

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

(Amount in Rs. lakh)

Items	As on March 31					
	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank	
	1999 (361)	2000 (362)	1999 (363)	2000 (364)	1999 (365)	2000 (366)
<b>1. Capital</b>	<b>100</b> (0.6)	<b>100</b> (0.5)	<b>100</b> (1.8)	<b>100</b> (1.6)	<b>100</b> (1.1)	<b>100</b> (0.9)
<b>2. Reserves and Surplus</b>	— (—)	<b>539</b> (2.9)	<b>496</b> (9.0)	<b>639</b> (10.4)	<b>407</b> (4.4)	<b>1200</b> (10.7)
<b>3. Deposits</b>	<b>14154</b> (90.1)	<b>16441</b> (89.3)	<b>4404</b> (79.9)	<b>4975</b> (80.7)	<b>6654</b> (71.2)	<b>7282</b> (65.0)
3.1. Demand deposits	478	518	151	156	611	453
3.2. Savings bank deposits	6579	7634	2245	2282	2145	2272
3.3. Term deposits	7098	8289	2009	2537	3898	4557
<b>4. Borrowings</b>	<b>337</b> (2.1)	<b>320</b> (1.7)	<b>118</b> (2.1)	<b>75</b> (1.2)	<b>871</b> (9.3)	<b>919</b> (8.2)
4.1. From banks*	—	—	—	—	8	6
4.2. From others	337	320	118	75	863	913
<b>5. Other liabilities</b>	<b>1123</b> (7.1)	<b>1014</b> (5.5)	<b>396</b> (7.2)	<b>374</b> (6.1)	<b>1315</b> (14.1)	<b>1701</b> (15.2)
5.1. Bills Payable	221	115	36	24	48	34
5.2. Inter-office adjustments	4	0	0	128	53	63
5.3. Interest accrued	15	7	44	45	604	885
5.4. Others (including provisions)	882	892	317	176	611	720
<b>Total Liabilities</b>	<b>15714</b>	<b>18414</b>	<b>5514</b>	<b>6163</b>	<b>9347</b>	<b>11202</b>
<b>1. Cash in hand</b>	<b>119</b> (0.8)	<b>155</b> (0.8)	<b>30</b> (0.5)	<b>45</b> (0.7)	<b>157</b> (1.7)	<b>117</b> (1.0)
<b>2. Balances with RBI</b>	<b>420</b> (2.7)	<b>461</b> (2.5)	<b>135</b> (2.4)	<b>150</b> (2.4)	<b>202</b> (2.2)	<b>253</b> (2.3)
<b>3. Balances with banks in India</b>	<b>7751</b> (49.3)	<b>9400</b> (51.0)	<b>1785</b> (32.4)	<b>1655</b> (26.9)	<b>3193</b> (34.2)	<b>4381</b> (39.1)
<b>4. Money at call and short notice</b>	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)
<b>5. Investments</b>	<b>719</b> (4.6)	<b>630</b> (3.4)	<b>2477</b> (44.9)	<b>3252</b> (52.8)	<b>1101</b> (11.8)	<b>1015</b> (9.1)
<b>6. Advances</b>	<b>2577</b> (16.4)	<b>2861</b> (15.5)	<b>609</b> (11.1)	<b>498</b> (8.1)	<b>2676</b> (28.6)	<b>3327</b> (29.7)
6.1. Bills purchased and discounted	—	—	1	1	12	—
6.2. Cash credits, overdrafts & loans	422	427	11	16	356	560
6.3. Term loans	2155	2433	598	482	2308	2766

