

TABLE48: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97

STATE BANK OF INDIA AND ITS ASSOCIATES										(Amount in Rs. lakh)
Items	As on 31st March									
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore		State Bank of Mysore	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	47401	52630	3640	3640	1725	1725	1750	1750	3600	3600
	(0.3)	(0.3)	(0.5)	(0.4)	(0.2)	(0.2)	(0.6)	(0.5)	(0.8)	(0.7)
2. Reserves and Surplus	498891	745087	12141	15708	23068	27968	10756	12487	10756	13988
	(3.5)	(4.8)	(1.8)	(1.9)	(2.8)	(3.0)	(3.4)	(3.6)	(2.3)	(2.6)
2.1. Statutory Reserves	168110	281091	2822	4022	5723	7323	2915	4271	2001	2951
2.2. Capital Reserves	4822	5171	76	76	—	—	—	—	—	—
2.3. Share Premium	224917	351057	4680	4680	—	—	4375	4375	6000	6000
2.4. Reserve and other Reserves	101013	107735	4562	6929	17345	20645	3465	3841	2755	5037
2.5. Balance of Profit	29	33	1	—	—	—	1	1	—	—
3. Deposits	9639545	11070117	465985	539766	609160	723751	246531	279715	379808	436622
	(66.7)	(70.7)	(70.2)	(66.3)	(74.8)	(76.8)	(79.0)	(80.4)	(80.1)	(80.2)
3.1. Demand Deposits	2247679	2564646	81353	88952	124050	144986	47685	60602	55246	73650
(i) From Banks	325131	397331	11521	9263	23917	24730	8347	12665	9236	12949
(ii) From Others	1922548	2167315	69831	79688	100133	120256	39339	47938	46010	60701
3.2. Savings Deposits	2131416	2402813	123451	138280	125237	143401	60307	68759	86472	94782
3.3. Term Deposits	5260450	6102658	261181	312534	359873	435364	138539	150353	238090	268190
(i) From Banks	254638	257803	6276	8088	7827	11709	1352	1275	4797	5616
(ii) From Others	5005812	5844855	254905	304446	352046	423656	137187	149077	233293	262574
3.A. Deposits of branches in India	9014544	10376734	465985	539766	609160	723751	246531	279715	379808	436622
3.B. Deposits of branches outside India	625001	693383	—	—	—	—	—	—	—	—
4. Borrowings	1265975	696053	34143	9370	43361	12152	6405	5266	31726	29558
	(8.8)	(4.4)	(5.1)	(1.2)	(5.3)	(1.3)	(2.1)	(1.5)	(6.7)	(5.4)
4.1. Borrowings in India	444708	88345	24291	1624	36052	10697	5013	3177	20707	18488
(i) From Reserve Bank of India	346035	6	21340	—	27580	—	2038	—	14434	—
(ii) From other Banks	—	1	465	336	—	—	—	—	2379	15226
(iii) From other Institutions and Agencies	98674	88337	2486	1289	8472	10697	2975	3177	3894	3262
4.2. Borrowings outside India	821266	607708	9852	7745	7309	1455	1393	2089	11019	11070
5. Other liabilities	2995172	3083431	148291	245805	137166	177295	46451	48823	48346	60983
	(20.7)	(19.7)	(22.3)	(30.2)	(16.8)	(18.8)	(14.9)	(14.0)	(10.2)	(11.2)
5.1. Bills Payable	717302	840353	44728	56945	37174	43370	12381	16804	6262	14755
5.2. Inter-office Adjustments	—	—	2227	38803	15773	35932	10589	4886	10761	—
5.3. Interest Accrued	695442	733768	31202	49374	44605	58692	14876	21084	23009	29325
5.4. Others (including provisions)	1582428	1509310	70134	100683	39614	39301	8606	6050	8314	16903
Total Liabilities	14446983	15647318	664201	814289	814480	942891	311894	348041	474236	544751
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97

