

**Table 49 : Liabilities and Assets of Regional Rural Banks : 1999 and 2000 (Part 7 of 13)**

(Amount in Rs. lakh)

Items	As on March 31					
	Kashi		Kisan		Kolar	
	Gramin Bank		Gramin Bank		Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(181)	(182)	(183)	(184)	(185)	(186)
<b>1. Capital</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(0.4)	(0.3)	(0.9)	(0.8)	(0.7)	(0.7)
<b>2. Reserves and Surplus</b>	<b>2528</b>	<b>2528</b>	<b>1554</b>	<b>1554</b>	<b>1483</b>	<b>1483</b>
	(9.9)	(8.6)	(14.0)	(12.5)	(10.7)	(9.8)
<b>3. Deposits</b>	<b>21464</b>	<b>25186</b>	<b>7876</b>	<b>9304</b>	<b>9323</b>	<b>10922</b>
	(83.9)	(85.4)	(70.9)	(74.6)	(67.2)	(72.4)
3.1. Demand deposits	1034	1773	674	767	386	364
3.2. Savings bank deposits	8981	9865	4185	5068	2872	3358
3.3. Term deposits	11449	13547	3017	3469	6066	7200
<b>4. Borrowings</b>	<b>937</b>	<b>1126</b>	<b>948</b>	<b>834</b>	<b>2329</b>	<b>2078</b>
	(3.7)	(3.8)	(8.5)	(6.7)	(16.8)	(13.8)
4.1. From banks*	20	20	74	68	392	432
4.2. From others	917	1106	874	766	1937	1645
<b>5. Other liabilities</b>	<b>567</b>	<b>558</b>	<b>629</b>	<b>680</b>	<b>632</b>	<b>507</b>
	(2.2)	(1.9)	(5.7)	(5.5)	(4.6)	(3.4)
5.1. Bills Payable	—	—	18	12	274	119
5.2. Inter-office adjustments	25	10	—	4	88	113
5.3. Interest accrued	12	11	16	28	39	34
5.4. Others (including provisions)	529	538	594	635	231	242
<b>Total Liabilities</b>	<b>25596</b>	<b>29498</b>	<b>11107</b>	<b>12472</b>	<b>13867</b>	<b>15089</b>
<b>1. Cash in hand</b>	<b>245</b>	<b>383</b>	<b>120</b>	<b>106</b>	<b>274</b>	<b>350</b>
	(1.0)	(1.3)	(1.1)	(0.8)	(2.0)	(2.3)
<b>2. Balances with RBI</b>	<b>636</b>	<b>750</b>	<b>257</b>	<b>265</b>	<b>329</b>	<b>388</b>
	(2.5)	(2.5)	(2.3)	(2.1)	(2.4)	(2.6)
<b>3. Balances with banks in India</b>	<b>9343</b>	<b>9586</b>	<b>4551</b>	<b>4965</b>	<b>4275</b>	<b>4193</b>
	(36.5)	(32.5)	(41.0)	(39.8)	(30.8)	(27.8)
<b>4. Money at call and short notice</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
	(—)	(—)	(—)	(—)	(—)	(—)
<b>5. Investments</b>	<b>6821</b>	<b>9821</b>	<b>989</b>	<b>1383</b>	<b>2562</b>	<b>2983</b>
	(26.6)	(33.3)	(8.9)	(11.1)	(18.5)	(19.8)
<b>6. Advances</b>	<b>4589</b>	<b>5476</b>	<b>2867</b>	<b>3194</b>	<b>5596</b>	<b>6589</b>
	(17.9)	(18.6)	(25.8)	(25.6)	(40.4)	(43.7)
6.1. Bills purchased and discounted	155	131	—	—	1	4
6.2. Cash credits, overdrafts & loans	663	1079	389	951	3780	3648
6.3. Term loans	3771	4266	2478	2243	1814	2937

<b>7. Fixed Assets</b>	<b>28</b>	<b>54</b>	<b>26</b>	<b>27</b>	<b>30</b>	<b>35</b>
	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
<b>8. Other Assets</b>	<b>3933</b>	<b>3429</b>	<b>2298</b>	<b>2531</b>	<b>801</b>	<b>551</b>
	(15.4)	(11.6)	(20.7)	(20.3)	(5.8)	(3.7)
8.1. Inter - office adjustments (net)	—	—	54	—	—	—
8.2. Interest accrued	767	554	613	969	168	223
8.3. Others	3165	2875	1632	1561	634	328