<b>7. Fixed Assets</b>	<b>29</b>	<b>32</b>	<b>12</b>	<b>21</b>	<b>17</b>	<b>16</b>
	(0.2)	(0.2)	(0.2)	(0.3)	(0.2)	(0.1)
<b>8. Other Assets</b>	<b>4100</b>	<b>4875</b>	<b>466</b>	<b>542</b>	<b>2002</b>	<b>2093</b>
	(26.1)	(26.5)	(8.4)	(8.8)	(21.4)	(18.7)
8.1. Inter - office adjustments (net)	—	40	8	—	—	—
8.2. Interest accrued	786	1450	263	290	115	153
8.3. Others	3315	3385	194	252	1887	1940
<b>Total Assets</b>	<b>15714</b>	<b>18414</b>	<b>5514</b>	<b>6163</b>	<b>9347</b>	<b>11202</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Tripura		Tulsi		Tungabhadra	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	1999	2000	1999	2000	1999	2000
	(367)	(368)	(369)	(370)	(371)	(372)
<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)	(0.5)	(0.4)	(0.2)	(0.2)
<b>2. Reserves and Surplus</b>	<b>-9724</b>	<b>-8980</b>	<b>—</b>	<b>850</b>	<b>3920</b>	<b>5250</b>
	-(37.1)	-(28.7)	(—)	(3.5)	(8.0)	(9.5)
<b>3. Deposits</b>	<b>25656</b>	<b>31378</b>	<b>15065</b>	<b>17938</b>	<b>30543</b>	<b>35741</b>
	(97.8)	(100.3)	(75.8)	(74.5)	(62.3)	(64.7)
3.1. Demand deposits	3485	4065	1341	1393	2962	2417
3.2. Savings bank deposits	9955	11588	7559	8969	8231	10015
3.3. Term deposits	12215	15724	6165	7576	19351	23308
<b>4. Borrowings</b>	<b>2141</b>	<b>1516</b>	<b>1548</b>	<b>1654</b>	<b>11493</b>	<b>11077</b>
	(8.2)	(4.8)	(7.8)	(6.9)	(23.4)	(20.1)
4.1. From banks*	—	—	174	200	—	—
4.2. From others	2141	1516	1374	1454	11493	11077
<b>5. Other liabilities</b>	<b>8051</b>	<b>7255</b>	<b>3158</b>	<b>3526</b>	<b>2994</b>	<b>3073</b>
	(30.7)	(23.2)	(15.9)	(14.6)	(6.1)	(5.6)
5.1. Bills Payable	—	—	78	72	798	951
5.2. Inter-office adjustments	—	—	131	111	—	—
5.3. Interest accrued	781	387	18	12	157	123
5.4. Others (including provisions)	7270	6868	2931	3331	2039	1999
<b>Total Liabilities</b>	<b>26223</b>	<b>31269</b>	<b>19871</b>	<b>24069</b>	<b>49049</b>	<b>55241</b>
<b>1. Cash in hand</b>	<b>475</b>	<b>458</b>	<b>244</b>	<b>453</b>	<b>1805</b>	<b>1062</b>
	(1.8)	(1.5)	(1.2)	(1.9)	(3.7)	(1.9)
<b>2. Balances with RBI</b>	<b>676</b>	<b>815</b>	<b>456</b>	<b>540</b>	<b>977</b>	<b>1027</b>
	(2.6)	(2.6)	(2.3)	(2.2)	(2.0)	(1.9)
<b>3. Balances with banks in India</b>	<b>6675</b>	<b>9566</b>	<b>6585</b>	<b>9388</b>	<b>11014</b>	<b>12400</b>
	(25.5)	(30.6)	(33.1)	(39.0)	(22.5)	(22.4)
<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>6326</b>	<b>7599</b>	<b>2301</b>	<b>1926</b>	<b>8096</b>	<b>6993</b>