STATE BANK OF INDIA AND ITS ASSOCIATES										(Amount in Rs. lakh)
Items	State Bank of India		State Bank of Bikaner and Jaipur		As on 31st March State Bank of Hyderabad		State Bank of Indore		State Bank of Mysore	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	43875	49325	2007	2349	2312	3165	1247	1659	2214	2791
	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.4)	(0.5)	(0.5)	(0.5)
2. Balances with RBI	1522526	1035393	74516	172546	90302	162896	48759	51676	98617	60783
	(10.5)	(6.6)	(11.2)	(21.2)	(11.1)	(17.3)	(15.6)	(14.8)	(20.8)	(11.2)
3. Balances with banks in India	16181	61278	2884	9190	1198	924	2107	2170	2923	3308
	(0.1)	(0.4)	(0.4)	(1.1)	(0.1)	(0.1)	(0.7)	(0.6)	(0.6)	(0.6)
4. Money at call and short notice	681074	1479745	72000	—	44600	—	—	—	—	10000
	(4.7)	(9.5)	(10.8)	—	(5.5)	—	—	—	—	(1.8)
5. Balances with banks outside India	129415	149534	12803	14283	15223	14459	1752	2987	3009	6915
6. Investments	4381898	4682756	187236	228177	215525	293092	91391	109255	138662	177918
	(30.3)	(29.9)	(28.2)	(28.0)	(26.5)	(31.1)	(29.3)	(31.4)	(29.2)	(32.7)
6.A. Investments in India	4290925	4571243	187236	228177	215525	293092	91391	109255	138662	177918
(i) Government securities	3050735	3397309	129179	163819	163785	231971	72376	90320	105996	130716
(ii) Other approved securities	787257	747161	39225	37710	25988	25293	14181	13984	22206	22142
(iii) Shares	41330	44845	902	1225	2397	2439	730	1017	642	1176
(iv) Debentures and Bonds	330756	292340	17845	25341	19560	24030	2403	2296	7159	17521
(v) Subsidiaries and joint ventures	78623	87380	79	79	203	276	—	—	53	975
(vi) Others	2225	2208	5	5	3592	9084	1701	1639	2606	5387
6.B. Investments outside India	90973	111513	—	—	—	—	—	—	—	—
(i) Government securities	8908	8666	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	23434	32504	—	—	—	—	—	—	—	—
(iii) Others	58632	70343	—	—	—	—	—	—	—	—
7. Advances	5982565	6223320	244748	301182	387616	404100	147048	160696	203885	240685
	(41.4)	(39.8)	(36.8)	(37.0)	(47.6)	(42.9)	(47.1)	(46.2)	(43.0)	(44.2)
7.1. Bills purchased and discounted	882514	665641	18388	24720	33431	25226	16687	17939	23692	27964
7.2. Cash credits, overdrafts & loans	3662520	3847211	176945	206696	271080	286874	91925	96013	143186	171430
7.3. Term loans	1437530	1710468	49415	69766	83104	92000	38436	46745	37007	41291
8. Fixed Assets	87401	117092	3316	4078	5226	5963	2151	2457	2288	2599
	(0.6)	(0.7)	(0.5)	(0.5)	(0.6)	(0.6)	(0.7)	(0.7)	(0.5)	(0.5)
8.1. Premises	56733	41138	1476	1874	2196	2265	1007	847	1027	1077
8.2. Other Fixed assets	30669	75954	1840	2204	3031	3698	1144	1611	1262	1522
9. Other Assets	1602047	1848875	64692	82483	52480	58290	17439	17140	22638	39752
	(11.1)	(11.8)	(9.7)	(10.1)	(6.4)	(6.2)	(5.6)	(4.9)	(4.8)	(7.3)
9.1. Inter - office adjustments (net)	254620	425882	—	—	—	—	—	—	—	13897
9.2. Interest accrued	258684	247414	11835	12839	11559	13192	5739	4907	9135	11016
9.3. Tax paid	265053	241714	5347	5154	1015	6079	4344	4315	1819	2107
9.4. Stationery and Stamps	6083	6620	358	391	592	640	186	217	280	318