<b>Total Assets</b>	<b>25596</b>	<b>29498</b>	<b>11107</b>	<b>12472</b>	<b>13867</b>	<b>15089</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		Krishna Grameen Bank	
	1999	2000	1999	2000	1999	2000
	(187)	(188)	(189)	(190)	(191)	(192)
<b>1. Capital</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(0.4)	(0.4)	(0.4)	(0.3)	(0.4)	(0.3)
<b>2. Reserves and Surplus</b>	<b>724</b>	<b>796</b>	<b>—</b>	<b>1219</b>	<b>1783</b>	<b>1783</b>
	(3.1)	(3.2)	(—)	(4.0)	(6.4)	(5.5)
<b>3. Deposits</b>	<b>13923</b>	<b>15500</b>	<b>20584</b>	<b>27120</b>	<b>15861</b>	<b>19080</b>
	(60.2)	(61.6)	(84.0)	(88.2)	(56.8)	(58.4)
3.1. Demand deposits	1661	1687	1532	1925	582	628
3.2. Savings bank deposits	6654	7102	8653	12915	4959	5557
3.3. Term deposits	5608	6711	10399	12280	10320	12896
<b>4. Borrowings</b>	<b>3680</b>	<b>3619</b>	<b>754</b>	<b>818</b>	<b>6888</b>	<b>7945</b>
	(15.9)	(14.4)	(3.1)	(2.7)	(24.7)	(24.3)
4.1. From banks*	304	375	12	99	1322	1824
4.2. From others	3376	3244	743	719	5567	6121
<b>5. Other liabilities</b>	<b>4710</b>	<b>5142</b>	<b>3063</b>	<b>1508</b>	<b>3298</b>	<b>3773</b>
	(20.4)	(20.4)	(12.5)	(4.9)	(11.8)	(11.5)
5.1. Bills Payable	—	—	—	—	44	46
5.2. Inter-office adjustments	—	—	42	47	63	285
5.3. Interest accrued	1110	1591	12	86	1970	2768
5.4. Others (including provisions)	3601	3551	3008	1375	1221	674
<b>Total Liabilities</b>	<b>23137</b>	<b>25157</b>	<b>24502</b>	<b>30764</b>	<b>27931</b>	<b>32682</b>
<b>1. Cash in hand</b>	<b>77</b>	<b>114</b>	<b>285</b>	<b>354</b>	<b>303</b>	<b>326</b>
	(0.3)	(0.5)	(1.2)	(1.2)	(1.1)	(1.0)
<b>2. Balances with RBI</b>	<b>393</b>	<b>456</b>	<b>607</b>	<b>771</b>	<b>614</b>	<b>605</b>
	(1.7)	(1.8)	(2.5)	(2.5)	(2.2)	(1.9)
<b>3. Balances with banks in India</b>	<b>1113</b>	<b>885</b>	<b>8874</b>	<b>13386</b>	<b>945</b>	<b>8373</b>
	(4.8)	(3.5)	(36.2)	(43.5)	(3.4)	(25.6)
<b>4. Money at call and short notice</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>5110</b>	<b>—</b>
	(—)	(—)	(—)	(—)	(18.3)	(—)
<b>5. Investments</b>	<b>9591</b>	<b>10937</b>	<b>212</b>	<b>299</b>	<b>4774</b>	<b>5819</b>

	(41.5)	(43.5)	(0.9)	(1.0)	(17.1)	(17.8)
<b>6. Advances</b>	<b>9703</b>	<b>10285</b>	<b>6077</b>	<b>5726</b>	<b>13609</b>	<b>15177</b>
	(41.9)	(40.9)	(24.8)	(18.6)	(48.7)	(46.4)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	4081	4671	1249	1506	9029	10591
6.3. Term loans	5623	5613	4828	4220	4579	4586
<b>7. Fixed Assets</b>	<b>23</b>	<b>27</b>	<b>38</b>	<b>43</b>	<b>35</b>	<b>38</b>
	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)
<b>8. Other Assets</b>	<b>2237</b>	<b>2454</b>	<b>8408</b>	<b>10184</b>	<b>2541</b>	<b>2343</b>
	(9.7)	(9.8)	(34.3)	(33.1)	(9.1)	(7.2)
8.1. Inter - office adjustments (net)	1045	1017	11	187	1	289
8.2. Interest accrued	693	1044	834	2110	986	1088
8.3. Others	499	392	7564	7887	1555	965
