

**Table 49 : Liabilities and Assets of Regional Rural Banks : 1999 and 2000 (Part 11 of 13)**

(Amount in Rs. lakh)

Items	As on March 31					
	Sagar		Sahyadri		Samastipur	
	Gramin Bank		Gramin Bank		Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(301)	(302)	(303)	(304)	(305)	(306)
<b>1. Capital</b>	<b>96</b>	<b>96</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(0.3)	(0.2)	(1.4)	(1.2)	(0.6)	(0.5)
<b>2. Reserves and Surplus</b>	<b>2203</b>	<b>2316</b>	<b>516</b>	<b>518</b>	—	<b>1018</b>
	(6.0)	(5.2)	(7.5)	(6.1)	(—)	(5.2)
<b>3. Deposits</b>	<b>29802</b>	<b>37259</b>	<b>4395</b>	<b>5534</b>	<b>12493</b>	<b>14596</b>
	(80.9)	(83.2)	(63.5)	(65.7)	(79.3)	(74.9)
3.1. Demand deposits	193	212	194	302	604	691
3.2. Savings bank deposits	11384	14393	1491	1744	6203	7238
3.3. Term deposits	18225	22654	2710	3487	5686	6667
<b>4. Borrowings</b>	<b>927</b>	<b>994</b>	<b>1726</b>	<b>1999</b>	<b>1248</b>	<b>1363</b>
	(2.5)	(2.2)	(24.9)	(23.7)	(7.9)	(7.0)
4.1. From banks*	—	—	196	205	51	338
4.2. From others	927	994	1530	1794	1197	1025
<b>5. Other liabilities</b>	<b>3812</b>	<b>4104</b>	<b>189</b>	<b>273</b>	<b>1906</b>	<b>2406</b>
	(10.3)	(9.2)	(2.7)	(3.2)	(12.1)	(12.3)
5.1. Bills Payable	376	597	76	103	—	—
5.2. Inter-office adjustments	10	—	19	78	—	—
5.3. Interest accrued	348	350	48	39	1339	1807
5.4. Others (including provisions)	3077	3157	47	54	567	599
<b>Total Liabilities</b>	<b>36841</b>	<b>44770</b>	<b>6926</b>	<b>8425</b>	<b>15747</b>	<b>19484</b>
<b>1. Cash in hand</b>	<b>311</b>	<b>290</b>	<b>107</b>	<b>145</b>	<b>52</b>	<b>82</b>
	(0.8)	(0.6)	(1.5)	(1.7)	(0.3)	(0.4)
<b>2. Balances with RBI</b>	<b>993</b>	<b>1107</b>	<b>147</b>	<b>174</b>	<b>427</b>	<b>483</b>
	(2.7)	(2.5)	(2.1)	(2.1)	(2.7)	(2.5)
<b>3. Balances with banks in India</b>	<b>10220</b>	<b>12107</b>	<b>2534</b>	<b>3063</b>	<b>6532</b>	<b>10074</b>
	(27.7)	(27.0)	(36.6)	(36.4)	(41.5)	(51.7)
<b>4. Money at call and short notice</b>	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
<b>5. Investments</b>	<b>12704</b>	<b>16878</b>	<b>766</b>	<b>1061</b>	<b>2918</b>	<b>2718</b>
	(34.5)	(37.7)	(11.1)	(12.6)	(18.5)	(13.9)
<b>6. Advances</b>	<b>6887</b>	<b>8021</b>	<b>2987</b>	<b>3824</b>	<b>2498</b>	<b>2915</b>
	(18.7)	(17.9)	(43.1)	(45.4)	(15.9)	(15.0)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	61	114	1244	1608	1314	1604
6.3. Term loans	6825	7907	1743	2216	1185	1311

<b>7. Fixed Assets</b>	<b>57</b>	<b>56</b>	<b>21</b>	<b>19</b>	<b>26</b>	<b>29</b>
	(0.2)	(0.1)	(0.3)	(0.2)	(0.2)	(0.1)
<b>8. Other Assets</b>	<b>5670</b>	<b>6311</b>	<b>364</b>	<b>138</b>	<b>3293</b>	<b>3183</b>
	(15.4)	(14.1)	(5.3)	(1.6)	(20.9)	(16.3)
8.1. Inter - office adjustments (net)	—	86	—	—	102	104
8.2. Interest accrued	1723	2198	113	116	310	398
8.3. Others	3947	4028	251	23	2881	2680
