

**Table 49 : Liabilities and Assets of Regional Rural Banks - 1998-99  
(Part 2 of 11)**

(Amount in Rs. lakh)						
Items	As on 31st March					
	Bastar Kshetriya Gramin Bank		Basti Gramin Bank		Begusarai Kshetriya Gramin Bank	
	1998 (37)	1999 (38)	1998 (39)	1999 (40)	1998 (41)	1999 (42)
<b>1. Capital</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(1.6)	(1.3)	(0.4)	(0.3)	(2.8)	(2.1)
<b>2. Reserves and Surplus</b>	-	-	<b>160</b>	<b>653</b>	<b>77</b>	<b>200</b>
	(-)	(-)	(0.7)	(2.3)	(2.1)	(4.2)
<b>3. Deposits</b>	<b>4992</b>	<b>6028</b>	<b>17719</b>	<b>21291</b>	<b>2854</b>	<b>3819</b>
	(81.6)	(77.2)	(75.4)	(73.5)	(79.3)	(80.6)
3.1. Demand deposits	580	675	642	1046	239	495
3.2. Savings bank deposits	1944	2294	10510	12521	1402	1683
3.3. Term deposits	2469	3058	6568	7724	1213	1641
<b>4. Borrowings</b>	<b>277</b>	<b>291</b>	<b>1868</b>	<b>2038</b>	<b>118</b>	<b>137</b>
	(4.5)	(3.7)	(7.9)	(7.0)	(3.3)	(2.9)
4.1. From banks*	-	-	120	132	-	-
4.2. From others	277	291	1748	1906	118	137
<b>5. Other liabilities</b>	<b>750</b>	<b>1391</b>	<b>3652</b>	<b>4881</b>	<b>450</b>	<b>480</b>
	(12.3)	(17.8)	(15.5)	(16.9)	(12.5)	(10.1)
5.1. Bills Payable	36	475	34	58	-	-
5.2. Inter-office adjustments	18	-	118	115	-	-
5.3. Interest accrued	449	584	1600	2282	166	256
5.4. Others (including provisions)	247	332	1900	2425	284	224
<b>Total Liabilities</b>	<b>6120</b>	<b>7810</b>	<b>23499</b>	<b>28964</b>	<b>3599</b>	<b>4736</b>
<b>1. Cash in hand</b>	<b>40</b>	<b>49</b>	<b>158</b>	<b>201</b>	<b>52</b>	<b>105</b>
	(0.7)	(0.6)	(0.7)	(0.7)	(1.4)	(2.2)
<b>2. Balances with RBI</b>	<b>173</b>	<b>213</b>	<b>570</b>	<b>760</b>	<b>90</b>	<b>121</b>
	(2.8)	(2.7)	(2.4)	(2.6)	(2.5)	(2.6)
<b>3. Balances with banks in India</b>	<b>2131</b>	<b>2902</b>	<b>8923</b>	<b>1275</b>	<b>1770</b>	<b>2165</b>
	(34.8)	(37.2)	(38.0)	(4.4)	(49.2)	(45.7)

<b>4. Money at call and short notice</b>	-	-	-	<b>10043</b>	-	-
	(-)	(-)	(-)	(34.7)	(-)	(-)
<b>5. Investments</b>	<b>7</b>	<b>47</b>	<b>6979</b>	<b>8297</b>	<b>515</b>	<b>915</b>
	(0.1)	(0.6)	(29.7)	(28.6)	(14.3)	(19.3)
<b>6. Advances</b>	<b>1136</b>	<b>1421</b>	<b>5279</b>	<b>6344</b>	<b>700</b>	<b>706</b>
	(18.6)	(18.2)	(22.5)	(21.9)	(19.4)	(14.9)
6.1. Bills purchased and discounted	-	-	-	-	-	1
6.2. Cash credits, overdrafts & loans	349	452	2111	1321	26	59
6.3. Term loans	787	969	3168	5023	674	646
<b>7. Fixed Assets</b>	<b>6</b>	<b>6</b>	<b>14</b>	<b>17</b>	<b>10</b>	<b>11</b>
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.2)
<b>8. Other Assets</b>	<b>2627</b>	<b>3173</b>	<b>1577</b>	<b>2027</b>	<b>463</b>	<b>712</b>
	(42.9)	(40.6)	(6.7)	(7.0)	(12.9)	(15.0)
8.1. Inter - office adjustments (net)	-	159	-	-	28	7
8.2. Interest accrued	41	74	1508	1944	176	245