<b>Total Assets</b>	<b>23137</b>	<b>25157</b>	<b>24502</b>	<b>30764</b>	<b>27931</b>	<b>32682</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Kshetriya Gramin Bank		Kutch Gramin Bank		K.Kisan Grameen Bank	
	1999	2000	1999	2000	1999	2000
	(193)	(194)	(195)	(196)	(197)	(198)
<b>1. Capital</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(0.5)	(0.4)	(0.9)	(0.8)	(1.0)	(0.7)
<b>2. Reserves and Surplus</b>	<b>2570</b>	<b>2570</b>	<b>756</b>	<b>756</b>	<b>1</b>	<b>851</b>
	(13.6)	(11.4)	(6.9)	(5.7)	(—)	(6.2)
<b>3. Deposits</b>	<b>13711</b>	<b>17252</b>	<b>8159</b>	<b>9766</b>	<b>8618</b>	<b>10605</b>
	(72.7)	(76.3)	(74.7)	(73.9)	(79.2)	(76.8)
3.1. Demand deposits	467	555	228	257	242	378
3.2. Savings bank deposits	5559	6869	2680	3570	3688	4323
3.3. Term deposits	7686	9828	5252	5940	4688	5903
<b>4. Borrowings</b>	<b>1593</b>	<b>1794</b>	<b>960</b>	<b>1325</b>	<b>1046</b>	<b>1143</b>
	(8.4)	(7.9)	(8.8)	(10.0)	(9.6)	(8.3)
4.1. From banks*	94	105	82	110	80	80
4.2. From others	1498	1688	878	1215	966	1063
<b>5. Other liabilities</b>	<b>883</b>	<b>907</b>	<b>950</b>	<b>1267</b>	<b>1115</b>	<b>1113</b>
	(4.7)	(4.0)	(8.7)	(9.6)	(10.2)	(8.1)
5.1. Bills Payable	15	23	25	56	15	22
5.2. Inter-office adjustments	—	—	—	36	44	44
5.3. Interest accrued	96	111	713	1020	28	32
5.4. Others (including provisions)	772	773	212	156	1028	1015
<b>Total Liabilities</b>	<b>18857</b>	<b>22623</b>	<b>10926</b>	<b>13215</b>	<b>10880</b>	<b>13811</b>
<b>1. Cash in hand</b>	<b>215</b>	<b>312.00</b>	<b>69</b>	<b>116.00</b>	<b>119</b>	<b>207</b>
	(1.1)	(1.4)	(0.6)	(0.9)	(1.1)	(1.5)
<b>2. Balances with RBI</b>	<b>411</b>	<b>485</b>	<b>265</b>	<b>311</b>	<b>261</b>	<b>316</b>
	(2.2)	(2.1)	(2.4)	(2.4)	(2.4)	(2.3)

<b>3. Balances with banks in India</b>	<b>8052</b> (42.7)	<b>9638</b> (42.6)	<b>1813</b> (16.6)	<b>2531</b> (19.2)	<b>2745</b> (25.2)	<b>4671</b> (33.8)
<b>4. Money at call and short notice</b>	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
<b>5. Investments</b>	<b>576</b> (3.1)	<b>824</b> (3.6)	<b>5093</b> (46.6)	<b>6143</b> (46.5)	<b>646</b> (5.9)	<b>646</b> (4.7)
<b>6. Advances</b>	<b>6032</b> (32.0)	<b>7485</b> (33.1)	<b>2876</b> (26.3)	<b>3460</b> (26.2)	<b>4417</b> (40.6)	<b>4978</b> (36.0)
6.1. Bills purchased and discounted	—	—	1	19	—	—
6.2. Cash credits, overdrafts & loans	713	952	651	861	325	437
6.3. Term loans	5319	6533	2224	2580	4066	4541
<b>7. Fixed Assets</b>	<b>27</b> (0.1)	<b>37</b> (0.2)	<b>45</b> (0.4)	<b>46</b> (0.3)	<b>26</b> (0.2)	<b>23</b> (—)
<b>8. Other Assets</b>	<b>3545</b> (18.8)	<b>3841</b> (17.0)	<b>765</b> (7.0)	<b>608</b> (4.6)	<b>2693</b> (24.8)	<b>2970</b> (0.2)
8.1. Inter - office adjustments (net)	35	8	3	—	—	—
8.2. Interest accrued	729	1305	50	67	227	323
8.3. Others	2780	2528	712	541	2466	2647
