

Table 49 : Liabilities and Assets of Regional Rural Banks : 1999 and 2000 (Part 12 of 13)

(Amount in Rs. lakh)

Items	As on March 31					
	Shri Venkateshwara Gramin Bank		Singhbhum Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(331)	(332)	(333)	(334)	(335)	(336)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.4)	(0.6)	(0.4)	(0.4)	(0.4)
2. Reserves and Surplus	1461	1462	—	1170	885	1492
	(7.6)	(6.3)	(—)	(5.2)	(3.9)	(6.3)
3. Deposits	13810	17035	15428	19705	17201	20923
	(71.8)	(73.5)	(88.8)	(88.0)	(76.6)	(88.6)
3.1. Demand deposits	431	269	1051	1061	402	360
3.2. Savings bank deposits	3815	3756	5892	7339	6792	7775
3.3. Term deposits	9564	13010	8485	11305	10007	12788
4. Borrowings	2934	3470	895	384	360	337
	(15.3)	(15.0)	(5.2)	(1.7)	(1.6)	(1.4)
4.1. From banks*	927	944	—	—	—	—
4.2. From others	2007	2527	895	384	360	337
5. Other liabilities	917	1121	945	1029	868	750
	(4.8)	(4.8)	(5.4)	(4.6)	(0.7)	(3.2)
5.1. Bills Payable	112	162	23	53	—	82
5.2. Inter-office adjustments	84	234	—	—	57	—
5.3. Interest accrued	100	117	—	—	—	—
5.4. Others (including provisions)	622	608	922	976	811	669
Total Liabilities	19222	23189	17368	22387	19414	23603
1. Cash in hand	166	167	89	118	118	182
	(0.9)	(0.7)	(0.5)	(0.5)	(0.5)	(0.8)
2. Balances with RBI	419	530	465	585	519	621
	(2.2)	(2.3)	(2.7)	(2.6)	(2.3)	(2.6)
3. Balances with banks in India	6491	7410	4413	5334	10972	11984
	(33.8)	(32.0)	(25.4)	(23.8)	(48.9)	(50.8)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	913	1883	6026	8833	1595	2307
	(4.8)	(8.1)	(34.7)	(39.5)	(7.1)	(9.8)
6. Advances	9702	11865	3287	4023	3127	3582
	(50.5)	(51.2)	(18.9)	(18.0)	(13.9)	(15.2)
6.1. Bills purchased and discounted	74	50	1	—	301	155
6.2. Cash credits, overdrafts & loans	7660	9111	1213	1875	715	1260
6.3. Term loans	1968	2704	2073	2147	2111	2166

7. Fixed Assets	39	59	12	17	27	28
	(0.2)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	1492	1273	3074	3477	3056	4899
	(7.8)	(5.5)	(17.7)	(15.5)	(27.1)	(20.8)
8.1. Inter - office adjustments (net)	—	—	137	258	—	—
8.2. Interest accrued	495	620	576	858	3032	4871
8.3. Others	997	653	2361	2362	24	28
Total Assets	19222	23189	17368	22387	19414	23603
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(337)	(338)	(339)	(340)	(341)	(342)
1. Capital	100	100	100	100	100	..
	(1.6)	(1.5)	(0.2)	(0.2)	(0.5)	..
2. Reserves and Surplus	716	716	2463	3742	2145	..
	(11.3)	(11.1)	(4.9)	(6.3)	(10.0)	..
3. Deposits	3801	3830	28007	35353	16481	..
	(60.0)	(59.2)	(55.4)	(59.5)	(76.6)	..
3.1. Demand deposits	399	281	2348	2864	1643	..
3.2. Savings bank deposits	1375	1275	10499	12574	8405	..
3.3. Term deposits	2027	2274	15161	19915	6432	..
4. Borrowings	1327	1480	17000	17590	1831	..
	(21.0)	(22.9)	(33.6)	(29.6)	(8.5)	..
4.1. From banks*	263	221	3980	4924	120	..
4.2. From others	1064	1259	13020	12666	1711	..
5. Other liabilities	390	346	2996	2677	958	..
	(6.2)	(5.3)	(5.9)	(4.5)	(4.5)	..
5.1. Bills Payable	—	—	1328	889	32	..
5.2. Inter-office adjustments	—	—	—	—	109	..
5.3. Interest accrued	4	3	106	113	25	..
5.4. Others (including provisions)	386	343	1562	1676	792	..
Total Liabilities	6333	6472	50567	59463	21515	..
1. Cash in hand	213	102	1399	972.00	324	..
	(3.4)	(1.6)	(2.8)	(1.6)	(1.5)	..
2. Balances with RBI	96	110	830	975	476	..
	(1.5)	(1.7)	(1.6)	(1.6)	(2.2)	..
3. Balances with banks in India	1530	651	10284	11103	8301	..
	(24.2)	(10.1)	(20.3)	(18.7)	(38.6)	..
4. Money at call and short notice	—	716	—	—	—	..
	(—)	(11.1)	(—)	(—)	(—)	..
5. Investments	550	584	4705	5662	3795	..