8.3. Others	2587	2940	68	83	259	460
<b>Total Assets</b>	<b>6120</b>	<b>7810</b>	<b>23499</b>	<b>28964</b>	<b>3599</b>	<b>4736</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(43)	(44)	(45)	(46)	(47)	(48)
<b>1. Capital</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(1.3)	(1.0)	(0.3)	(0.3)	(1.8)	(1.4)
<b>2. Reserves and Surplus</b>	-	<b>183</b>	<b>2446</b>	<b>3855</b>	-	-
	(-)	(1.8)	(7.9)	(10.4)	(-)	(-)
<b>3. Deposits</b>	<b>3928</b>	<b>4829</b>	<b>25668</b>	<b>29563</b>	<b>4673</b>	<b>6061</b>
	(50.1)	(47.0)	(82.6)	(79.6)	(81.9)	(83.3)
3.1. Demand deposits	204	258	2844	3194	61	74
3.2. Savings bank deposits	1965	1984	14361	16956	1989	2580
3.3. Term deposits	1759	2586	8463	9413	2623	3407
<b>4. Borrowings</b>	<b>467</b>	<b>361</b>	<b>1769</b>	<b>2082</b>	<b>514</b>	<b>669</b>
	(6.0)	(3.5)	(5.7)	(5.6)	(9.0)	(9.2)
4.1. From banks*	-	-	270	290	63	75
4.2. From others	467	361	1499	1792	451	594
<b>5. Other liabilities</b>	<b>3342</b>	<b>4812</b>	<b>1106</b>	<b>1557</b>	<b>422</b>	<b>442</b>

	(42.6)	(46.8)	(3.6)	(4.2)	(7.4)	(6.1)
5.1. Bills Payable	-	-	90	552	-	-
5.2. Inter-office adjustments	2774	4053	99	-	-	-
5.3. Interest accrued	234	411	19	19	-	-
5.4. Others (including provisions)	334	348	898	986	422	442
<b>Total Liabilities</b>	<b>7837</b>	<b>10284</b>	<b>31090</b>	<b>37156</b>	<b>5709</b>	<b>7272</b>
<b>1. Cash in hand</b>	<b>54</b>	<b>42</b>	<b>432</b>	<b>496</b>	<b>82</b>	<b>69</b>
	(0.7)	(0.4)	(1.4)	(1.3)	(1.4)	(0.9)
<b>2. Balances with RBI</b>	<b>114</b>	<b>160</b>	<b>763</b>	<b>827</b>	<b>145</b>	<b>174</b>
	(1.5)	(1.6)	(2.5)	(2.2)	(2.5)	(2.4)
<b>3. Balances with banks in India</b>	<b>1996</b>	<b>2696</b>	<b>14598</b>	<b>17771</b>	<b>1278</b>	<b>1890</b>
	(25.5)	(26.2)	(47.0)	(47.8)	(22.4)	(26.0)
<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>359</b>	<b>426</b>	<b>7705</b>	<b>8618</b>	<b>424</b>	<b>549</b>
	(4.6)	(4.1)	(24.8)	(23.2)	(7.4)	(7.5)
<b>6. Advances</b>	<b>1949</b>	<b>2109</b>	<b>4179</b>	<b>4888</b>	<b>2123</b>	<b>2767</b>
	(24.9)	(20.5)	(13.4)	(13.2)	(37.2)	(38.1)
6.1. Bills purchased and discounted	3	3	-	-	-	-
6.2. Cash credits, overdrafts & loans	109	160	4178	4887	823	1051
6.3. Term loans	1837	1946	-	-	1299	1716
<b>7. Fixed Assets</b>	<b>22</b>	<b>27</b>	<b>24</b>	<b>31</b>	<b>19</b>	<b>27</b>
	(0.3)	(0.3)	(0.1)	(0.1)	(0.3)	(0.4)
<b>8. Other Assets</b>	<b>3341</b>	<b>4824</b>	<b>3390</b>	<b>4525</b>	<b>1638</b>	<b>1796</b>
	(42.6)	(46.9)	(10.9)	(12.2)	(28.7)	(24.7)
8.1. Inter - office adjustments (net)	2800	4070	-	419	68	90
8.2. Interest accrued	145	258	3304	4009	-	-
8.3. Others	396	495	86	97	1570	1706
<b>Total Assets</b>	<b>7837</b>	<b>10284</b>	<b>31090</b>	<b>37156</b>	<b>5709</b>	<b>7272</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Bhilwara-Ajmer Kshetriya Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(49)	(50)	(51)	(52)	(53)	(54)
