

Table 49 : Liabilities and Assets of Regional Rural Banks : 1999 and 2000 (Part 9 of 13)

(Amount in Rs. lakh)

Items	As on March 31					
	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(241)	(242)	(243)	(244)	(245)	(246)
1. Capital	96	96	100	100	100	100
	(0.5)	(0.5)	(13.5)	(11.4)	(0.3)	(0.3)
2. Reserves and Surplus	1757	1865	212	212	1205	2097
	(10.0)	(9.2)	(28.6)	(24.1)	(3.8)	(5.4)
3. Deposits	11827	14647	332	470	20971	24909
	(67.6)	(72.4)	(44.8)	(53.4)	(66.0)	(64.1)
3.1. Demand deposits	217	255	25	131	878	822
3.2. Savings bank deposits	4603	5614	184	167	8438	10061
3.3. Term deposits	7008	8779	123	172	11655	14025
4. Borrowings	2380	2002	10	6	4455	4678
	(13.6)	(9.9)	(1.3)	(0.7)	(14.0)	(12.0)
4.1. From banks*	—	—	—	—	1202	1359
4.2. From others	2380	2002	10	6	3253	3319
5. Other liabilities	1440	1624	88	92	5057	7047
	(8.2)	(8.0)	(11.9)	(10.5)	(15.9)	(18.1)
5.1. Bills Payable	—	—	—	—	1146	2310
5.2. Inter-office adjustments	7	122	—	—	—	—
5.3. Interest accrued	109	129	15	20	1449	2083
5.4. Others (including provisions)	1324	1372	72	72	2461	2653
Total Liabilities	17500	20234	741	880	31788	38830
1. Cash in hand	131	157	11	6	975	1022
	(0.7)	(0.8)	(1.5)	(0.7)	(3.1)	(2.6)
2. Balances with RBI	320	446	13	13	656	775
	(1.8)	(2.2)	(1.8)	(1.5)	(2.1)	(2.0)
3. Balances with banks in India	5541	6791	419	551	10269	11606
	(31.7)	(33.6)	(56.6)	(62.6)	(32.3)	(29.9)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	4890	5608	5	5	3176	4826
	(27.9)	(27.7)	(0.7)	(0.6)	(10.0)	(12.4)
6. Advances	3996	4288	125	142	9773	12232
	(22.8)	(21.2)	(16.9)	(16.1)	(30.7)	(31.5)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	203	265	44	56	6894	8383
6.3. Term loans	3792	4022	81	86	2880	3850

7. Fixed Assets	17	17	1	3	46	76
	(0.1)	(0.1)	(0.1)	(0.3)	(0.1)	(0.2)
8. Other Assets	2607	2929	166	159	6893	8293
	(14.9)	(14.5)	(22.4)	(18.1)	(21.7)	(21.4)
8.1. Inter - office adjustments (net)	—	—	—	—	799	1285
8.2. Interest accrued	613	891	4	4	1212	1679
8.3. Others	1994	2037	162	155	4882	5329
Total Assets	17500	20234	741	880	31788	38830
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Nainital Almora		Nalanda		Netravati	
	Kshetriya Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	1999	2000	1999	2000	1999	2000
	(247)	(248)	(249)	(250)	(251)	(252)
1. Capital	100	100	100	100	100	100
	(0.8)	(0.7)	(0.7)	(0.6)	(2.6)	(2.0)
2. Reserves and Surplus	998	998	—	621	374	374
	(8.2)	(6.8)	(—)	(3.4)	(9.8)	(7.6)
3. Deposits	9556	11613	12807	16048	2545	3430
	(78.9)	(79.6)	(88.2)	(88.4)	(66.7)	(69.5)
3.1. Demand deposits	394	466	512	592	54	115
3.2. Savings bank deposits	3948	4539	5374	6824	707	896
3.3. Term deposits	5214	6607	6921	8633	1784	2420
4. Borrowings	1052	1229	335	352	658	807
	(8.7)	(8.4)	(2.3)	(1.9)	(17.3)	(16.4)
4.1. From banks*	68	121	98	90	66	79
4.2. From others	984	1108	237	262	593	728
5. Other liabilities	405	642	1279	1031	138	222
	(3.3)	(4.4)	(8.8)	(5.7)	(3.6)	(4.5)
5.1. Bills Payable	112	294	—	—	25	89
5.2. Inter-office adjustments	—	—	24	127	—	4
5.3. Interest accrued	81	110	18	20	7	10
5.4. Others (including provisions)	212	238	1238	885	105	118
Total Liabilities	12111	14582	14521	18152	3815	4933
1. Cash in hand	149	174	195	196	31	32
	(1.2)	(1.2)	(1.3)	(1.1)	(0.8)	(0.6)
2. Balances with RBI	289	360	376	491	74	97
	(2.4)	(2.5)	(2.6)	(2.7)	(1.9)	(2.0)
3. Balances with banks in India	3837	4203	3404	5742	1022	1388
	(31.7)	(28.8)	(23.4)	(31.6)	(26.8)	(28.1)
4. Money at call and short notice	—	—	—	—	119	—
	(—)	(—)	(—)	(—)	(3.1)	(—)
5. Investments	2730	3507	3960	4670	149	196

