

Table 49 : Liabilities and Assets of Regional Rural Banks - 1998-99
(Part 3 of 11)

(Amount in Rs. lakh)

Items	As on 31st March					
	Chambal Kshetriya Gramin Bank		Champaran Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(73)	(74)	(75)	(76)	(77)	(78)
1. Capital	100	100	100	100	100	100
	(1.6)	(1.1)	(0.6)	(0.5)	(1.2)	(0.9)
2. Reserves and Surplus	-	-	-	-	-	-
	-	-	-	-	-	-
3. Deposits	5263	7805	14273	16391	6948	8753
	(83.2)	(89.7)	(86.3)	(87.8)	(86.4)	(86.7)
3.1. Demand deposits	199	431	280	408	118	311
3.2. Savings bank deposits	1585	2162	6806	7150	3522	4386
3.3. Term deposits	3479	5212	7186	8833	3308	4056
4. Borrowings	204	508	524	665	585	706
	(3.2)	(5.8)	(3.2)	(3.6)	(7.3)	(6.9)
4.1. From banks*	-	-	-	-	34	68
4.2. From others	204	508	524	665	551	637
5. Other liabilities	761	294	1650	1512	412	530
	(12.0)	(3.4)	(10.0)	(8.1)	(5.1)	(5.3)
5.1. Bills Payable	-	-	-	-	2	4
5.2. Inter-office adjustments	-	13	29	11	-	-
5.3. Interest accrued	22	35	7	9	7	33
5.4. Others (including provisions)	739	246	1614	1492	403	493
Total Liabilities	6328	8706	16546	18668	8045	10089
1. Cash in hand	53	157	317	290	148	180
	(0.8)	(1.8)	(1.9)	(1.6)	(1.8)	(0.2)
2. Balances with RBI	165	231	420	485	208	270
	(2.6)	(2.7)	(2.5)	(2.6)	(2.6)	(2.7)
3. Balances with banks in India	1116	3517	6208	7158	1839	2705
	(17.6)	(40.4)	(37.5)	(38.3)	(22.9)	(26.8)
4. Money at call and short notice	786	-	-	-	-	-
	(12.4)	-	-	-	-	-
5. Investments	309	504	109	2.9	1642	1778
	(4.9)	(5.8)	(0.7)	(0.2)	(20.4)	(17.6)
6. Advances	2458	2931	4021	4117	2323	2913
	(38.8)	(33.7)	(24.3)	(22.1)	(28.9)	(28.8)
6.1. Bills purchased and discounted	-	-	-	6	2	2
6.2. Cash credits, overdrafts & loans	319	474	593	779	844	378
6.3. Term loans	2138	2458	2428	3332	1476	2533
7. Fixed Assets	18	21	14	13	17	20
	(0.3)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	1423	1345	5458	6577	1869	2223
	(22.5)	(15.4)	(15.4)	(35.2)	(23.2)	(22.0)
8.1. Inter - office adjustments (net)	-	-	-	-	91	270
8.2. Interest accrued	128	49	404	566	91	132
8.3. Others	1295	1296	5053	6011	1687	1821
Total Assets	6328	8706	16546	18668	8045	10089
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
Items	Chhatrasal Gramin Bank		Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank	