<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)	(0.2)	(0.2)	(0.5)	(0.4)

<b>2. Reserves and Surplus</b>	<b>559</b>	<b>658</b>	<b>1702</b>	<b>2130</b>	<b>1374</b>	<b>1830</b>
	(5.6)	(5.1)	(4.1)	(4.4)	(6.4)	(6.9)
<b>3. Deposits</b>	<b>7250</b>	<b>9467</b>	<b>35115</b>	<b>40647</b>	<b>12597</b>	<b>16579</b>
	(73.1)	(74.0)	(85.2)	(84.1)	(59.1)	(62.8)
3.1. Demand deposits	510	671	1803	1371	285	350
3.2. Savings bank deposits	1874	2722	16234	19173	4723	6140
3.3. Term deposits	4866	6074	17079	20104	7590	10088
<b>4. Borrowings</b>	<b>1418</b>	<b>1618</b>	<b>1871</b>	<b>2504</b>	<b>5278</b>	<b>5145</b>
	(14.3)	(12.7)	(4.5)	(5.2)	(24.8)	(19.5)
4.1. From banks*	81	98	-	2504	1034	1087
4.2. From others	1337	1520	1871	-	4244	4058
<b>5. Other liabilities</b>	<b>587</b>	<b>942</b>	<b>2441</b>	<b>2956</b>	<b>1974</b>	<b>2739</b>
	(5.9)	(7.4)	(5.9)	(6.1)	(9.3)	(10.4)
5.1. Bills Payable	17	26	-	-	202	369
5.2. Inter-office adjustments	-	-	-	-	235	295
5.3. Interest accrued	70	88	50	75	175	128
5.4. Others (including provisions)	499	828	2391	2882	1362	1947
<b>Total Liabilities</b>	<b>9914</b>	<b>12785</b>	<b>41230</b>	<b>48337</b>	<b>21322</b>	<b>26393</b>
<b>1. Cash in hand</b>	<b>207</b>	<b>198</b>	<b>791</b>	<b>745</b>	<b>377</b>	<b>455</b>
	(2.1)	(1.5)	(1.9)	(1.5)	(1.8)	(1.7)
<b>2. Balances with RBI</b>	<b>215</b>	<b>274</b>	<b>1157</b>	<b>1302</b>	<b>394</b>	<b>500</b>
	(2.2)	(2.1)	(2.8)	(2.7)	(1.8)	(1.9)
<b>3. Balances with banks in India</b>	<b>2508</b>	<b>4371</b>	<b>1298</b>	<b>2797</b>	<b>365</b>	<b>1012</b>
	(25.3)	(34.2)	(3.1)	(5.8)	(1.7)	(3.8)
<b>4. Money at call and short notice</b>	<b>-</b>	<b>-</b>	<b>10164</b>	<b>12676</b>	<b>5792</b>	<b>7395</b>
	(-)	(-)	(24.7)	(26.2)	(27.2)	(28.0)
<b>5. Investments</b>	<b>1144</b>	<b>1579</b>	<b>12883</b>	<b>14610</b>	<b>2033</b>	<b>2808</b>
	(11.5)	(12.3)	(31.2)	(30.2)	(9.5)	(10.6)
<b>6. Advances</b>	<b>4973</b>	<b>5464</b>	<b>9319</b>	<b>11285</b>	<b>11705</b>	<b>13310</b>
	(50.2)	(42.7)	(22.6)	(23.3)	(54.9)	(50.4)
6.1. Bills purchased and discounted	54	44	129	-	3	1
6.2. Cash credits, overdrafts & loans	1345	1217	1520	1834	5386	6550
6.3. Term loans	3575	4203	7670	9452	6316	6758
<b>7. Fixed Assets</b>	<b>32</b>	<b>33</b>	<b>45</b>	<b>43</b>	<b>84</b>	<b>89</b>
	(0.3)	(0.3)	(0.1)	(0.1)	(0.4)	(0.3)
<b>8. Other Assets</b>	<b>835</b>	<b>867</b>	<b>5573</b>	<b>4879</b>	<b>572</b>	<b>823</b>

	(8.4)	(6.8)	(13.5)	(10.1)	(2.7)	(3.1)
8.1. Inter - office adjustments (net)	67	159	1285	539	-	-
8.2. Interest accrued	210	279	2361	2788	477	660
8.3. Others	558	428	1928	1553	94	163
