

Table 49 : Liabilities and Assets of Regional Rural Banks : 1999 and 2000 (Part 10 of 13)

(Amount in Rs. lakh)

Items	As on March 31					
	Pragiyotish Gaonlia Bank		Pratapgarh Kshetriya Gramin Bank		Prathama Bank	
	1999	2000	1999	2000	1999	2000
	(271)	(272)	(273)	(274)	(275)	(276)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.2)	(0.5)	(0.4)	(0.2)	(0.1)
2. Reserves and Surplus	3077	3078	522	594	3150	5312
	(5.8)	(5.5)	(2.6)	(2.6)	(5.4)	(7.9)
3. Deposits	37457	44150	17543	20605	43977	50778
	(70.3)	(78.2)	(87.8)	(88.9)	(75.7)	(75.1)
3.1. Demand deposits	3015	3104	564	644	3218	3116
3.2. Savings bank deposits	19144	20943	8004	9213	26165	29373
3.3. Term deposits	15298	20103	8975	10748	14595	18289
4. Borrowings	2934	2729	865	708	9130	9034
	(5.5)	(4.8)	(4.3)	(3.1)	(15.7)	(13.4)
4.1. From banks*	117	—	40	37	1779	1781
4.2. From others	2817	2728	825	671	7351	7254
5. Other liabilities	9742	6374	782	1173	1725	2369
	(18.3)	(11.3)	(4.7)	(5.1)	(3.0)	(3.5)
5.1. Bills Payable	—	—	49	47	328	270
5.2. Inter-office adjustments	—	—	—	—	129	122
5.3. Interest accrued	504	638	78	110	383	463
5.4. Others (including provisions)	9239	5736	655	1016	886	1514
Total Liabilities	53311	56430	19812	23179	58082	67593
1. Cash in hand	702	957	148	263	1143	645
	(1.3)	(1.7)	(0.7)	(1.1)	(2.0)	(1.0)
2. Balances with RBI	1126	1328	529	599	1410	1570
	(2.1)	(2.4)	(2.6)	(2.6)	(2.4)	(2.3)
3. Balances with banks in India	11925	15558	5427	7541	2059	7381
	(22.4)	(27.6)	(27.2)	(32.5)	(3.5)	(10.9)
4. Money at call and short notice	—	—	3066	5051	—	—
	—	(—)	(15.4)	(21.8)	(—)	(—)
5. Investments	13840	14711	4651	3711	30222	31970
	(26.0)	(26.1)	(23.3)	(16.0)	(52.0)	(47.3)
6. Advances	11876	12022	3237	3775	21495	24001
	(22.3)	(21.3)	(17.0)	(16.3)	(37.0)	(35.5)
6.1. Bills purchased and discounted	—	—	—	—	40	31
6.2. Cash credits, overdrafts & loans	2829	2031	694	771	645	795
6.3. Term loans	9048	9991	2543	3003	20810	23175