<b>Total Assets</b>	<b>36841</b>	<b>44770</b>	<b>6926</b>	<b>8425</b>	<b>15747</b>	<b>19484</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(307)	(308)	(309)	(310)	(311)	(312)
<b>1. Capital</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(0.2)	(0.1)	(0.6)	(0.5)	(0.4)	(0.4)
<b>2. Reserves and Surplus</b>	<b>4463</b>	<b>5606</b>	<b>1984</b>	<b>1983</b>	<b>2113</b>	<b>2113</b>
	(6.8)	(7.6)	(20.0)	(10.3)	(7.7)	(7.4)
<b>3. Deposits</b>	<b>58955</b>	<b>65862</b>	<b>9995</b>	<b>12069</b>	<b>20735</b>	<b>21592</b>
	(89.5)	(89.2)	(60.3)	(62.5)	(75.9)	(76.0)
3.1. Demand deposits	3147	2555	484	620	555	740
3.2. Savings bank deposits	28152	30248	3627	4414	13439	13140
3.3. Term deposits	27656	33059	5884	7036	6742	7712
<b>4. Borrowings</b>	<b>1460</b>	<b>1341</b>	<b>3132</b>	<b>3307</b>	<b>1478</b>	<b>1144</b>
	(2.2)	(1.8)	(18.9)	(17.1)	(5.4)	(4.0)
4.1. From banks*	76	57	705	764	168	38
4.2. From others	1384	1284	2427	2543	1310	1106
<b>5. Other liabilities</b>	<b>889</b>	<b>908</b>	<b>1370</b>	<b>1849</b>	<b>2878</b>	<b>3453</b>
	(1.3)	(1.2)	(8.3)	(9.6)	(10.5)	(12.2)
5.1. Bills Payable	222	84	131	121	181	85
5.2. Inter-office adjustments	87	142	7	—	—	—
5.3. Interest accrued	447	470	1083	1525	1869	2514
5.4. Others (including provisions)	134	212	149	203	828	853
<b>Total Liabilities</b>	<b>65867</b>	<b>73817</b>	<b>16579</b>	<b>19308</b>	<b>27304</b>	<b>28402</b>
<b>1. Cash in hand</b>	<b>615</b>	<b>834</b>	<b>315</b>	<b>283</b>	<b>102</b>	<b>122</b>
	(0.9)	(1.1)	(1.9)	(1.5)	(0.4)	(0.4)
<b>2. Balances with RBI</b>	<b>1776</b>	<b>2025</b>	<b>459</b>	<b>383</b>	<b>636</b>	<b>756</b>
	(2.7)	(2.7)	(2.8)	(2.0)	(2.3)	(2.7)
<b>3. Balances with banks in India</b>	<b>32368</b>	<b>33632</b>	<b>6459</b>	<b>5570</b>	<b>13655</b>	<b>2586</b>
	(49.1)	(45.6)	(38.9)	(28.8)	(50.0)	(9.1)
<b>4. Money at call and short notice</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>11659</b>
	(—)	(—)	(—)	(—)	(—)	(41.0)
<b>5. Investments</b>	<b>17993</b>	<b>20443</b>	<b>1251</b>	<b>3542</b>	<b>4735</b>	<b>4735</b>

	(27.3)	(27.7)	(7.5)	(18.3)	(17.3)	(16.7)
<b>6. Advances</b>	<b>5603</b>	<b>6454</b>	<b>6725</b>	<b>8365</b>	<b>3695</b>	<b>4103</b>
	(8.5)	(8.7)	(40.6)	(43.3)	(13.5)	(14.4)
6.1. Bills purchased and discounted	2	3	—	—	—	—
6.2. Cash credits, overdrafts & loans	387	414	2620	3317	1178	1313
6.3. Term loans	5214	6037	4105	5048	2517	2790
<b>7. Fixed Assets</b>	<b>47</b>	<b>46</b>	<b>27</b>	<b>40</b>	<b>12</b>	<b>13</b>
	(0.1)	(0.1)	(0.2)	(0.2)	(—)	(—)
<b>8. Other Assets</b>	<b>7464</b>	<b>10383</b>	<b>1342</b>	<b>1125</b>	<b>4470</b>	<b>4429</b>
	(11.3)	(14.1)	(8.1)	(5.8)	(16.4)	(15.6)
8.1. Inter - office adjustments (net)	—	8	—	121	116	94
8.2. Interest accrued	7115	10190	193	348	2173	2326
8.3. Others	349	184	1149	656	2181	2009