<b>Total Assets</b>	<b>9914</b>	<b>12785</b>	<b>41230</b>	<b>48337</b>	<b>21322</b>	<b>26393</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March					
	Bikaner Kshetriya Gramin Bank		Bilaspur Raipur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(55)	(56)	(57)	(58)	(59)	(60)
<b>1. Capital</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(4.2)	(3.1)	(0.5)	(0.4)	(0.5)	(0.4)
<b>2. Reserves and Surplus</b>	-	-	<b>818</b>	<b>1545</b>	-	-
	(-)	(-)	(4.0)	(6.8)	(-)	(-)
<b>3. Deposits</b>	<b>1663</b>	<b>2177</b>	<b>16114</b>	<b>17228</b>	<b>13787</b>	<b>16664</b>
	(69.7)	(68.0)	(79.8)	(75.8)	(72.7)	(74.2)
3.1. Demand deposits	61	92	1649	1334	1107	1500
3.2. Savings bank deposits	441	548	6253	6929	6869	8123
3.3. Term deposits	1160	1537	8211	8965	5811	7040
<b>4. Borrowings</b>	<b>360</b>	<b>591</b>	<b>1158</b>	<b>1399</b>	<b>3002</b>	<b>3130</b>
	(15.1)	(18.5)	(5.7)	(6.2)	(15.8)	(13.9)
4.1. From banks*	-	14	195	211	512	553
4.2. From others	360	577	963	1188	2491	2578
<b>5. Other liabilities</b>	<b>263</b>	<b>331</b>	<b>2015</b>	<b>2444</b>	<b>2087</b>	<b>2577</b>
	(11.0)	(10.4)	(10.0)	(10.8)	(11.0)	(11.5)
5.1. Bills Payable	3	4	-	-	206	316
5.2. Inter-office adjustments	5	7	-	-	-	-
5.3. Interest accrued	146	207	1468	1569	1098	1416
5.4. Others (including provisions)	109	114	547	875	782	845
<b>Total Liabilities</b>	<b>2385</b>	<b>3199</b>	<b>20205</b>	<b>22716</b>	<b>18976</b>	<b>22472</b>
<b>1. Cash in hand</b>	<b>5</b>	<b>7</b>	<b>117</b>	<b>146</b>	<b>179</b>	<b>194</b>
	(0.2)	(0.2)	(0.6)	(0.6)	(0.9)	(0.9)
<b>2. Balances with RBI</b>	<b>59</b>	<b>80</b>	<b>528</b>	<b>576</b>	<b>474</b>	<b>550</b>
	(2.5)	(2.5)	(2.6)	(2.5)	(2.5)	(2.4)
<b>3. Balances with banks in India</b>	<b>8</b>	<b>38</b>	<b>9123</b>	<b>10272</b>	<b>579</b>	<b>906</b>

	(0.3)	(1.2)	(45.2)	(45.2)	(3.1)	(4.0)
<b>4. Money at call and short notice</b>	<b>657</b>	<b>1027</b>	<b>-</b>	<b>-</b>	<b>4069</b>	<b>5372</b>
	(27.5)	(32.1)	(-)	(-)	(21.4)	(23.9)
<b>5. Investments</b>	<b>65</b>	<b>105</b>	<b>1323</b>	<b>1633</b>	<b>480</b>	<b>555</b>
	(2.7)	(3.3)	(6.5)	(7.2)	(2.5)	(2.5)
<b>6. Advances</b>	<b>950</b>	<b>1247</b>	<b>4297</b>	<b>5041</b>	<b>4617</b>	<b>5183</b>
	(39.8)	(39.0)	(21.3)	(22.2)	(24.3)	(23.1)
6.1. Bills purchased and discounted	-	2	-	-	-	-
6.2. Cash credits, overdrafts & loans	231	358	1569	1938	2029	2213
6.3. Term loans	719	888	2728	3102	2588	2971
<b>7. Fixed Assets</b>	<b>13</b>	<b>15</b>	<b>12</b>	<b>13</b>	<b>19</b>	<b>24</b>
	(0.6)	(0.5)	(0.1)	(0.1)	(0.1)	(0.1)
<b>8. Other Assets</b>	<b>628</b>	<b>681</b>	<b>4804</b>	<b>5036</b>	<b>8561</b>	<b>9689</b>
	(26.3)	(21.3)	(23.8)	(22.2)	(45.1)	(43.1)
8.1. Inter - office adjustments (net)	-	-	268	182	200	98
8.2. Interest accrued	33	54	673	1034	547	698
8.3. Others	595	626	3863	3820	7814	8894