	(24.1)	(24.3)	(11.6)	(8.0)	(16.5)	(12.7)
<b>6. Advances</b>	<b>9823</b>	<b>10227</b>	<b>5788</b>	<b>6666</b>	<b>26585</b>	<b>32276</b>
	(37.5)	(32.7)	(29.1)	(27.7)	(54.2)	(58.4)
6.1. Bills purchased and discounted	—	—	—	—	397	172
6.2. Cash credits, overdrafts & loans	354	357	724	864	17624	23618
6.3. Term loans	9469	9870	5064	5802	8564	8486
<b>7. Fixed Assets</b>	<b>26</b>	<b>27</b>	<b>38</b>	<b>48</b>	<b>95</b>	<b>105</b>
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
<b>8. Other Assets</b>	<b>2221</b>	<b>2576</b>	<b>4458</b>	<b>5048</b>	<b>478</b>	<b>1378</b>
	(8.5)	(8.2)	(22.4)	(21.0)	(1.0)	(2.5)
8.1. Inter - office adjustments (net)	387	544	—	1331	12	907
8.2. Interest accrued	616	873	721	3717	319	277
8.3. Others	1218	14281	3737	24069	146	194
<b>Total Assets</b>	<b>26223</b>	<b>31269</b>	<b>19871</b>	<b>24069</b>	<b>49049</b>	<b>55241</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(373)	(374)	(375)	(376)	(377)	(378)
<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)	(0.3)	(0.3)	(2.2)	(1.9)
<b>2. Reserves and Surplus</b>	<b>—</b>	<b>843</b>	<b>—</b>	<b>1398</b>	<b>775</b>	<b>977</b>
	(—)	(2.6)	(—)	(3.7)	(17.1)	(18.5)
<b>3. Deposits</b>	<b>21573</b>	<b>27784</b>	<b>28517</b>	<b>34019</b>	<b>2455</b>	<b>2985</b>
	(84.0)	(85.4)	(89.6)	(90.2)	(54.2)	(56.6)
3.1. Demand deposits	306	329	928	1384	111	112
3.2. Savings bank deposits	9467	12264	12716	14822	1107	1337
3.3. Term deposits	11800	15191	14873	17812	1238	1536
<b>4. Borrowings</b>	<b>1246</b>	<b>1128</b>	<b>914</b>	<b>841</b>	<b>866</b>	<b>898</b>
	(4.9)	(3.5)	(2.9)	(2.2)	(19.1)	(17.0)
4.1. From banks*	286	285	13	53	182	187
4.2. From others	959	843	902	788	684	711
<b>5. Other liabilities</b>	<b>2752</b>	<b>2677</b>	<b>2287</b>	<b>1372</b>	<b>331</b>	<b>311</b>
	(10.7)	(8.2)	(7.2)	(3.6)	(7.3)	(5.9)
5.1. Bills Payable	—	—	—	—	6	9
5.2. Inter-office adjustments	42	94	26	25	7	—
5.3. Interest accrued	141	166	—	—	30	28
5.4. Others (including provisions)	2569	2418	2261	1347	288	274
<b>Total Liabilities</b>	<b>25670</b>	<b>32532</b>	<b>31818</b>	<b>37731</b>	<b>4527</b>	<b>5271</b>
<b>1. Cash in hand</b>	<b>147</b>	<b>209</b>	<b>176</b>	<b>310</b>	<b>41</b>	<b>37</b>
	(0.6)	(0.6)	(0.6)	(0.8)	(0.9)	(0.7)
<b>2. Balances with RBI</b>	<b>676</b>	<b>831</b>	<b>857</b>	<b>1007</b>	<b>84</b>	<b>87</b>
	(2.6)	(2.6)	(2.7)	(2.7)	(1.8)	(1.7)

<b>3. Balances with banks in India</b>	<b>6016</b>	<b>8113</b>	<b>16453</b>	<b>21787</b>	<b>1720</b>	<b>2194</b>
	(23.4)	(24.9)	(51.7)	(57.7)	(38.0)	(41.6)
<b>4. Money at call and short notice</b>	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
<b>5. Investments</b>	<b>4018</b>	<b>4895</b>	<b>18</b>	<b>18</b>	<b>539</b>	<b>639</b>
	(15.7)	(15.0)	(0.1)	(0.0)	(11.9)	(12.1)
<b>6. Advances</b>	<b>8512</b>	<b>10807</b>	<b>5708</b>	<b>5377</b>	<b>2044</b>	<b>2103</b>
	(33.2)	(33.2)	(17.9)	(14.3)	(45.1)	(39.9)
6.1. Bills purchased and discounted	—	—	—	—	6	11
6.2. Cash credits, overdrafts & loans	998	1751	995	1228	1335	1361
6.3. Term loans	7514	9056	4712	4150	703	731
<b>7. Fixed Assets</b>	<b>42</b>	<b>47</b>	<b>23</b>	<b>20</b>	<b>20</b>	<b>40</b>
	(0.2)	(0.1)	(0.1)	(0.1)	(0.4)	(0.8)
<b>8. Other Assets</b>	<b>6260</b>	<b>7630</b>	<b>8584</b>	<b>9212</b>	<b>80</b>	<b>171</b>
	(24.4)	(23.5)	(27.0)	(24.4)	(1.8)	(3.2)
8.1. Inter - office adjustments (net)	—	—	—	—	—	12
8.2. Interest accrued	1029	1986	—	—	67	135
8.3. Others	5231	5643	8584	9212	12	24
<b>Total Assets</b>	<b>25670</b>	<b>32532</b>	<b>31818</b>	<b>37731</b>	<b>4527</b>	<b>5271</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Valsad-Dangs Gramin Bank		Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(379)	(380)	(381)	(382)	(383)	(384)
<b>1. Capital</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(1.0)	(0.8)	(1.5)	(1.3)	(1.5)	(1.1)
<b>2. Reserves and Surplus</b>	<b>473</b>	<b>789</b>	<b>518</b>	<b>651</b>	—	<b>448</b>
	(4.8)	(6.6)	(7.6)	(8.4)	(0.0)	(5.0)
<b>3. Deposits</b>	<b>7690</b>	<b>9512</b>	<b>4011</b>	<b>4794</b>	<b>5338</b>	<b>6903</b>
	(77.4)	(79.6)	(59.0)	(61.9)	(80.7)	(77.3)
3.1. Demand deposits	431	629	111	163	330	351
3.2. Savings bank deposits	3844	4437	1202	1259	1687	2104
3.3. Term deposits	3415	4446	2698	3373	3321	4448
<b>4. Borrowings</b>	<b>930</b>	<b>759</b>	<b>1859</b>	<b>1867</b>	<b>507</b>	<b>743</b>
	(9.4)	(6.3)	(27.3)	(24.1)	(7.7)	(8.3)
4.1. From banks*	102	80	307	295	16	40
4.2. From others	828	679	1551	1573	491	703
<b>5. Other liabilities</b>	<b>743</b>	<b>794</b>	<b>317</b>	<b>335</b>	<b>666</b>	<b>732</b>
	(7.5)	(6.6)	(4.7)	(4.3)	(10.1)	(8.2)
5.1. Bills Payable	10	21	82	44	106	116
5.2. Inter-office adjustments	39	11	—	—	—	—
5.3. Interest accrued	16	20	36	35	382	508