<b>Total Assets</b>	<b>18857</b> (100.0)	<b>22623</b> (100.0)	<b>10926</b> (100.0)	<b>13215</b> (100.0)	<b>10880</b> (100.0)	<b>13811</b> (100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Lakhimi Gaonlia Bank		Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(199)	(200)	(201)	(202)	(203)	(204)
<b>1. Capital</b>	<b>96</b> (0.7)	<b>96</b> (0.5)	<b>84</b> (1.4)	<b>93</b> (1.4)	<b>100</b> (1.0)	<b>100</b> (0.8)
<b>2. Reserves and Surplus</b>	— (—)	<b>2092</b> (10.2)	<b>1107</b> (18.4)	<b>1107</b> (16.7)	— (—)	<b>650</b> (5.2)
<b>3. Deposits</b>	<b>15097</b> (89.4)	<b>17253</b> (84.5)	<b>3653</b> (60.7)	<b>4153</b> (62.7)	<b>8938</b> (91.3)	<b>10970</b> (87.3)
3.1. Demand deposits	1013	919	405	328	770	1123
3.2. Savings bank deposits	7618	8547	1961	2295	3132	3846
3.3. Term deposits	6466	7787	1287	1530	5036	6001
<b>4. Borrowings</b>	<b>717</b> (4.2)	<b>618</b> (3.0)	<b>238</b> (3.9)	<b>186</b> (2.8)	<b>382</b> (3.9)	<b>388</b> (3.1)
4.1. From banks*	—	—	25	—	—	4
4.2. From others	717	618	213	186	382	384
<b>5. Other liabilities</b>	<b>978</b> (5.8)	<b>347</b> (1.7)	<b>936</b> (15.5)	<b>1090</b> (16.4)	<b>368</b> (3.8)	<b>451</b> (3.6)
5.1. Bills Payable	—	—	—	—	—	—
5.2. Inter-office adjustments	3	20	—	13	—	—
5.3. Interest accrued	115	153	277	357	10	13

5.4. Others (including provisions)	860	174	658	719	358	439
<b>Total Liabilities</b>	<b>16888</b>	<b>20407</b>	<b>6017</b>	<b>6628</b>	<b>9788</b>	<b>12560</b>
<b>1. Cash in hand</b>	<b>159</b>	<b>194</b>	<b>19</b>	<b>21</b>	<b>74</b>	<b>128</b>
	(0.9)	(0.9)	(0.3)	(0.3)	(0.8)	(1.0)
<b>2. Balances with RBI</b>	<b>456</b>	<b>525</b>	<b>115</b>	<b>143</b>	<b>272</b>	<b>324</b>
	(2.7)	(2.6)	(1.9)	(2.2)	(2.8)	(2.6)
<b>3. Balances with banks in India</b>	<b>2353</b>	<b>2934</b>	<b>353</b>	<b>187</b>	<b>3366</b>	<b>5139</b>
	(13.9)	(14.4)	(5.9)	(2.8)	(34.4)	(40.9)
<b>4. Money at call and short notice</b>	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
<b>5. Investments</b>	<b>7497</b>	<b>9728</b>	<b>2670</b>	<b>3381</b>	<b>100</b>	<b>168</b>
	(44.4)	(47.7)	(44.4)	(51.0)	(1.0)	(1.3)
<b>6. Advances</b>	<b>2208</b>	<b>2413</b>	<b>1108</b>	<b>1173</b>	<b>1785</b>	<b>1802</b>
	(13.1)	(11.8)	(18.4)	(17.7)	(18.2)	(14.3)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	583	734	384	407	299	377
6.3. Term loans	1625	1685	724	767	1486	1425
<b>7. Fixed Assets</b>	<b>26</b>	<b>28</b>	<b>8</b>	<b>9</b>	<b>11</b>	<b>16</b>
	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
<b>8. Other Assets</b>	<b>4188</b>	<b>4585</b>	<b>1744</b>	<b>1713</b>	<b>4180</b>	<b>4984</b>
	(24.8)	(22.5)	(29.0)	(25.8)	(42.7)	(39.7)
8.1. Inter - office adjustments (net)	—	—	2	50	—	38
8.2. Interest accrued	68	86	162	—	207	480
8.3. Others	4120	4499	1580	1663	3973	4466
<b>Total Assets</b>	<b>16888</b>	<b>20407</b>	<b>6017</b>	<b>6628</b>	<b>9788</b>	<b>12560</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Magadh Gramin Bank		Mahakaushal Kshetriya Gramin Bank		Malaprabha Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(205)	(206)	(207)	(208)	(209)	(210)