9.5. Others	817608	927246	47152	64100	39314	38379	7170	7702	11404	12413
Total Assets	14446983	15647318	664201	814289	814480	942891	311894	348041	474236	544751
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

STATE BANK OF INDIA AND ITS ASSOCIATES						
(Amount in Rs. lakh)						
Items	As on 31st March					
	State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1996 (11)	1997 (12)	1996 (13)	1997 (14)	1996 (15)	1997 (16)
1. Capital	2475	2475	31400	31400	3500	3500
	(0.3)	(0.3)	(6.7)	(6.4)	(0.5)	(0.4)
2. Reserves and Surplus	32891	40808	7178	7178	16533	17384
	(3.9)	(4.7)	(1.5)	(1.5)	(2.5)	(2.2)
2.1. Statutory Reserves	17991	23275	3739	3739	6062	9166
2.2. Capital Reserves	—	2633	—	—	—	—
2.3. Share Premium	—	—	—	—	6750	6750
2.4. Revenue and other Reserves	14900	14900	3440	3440	3720	1467
2.5. Balance of Profit	—	—	—	—	1	—
3. Deposits	621084	722935	314327	369967	542415	646369
	(74.5)	(83.4)	(67.4)	(75.2)	(81.6)	(83.0)
3.1. Demand Deposits	111110	144093	57217	70495	53019	73201
(i) From Banks	8050	8816	7124	10052	7095	16193
(ii) From Others	103060	135278	50093	60443	45924	57009
3.2. Savings Deposits	139238	156973	57487	66656	122784	131265
3.3. Term Deposits	370736	421869	199623	232815	366611	441903
(i) From Banks	1438	395	4807	5519	2080	17202
(ii) From Others	369297	421473	194616	227296	364531	424701
3.A. Deposits of branches in India	621084	722935	314327	369967	542415	646369
3.B. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	38224	13895	41821	21776	20027	9164
	(4.6)	(1.6)	(9.0)	(4.4)	(3.0)	(1.2)
4.1. Borrowings in India	22450	1430	22427	2416	17749	7461
(i) From Reserve Bank of India	20723	—	18912	—	—	—
(ii) From other Banks	60	—	138	—	—	—
(iii) From other Institutions and Agencies	1666	1430	3377	2416	17749	7460
4.2. Borrowings outside India	15774	12465	19395	19360	2278	1703
5. Other liabilities	139192	87125	71831	61719	82106	102601
	(16.7)	(10.0)	(15.4)	(12.5)	(12.4)	(13.2)
5.1. Bills Payable	44965	33613	8665	9853	25728	30397
5.2. Inter-office Adjustments	35617	—	6997	16872	—	—
5.3. Interest Accrued	34710	46641	22587	28338	36204	42565
5.4. Others (including provisions)	23900	6871	33582	6657	20175	29639
Total Liabilities	833866	867237	466558	492040	664581	779017
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

STATE BANK OF INDIA AND ITS ASSOCIATES						
As on 31st March						
Items	State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1996 (11)	1997 (12)	1996 (13)	1997 (14)	1996 (15)	1997 (16)
1. Cash in hand	2646	3146	1405	1567	2869	3153
	(0.3)	(0.4)	(0.3)	(0.3)	(0.4)	(0.4)
2. Balances with RBI	119246	139634	44541	40089	82743	74594
	(14.3)	(16.1)	(9.5)	(8.1)	(12.5)	(9.6)
3. Balances with banks in India	3008	3124	874	4579	579	2844
	(0.4)	(0.4)	(0.2)	(0.9)	(0.1)	(0.4)
4. Money at call and short notice	59000	—	23500	25812	—	—
	(7.1)	(0.0)	(5.0)	(5.2)	(0.0)	(0.0)
5. Balances with banks outside India	11257	16983	29219	18096	20277	32179
6. Investments	217060	266224	143127	154540	187963	262621
	(26.0)	(30.7)	(30.7)	(31.4)	(26.3)	(33.7)
