081	925	483	545
Total Liabilities	6628	7939	35992	40124	28437	35803
1. Cash in hand	53 (0.8)	46 (0.6)	950 (2.6)	669 (1.7)	181 (0.6)	228 (0.6)
2. Balances with RBI	159 (2.4)	180 (2.3)	1020 (2.8)	1116 (2.8)	740 (2.6)	892 (2.5)
3. Balances with banks in India	2134 (32.2)	3175 (40.0)	11769 (32.7)	12904 (32.2)	22430 (78.9)	29060 (81.2)
4. Money at call and short notice	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
5. Investments	1193 (18.0)	1085 (13.7)	13146 (36.5)	14446 (36.0)	14 (—)	— (—)
6. Advances	2469 (37.3)	2904 (36.6)	6661 (18.5)	8975 (22.4)	4152 (14.6)	4705 (13.1)
6.1. Bills purchased and discounted	—	—	10	23	111	143
6.2. Cash credits, overdrafts & loans	662	768	1875	2361	173	212
6.3. Term loans	1808	2136	4777	6591	3868	4349

7. Fixed Assets	17	15	16	18	47	55
	(0.2)	(0.2)	(—)	(—)	(0.2)	(0.2)
8. Other Assets	603	533	2431	1996	874	863
	(9.1)	(6.7)	(6.8)	(5.0)	(3.1)	(2.4)
8.1. Inter - office adjustments (net)	—	—	15	—	—	—
8.2. Interest accrued	54	89	1529	1895	850	840
8.3. Others	549	444	887	101	23	23
Total Assets	6628	7939	35992	40124	28437	35803
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Jamnagar Gramin Bank		Jamuna Gramin Bank		Jhbua Dhar Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(157)	(158)	(159)	(160)	(161)	(162)
1. Capital	100	100	100	100	100	100
	(0.8)	(0.6)	(0.6)	(0.6)	(0.7)	(0.5)
2. Reserves and Surplus	1101	1101	948	994	—	528
	(8.4)	(7.0)	(5.6)	(5.7)	(—)	(2.9)
3. Deposits	8556	10094	13066	13895	12361	14705
	(65.0)	(64.5)	(77.7)	(79.8)	(82.3)	(80.2)
3.1. Demand deposits	58	65	743	287	546	579
3.2. Savings bank deposits	2829	3079	3824	4379	4644	5136
3.3. Term deposits	5669	6950	8499	9229	7172	8989
4. Borrowings	2344	2735	1674	1654	1757	2215
	(17.8)	(17.5)	(10.0)	(9.5)	(11.7)	(12.1)
4.1. From banks*	553	718	223	258	—	—
4.2. From others	1792	2016	1452	1396	1757	2215
5. Other liabilities	1061	1614	1073	773	810	789
	(8.1)	(10.3)	(6.4)	(4.4)	(5.4)	(4.3)
5.1. Bills Payable	—	—	103	16	9	2
5.2. Inter-office adjustments	4	10	679	421	148	52
5.3. Interest accrued	932	1472	28	52	76	82
5.4. Others (including provisions)	125	132	264	284	577	653
Total Liabilities	13162	15643	16824	17416	15028	18337
1. Cash in hand	72	56	715	427	344	261
	(0.5)	(0.4)	(4.2)	(2.5)	(2.3)	(1.4)
2. Balances with RBI	278	364	360	384	360	430
	(2.1)	(2.3)	(2.1)	(2.2)	(2.4)	(2.3)
3. Balances with banks in India	4416	4335	7725	8200	4746	6578
	(33.5)	(27.7)	(45.9)	(47.1)	(31.6)	(35.9)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	2351	3607	2423	3132	618	643