	(8.7)	(9.0)	(9.3)	(9.5)	(17.6)	..
6. Advances	2979	3374	32756	39752	5926	..
	(47.0)	(52.1)	(64.8)	(66.9)	(27.5)	..
6.1. Bills purchased and discounted	—	10	88	99	38	..
6.2. Cash credits, overdrafts & loans	1001	1465	25899	31858	1287	..
6.3. Term loans	1978	1910	6768	7796	4602	..
7. Fixed Assets	19	20	87	134	40	..
	(0.3)	(0.3)	(0.2)	(0.2)	(0.2)	..
8. Other Assets	946	915	505	865	2654	..
	(14.9)	(14.1)	(1.0)	(1.5)	(12.3)	..
8.1. Inter - office adjustments (net)	82	24	53	258	—	..
8.2. Interest accrued	28	27	206	221	1461	..
8.3. Others	836	854	246	385	1192	..
Total Assets	6333	6472	50567	59463	21515	..
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	..

(Amount in Rs. lakh)

Items	As on March 31					
	Sree Ananta Gramin Bank		Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(343)	(344)	(345)	(346)	(347)	(348)
1. Capital	100	100	100	..	100	100
	(0.4)	(0.3)	(0.4)	..	(0.2)	(0.2)
2. Reserves and Surplus	2573	3424	871	..	1756	3220
	(9.7)	(11.6)	(3.5)	..	(3.7)	(6.4)
3. Deposits	17272	19335	17288	..	34748	35763
	(64.9)	(65.7)	(68.9)	..	(74.0)	(71.1)
3.1. Demand deposits	337	440	497	..	2647	1887
3.2. Savings bank deposits	5304	5227	6274	..	12430	11237
3.3. Term deposits	11631	13668	10518	..	19671	22639
4. Borrowings	5324	5206	3293	..	6198	5812
	(20.0)	(17.7)	(13.1)	..	(13.2)	(11.6)
4.1. From banks*	1114	1289	771	..	1443	1637
4.2. From others	4210	3917	2522	..	4754	4175
5. Other liabilities	1329	1382	3538	..	4173	5405
	(5.0)	(4.7)	(14.1)	..	(8.9)	(10.7)
5.1. Bills Payable	411	400	464	..	—	—
5.2. Inter-office adjustments	49	21	211	..	696	475
5.3. Interest accrued	59	70	2230	..	3168	4654
5.4. Others (including provisions)	810	890	633	..	309	277
Total Liabilities	26597	29447	25091	..	46975	50300
1. Cash in hand	1085	587	261	..	696	756
	(4.1)	(2.0)	(1.0)	..	(1.5)	(1.5)
2. Balances with RBI	567	561	575	..	1138	1214
	(2.1)	(1.9)	(2.3)	..	(2.4)	(2.4)

3. Balances with banks in India	7242 (27.2)	8972 (30.5)	1024 (4.1)	..	12603 (26.8)	14359 (28.5)
4. Money at call and short notice	— (—)	— (—)	13070 (52.1)	..	— (—)	— (—)
5. Investments	4966 (18.7)	4369 (14.8)	1670 (6.7)	..	10797 (23.0)	11392 (22.6)
6. Advances	11646 (43.8)	13951 (47.4)	7673 (30.6)	..	16636 (35.4)	17567 (34.9)
6.1. Bills purchased and discounted	48	60	454	..	916	129
6.2. Cash credits, overdrafts & loans	4919	6250	4829	..	11871	12833
6.3. Term loans	6679	7641	2390	..	3849	4605
7. Fixed Assets	111 (0.4)	106 (0.4)	46 (0.2)	..	32 (0.1)	34 (0.1)
8. Other Assets	980 (3.7)	902 (3.1)	771 (3.1)	..	5074 (10.8)	4978 (9.9)
8.1. Inter - office adjustments (net)	—	—	270	..	598	194
8.2. Interest accrued	425	410	483	..	—	—
8.3. Others	555	492	18	..	4477	4784
Total Assets	26597 (100.0)	29447 (100.0)	25091 (100.0)	..	46975 (100.0)	50300 (100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Sriganganagar		Srirama		Subansiri Gaonlia	
	Kshetriya Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	1999	2000	1999	2000	1999	2000
	(349)	(350)	(351)	(352)	(353)	(354)
1. Capital	100 (1.4)	100 (1.1)	100 (1.1)	100 (1.0)	96 (1.2)	96 (1.0)
2. Reserves and Surplus	— (—)	862 (9.8)	673 (7.7)	936 (9.7)	1124 (14.1)	1124 (12.0)
3. Deposits	5329 (74.6)	6086 (68.9)	4989 (57.4)	6002 (62.0)	6006 (75.4)	7374 (78.6)
3.1. Demand deposits	450	496	266	317	524	751
3.2. Savings bank deposits	1121	1414	1268	1418	3138	3669
3.3. Term deposits	3759	4176	3455	4267	2344	2954
4. Borrowings	1039 (14.5)	996 (11.3)	1594 (18.3)	1294 (13.4)	130 (1.6)	145 (1.5)
4.1. From banks*	120	165	342	396	—	—
4.2. From others	919	831	1252	898	130	145
5. Other liabilities	677 (9.5)	789 (8.9)	1341 (15.4)	1356 (14.0)	613 (7.7)	644 (6.9)
5.1. Bills Payable	—	3	196	76	—	—
5.2. Inter-office adjustments	6	—	—	3	—	—
5.3. Interest accrued	513	666	605	929	61	97