<b>Total Assets</b>	<b>65867</b>	<b>73817</b>	<b>16579</b>	<b>19308</b>	<b>27304</b>	<b>28402</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(313)	(314)	(315)	(316)	(317)	(318)
<b>1. Capital</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(0.9)	(0.7)	(0.7)	(0.7)	(0.9)	(0.7)
<b>2. Reserves and Surplus</b>	<b>—</b>	<b>466</b>	<b>1246</b>	<b>1835</b>	<b>761</b>	<b>1406</b>
	(—)	(3.4)	(9.3)	(12.2)	(7.0)	(10.3)
<b>3. Deposits</b>	<b>10578</b>	<b>12202</b>	<b>10456</b>	<b>11340</b>	<b>7597</b>	<b>9498</b>
	(90.9)	(88.9)	(77.8)	(75.3)	(69.6)	(69.7)
3.1. Demand deposits	84	124	1886	1447	647	728
3.2. Savings bank deposits	4710	5087	5426	6066	4150	4971
3.3. Term deposits	5783	6991	3143	3827	2801	3798
<b>4. Borrowings</b>	<b>464</b>	<b>396</b>	<b>1316</b>	<b>1350</b>	<b>1728</b>	<b>1972</b>
	(4.0)	(2.9)	(9.8)	(9.0)	(15.8)	(14.5)
4.1. From banks*	—	—	261	301	269	346
4.2. From others	464	396	1055	1049	1460	1626
<b>5. Other liabilities</b>	<b>499</b>	<b>562</b>	<b>315</b>	<b>427</b>	<b>728</b>	<b>653</b>
	(4.3)	(4.1)	(2.3)	(2.8)	(6.7)	(4.8)
5.1. Bills Payable	—	—	14	26	55	33
5.2. Inter-office adjustments	—	—	—	—	451	386
5.3. Interest accrued	50	52	60	64	42	35
5.4. Others (including provisions)	449	509	241	338	179	199
<b>Total Liabilities</b>	<b>11641</b>	<b>13725</b>	<b>13433</b>	<b>15051</b>	<b>10915</b>	<b>13629</b>
<b>1. Cash in hand</b>	<b>43</b>	<b>88.00</b>	<b>214</b>	<b>241.00</b>	<b>61</b>	<b>41</b>
	(0.4)	(0.6)	(1.6)	(1.6)	(0.6)	(0.3)
<b>2. Balances with RBI</b>	<b>321</b>	<b>367</b>	<b>318</b>	<b>319</b>	<b>250</b>	<b>285</b>
	(2.8)	(2.7)	(2.4)	(2.1)	(2.3)	(2.1)

<b>3. Balances with banks in India</b>	<b>5996</b>	<b>7196</b>	<b>287</b>	<b>243</b>	<b>5064</b>	<b>6338</b>
	(51.5)	(52.4)	(2.1)	(1.6)	(46.4)	(46.5)
<b>4. Money at call and short notice</b>	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
<b>5. Investments</b>	<b>25</b>	<b>98</b>	<b>8815</b>	<b>9621</b>	<b>1752</b>	<b>1812</b>
	(0.2)	(0.7)	(65.6)	(63.9)	(16.0)	(13.3)
<b>6. Advances</b>	<b>2348</b>	<b>2781</b>	<b>3107</b>	<b>3829</b>	<b>3432</b>	<b>4591</b>
	(20.2)	(20.3)	(23.1)	(25.4)	(31.4)	(33.7)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	267	333	1336	1775	1680	2355
6.3. Term loans	2081	2449	1771	2053	1172	2236
<b>7. Fixed Assets</b>	<b>5</b>	<b>5</b>	<b>33</b>	<b>41</b>	<b>12</b>	<b>16</b>
	(—)	(—)	(0.2)	(0.3)	(0.1)	(0.1)
<b>8. Other Assets</b>	<b>2902</b>	<b>3190</b>	<b>659</b>	<b>757</b>	<b>344</b>	<b>539</b>
	(24.9)	(23.2)	(4.9)	(5.0)	(3.2)	(4.0)
8.1. Inter - office adjustments (net)	31	77	80	22	—	—
8.2. Interest accrued	16	95	561	701	23	—
8.3. Others	2855	3019	18	34	321	539
<b>Total Assets</b>	<b>11641</b>	<b>13725</b>	<b>13433</b>	<b>15051</b>	<b>10915</b>	<b>13629</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Shahdol Kshetriya		Sharda		Shekhawati	