	(17.9)	(23.1)	(14.4)	(18.0)	(4.1)	(3.5)
6. Advances	4224	5857	5026	4816	5613	6927
	(32.1)	(37.4)	(29.9)	(27.7)	(37.4)	(37.8)
6.1. Bills purchased and discounted	2	2	13	6	1	4
6.2. Cash credits, overdrafts & loans	3254	4489	953	963	127	128
6.3. Term loans	968	1365	4060	3846	5485	6794
7. Fixed Assets	8	15	23	21	15	21
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	1814	1410	553	436	3333	3477
	(13.8)	(9.0)	(3.3)	(2.5)	(22.2)	(19.0)
8.1. Inter - office adjustments (net)	1018	—	—	—	—	—
8.2. Interest accrued	—	902	225	283	—	—
8.3. Others	796	509	328	154	3333	3477
Total Assets	13162	15643	16824	17416	15028	18337
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Junagadh Amreli Gramin Bank		Ka Bank Nongkyndong		Kakathiya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(163)	(164)	(165)	(166)	(167)	(168)
1. Capital	100	100	100	100	100	100
	(1.4)	(1.2)	(0.9)	(0.8)	(1.0)	(0.7)
2. Reserves and Surplus	464	464	917	1261	910	938
	(6.5)	(5.7)	(8.5)	(9.9)	(8.7)	(7.0)
3. Deposits	4769	5621	8175	9897	6623	8939
	(67.2)	(68.7)	(75.9)	(77.4)	(63.0)	(66.9)
3.1. Demand deposits	47	39	672	965	494	400
3.2. Savings bank deposits	1299	1401	3596	4114	2041	2239
3.3. Term deposits	3423	4181	3907	4818	4087	6299
4. Borrowings	1248	1305	755	658	1975	1881
	(17.6)	(15.9)	(7.0)	(5.1)	(18.8)	(14.1)
4.1. From banks*	254	339	16	15	726	749
4.2. From others	994	967	739	643	1249	1132
5. Other liabilities	512	695	831	877	902	1506
	(7.2)	(8.5)	(7.7)	(6.9)	(8.6)	(11.3)
5.1. Bills Payable	6	8	—	—	—	—
5.2. Inter-office adjustments	49	4	—	—	67	—
5.3. Interest accrued	370	583	556	540	555	1031
5.4. Others (including provisions)	87	100	375	336	280	474
Total Liabilities	7093	8185	10777	12793	10510	13363
1. Cash in hand	146	81.00	56	64	314	354
	(2.1)	(1.0)	(0.5)	(0.5)	(3.0)	(2.6)
2. Balances with RBI	182	185	290	297	195	327
	(2.6)	(2.3)	(2.7)	(2.3)	(1.9)	(2.4)

3. Balances with banks in India	39	17	4601	6056	4082	4955
	(0.5)	(0.2)	(42.7)	(47.3)	(38.8)	(37.1)
4. Money at call and short notice	1829	2098	—	—	—	—
	(25.8)	(25.6)	(—)	(0.0)	(0.0)	(0.0)
5. Investments	1977	2617	3835	3660	118	218
	(27.9)	(32.0)	(35.6)	(28.6)	(1.1)	(1.6)
6. Advances	2118	2643	1661	1863	4555	6152
	(29.9)	(32.3)	(15.4)	(14.6)	(43.3)	(46.0)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	1351	1847	652	648	4211	5686
6.3. Term loans	766	796	1009	1215	344	465
7. Fixed Assets	11	12	13	14	36	57
	(0.2)	(0.1)	(0.1)	(0.1)	(0.3)	(0.4)
8. Other Assets	791	531	323	840	1209	1301
	(11.2)	(6.5)	(3.0)	(6.6)	(11.5)	(9.7)
8.1. Inter - office adjustments (net)	67	39	—	536	—	111
8.2. Interest accrued	466	407	309	296	35	49
8.3. Others	259	85	14	8	1174	1141
Total Assets	7093	8185	10777	12793	10510	13363
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(169)	(170)	(171)	(172)	(173)	(174)
1. Capital	100	100	100	100	100	100
	(0.8)	(0.7)	(0.6)	(0.6)	(0.6)	(0.6)
2. Reserves and Surplus	2014	2116	1349	1349	2784	1008
	(15.8)	(14.0)	(8.5)	(7.5)	(17.9)	(5.7)
3. Deposits	7796	8895	10817	12535	11666	15060
	(61.2)	(58.7)	(68.1)	(69.3)	(75.0)	(85.7)
3.1. Demand deposits	1507	1036	672	956	1909	2659
3.2. Savings bank deposits	3655	4306	4337	4551	5244	6889
3.3. Term deposits	2635	3554	5808	7029	4513	5512
4. Borrowings	1905	2423	2215	2132	546	609
	(15.0)	(16.0)	(13.9)	(11.8)	(3.5)	(3.5)
4.1. From banks*	195	256	234	252	133	179
4.2. From others	1710	2167	1981	1881	433	430
5. Other liabilities	927	1630	1412	1970	457	791
	(7.3)	(10.7)	(8.9)	(10.9)	(2.9)	(4.5)
5.1. Bills Payable	—	—	—	12	10	6
5.2. Inter-office adjustments	—	—	—	—	40	150
5.3. Interest accrued	462	649	917	1234	139	188