5.4. Others (including provisions)	678	742	198	255	178	107
<b>Total Liabilities</b>	<b>9937</b>	<b>11954</b>	<b>6804</b>	<b>7747</b>	<b>6611</b>	<b>8926</b>
<b>1. Cash in hand</b>	<b>99</b>	<b>89</b>	<b>54</b>	<b>29</b>	<b>212</b>	<b>163</b>
	(1.0)	(0.7)	(0.8)	(0.4)	(3.2)	(1.8)
<b>2. Balances with RBI</b>	<b>237</b>	<b>261</b>	<b>121</b>	<b>117</b>	<b>235</b>	<b>281</b>
	(2.4)	(2.2)	(1.8)	(1.5)	(3.6)	(3.1)
<b>3. Balances with banks in India</b>	<b>3754</b>	<b>4147</b>	<b>1994</b>	<b>2105</b>	<b>300</b>	<b>1223</b>
	(37.8)	(34.7)	(29.3)	(27.2)	(4.5)	(13.7)
<b>4. Money at call and short notice</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1647</b>	<b>2085</b>
	(—)	(—)	(—)	(—)	(24.9)	(23.4)
<b>5. Investments</b>	<b>2046</b>	<b>3268</b>	<b>257</b>	<b>236</b>	<b>910</b>	<b>719</b>
	(20.6)	(27.3)	(3.8)	(3.0)	(13.8)	(8.1)
<b>6. Advances</b>	<b>3068</b>	<b>3833</b>	<b>4072</b>	<b>4903</b>	<b>2548</b>	<b>3489</b>
	(30.9)	(32.1)	(59.8)	(63.3)	(38.5)	(39.1)
6.1. Bills purchased and discounted	37	6	39	4	1	1
6.2. Cash credits, overdrafts & loans	635	829	1507	1931	892	1450
6.3. Term loans	2397	2999	2526	2968	1655	2038
<b>7. Fixed Assets</b>	<b>18</b>	<b>17</b>	<b>87</b>	<b>88</b>	<b>20</b>	<b>30</b>
	(0.2)	(0.1)	(1.3)	(1.1)	(0.3)	(0.3)
<b>8. Other Assets</b>	<b>714</b>	<b>339</b>	<b>220</b>	<b>270</b>	<b>740</b>	<b>937</b>
	(7.2)	(2.8)	(3.2)	(3.5)	(11.2)	(10.5)
8.1. Inter - office adjustments (net)	—	—	—	11	143	69
8.2. Interest accrued	139	230	118	79	128	170
8.3. Others	575	109	102	179	470	698
<b>Total Assets</b>	<b>9937</b>	<b>11954</b>	<b>6804</b>	<b>7747</b>	<b>6611</b>	<b>8926</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in