	Gramin Bank		Gramin Bank		Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(319)	(320)	(321)	(322)	(323)	(324)
<b>1. Capital</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(1.3)	(1.1)	(0.8)	(0.7)	(0.4)	(0.3)
<b>2. Reserves and Surplus</b>	—	—	<b>1514</b>	<b>1514</b>	<b>2953</b>	<b>2953</b>
	(—)	(—)	(12.1)	(10.4)	(10.9)	(9.5)
<b>3. Deposits</b>	<b>6610</b>	<b>8003</b>	<b>9655</b>	<b>11878</b>	<b>19982</b>	<b>23931</b>
	(86.9)	(88.6)	(77.4)	(81.4)	(74.1)	(76.9)
3.1. Demand deposits	540	602	554	764	404	295
3.2. Savings bank deposits	2543	2822	3120	3873	5894	6986
3.3. Term deposits	3527	4580	5981	7240	13683	16651
<b>4. Borrowings</b>	<b>231</b>	<b>346</b>	<b>405</b>	<b>453</b>	<b>1995</b>	<b>1804</b>
	(3.0)	(3.8)	(3.2)	(3.1)	(7.4)	(5.8)
4.1. From banks*	—	—	3	3	77	15
4.2. From others	231	346	402	450	1919	1789
<b>5. Other liabilities</b>	<b>668</b>	<b>580</b>	<b>803</b>	<b>647</b>	<b>1946</b>	<b>2320</b>
	(8.8)	(6.4)	(6.4)	(4.4)	(7.2)	(7.5)
5.1. Bills Payable	25	21	40	63	39	49
5.2. Inter-office adjustments	—	—	37	—	35	65
5.3. Interest accrued	39	39	6	6	57	41

5.4. Others (including provisions)	605	520	720	578	1815	2166
<b>Total Liabilities</b>	<b>7609</b>	<b>9029</b>	<b>12477</b>	<b>14592</b>	<b>26976</b>	<b>31108</b>
<b>1. Cash in hand</b>	<b>65</b>	<b>113</b>	<b>243</b>	<b>223</b>	<b>579</b>	<b>613</b>
	(0.9)	(1.3)	(1.9)	(1.5)	(2.1)	(2.0)
<b>2. Balances with RBI</b>	<b>197</b>	<b>228</b>	<b>283</b>	<b>347</b>	<b>708</b>	<b>735</b>
	(2.6)	(2.5)	(2.3)	(2.4)	(2.6)	(2.4)
<b>3. Balances with banks in India</b>	<b>1368</b>	<b>3345</b>	<b>5782</b>	<b>7524</b>	<b>6056</b>	<b>4836</b>
	(18.0)	(37.0)	(46.3)	(51.6)	(22.4)	(15.5)
<b>4. Money at call and short notice</b>	<b>1515</b>	—	—	—	—	—
	(19.9)	(—)	(—)	(—)	(—)	(—)
<b>5. Investments</b>	<b>801</b>	<b>982</b>	<b>2228</b>	<b>2354</b>	<b>7294</b>	<b>12248</b>
	(10.5)	(10.9)	(17.9)	(16.1)	(27.0)	(39.4)
<b>6. Advances</b>	<b>1302</b>	<b>1618</b>	<b>2025</b>	<b>2316</b>	<b>8399</b>	<b>8776</b>
	(17.1)	(17.9)	(16.2)	(15.9)	(31.1)	(28.2)
6.1. Bills purchased and discounted	8	78	—	—	74	40
6.2. Cash credits, overdrafts & loans	122	225	320	329	1287	1783
6.3. Term loans	1172	1315	1705	1987	7039	6953
<b>7. Fixed Assets</b>	<b>7</b>	<b>9</b>	<b>13</b>	<b>13</b>	<b>10</b>	<b>15</b>
	(0.1)	(0.1)	(0.1)	(0.1)	(—)	(—)
<b>8. Other Assets</b>	<b>2355</b>	<b>2734</b>	<b>1902</b>	<b>1815</b>	<b>3930</b>	<b>3884</b>
	(30.9)	(30.3)	(15.2)	(12.4)	(14.6)	(12.5)
8.1. Inter - office adjustments (net)	55	72	—	23	—	—
8.2. Interest accrued	460	666	194	200	824	1023
8.3. Others	1840	1996	1709	1591	3106	2861
<b>Total Assets</b>	<b>7609</b>	<b>9029</b>	<b>12477</b>	<b>14592</b>	<b>26976</b>	<b>31108</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Shivalik Kshetriya Gramin Bank		Shivpuri-Guna Kshetriya Gramin Bank		Shri Sathavahana Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(325)	(326)	(327)	(328)	(329)	(330)