	(22.5)	(24.1)	(27.3)	(25.7)	(3.9)	(4.0)
6. Advances	3859	5177	2460	2537	1981	2842
	(31.9)	(35.5)	(16.9)	(14.0)	(51.9)	(57.6)
6.1. Bills purchased and discounted	16	5	35	110	1	4
6.2. Cash credits, overdrafts & loans	1020	1547	533	722	359	527
6.3. Term loans	2823	3625	1892	1705	1621	2311
Fixed Assets						
7.	17	17	18	19	10	12
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.2)
8. Other Assets	1230	1144	4109	4498	428	366
	(10.2)	(7.8)	(28.3)	(24.8)	(11.2)	(7.4)
8.1. Inter - office adjustments (net)	153	253	320	—	50	—
8.2. Interest accrued	314	487	—	357	26	37
8.3. Others	763	403	3789	4141	353	329
Total Assets	12111	14582	14521	18152	3815	4933
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank		Palamau Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(253)	(254)	(255)	(256)	(257)	(258)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.6)	(0.2)	(0.2)	(0.6)	(0.5)
2. Reserves and Surplus	1601	1601	4256	5812	—	850
	(9.7)	(9.0)	(9.9)	(10.7)	(—)	(4.2)
3. Deposits	12196	14098	23277	30421	13979	15607
	(74.1)	(78.9)	(54.4)	(56.1)	(80.5)	(76.4)
3.1. Demand deposits	794	995	1023	1372	645	910
3.2. Savings bank deposits	3659	4405	6612	8709	8276	8779
3.3. Term deposits	7743	8699	15641	20339	5058	5918
4. Borrowings	1376	1182	13831	16381	541	543
	(8.4)	(6.6)	(32.3)	(30.2)	(3.1)	(2.7)
4.1. From banks*	146	141	2576	3760	7	—
4.2. From others	1230	1041	11255	12622	534	543
5. Other liabilities	1179	876	1351	1491	2743	3341
	(7.2)	(4.9)	(3.2)	(2.8)	(15.8)	(16.3)
5.1. Bills Payable	270	92	302	727	102	113
5.2. Inter-office adjustments	—	—	239	—	—	—
5.3. Interest accrued	30	21	134	164	1376	1743
5.4. Others (including provisions)	879	764	676	600	1265	1485
Total Liabilities	16453	17858	42814	54204	17363	20441
1. Cash in hand	135	169	853	831	63	84
	(0.8)	(0.9)	(2.0)	(1.5)	(0.4)	(0.4)
2. Balances with RBI	375	435	686	884	454	529
	(2.3)	(2.4)	(1.6)	(1.6)	(2.6)	(2.6)

3. Balances with banks in India	5720	6036	5945	7069	7729	10189
	(34.8)	(33.8)	(13.9)	(13.0)	(44.5)	(49.8)
4. Money at call and short notice	—	—	—	503	—	—
	(—)	(—)	(—)	(0.9)	(—)	(—)
5. Investments	3186	3978	6933	7795	1690	1690
	(19.4)	(22.3)	(16.2)	(14.4)	(9.7)	(8.3)
6. Advances	5081	5415	26249	35777	3317	3888
	(30.9)	(30.3)	(61.3)	(66.0)	(19.1)	(19.0)
6.1. Bills purchased and discounted	—	—	35	135	—	—
6.2. Cash credits, overdrafts & loans	746	783	16383	22639	3304	3888
6.3. Term loans	4335	4632	9832	13003	—	—
7. Fixed Assets	25	23	188	214	13	13
	(0.1)	(0.1)	(0.4)	(0.4)	(0.1)	(0.1)
8. Other Assets	1932	1802	1959	1130	4110	4048
	(11.7)	(10.1)	(4.6)	(2.1)	(23.7)	(19.8)
8.1. Inter - office adjustments (net)	148	30	—	48	69	66
8.2. Interest accrued	300	331	426	829	1068	1093
8.3. Others	1483	1441	1534	253	2973	2889
Total Assets	16453	17858	42814	54204	17363	20441
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Panchmahal Vadodara		Pandyan		Parvatiya	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	1999	2000	1999	2000	1999	2000
	(259)	(260)	(261)	(262)	(263)	(264)
1. Capital	100	100	100	100	100	100
	(0.9)	(0.7)	(0.3)	(0.2)	(1.4)	(1.2)
2. Reserves and Surplus	1130	1239	1396	2842	267	277
	(10.6)	(9.2)	(3.8)	(6.0)	(3.8)	(3.3)
3. Deposits	8182	9925	27200	35010	5617	6867
	(69.8)	(73.5)	(73.4)	(74.4)	(80.2)	(80.8)
3.1. Demand deposits	215	209	496	533	343	333
3.2. Savings bank deposits	2758	3081	9119	10473	1922	2476
3.3. Term deposits	5210	6635	17586	24004	3351	4058
4. Borrowings	1718	1644	6423	6620	449	402
	(14.7)	(12.2)	(17.3)	(14.1)	(6.4)	(4.7)
4.1. From banks*	256	268	1766	1883	46	50
4.2. From others	1462	1376	4656	4736	403	352
5. Other liabilities	478	600	1939	2504	572	850
	(4.1)	(4.4)	(5.2)	(5.3)	(8.2)	(10.0)
5.1. Bills Payable	—	—	76	147	1	22
5.2. Inter-office adjustments	15	22	585	559	3	8
5.3. Interest accrued	71	98	196	226	525	792