	1998	1999	1998	1999	1998	1999
	(79)	(80)	(81)	(82)	(83)	(84)
1. Capital	100	100	100	100	100	100
	(0.7)	(0.6)	(1.2)	(0.9)	(1.2)	(1.1)
2. Reserves and Surplus	1155	1397	-	-	654	663
	(8.5)	(8.6)	(-)	(-)	(7.9)	(7.0)
3. Deposits	9861	11859	7569	9914	5318	6242
	(72.2)	(72.9)	(90.7)	(91.4)	(64.4)	(66.1)
3.1. Demand deposits	520	478	593	811	166	231
3.2. Savings bank deposits	5403	6757	3081	4238	1963	2095
3.3. Term deposits	3939	4624	3895	4865	3190	3916
4. Borrowings	1055	1175	187	255	1946	2130
	(7.7)	(7.2)	(2.2)	(2.4)	(23.6)	(22.5)
4.1. From banks*	106	118	-	-	422	401
4.2. From others	949	1057	187	255	1524	1729
5. Other liabilities	1497	1728	491	574	242	313
	(10.9)	(10.6)	(5.9)	(5.3)	(2.9)	(3.3)
5.1. Bills Payable	13	18	-	-	2	2
5.2. Inter-office adjustments	21	56	-	-	-	-
5.3. Interest accrued	10	12	-	-	12	14
5.4. Others (including provisions)	1453	1642	491	574	229	297
Total Liabilities	13668	16259	8347	10843	8260	9448
1. Cash in hand	132	141	171	213	249	255
	(1.0)	(0.9)	(2.0)	(2.0)	(3.0)	(2.7)
2. Balances with RBI	288	341	202	271	145	182
	(2.1)	(2.1)	(2.4)	(2.5)	(1.8)	(1.9)
3. Balances with banks in India	6048	7843	2628	3888	2194	2289
	(44.3)	(48.2)	(31.5)	(35.9)	(26.6)	(24.2)
4. Money at call and short notice	-	-	592	599	-	-
	(-)	-	(7.1)	(5.5)	(-)	(-)
5. Investments	2004	2004	-	-	547	871
	(14.7)	(12.3)	(-)	(-)	(6.6)	(9.2)
6. Advances	3485	4292	2541	3361	4790	5587
	(25.5)	(26.4)	(30.4)	(31.0)	(58.0)	(59.1)
6.1. Bills purchased and discounted	8	128	39	134	20	8
6.2. Cash credits, overdrafts & loans	596	662	845	1066	1481	1840
6.3. Term loans	2881	3487	1658	2160	3288	3739
7. Fixed Assets	19	15	18	22	31	42
	(0.1)	(0.1)	(0.2)	(0.2)	(0.4)	(0.4)
8. Other Assets	1692	1638	2196	2489	305	221
	(12.4)	(10.1)	(26.3)	(23.0)	(3.7)	(2.3)
8.1. Inter - office adjustments (net)	-	-	166	161	26	133
8.2. Interest accrued	338	407	-	-	37	64
8.3. Others	1354	1231	2030	2328	242	24
Total Assets	13668	16259	8347	10843	8260	9448
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Chitradurga Gramin Bank		Cuttack Gramin Bank		Damoh Panna Sagar Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(85)	(86)	(87)	(88)	(89)	(90)
1. Capital	100	100	100	100	100	100
	(0.7)	(0.6)	(0.4)	(0.4)	(1.0)	(0.7)
2. Reserves and Surplus	1772	1772	3634	3634	704	1511
	(12.1)	(9.8)	(14.4)	(12.9)	(6.8)	(11.2)
3. Deposits	8975	11952	17108	19551	7939	10087

		(61.2)	(66.0)	(67.9)	(69.4)	(77.3)	(74.9)
3.1.	Demand deposits	318	352	295	344	602	818
3.2.	Savings bank deposits	2683	3507	7018	7857	2960	3812
3.3.	Term deposits	5974	8093	9795	11349	4377	5456
4.	Borrowings	3316	3623	2130	1876	621	715
		(22.6)	(20.0)	(8.5)	(6.7)	(6.0)	(5.3)
4.1.	From banks*	652	704	267	267	72	60
4.2.	From others	2664	2919	1863	1609	549	655
5.	Other liabilities	503	664	2227	2991	910	1059
		(3.4)	(3.7)	(8.8)	(10.6)	(8.9)	(7.9)
5.1.	Bills Payable	135	239	38	43	-	-
5.2.	Inter-office adjustments	15	-	55	-	68	58
5.3.	Interest accrued	88	102	1690	2277	702	878
5.4.	Others (including provisions)	265	323	445	671	140	122
	Total Liabilities	14666	18112	25200	28151	10273	13471
1.	Cash in hand	129	192	266	343	83	117
		(0.9)	(1.1)	(1.1)	(1.2)	(0.8)	(0.9)
2.	Balances with RBI	276	371	562	697	258	324
		(1.9)	(2.0)	(2.2)	(2.5)	(2.5)	(2.4)
3.	Balances with banks in India	3269	5051	9010	9066	5284	7064
		(22.3)	(27.9)	(35.8)	(32.2)	(51.4)	(52.4)
4.	Money at call and short notice	-	-	-	-	-	-
		(-)	(-)	(-)	(-)	(-)	(-)
5.	Investments	1837	2170	2146	2896	509	1109
		(12.5)	(12.0)	(8.5)	(10.3)	(5.0)	(8.2)
6.	Advances	7247	8495	5279	6430	1380	1870
		(49.4)	(46.9)	(20.9)	(22.8)	(13.4)	(13.9)
6.1.	Bills purchased and discounted	-	1	32	35	-	-
6.2.	Cash credits, overdrafts & loans	4856	5655	425	510	581	794
6.3.	Term loans	2391	2840	4822	5885	798	1075
7.	Fixed Assets	36	36	48	49	11	10
		(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8.	Other Assets	1872	1796	7889	8670	2748	2977
		(12.8)	(9.9)	(31.3)	(30.8)	(26.8)	(22.1)
8.1.	Inter - office adjustments (net)	-	31	-	122	187	-
8.2.	Interest accrued	189	345	234	450	-	488
8.3.	Others	1683	1421	7655	8097	2562	2489
	Total Assets	14666	18112	25200	28151	10273	13471
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March					
	Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(91)	(92)	(93)	(94)	(95)	(96)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.4)	(1.0)	(0.8)	(0.9)	(0.7)
2. Reserves and Surplus	1397	1397	-	286	773	775
	(7.0)	(5.6)	(-)	(2.4)	(6.7)	(5.3)