7. Fixed Assets	91	90	26	29	57	69
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	13751	11763	2727	2210	1697	1956
	(25.8)	(20.8)	(13.7)	(9.5)	(2.9)	(2.9)
8.1. Inter - office adjustments (net)	8175	5676	93	62	—	—
8.2. Interest accrued	905	1701	919	640	1335	1604
8.3. Others	8943	4386	1715	1508	362	353
Total Assets	53311	56430	19812	23179	58082	67593
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Puri Gramin Bank		Rae Bareli Kshetriya Gramin Bank		Raigarh Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(277)	(278)	(279)	(280)	(281)	(282)
1. Capital	100	100	100	100	100	100
	(0.3)	(0.2)	(0.5)	(0.4)	(0.9)	(0.8)
2. Reserves and Surplus	692	2042	1285	1392	1675	1675
	(2.4)	(5.0)	(6.3)	(5.9)	(14.8)	(12.7)
3. Deposits	19303	25375	17432	19806	7798	9197
	(66.8)	(62.3)	(85.4)	(83.6)	(68.8)	(69.7)
3.1. Demand deposits	335	528	663	572	705	773
3.2. Savings bank deposits	4853	7131	8266	9103	3316	3833
3.3. Term deposits	14114	17716	8503	10130	3777	4591
4. Borrowings	4093	6259	836	810	479	488
	(14.2)	(15.4)	(4.1)	(3.4)	(4.2)	(3.7)
4.1. From banks*	471	630	836	—	22	28
4.2. From others	3621	5629	—	810	457	460
5. Other liabilities	4718	6974	764	1597	1281	1734
	(16.3)	(17.1)	(3.7)	(6.7)	(11.3)	(13.1)
5.1. Bills Payable	90	421	15	19	—	—
5.2. Inter-office adjustments	2795	4299	104	199	—	—
5.3. Interest accrued	194	282	121	150	907	1245
5.4. Others (including provisions)	1639	1973	525	1229	374	488
Total Liabilities	28906	40750	20418	23705	11333	13193
1. Cash in hand	374	372	158	259	58	67
	(1.3)	(0.9)	(0.8)	(1.1)	(0.5)	(0.5)
2. Balances with RBI	677	705	520	570	278	310
	(2.3)	(1.7)	(2.5)	(2.4)	(2.4)	(2.3)
3. Balances with banks in India	5812	10631	6554	8375	5801	7729
	(20.1)	(26.1)	(32.1)	(35.3)	(51.2)	(58.6)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	2340	2390	7942	8037	261	161

	(8.1)	(5.9)	(38.9)	(33.9)	(2.3)	(1.2)
6. Advances	10515	15167	2894	4217	1719	1953
	(36.4)	(37.2)	(14.2)	(17.8)	(15.2)	(14.8)
6.1. Bills purchased and discounted	3	504	1	3	—	—
6.2. Cash credits, overdrafts & loans	5230	5239	2893	4215	577	646
6.3. Term loans	5282	9424	—	—	1143	1306
7. Fixed Assets	24	34	35	45	5	5
	(0.1)	(0.1)	(0.2)	(0.2)	(—)	(—)
8. Other Assets	9164	11452	2315	2203	3211	2970
	(31.7)	(28.1)	(11.3)	(9.3)	(28.3)	(22.5)
8.1. Inter - office adjustments (net)	—	—	—	—	208	99
8.2. Interest accrued	268	536	1187	1436	1251	1199
8.3. Others	8896	10916	1129	767	1753	1672
Total Assets	28906	40750	20418	23705	11333	13193
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(283)	(284)	(285)	(286)	(287)	(288)
1. Capital	100	100	100	100	100	100
	(1.1)	(0.9)	(0.7)	(0.6)	(1.3)	(1.2)
2. Reserves and Surplus	—	864	—	1032	1	—
	(—)	(7.5)	(—)	(6.2)	(—)	(—)
3. Deposits	7485	9334	12217	13850	6001	6684
	(83.4)	(80.5)	(83.2)	(82.6)	(80.3)	(81.5)
3.1. Demand deposits	422	539	920	889	154	83
3.2. Savings bank deposits	2589	3147	5314	5700	2519	2770
3.3. Term deposits	4474	5648	5983	7260	3328	3831
4. Borrowings	963	989	848	532	372	495
	(10.7)	(8.5)	(5.8)	(3.2)	(5.0)	(6.0)
4.1. From banks*	26	40	—	—	21	20
4.2. From others	937	949	848	532	351	475
5. Other liabilities	422	310	1514	1256	1004	924
	(4.7)	(2.7)	(10.3)	(7.5)	(13.4)	(11.3)
5.1. Bills Payable	46	96	—	7	24	16
5.2. Inter-office adjustments	—	—	—	—	3	—
5.3. Interest accrued	38	26	—	—	8	31
5.4. Others (including provisions)	338	188	1514	1249	969	877
Total Liabilities	8970	11597	14678	16770	7478	8202
1. Cash in hand	128	176	107	114	80	85
	(1.4)	(1.5)	(0.7)	(0.7)	(1.1)	(1.0)
2. Balances with RBI	219	253	376	416	177	204
	(2.4)	(2.2)	(2.6)	(2.5)	(2.4)	(2.5)