<b>Total Assets</b>	<b>2385</b>	<b>3199</b>	<b>20205</b>	<b>22716</b>	<b>18976</b>	<b>22472</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(61)	(62)	(63)	(64)	(65)	(66)
<b>1. Capital</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(2.7)	(2.2)	(0.7)	(0.6)	(1.1)	(0.8)
<b>2. Reserves and Surplus</b>	<b>236</b>	<b>236</b>	<b>1712</b>	<b>2477</b>	<b>1545</b>	<b>1362</b>
	(6.3)	(5.2)	(11.7)	(13.7)	(16.8)	(10.5)
<b>3. Deposits</b>	<b>2312</b>	<b>2943</b>	<b>10747</b>	<b>13261</b>	<b>6899</b>	<b>8902</b>
	(61.4)	(64.6)	(73.2)	(73.1)	(75.2)	(68.5)
3.1. Demand deposits	42	65	1026	1380	261	411
3.2. Savings bank deposits	1212	1588	3645	4364	2273	2829
3.3. Term deposits	1059	1290	6075	7517	4265	5662
<b>4. Borrowings</b>	<b>795</b>	<b>867</b>	<b>624</b>	<b>719</b>	<b>1622</b>	<b>1986</b>
	(21.1)	(19.0)	(4.2)	(4.0)	(17.7)	(15.3)
4.1. From banks*	121	142	41	52	108	105
4.2. From others	674	725	583	668	1515	1881

<b>5. Other liabilities</b>	<b>322</b>	<b>409</b>	<b>1506</b>	<b>1577</b>	<b>555</b>	<b>646</b>
	(8.6)	(9.0)	(10.3)	(8.7)	(6.0)	(5.0)
5.1. Bills Payable	8	14	-	-	61	33
5.2. Inter-office adjustments	-	-	18	93	-	-
5.3. Interest accrued	-	17	320	1386	35	48
5.4. Others (including provisions)	314	378	1168	97	459	566
<b>Total Liabilities</b>	<b>3766</b>	<b>4555</b>	<b>14689</b>	<b>18135</b>	<b>9176</b>	<b>12995</b>
<b>1. Cash in hand</b>	<b>58</b>	<b>161</b>	<b>114</b>	<b>92</b>	<b>120</b>	<b>191</b>
	(1.5)	(3.5)	(0.8)	(0.5)	(1.3)	(1.5)
<b>2. Balances with RBI</b>	<b>69</b>	<b>-</b>	<b>337</b>	<b>420</b>	<b>210</b>	<b>275</b>
	(1.8)	(-)	(2.3)	(2.3)	(2.3)	(2.1)
<b>3. Balances with banks in India</b>	<b>985</b>	<b>1328</b>	<b>6208</b>	<b>9909</b>	<b>4193</b>	<b>4128</b>
	(26.2)	(29.2)	(42.3)	(54.6)	(45.7)	(31.8)
<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>189</b>	<b>274</b>	<b>1726</b>	<b>727</b>	<b>97</b>	<b>1101</b>
	(5.0)	(6.0)	(11.8)	(4.0)	(1.1)	(8.5)
<b>6. Advances</b>	<b>2108</b>	<b>2397</b>	<b>2406</b>	<b>2657</b>	<b>3817</b>	<b>5213</b>
	(56.0)	(52.6)	(16.4)	(14.7)	(41.6)	(40.1)
6.1. Bills purchased and discounted	75	116	-	-	5	8
6.2. Cash credits, overdrafts & loans	635	704	860	910	40	187
6.3. Term loans	1398	1577	1547	1748	3772	5017
<b>7. Fixed Assets</b>	<b>18</b>	<b>17</b>	<b>9</b>	<b>9</b>	<b>15</b>	<b>15</b>
	(0.5)	(0.4)	(0.1)	(-)	(0.2)	(0.1)
<b>8. Other Assets</b>	<b>338</b>	<b>377</b>	<b>3888</b>	<b>4322</b>	<b>2271</b>	<b>2073</b>
	(9.0)	(8.3)	(26.5)	(23.8)	(24.7)	(16.0)
8.1. Inter - office adjustments (net)	4	28	-	-	145	81
8.2. Interest accrued	-	12	1095	1724	16	24
8.3. Others	334	338	2794	2598	2109	1967
<b>Total Assets</b>	<b>3766</b>	<b>4555</b>	<b>14689</b>	<b>18135</b>	<b>9176</b>	<b>12995</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	1998	1999	1998	1999	1998	1999