Items	As on March 31						
	Vidur Gramin Bank		Vindhyavasini Gramin Bank		Visweshwaraya Gramin Bank		Yavat Gramin
	1999	2000	1999	2000	1999	2000	1999
	(385)	(386)	(387)	(388)	(389)	(390)	(391)
<b>1. Capital</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(1.0)	(0.8)	(0.8)	(0.8)	(2.4)	(2.0)	(1.8)
<b>2. Reserves and Surplus</b>	<b>793</b>	<b>793</b>	<b>545</b>	<b>545</b>	<b>360</b>	<b>423</b>	<b>332</b>
	(7.7)	(6.5)	(4.5)	(4.1)	(8.8)	(8.5)	(7.8)
<b>3. Deposits</b>	<b>8099</b>	<b>9694</b>	<b>9390</b>	<b>10301</b>	<b>2896</b>	<b>3643</b>	<b>4292</b>
	(78.8)	(79.4)	(77.0)	(77.4)	(70.5)	(73.0)	(77.1)
3.1. Demand deposits	403	525	1143	939	90	92	153
3.2. Savings bank deposits	5378	6300	4105	4292	740	952	2595
3.3. Term deposits	2318	2869	4143	5070	2066	2599	1544
<b>4. Borrowings</b>	<b>762</b>	<b>1041</b>	<b>810</b>	<b>884</b>	<b>601</b>	<b>688</b>	<b>524</b>
	(7.4)	(8.5)	(6.6)	(6.6)	(14.6)	(13.8)	(9.4)

4.1. From banks*	102	108	52	36	114	157	99
4.2. From others	660	933	758	848	487	531	425
<b>5. Other liabilities</b>	<b>528</b>	<b>586</b>	<b>1346</b>	<b>1478</b>	<b>150</b>	<b>136</b>	<b>319</b>
	(5.1)	(4.8)	(11.0)	(11.1)	(3.7)	(2.7)	(5.7)
5.1. Bills Payable	16	87	19	25	41	35	74
5.2. Inter-office adjustments	4	4	34	23	—	—	—
5.3. Interest accrued	12	15	13	9	8	9	18
5.4. Others (including provisions)	496	480	1280	1420	101	92	227
<b>Total Liabilities</b>	<b>10281</b>	<b>12215</b>	<b>12191</b>	<b>13307</b>	<b>4107</b>	<b>4990</b>	<b>5566</b>
<b>1. Cash in hand</b>	<b>132</b>	<b>211</b>	<b>77</b>	<b>80</b>	<b>50</b>	<b>74</b>	<b>100</b>
	(1.3)	(1.7)	(0.6)	(0.6)	(1.2)	(1.5)	(1.8)
<b>2. Balances with RBI</b>	<b>260</b>	<b>275</b>	<b>304</b>	<b>354</b>	<b>90</b>	<b>107</b>	<b>123</b>
	(2.5)	(2.3)	(2.5)	(2.7)	(2.2)	(2.1)	(2.2)
<b>3. Balances with banks in India</b>	<b>310</b>	<b>6163</b>	<b>4825</b>	<b>5284</b>	<b>1211</b>	<b>989</b>	<b>1930</b>
	(3.0)	(50.5)	(39.6)	(39.7)	(29.5)	(19.8)	(34.7)
<b>4. Money at call and short notice</b>	<b>5246</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
	(51.0)	(—)	(—)	(—)	(—)	(—)	(—)
<b>5. Investments</b>	<b>1237</b>	<b>1910</b>	<b>1656</b>	<b>1556</b>	<b>416</b>	<b>953</b>	<b>632</b>
	(12.0)	(15.6)	(13.6)	(37.3)	(10.1)	(19.1)	(11.3)
<b>6. Advances</b>	<b>1912</b>	<b>2482</b>	<b>4286</b>	<b>4913</b>	<b>1972</b>	<b>2576</b>	<b>1794</b>
	(18.6)	(20.3)	(35.2)	(11.7)	(48.0)	(51.6)	(32.2)
6.1. Bills purchased and discounted	—	—	134	503	7	18	99
6.2. Cash credits, overdrafts & loans	314	433	—	—	124	1663	652
6.3. Term loans	1597	2048	4152	4410	1841	895	1043
<b>7. Fixed Assets</b>	<b>8</b>	<b>10</b>	<b>24</b>	<b>24</b>	<b>12</b>	<b>13</b>	<b>10</b>
	(0.1)	(0.1)	(0.2)	(0.2)	(0.3)	(0.3)	(0.2)
<b>8. Other Assets</b>	<b>1178</b>	<b>1163</b>	<b>1021</b>	<b>1096</b>	<b>357</b>	<b>277</b>	<b>978</b>
	(11.5)	(9.5)	(8.4)	(8.2)	(8.7)	(5.6)	(17.6)
8.1. Inter - office adjustments (net)	—	—	—	—	38	9	735
8.2. Interest accrued	606	876	443	682	77	109	—
8.3. Others	571	287	578	414	241	160	244
<b>Total Assets</b>	<b>10281</b>	<b>12215</b>	<b>12191</b>	<b>13307</b>	<b>4107</b>	<b>4990</b>	<b>5566</b>
	(100.0)	(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.