6.A. Investments in India	217060	266224	143127	154540	187963	262621
(i) Government securities	153315	194068	120743	119039	142412	213307
(ii) Other approved securities	45198	44611	9245	9357	30118	29116
(iii) Shares	1042	1255	1177	1489	793	1020
(iv) Debentures and Bonds	14547	23756	11296	19447	8752	13269
(v) Subsidiaries and joint ventures	26	35	—	665	—	—
(vi) Others	2932	2500	666	4543	5889	5909
6.B. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	330486	378713	181308	215531	334916	365930
	(39.6)	(43.7)	(38.9)	(43.8)	(50.4)	(47.0)
7.1. Bills purchased and discounted	27614	27165	18879	18954	19090	24200
7.2. Cash credits, overdrafts & loans	244727	268491	140966	166689	237620	262852
7.3. Term loans	58145	83058	21462	29888	78206	78878
8. Fixed Assets	3292	4658	2322	2523	4000	4397
	(0.4)	(0.5)	(0.5)	(0.5)	(0.6)	(0.6)
8.1. Premises	1432	2207	993	904	1462	1343
8.2. Other Fixed assets	1861	2451	1329	1619	2538	3054
9. Other Assets	87871	54755	40262	29303	31234	33299
	(10.5)	(6.3)	(8.6)	(6.0)	(4.7)	(4.3)
9.1. Inter - office adjustments (net)	—	4500	—	—	10793	6767
9.2. Interest accrued	15654	14905	8525	8272	13234	16831
9.3. Tax paid	7137	6797	5197	5040	5915	6535
9.4. Stationery and Stamps	263	269	186	196	319	382
9.5. Others	64817	28284	26354	15795	974	2783
Total Assets	833866	867237	466558	492040	664581	779017
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

Items	NATIONALISED BANKS									
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India		Bank of Maharashtra	
	As on 31st March		As on 31st March		As on 31st March		As on 31st March		As on 31st March	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	77870	24670	42632	59132	57700	25434	58247	59673	74869	74869
	(6.3)	(1.9)	(6.0)	(7.2)	(1.7)	(0.7)	(1.8)	(1.6)	(9.6)	(8.5)
2. Reserves and Surplus	19946	37670	5520	5524	115352	173335	67805	134221	5955	5735
	(1.6)	(2.9)	(0.8)	(0.7)	(3.4)	(4.6)	(2.0)	(3.5)	(0.8)	(0.7)
2.1. Statutory Reserves	6316	7876	5520	5520	17700	24615	28200	54500	1375	1375
2.2. Capital Reserves	11420	26968	—	4	51757	50275	26322	25006	12	20
2.3. Share Premium	—	—	—	—	—	42912	—	39819	—	—
2.4. Revenue and other Reserves	2210	2210	—	—	45896	55533	13283	14896	4568	4340
2.5. Balance of Profit	—	616	—	—	—	—	—	—	—	—
3. Deposits	1014892	1154055	596727	709100	2836953	3215678	2752297	3197261	597120	736531
	(81.7)	(87.6)	(84.2)	(85.8)	(82.4)	(85.4)	(83.0)	(84.3)	(76.6)	(84.0)
3.1. Demand Deposits	113305	119203	69456	94043	373013	418977	417456	538461	81567	103890
(i) From Banks	3608	4205	1591	1667	20613	27060	32809	29654	1498	1671
(ii) From Others	109697	114998	67865	92376	352400	391917	384647	508807	80069	102220
3.2. Savings Deposits	309111	356593	136757	156906	563670	642271	555727	615509	210684	234839
3.3. Term Deposits	592477	678259	390514	458151	1900270	2154431	1779114	2043291	304868	397802
(i) From Banks	29589	33521	4240	7051	88280	104612	78794	61144	6433	6860
(ii) From Others	562888	644737	386274	451100	1811990	2049819	1700320	1982147	298435	390942
3.A. Deposits of branches in India	1014892	1154055	596727	709100	2451766	2799479	2161382	2623965	597120	736531