5.4. Others (including provisions)	158	120	540	349	552	546
Total Liabilities	7145	8833	8697	9688	7970	9383
1. Cash in hand	57	47	51	68	47	66
	(0.8)	(0.5)	(0.6)	(0.7)	(0.6)	(0.7)
2. Balances with RBI	192	193	179	218	174	222
	(2.7)	(2.2)	(2.1)	(2.3)	(2.2)	(2.4)
3. Balances with banks in India	1894	3370	3466	4093	3197	3760
	(26.5)	(38.2)	(39.9)	(42.2)	(40.1)	(40.1)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	993	843	1506	1531	1511	2161
	(13.9)	(9.5)	(17.3)	(15.8)	(19.0)	(23.0)
6. Advances	2769	3161	3351	3616	1244	1360
	(38.7)	(35.8)	(38.5)	(37.3)	(15.6)	(14.5)
6.1. Bills purchased and discounted	—	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	1525	1941	2453	2838	257	137
6.3. Term loans	1243	1220	898	778	988	1223
7. Fixed Assets	10	11	24	28	15	15
	(0.1)	(0.1)	(0.3)	(0.3)	(0.2)	(0.2)
8. Other Assets	1230	1209	121	135	1781	1798
	(17.2)	(13.7)	(1.4)	(1.4)	(22.3)	(19.2)
8.1. Inter - office adjustments (net)	—	4	19	—	278	135
8.2. Interest accrued	171	240	93	117	284	421
8.3. Others	1059	966	9	18	1220	1243
Total Assets	7145	8833	8697	9688	7970	9383
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(355)	(356)	(357)	(358)	(359)	(360)
1. Capital	100	100	100	100	100	100
	(0.3)	(0.3)	(0.9)	(0.8)	(1.2)	(0.9)
2. Reserves and Surplus	641	641	571	545	714	703
	(2.0)	(1.7)	(5.3)	(4.3)	(8.2)	(6.7)
3. Deposits	25229	30208	7606	9406	5679	7031
	(79.2)	(81.5)	(70.6)	(73.4)	(65.6)	(66.5)
3.1. Demand deposits	811	1232	570	709	265	419
3.2. Savings bank deposits	11143	12818	2973	3955	1520	1952
3.3. Term deposits	13274	16158	4063	4741	3893	4660
4. Borrowings	2745	2903	1840	1913	1395	1818

	(8.6)	(7.8)	(17.1)	(14.9)	(16.1)	(17.2)
4.1. From banks*	142	143	188	251	267	434
4.2. From others	2602	2760	1652	1662	1129	1384
5. Other liabilities	3130	3208	658	851	775	914
	(9.8)	(8.7)	(6.1)	(6.6)	(8.9)	(8.7)
5.1. Bills Payable	28	30	—	—	—	—
5.2. Inter-office adjustments	132	—	—	—	—	772
5.3. Interest accrued	207	234	19	22	539	—
5.4. Others (including provisions)	2763	2943	639	829	236	142
Total Liabilities	31844	37059	10773	12815	8663	10565
1. Cash in hand	204	448	94	126	140	183
	(0.6)	(1.2)	(0.9)	(1.0)	(1.6)	(1.7)
2. Balances with RBI	780	915	211	254	180	215
	(2.4)	(2.5)	(2.0)	(2.0)	(2.1)	(2.0)
3. Balances with banks in India	14524	19237	2945	4098	3451	4069
	(45.6)	(51.9)	(27.3)	(32.0)	(39.8)	(38.5)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	4393	3633	1231	1231	856	1156
	(13.8)	(9.8)	(11.4)	(9.6)	(9.9)	(10.9)
6. Advances	9025	10515	5745	6509	3125	4132
	(28.3)	(28.4)	(53.3)	(50.8)	(36.1)	(39.1)
6.1. Bills purchased and discounted	—	—	77	124	1	27
6.2. Cash credits, overdrafts & loans	1389	1780	349	380	2148	2357
6.3. Term loans	7636	8735	5319	6004	977	1747
7. Fixed Assets	35	39	27	46	18	32
	(0.1)	(0.1)	(0.3)	(0.4)	(0.2)	(0.3)
8. Other Assets	2882	2273	520	550	892	778
	(9.0)	(6.1)	(4.8)	(4.3)	(10.3)	(7.4)
8.1. Inter - office adjustments (net)	2208	—	4	11	156	143
8.2. Interest accrued	—	1961	—	—	161	260
8.3. Others	674	311	516	539	576	375
Total Assets	31844	37059	10773	12815	8663	10565
	(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.