5.4. Others (including provisions)	464	981	495	725	268	447
Total Liabilities	12741	15164	15894	18086	15553	17569
1. Cash in hand	188	279	221	328	38	45
	(1.5)	(1.8)	(1.4)	(1.8)	(0.2)	(0.3)
2. Balances with RBI	214	214	326	378	352	415
	(1.7)	(1.4)	(2.1)	(2.1)	(2.3)	(2.4)
3. Balances with banks in India	3469	3782	1927	2225	7209	11230
	(27.2)	(24.9)	(12.1)	(12.3)	(46.4)	(63.9)
4. Money at call and short notice	—	—	—	3751	—	—
	(—)	(—)	(—)	(20.7)	(—)	(—)
5. Investments	1326	1592	5447	2392	692	320
	(10.4)	(10.5)	(34.3)	(13.2)	(4.4)	(1.8)
6. Advances	4651	5726	6219	7565	1952	2219
	(36.5)	(37.8)	(39.1)	(41.8)	(12.7)	(12.6)
6.1. Bills purchased and discounted	87	—	394	409	—	1
6.2. Cash credits, overdrafts & loans	1308	2728	2474	3118	898	993
6.3. Term loans	3256	2998	3351	4039	1054	1225
7. Fixed Assets	16	14	31	36	28	40
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	2877	3557	1722	1411	5283	3299
	(22.6)	(23.5)	(10.8)	(7.8)	(34.0)	(18.8)
8.1. Inter - office adjustments (net)	255	778	26	—	—	—
8.2. Interest accrued	328	510	363	332	90	224
8.3. Others	2294	2270	1333	1080	5193	3075
Total Assets	12741	15164	15894	18086	15553	17569
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Kanakadurga Gramin Bank		Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(175)	(176)	(177)	(178)	(179)	(180)
1. Capital	100	100	100	100	100	100
	(1.3)	(1.2)	(0.3)	(0.3)	(1.1)	(0.9)
2. Reserves and Surplus	746	974	2801	3141	786	901
	(10.0)	(11.8)	(8.6)	(8.5)	(8.6)	(8.6)
3. Deposits	4687	5202	25199	29518	6975	8364
	(62.6)	(62.9)	(77.6)	(79.6)	(76.1)	(79.4)
3.1. Demand deposits	149	138	1028	1205	232	176
3.2. Savings bank deposits	1573	1346	10808	11771	2530	3196
3.3. Term deposits	2964	3718	13364	16542	4214	4992
4. Borrowings	1458	1526	3004	2962	657	751
	(19.5)	(18.4)	(9.2)	(8.0)	(7.2)	(7.1)

4.1. From banks*	299	391	193	188	119	147
4.2. From others	1159	1135	2810	2774	537	604
5. Other liabilities	502	471	1376	1362	645	413
	(6.7)	(5.7)	(4.2)	(3.7)	(7.0)	(3.9)
5.1. Bills Payable	—	—	250	279	14	2
5.2. Inter-office adjustments	63	73	—	—	—	—
5.3. Interest accrued	25	27	266	304	22	22
5.4. Others (including provisions)	414	371	861	779	608	389
Total Liabilities	7493	8273	32481	37083	9163	10529
1. Cash in hand	140	131	237	209	179	106
	(1.9)	(1.6)	(0.7)	(0.6)	(2.0)	(1.0)
2. Balances with RBI	137	153	810	910	221	256
	(1.8)	(1.8)	(2.5)	(2.5)	(2.4)	(2.4)
3. Balances with banks in India	2532	2966	3125	3993	3098	3922
	(33.8)	(35.9)	(9.6)	(10.8)	(33.8)	(37.2)
4. Money at call and short notice	—	—	8504	—	—	—
	(—)	(—)	(26.2)	(—)	(—)	(—)
5. Investments	632	882	8391	20122	2232	2585
	(8.4)	(10.7)	(25.8)	(54.3)	(24.4)	(24.6)
6. Advances	3844	3919	6156	7098	2362	2675
	(51.3)	(47.4)	(19.0)	(19.1)	(25.8)	(25.4)
6.1. Bills purchased and discounted	176	18	—	—	1	1
6.2. Cash credits, overdrafts & loans	2511	2688	980	1010	1041	1239
6.3. Term loans	1157	1212	5176	6088	1320	1435
7. Fixed Assets	53	51	35	38	14	18
	(0.7)	(0.6)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	154	171	5223	4712	1057	969
	(2.0)	(2.1)	(16.1)	(12.7)	(11.5)	(9.2)
8.1. Inter - office adjustments (net)	—	—	89	177	28	30
8.2. Interest accrued	65	91	1394	1370	242	287
8.3. Others	89	81	3740	3166	787	652
Total Assets	7493	8273	32481	37083	9163	10529
	(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.