3. Balances with banks in India	420	3870	5456	7914	156	282
	(4.7)	(33.4)	(37.2)	(47.2)	(2.1)	(3.4)
4. Money at call and short notice	1713	—	—	—	1486	1633
	(19.1)	(—)	(—)	(—)	(19.9)	(19.9)
5. Investments	1676	1857	2242	1336	428	433
	(18.7)	(16.0)	(15.3)	(8.0)	(5.7)	(5.3)
6. Advances	3179	3841	3580	3991	2370	2300
	(35.4)	(33.1)	(24.4)	(23.8)	(31.7)	(28.0)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	722	1215	2974	3232	366	418
6.3. Term loans	2457	2626	606	759	2004	1882
7. Fixed Assets	20	21	36	32	16	19
	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	1615	1578	2883	2966	2764	3246
	(18.0)	(13.6)	(19.6)	(17.7)	(37.0)	(39.6)
8.1. Inter - office adjustments (net)	34	43	16	9	—	20
8.2. Interest accrued	183	154	197	118	56	69
8.3. Others	1398	1381	2669	2839	2708	3157
Total Assets	8970	11597	14678	16770	7478	8202
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Rushikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(289)	(290)	(291)	(292)	(293)	(294)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.4)	(1.0)	(0.8)	(1.4)	(1.3)
2. Reserves and Surplus	1815	1815	638	638	631	631
	(9.4)	(7.5)	(6.5)	(5.3)	(9.1)	(8.0)
3. Deposits	14123	18737	7595	9762	5287	6320
	(73.4)	(77.4)	(77.4)	(80.4)	(76.2)	(80.2)
3.1. Demand deposits	328	348	246	230	211	237
3.2. Savings bank deposits	3164	4243	2380	3153	1723	2114
3.3. Term deposits	10631	14146	4968	6378	3353	3969
4. Borrowings	2076	2168	931	1012	659	532
	(10.8)	(9.0)	(9.5)	(8.3)	(9.5)	(6.7)
4.1. From banks*	222	230	195	173	52	44
4.2. From others	1853	1939	735	839	606	488
5. Other liabilities	1099	1380	553	632	258	302
	(5.7)	(5.7)	(5.6)	(5.2)	(3.7)	(3.8)
5.1. Bills Payable	46	35	52	164	26	26
5.2. Inter-office adjustments	105	182	—	—	—	—
5.3. Interest accrued	102	171	44	47	4	4