<b>1. Capital</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(0.8)	(0.6)	(0.7)	(0.6)	(0.7)	(0.6)
<b>2. Reserves and Surplus</b>	<b>884</b>	<b>1412</b>	<b>679</b>	<b>2173</b>	<b>786</b>	<b>786</b>
	(7.0)	(9.0)	(4.5)	(12.3)	(5.5)	(4.5)
<b>3. Deposits</b>	<b>10307</b>	<b>12701</b>	<b>11352</b>	<b>13067</b>	<b>9709</b>	<b>12789</b>
	(81.8)	(81.3)	(75.7)	(74.2)	(68.5)	(73.4)
3.1. Demand deposits	253	272	1190	993	428	747
3.2. Savings bank deposits	4129	5190	4097	5167	2170	2510
3.3. Term deposits	5926	7239	6065	6907	7111	9531
<b>4. Borrowings</b>	<b>979</b>	<b>1150</b>	<b>516</b>	<b>428</b>	<b>1776</b>	<b>1346</b>
	(7.8)	(7.4)	(3.4)	(2.4)	(12.5)	(7.7)

4.1. From banks*	36	41	—	428	341	350
4.2. From others	943	1109	516	—	1435	996
<b>5. Other liabilities</b>	<b>329</b>	<b>267</b>	<b>2339</b>	<b>1843</b>	<b>1800</b>	<b>2413</b>
	(2.6)	(1.7)	(15.6)	(10.5)	(12.7)	(13.8)
5.1. Bills Payable	4	30	—	—	—	—
5.2. Inter-office adjustments	21	—	—	—	—	—
5.3. Interest accrued	24	27	981	1377	1378	2274
5.4. Others (including provisions)	280	210	1358	465	422	139
<b>Total Liabilities</b>	<b>12599</b>	<b>15630</b>	<b>14986</b>	<b>17610</b>	<b>14171</b>	<b>17434</b>
<b>1. Cash in hand</b>	<b>82</b>	<b>31</b>	<b>169</b>	<b>178</b>	<b>255</b>	<b>288</b>
	(0.6)	(0.2)	(1.1)	(1.0)	(1.8)	(1.7)
<b>2. Balances with RBI</b>	<b>317</b>	<b>389</b>	<b>363</b>	<b>410</b>	<b>359</b>	<b>494</b>
	(2.5)	(2.5)	(2.4)	(2.3)	(2.5)	(2.8)
<b>3. Balances with banks in India</b>	<b>3682</b>	<b>2079</b>	<b>868</b>	<b>1522</b>	<b>5522</b>	<b>7136</b>
	(29.2)	(13.3)	(5.8)	(8.6)	(39.0)	(40.9)
<b>4. Money at call and short notice</b>	<b>—</b>	<b>—</b>	<b>6042</b>	<b>7394</b>	<b>—</b>	<b>—</b>
	(—)	(—)	(40.3)	(42.0)	(—)	(—)
<b>5. Investments</b>	<b>5109</b>	<b>8830</b>	<b>414</b>	<b>199</b>	<b>1309</b>	<b>1560</b>
	(40.5)	(56.5)	(2.8)	(1.1)	(9.2)	(8.9)
<b>6. Advances</b>	<b>2763</b>	<b>3307</b>	<b>3252</b>	<b>3931</b>	<b>5703</b>	<b>6925</b>
	(21.9)	(21.2)	(21.7)	(22.3)	(40.2)	(39.7)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	450	514	1291	1351	3971	4443
6.3. Term loans	2313	2793	1961	2580	1731	2482
<b>7. Fixed Assets</b>	<b>61</b>	<b>132</b>	<b>11</b>	<b>13</b>	<b>20</b>	<b>30</b>
	(0.5)	(0.8)	(0.1)	(0.1)	(0.1)	(0.2)
<b>8. Other Assets</b>	<b>586</b>	<b>862</b>	<b>3868</b>	<b>3964</b>	<b>1003</b>	<b>1001</b>
	(4.6)	(5.5)	(25.8)	(22.5)	(7.1)	(5.7)
8.1. Inter - office adjustments (net)	—	32	62	90	206	180
8.2. Interest accrued	479	717	1207	1240	262	444
8.3. Others	107	114	2599	2634	536	377
<b>Total Assets</b>	<b>12599</b>	<b>15630</b>	<b>14986</b>	<b>17610</b>	<b>14171</b>	<b>17434</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.