3.B. Deposits of branches outside India	—	—	—	—	385187	416199	590915	573296	—	—
4. Borrowings	47635	11133	27890	13688	120684	33988	170726	145319	35326	13153
	(3.8)	(0.8)	(3.9)	(1.7)	(3.5)	(0.9)	(5.2)	(3.8)	(4.5)	(1.5)
4.1. Borrowings in India	47635	10795	27758	13688	116784	32929	145571	89965	33368	9620
(i) From Reserve Bank of India	23069	—	13945	—	72873	—	86000	—	23876	—
(ii) From other Banks	499	753	2200	2205	977	711	2083	24190	252	26
(iii) From other Institutions and Agencies	24067	10042	11613	11483	42934	32218	57487	65775	9240	9594
4.2. Borrowings outside India	—	338	132	—	3900	1059	25155	55354	1958	3533
5. Other liabilities	81680	89325	35888	38592	311685	315542	265476	258108	66657	46380
	(6.6)	(6.8)	(5.1)	(4.7)	(9.1)	(8.4)	(8.0)	(6.8)	(8.5)	(5.3)
5.1. Bills Payable	42829	38833	10852	13150	84716	88642	65332	71956	10399	24103
5.2. Inter-office Adjustments	—	—	5842	743	—	—	23469	48026	887	—
5.3. Interest Accrued	5337	5924	2364	2998	34522	28029	6998	12315	41717	6394
5.4. Others (including provisions)	33515	44568	16830	21700	192447	198871	169676	125812	13654	15882
Total Liabilities	1242023	1316852	708657	826036	3442373	3763977	3314550	3794582	779927	876667
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

NATIONALISED BANKS										(Amount in Rs. lakh)	
Items	Allahabad Bank		Andhra Bank		As on 31st March Bank of Baroda		Bank of India		Bank of Maharashtra		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
1. Cash in hand	10628	12168	7552	8822	16356	21555	18923	24095	7602	10423	
	(0.9)	(0.9)	(1.1)	(1.1)	(0.5)	(0.6)	(0.6)	(0.6)	(1.0)	(1.2)	
2. Balances with RBI	150155	150753	105134	83696	370696	283265	303588	204033	85377	79837	
	(12.1)	(11.4)	(14.8)	(10.1)	(10.8)	(7.5)	(9.2)	(5.4)	(10.9)	(9.1)	
3. Balances with banks in India	8371	15793	5197	26257	14659	42071	14059	18390	6094	8079	
	(0.7)	(1.2)	(0.7)	(3.2)	(0.4)	(1.1)	(0.4)	(0.5)	(0.8)	(0.9)	
4. Money at call and short notice	3000	—	—	12916	52645	351379	68869	93731	15501	—	
	(0.2)	—	—	(1.6)	(1.5)	(9.3)	(2.1)	(2.5)	(2.0)	—	
5. Balances with banks outside India	3536	10702	5158	7230	198311	74894	132856	307399	1240	3425	
6. Investments	427123	526754	262171	333885	959471	1092717	958396	1067100	316669	372907	
	(34.4)	(40.0)	(37.0)	(40.4)	(27.9)	(29.0)	(28.9)	(28.1)	(40.6)	(42.5)	
6.A. Investments in India	427123	526754	262171	333885	910215	1041625	827851	915320	316669	372907	
(i) Government securities	252033	315418	188708	230245	617931	684248	627131	705186	222578	271346	
(ii) Other approved securities	129060	126140	51102	49295	201975	184508	129346	129639	45858	43352	
(iii) Shares	2323	2316	1523	2022	22326	22504	6615	8711	1244	1704	
(iv) Debentures and Bonds	31526	69671	19312	42968	61809	126773	61041	68309	40319	49084	
(v) Subsidiaries and joint ventures	6811	7938	510	510	5132	10172	2320	2071	10	321	
(vi) Others	5371	5272	1016	8845	1042	13420	1399	1404	6660	7100	
6.B. Investments outside India	—	—	—	—	49256	51092	130544	151780	—	—	