5.4. Others (including provisions)	845	992	457	420	228	272
Total Liabilities	19213	24201	9817	12144	6934	7885
1. Cash in hand	192	253	99	75	63	79
	(1.0)	(1.0)	(1.0)	(0.6)	(0.9)	(1.0)
2. Balances with RBI	402	461	225	285	162	188
	(2.1)	(1.9)	(2.3)	(2.3)	(2.3)	(2.4)
3. Balances with banks in India	110	6348	5207	4486	1871	2331
	(0.6)	(26.2)	(53.0)	(36.9)	(27.0)	(29.6)
4. Money at call and short notice	3770	—	638	3042	—	—
	(19.6)	(—)	(6.5)	(25.0)	(—)	(—)
5. Investments	6459	7009	201	451	1392	1416
	(33.6)	(29.0)	(2.0)	(3.7)	(20.1)	(18.0)
6. Advances	6028	7674	2716	3106	2515	2880
	(31.3)	(31.7)	(27.7)	(25.6)	(36.3)	(36.5)
6.1. Bills purchased and discounted	18	38	—	10	5	3
6.2. Cash credits, overdrafts & loans	2886	3187	697	996	930	959
6.3. Term loans	3124	4449	2019	2100	1580	1919
7. Fixed Assets	43	43	18	26	28	41
	(0.2)	(0.2)	(0.2)	(0.2)	(0.4)	(0.5)
8. Other Assets	2228	2412	713	674	904	951
	(11.6)	(10.0)	(7.3)	(5.6)	(13.0)	(12.1)
8.1. Inter - office adjustments (net)	—	—	1	4	11	25
8.2. Interest accrued	505	703	156	237	127	162
8.3. Others	1723	1709	556	432	766	764
Total Assets	19213	24201	9817	12144	6934	7885
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Rayalaseema		Rewa Sidhi		Sabarkantha Gandhinagar	
	Gramin Bank		Gramin Bank		Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(295)	(296)	(297)	(298)	(299)	(300)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.2)	(0.4)	(0.4)	(1.2)	(1.0)
2. Reserves and Surplus	2889	3885	776	776	386	592
	(6.4)	(7.5)	(3.2)	(2.9)	(4.8)	(5.7)
3. Deposits	30247	36788	21212	23388	5699	7522
	(66.8)	(70.6)	(86.9)	(88.5)	(71.0)	(71.8)
3.1. Demand deposits	833	930	1598	1588	114	233
3.2. Savings bank deposits	7443	8049	8442	8782	2136	2851
3.3. Term deposits	21970	27809	11172	13019	3449	4438
4. Borrowings	7961	7647	1239	1035	1031	1038
	(17.6)	(14.7)	(5.1)	(3.9)	(12.9)	(9.9)

4.1. From banks*	—	—	—	—	71	81
4.2. From others	7961	7647	1239	1035	960	957
5. Other liabilities	4085	3659	1092	1122	808	1221
	(9.0)	(7.0)	(4.5)	(4.2)	(10.1)	(11.7)
5.1. Bills Payable	319	769	13	8	10	8
5.2. Inter-office adjustments	681	—	—	62	91	100
5.3. Interest accrued	143	235	185	205	500	765
5.4. Others (including provisions)	2942	2656	894	847	206	348
Total Liabilities	45282	52080	24419	26420	8023	10473
1. Cash in hand	677	500	229	325	94	124
	(1.5)	(1.0)	(0.9)	(1.2)	(1.2)	(1.2)
2. Balances with RBI	942	994	632	670	164	254
	(2.1)	(1.9)	(2.6)	(2.5)	(2.0)	(2.4)
3. Balances with banks in India	16783	21833	10486	11660	1997	2176
	(37.1)	(41.9)	(42.9)	(44.1)	(24.9)	(20.8)
4. Money at call and short notice	—	—	—	—	1949	2700
	(—)	(—)	(—)	(—)	(24.3)	(25.8)
5. Investments	1325	1042	5812	6321	1559	2480
	(2.9)	(2.0)	(23.8)	(23.9)	(19.4)	(23.7)
6. Advances	24163	26309	5076	4978	2120	2561
	(53.4)	(50.5)	(20.8)	(18.8)	(26.4)	(24.5)
6.1. Bills purchased and discounted	64	33	32	201	7	8
6.2. Cash credits, overdrafts & loans	15854	16940	381	387	423	515
6.3. Term loans	8246	9336	4664	4390	1690	2038
7. Fixed Assets	105	110	42	39	15	27
	(0.2)	(0.2)	(0.2)	(0.1)	(0.2)	(0.3)
8. Other Assets	1286	1291	2142	2427	125	152
	(2.8)	(2.5)	(8.8)	(9.2)	(1.6)	(1.5)
8.1. Inter - office adjustments (net)	—	96	45	—	—	—
8.2. Interest accrued	752	1010	1592	2086	111	142
8.3. Others	535	186	505	340	14	10
Total Assets	45282	52080	24419	26420	8023	10473
	(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.