3. Deposits	16378	21230	8679	10168	7145	9486
	(81.9)	(84.5)	(89.0)	(86.0)	(61.7)	(64.3)
3.1. Demand deposits	2291	3669	259	356	186	119
3.2. Savings bank deposits	9269	11559	3422	3668	1704	2402
3.3. Term deposits	4818	6003	4999	6144	5256	6965
4. Borrowings	879	941	572	796	2489	3125
	(4.4)	(3.7)	(5.9)	(6.7)	(21.5)	(21.2)
4.1. From banks*	36	25	8	22	426	485
4.2. From others	843	916	563	774	2063	2640
5. Other liabilities	1245	1452	403	477	1075	1267
	(6.2)	(5.8)	(4.1)	(4.0)	(9.3)	(8.6)
5.1. Bills Payable	24	65	6	8	14	14
5.2. Inter-office adjustments	-	-	5	-	106	129
5.3. Interest accrued	27	34	11	15	142	193
5.4. Others (including provisions)	1194	1353	381	455	813	932
Total Liabilities	20000	25120	9754	11828	11581	14753
1. Cash in hand	230	355	124	204	123	151
	(1.2)	(1.4)	(1.3)	(1.7)	(1.1)	(1.0)
2. Balances with RBI	485	601	256	294	217	334
	(2.4)	(2.4)	(2.6)	(2.5)	(1.9)	(2.3)
3. Balances with banks in India	8983	12571	2490	2881	2240	3223
	(44.9)	(50.0)	(25.5)	(24.4)	(19.3)	(21.8)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	4288	5188	2378	2250	2186	2894
	(21.4)	(20.7)	(24.4)	(19.0)	(18.9)	(19.6)
6. Advances	3424	4109	2667	4165	5380	6765
	(17.1)	(16.4)	(27.3)	(35.2)	(46.5)	(45.9)
6.1. Bills purchased and discounted	-	-	-	-	1	17
6.2. Cash credits, overdrafts & loans	210	251	525	1088	799	1176
6.3. Term loans	3214	3858	2142	3077	4581	5572
7. Fixed Assets	29	37	12	15	18	21
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)
8. Other Assets	2560	2260	1826	2018	1417	1365
	(12.8)	(9.0)	(18.7)	(17.1)	(12.2)	(9.3)
8.1. Inter - office adjustments (net)	38	125	-	105	-	-

8.2. Interest accrued	797	1489	307	463	183	317
8.3. Others	1725	646	1520	1450	1234	1049
Total Assets	20000	25120	9754	11828	11581	14753
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Dungarpur- Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(97)	(98)	(99)	(100)	(101)	(102)
1. Capital	100	100	100	100	100	100
	(1.6)	(1.3)	(0.4)	(0.4)	(1.4)	(1.0)
2. Reserves and Surplus	790	884	2045	2521	-	433
	(12.9)	(11.9)	(9.0)	(10.1)	(-)	(4.5)
3. Deposits	4312	5574	16819	18208	5805	7357
	(70.5)	(74.9)	(74.0)	(73.2)	(78.5)	(77.1)
3.1. Demand deposits	166	411	1012	1256	212	232
3.2. Savings bank deposits	1608	1969	7425	7507	2485	3059
3.3. Term deposits	2538	3194	8382	9445	3107	4066
4. Borrowings	530	628	1804	1495	208	73
	(8.7)	(8.4)	(7.9)	(6.0)	(2.8)	(0.8)
4.1. From banks*	4	22	117	90	-	-
4.2. From others	527	606	1687	1405	208	73
5. Other liabilities	386	254	1954	2541	1282	1575
	(6.3)	(3.4)	(8.6)	(10.2)	(17.3)	(16.5)
5.1. Bills Payable	36	33	19	24	24	25
5.2. Inter-office adjustments	-	-	95	118	-	-
5.3. Interest accrued	28	34	1152	1592	665	986
5.4. Others (including provisions)	322	188	688	809	594	564
Total Liabilities	6119	7441	22722	24866	7395	9537
1. Cash in hand	57	60	204	277	45	89
	(0.9)	(0.8)	(0.9)	(1.1)	(0.6)	(0.9)
2. Balances with RBI	140	160	535	586	191	242
	(2.3)	(2.2)	(2.4)	(2.4)	(2.6)	(2.5)
3. Balances with banks in India	2378	2798	1185	1027	2268	542
	(38.9)	(37.6)	(5.2)	(4.1)	(30.7)	(5.7)
4. Money at call and short notice	-	-	6604	5672	-	3884
	(-)	(-)	(29.1)	(22.8)	(-)	(40.7)