5.4. Others (including provisions)	392	480	1082	1572	43	29
Total Liabilities	11608	13509	37057	47075	7005	8496
1. Cash in hand	46	72	416	347	49	43
	(0.4)	(0.5)	(1.1)	(0.7)	(0.7)	(0.5)
2. Balances with RBI	258	291	874	1024	182	225
	(2.2)	(2.2)	(2.4)	(2.2)	(2.6)	(2.6)
3. Balances with banks in India	2605	3376	14089	19288	378	4699
	(23.2)	(25.0)	(38.0)	(41.0)	(5.4)	(55.3)
4. Money at call and short notice	—	—	—	—	3092	—
	(—)	(—)	(—)	(—)	(44.1)	(—)
5. Investments	3078	3326	2534	4223	1189	989
	(26.3)	(24.6)	(6.8)	(9.0)	(17.0)	(11.6)
6. Advances	4431	5355	15626	18860	1262	1578
	(37.8)	(39.6)	(42.2)	(40.1)	(18.0)	(18.6)
6.1. Bills purchased and discounted	1	2	14	32	—	—
6.2. Cash credits, overdrafts & loans	1846	2174	12315	13440	351	395
6.3. Term loans	2584	3180	3298	5388	911	1183
7. Fixed Assets	17	31	62	81	5	5
	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	1173	1058	3456	3252	847	957
	(10.0)	(7.8)	(9.3)	(6.9)	(12.1)	(11.3)
8.1. Inter - office adjustments (net)	—	—	—	—	—	—
8.2. Interest accrued	—	—	630	867	679	927
8.3. Others	1173	1058	2826	2385	169	30
Total Assets	11608	13509	37057	47075	7005	8496
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(265)	(266)	(267)	(268)	(269)	(270)
1. Capital	100	100	100	100	100	100
	(2.6)	(2.1)	(0.4)	(0.3)	(1.4)	(1.1)
2. Reserves and Surplus	326	326	1771	1831	436	739
	(8.3)	(6.9)	(6.4)	(6.1)	(6.0)	(8.4)
3. Deposits	3153	4016	17044	20813	5371	6447
	(80.6)	(85.6)	(61.7)	(69.1)	(73.9)	(73.5)
3.1. Demand deposits	188	137	1320	1172	136	143
3.2. Savings bank deposits	1225	1559	5184	6235	1748	2180
3.3. Term deposits	1740	2320	10541	13406	3487	4124
4. Borrowings	137	119	4199	4746	541	453
	(3.5)	(2.5)	(15.2)	(15.7)	(7.4)	(5.2)

4.1. From banks*	—	—	885	1107	69	61
4.2. From others	137	119	3315	3639	473	392
5. Other liabilities	195	132	4527	2651	822	1038
	(5.0)	(2.8)	(16.4)	(8.8)	(11.3)	(11.8)
5.1. Bills Payable	—	4	1076	485	—	—
5.2. Inter-office adjustments	39	13	1033	—	2	1
5.3. Interest accrued	4	5	48	49	733	941
5.4. Others (including provisions)	153	109	2370	2116	87	95
Total Liabilities	3912	4693	27642	30141	7269	8777
1. Cash in hand	68	78	985	829	37	36
	(1.7)	(1.7)	(3.6)	(2.8)	(0.5)	(0.4)
2. Balances with RBI	98	124	502	560	185	222
	(2.5)	(2.6)	(1.8)	(1.9)	(2.5)	(2.5)
3. Balances with banks in India	424	614	9353	10626	3834	4993
	(10.8)	(13.1)	(33.8)	(35.3)	(52.7)	(56.9)
4. Money at call and short notice	400	643	—	—	—	—
	(10.2)	(—)	(—)	(—)	(—)	(—)
5. Investments	1669	1691	114	440	1413	1320
	(42.7)	(36.0)	(0.4)	(1.5)	(19.4)	(15.0)
6. Advances	759	984	10650	13610	1402	1693
	(19.4)	(21.0)	(38.5)	(45.2)	(19.3)	(19.3)
6.1. Bills purchased and discounted	81	43	5	59	—	—
6.2. Cash credits, overdrafts & loans	174	242	116	4503	437	538
6.3. Term loans	504	699	10529	9048	965	1155
7. Fixed Assets	5	9	46	54	7	9
	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	489	551	5992	4021	392	504
	(12.5)	(11.7)	(21.7)	(13.3)	(5.4)	(5.7)
8.1. Inter - office adjustments (net)	132	—	—	138	—	—
8.2. Interest accrued	—	207	370	537	381	493
8.3. Others	357	343	5622	3346	11	11
Total Assets	3912	4693	27642	30141	7269	8777
	(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.