<b>1. Capital</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(0.2)	(0.2)	(2.4)	(1.8)	(0.2)	(0.1)
<b>2. Reserves and Surplus</b>	<b>2256</b>	<b>2256</b>	—	—	<b>2748</b>	<b>4596</b>
	(4.9)	(4.2)	(—)	(—)	(4.7)	(6.3)
<b>3. Deposits</b>	<b>37415</b>	<b>42330</b>	<b>3312</b>	<b>4469</b>	<b>37890</b>	<b>49733</b>
	(81.4)	(79.7)	(80.6)	(82.5)	(64.4)	(68.2)
3.1. Demand deposits	674	1236	238	304	1052	1332
3.2. Savings bank deposits	19937	21003	1323	1832	12832	15964
3.3. Term deposits	16804	20091	1751	2333	24005	32438
<b>4. Borrowings</b>	<b>1472</b>	<b>1660</b>	<b>58</b>	<b>87</b>	<b>14393</b>	<b>15197</b>
	(3.2)	(3.1)	(1.4)	(1.6)	(24.5)	(20.8)

4.1. From banks*	130	130	—	—	3069	3700
4.2. From others	1342	1530	58	87	11325	11497
<b>5. Other liabilities</b>	<b>4697</b>	<b>6782</b>	<b>642</b>	<b>762</b>	<b>3695</b>	<b>3306</b>
	(10.2)	(12.8)	(15.6)	(14.1)	(6.3)	(4.5)
5.1. Bills Payable	51	32	53	81	797	638
5.2. Inter-office adjustments	654	1089	—	—	278	—
5.3. Interest accrued	49	51	229	316	222	256
5.4. Others (including provisions)	3942	5610	359	365	2398	2412
<b>Total Liabilities</b>	<b>45938</b>	<b>53127</b>	<b>4112</b>	<b>5419</b>	<b>58826</b>	<b>72932</b>
<b>1. Cash in hand</b>	<b>409</b>	<b>520.00</b>	<b>107</b>	<b>97.00</b>	<b>1451</b>	<b>1549.00</b>
	(0.9)	(1.0)	(2.6)	(1.8)	(2.5)	(2.1)
<b>2. Balances with RBI</b>	<b>1170</b>	<b>1426</b>	<b>110</b>	<b>130</b>	<b>1107</b>	<b>1329</b>
	(2.5)	(2.7)	(2.7)	(2.4)	(1.9)	(1.8)
<b>3. Balances with banks in India</b>	<b>12686</b>	<b>17338</b>	<b>1220</b>	<b>1966</b>	<b>14816</b>	<b>16598</b>
	(27.6)	(32.6)	(29.7)	(36.3)	(25.2)	(22.8)
<b>4. Money at call and short notice</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
	(—)	(—)	(—)	(—)	(—)	(—)
<b>5. Investments</b>	<b>16403</b>	<b>18288</b>	<b>70</b>	<b>70</b>	<b>8289</b>	<b>11022</b>
	(35.7)	(34.4)	(1.7)	(1.3)	(14.1)	(15.1)
<b>6. Advances</b>	<b>10239</b>	<b>10300</b>	<b>717</b>	<b>989</b>	<b>29211</b>	<b>37848</b>
	(22.3)	(19.4)	(17.4)	(18.3)	(49.7)	(51.9)
6.1. Bills purchased and discounted	—	—	—	—	70	65
6.2. Cash credits, overdrafts & loans	1200	1604	139	249	14311	17917
6.3. Term loans	9039	8696	578	740	14831	19866
<b>7. Fixed Assets</b>	<b>44</b>	<b>47</b>	<b>10</b>	<b>12</b>	<b>185</b>	<b>223</b>
	(0.1)	(0.1)	(0.2)	(0.2)	(0.3)	(0.3)
<b>8. Other Assets</b>	<b>4987</b>	<b>5207</b>	<b>1878</b>	<b>2154</b>	<b>3767</b>	<b>4364</b>
	(10.9)	(9.8)	(45.7)	(39.7)	(6.4)	(6.0)
8.1. Inter - office adjustments (net)	—	—	38	52	—	126
8.2. Interest accrued	2343	2822	17	28	230	141
8.3. Others	2644	2385	1823	2074	3537	4097
<b>Total Assets</b>	<b>45938</b>	<b>53127</b>	<b>4112</b>	<b>5419</b>	<b>58826</b>	<b>72932</b>
	(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.