5. Investments	443 (7.2)	748 (10.1)	5716 (25.2)	8569 (34.5)	- (-)	25 (0.3)
6. Advances	1755 (28.7)	2352 (31.6)	5309 (23.4)	5667 (22.8)	1252 (16.9)	737 (7.7)
6.1. Bills purchased and discounted	5	67	-	1	-	-
6.2. Cash credits, overdrafts & loans	317	504	1139	1281	1044	514
6.3. Term loans	1434	1781	4170	4386	207	223
7. Fixed Assets	16 (0.3)	14 (0.2)	40 (0.2)	43 (0.2)	14 (0.2)	13 (0.1)
8. Other Assets	1332 (21.8)	1308 (17.6)	3130 (13.8)	3026 (12.2)	3626 (49.0)	4005 (42.0)
8.1. Inter - office adjustments (net)	25	3	-	-	6	19
8.2. Interest accrued	228	223	419	509	25	60
8.3. Others	1079	1082	2711	2517	3595	3926
Total Assets	6119 (100.0)	7441 (100.0)	22722 (100.0)	24866 (100.0)	7395 (100.0)	9537 (100.0)

Items	Etah Gramin Bank		Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(103)	(104)	(105)	(106)	(107)	(108)
1. Capital	100 (0.8)	100 (0.6)	100 (1.2)	100 (1.0)	100 (0.6)	100 (0.5)
2. Reserves and Surplus	1050 (7.9)	1050 (6.7)	687 (8.4)	1262 (12.0)	1124 (6.6)	1124 (5.3)
3. Deposits	9630 (72.9)	11825 (76.0)	6035 (74.0)	7587 (72.2)	13745 (81.2)	17512 (83.3)
3.1. Demand deposits	368	492	58	100	412	1253
3.2. Savings bank deposits	3814	4535	2880	3675	7545	9236
3.3. Term deposits	5449	6798	3097	3811	5788	7023
4. Borrowings	1723 (13.0)	1904 (12.2)	827 (10.1)	876 (8.3)	1011 (6.0)	1185 (5.6)
4.1. From banks*	210	252	21	11	89	91
4.2. From others	1513	1652	806	865	921	1094
5. Other liabilities	703 (5.3)	688 (4.4)	505 (6.2)	677 (6.4)	951 (5.6)	1107 (5.3)
5.1. Bills Payable	130	42	5	7	21	13

5.2. Inter-office adjustments	369	405	20	72	108	-
5.3. Interest accrued	82	94	43	58	-	994
5.4. Others (including provisions)	122	147	437	541	822	100
Total Liabilities	13205	15566	8154	10502	16930	21027
1. Cash in hand	220	334	68	68	139	198
	(1.7)	(2.1)	(0.8)	(0.6)	(0.8)	(0.9)
2. Balances with RBI	320	390	183	235	450	531
	(2.4)	(2.5)	(2.2)	(2.2)	(2.7)	(2.5)
3. Balances with banks in India	5304	6729	2722	4625	8992	1574
	(40.2)	(43.2)	(33.4)	(44.0)	(53.1)	(7.5)
4. Money at call and short notice	-	-	-	-	-	10217
	(-)	(-)	(-)	(-)	(-)	(48.6)
5. Investments	1447	1546	400	400	1740	1740
	(11.0)	(9.9)	(4.9)	(3.8)	(10.3)	(8.3)
6. Advances	4982	5957	2575	2740	2799	3181
	(37.7)	(38.3)	(31.6)	(26.1)	(16.5)	(15.1)
6.1. Bills purchased and discounted	-	-	-	-	20	9
6.2. Cash credits, overdrafts & loans	1529	1567	297	311	310	396
6.3. Term loans	3453	4390	2278	2429	2469	2777
7. Fixed Assets	17	17	10	10	14	13
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	915	593	2195	2425	2797	3574
	(6.9)	(3.8)	(26.9)	(23.1)	(16.5)	(17.0)
8.1. Inter - office adjustments (net)	-	-	-	-	-	-
8.2. Interest accrued	154	192	402	726	1525	2650
8.3. Others	761	401	1793	1699	1271	924
Total Assets	13205	15566	8154	10502	16930	21027
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

- : Nil or negligible.

Source : Annual accounts of banks.