<b>1. Capital</b>	<b>96</b>	<b>96</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(1.5)	(1.2)	(0.5)	(0.5)	(1.0)	(0.8)

<b>2. Reserves and Surplus</b>	<b>859</b>	<b>1077</b>	<b>1330</b>	<b>1336</b>	<b>440</b>	<b>611</b>
	(13.1)	(12.9)	(6.8)	(6.1)	(4.2)	(4.6)
<b>3. Deposits</b>	<b>4718</b>	<b>6312</b>	<b>11117</b>	<b>12382</b>	<b>7171</b>	<b>9330</b>
	(72.1)	(75.5)	(57.2)	(56.7)	(68.8)	(70.3)
3.1. Demand deposits	114	145	1044	1038	289	408
3.2. Savings bank deposits	2204	2791	2880	2944	1479	2206
3.3. Term deposits	2399	3376	7193	8401	5403	6717
<b>4. Borrowings</b>	<b>323</b>	<b>452</b>	<b>3700</b>	<b>4070</b>	<b>2282</b>	<b>2691</b>
	(4.9)	(5.4)	(19.0)	(18.6)	(21.9)	(20.3)
4.1. From banks*	-	-	779	844	559	636
4.2. From others	323	452	2921	3226	1723	2055
<b>5. Other liabilities</b>	<b>542</b>	<b>423</b>	<b>3180</b>	<b>3969</b>	<b>433</b>	<b>536</b>
	(8.3)	(5.1)	(16.4)	(18.2)	(4.2)	(4.0)
5.1. Bills Payable	-	-	-	-	25	25
5.2. Inter-office adjustments	-	-	100	109	58	204
5.3. Interest accrued	48	80	1263	1774	29	57
5.4. Others (including provisions)	494	343	1816	2087	321	250
<b>Total Liabilities</b>	<b>6539</b>	<b>8359</b>	<b>19426</b>	<b>21857</b>	<b>10427</b>	<b>13268</b>
<b>1. Cash in hand</b>	<b>89</b>	<b>112</b>	<b>151</b>	<b>148</b>	<b>282</b>	<b>404</b>
	(1.4)	(1.3)	(0.8)	(0.7)	(2.7)	(3.0)
<b>2. Balances with RBI</b>	<b>135</b>	<b>189</b>	<b>326</b>	<b>465</b>	<b>229</b>	<b>293</b>
	(2.1)	(2.3)	(1.7)	(2.1)	(2.2)	(2.2)
<b>3. Balances with banks in India</b>	<b>2019</b>	<b>335</b>	<b>377</b>	<b>1215</b>	<b>4086</b>	<b>5005</b>
	(30.9)	(4.0)	(1.9)	(5.6)	(39.2)	(37.7)
<b>4. Money at call and short notice</b>	<b>-</b>	<b>2077</b>	<b>2855</b>	<b>3212</b>	<b>-</b>	<b>-</b>
	(-)	(24.8)	(14.7)	(14.7)	(-)	(-)
<b>5. Investments</b>	<b>1457</b>	<b>2604</b>	<b>4226</b>	<b>3366</b>	<b>1093</b>	<b>922</b>
	(22.3)	(31.2)	(21.8)	(15.4)	(10.5)	(6.9)
<b>6. Advances</b>	<b>1202</b>	<b>1414</b>	<b>9534</b>	<b>11540</b>	<b>4340</b>	<b>6264</b>
	(18.4)	(16.9)	(49.1)	(52.8)	(41.6)	(47.2)
6.1. Bills purchased and discounted	-	-	141	198	23	38
6.2. Cash credits, overdrafts & loans	262	466	5483	7301	3169	4750
6.3. Term loans	941	949	3910	4041	1147	1476
<b>7. Fixed Assets</b>	<b>8</b>	<b>8</b>	<b>15</b>	<b>29</b>	<b>22</b>	<b>27</b>
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)

<b>8. Other Assets</b>	<b>1629</b>	<b>1620</b>	<b>1942</b>	<b>1883</b>	<b>374</b>	<b>352</b>
	(24.9)	(19.4)	(10.0)	(8.6)	(3.6)	(2.7)
8.1. Inter - office adjustments (net)	5	1	-	-	-	-
8.2. Interest accrued	92	179	439	537	67	68
8.3. Others	1531	1440	1503	1346	307	284
<b>Total Assets</b>	<b>6539</b>	<b>8359</b>	<b>19426</b>	<b>21857</b>	<b>10427</b>	<b>13268</b>
	(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.