(i) Government securities	—	—	—	—	29150	25610	81069	81983	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	2787	2787	113	113	—	—	
(iii) Others	—	—	—	—	17319	22695	49363	69684	—	—	
7. Advances	481560	493790	258033	290734	1601255	1653163	1559580	1833686	269217	311134	
	(38.8)	(37.5)	(36.4)	(35.2)	(46.5)	(43.9)	(47.1)	(48.3)	(34.5)	(35.5)	
7.1. Bills purchased and discounted	44554	35610	25789	36379	152665	136357	146337	183809	28944	29485	
7.2. Cash credits, overdrafts & loans	271439	252273	167864	178530	1037651	1118992	1188250	1297095	156176	187212	
7.3. Term loans	165568	205908	64379	75825	410939	397813	224993	352782	84097	94438	
8. Fixed Assets	17444	30537	4087	4268	57648	57013	49803	51590	7615	8088	
	(1.4)	(2.3)	(0.6)	(0.5)	(1.7)	(1.5)	(1.5)	(1.4)	(1.0)	(0.9)	
8.1. Premises	13778	26825	1525	1490	48378	46994	31656	33169	5577	5729	
8.2. Other Fixed assets	3665	3911	2562	2779	9270	10020	18147	18421	2038	2360	
9. Other Assets	140206	76355	61325	58229	171333	187919	208477	194556	70612	82775	
	(11.3)	(5.8)	(8.7)	(7.0)	(5.0)	(5.0)	(6.3)	(5.1)	(9.1)	(9.4)	
9.1. Inter - office adjustments (net)	22101	—	—	—	13708	4133	—	—	—	12250	
9.2. Interest accrued	16024	18952	7853	10523	41600	52235	27850	32846	13018	15688	
9.3. Tax paid	25761	20181	1583	1385	78061	78117	73925	78444	1433	860	
9.4. Stationery and Stamps	468	425	270	380	417	463	120	124	298	289	
9.5. Others	75852	36797	51618	45940	37547	52971	106583	83143	55864	53687	
Total Assets	1242023	1316852	708657	826036	3442373	3763977	3314550	3794582	779927	876667	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	NATIONALISED BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Canara Bank		Central Bank of India		Corporation Bank		Dena Bank		Indian Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	48482	48482	130545	180545	11200	8200	14682	20682	65396	65396
	(1.6)	(1.4)	(5.6)	(6.8)	(1.6)	(1.0)	(1.8)	(2.1)	(3.7)	(3.8)
2. Reserves and Surplus	144587	156362	40030	47001	21405	31754	12976	29559	40796	40355
	(4.6)	(4.4)	(1.7)	(1.8)	(3.1)	(3.9)	(1.6)	(3.0)	(2.3)	(2.4)
2.1. Statutory Reserves	35300	38300	7490	7490	7239	11239	4335	6522	6741	6741
2.2. Capital Reserves	26487	15344	32478	31323	2	715	5172	4655	26978	26537
2.3. Share Premium	—	13368	—	8126	—	—	—	12001	—	—
2.4. Revenue and other Reserves	82800	89350	62	62	14164	19799	3469	6380	7078	7078
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	2624324	3144501	1975160	2305097	573396	667330	647641	786131	1331488	1432882
	(84.3)	(88.2)	(85.1)	(87.3)	(83.0)	(81.8)	(78.5)	(80.9)	(74.8)	(84.1)
3.1. Demand Deposits	477499	572200	270551	312152	119138	147175	89079	111996	146661	157562
(i) From Banks	29185	27539	8221	9181	2564	6154	4551	3148	4723	7654
(ii) From Others	448314	544661	262330	302971	116573	141021	84529	108848	141938	149908
3.2. Savings Deposits	578991	670459	582357	683119	91224	109675	190187	216978	228499	251922
3.3. Term Deposits	1567834	1901842	1122252	1309826	363034	410480	368375	457158	956328	1023398
(i) From Banks	67455	85193	48697	76077	1343	1008	7979	13989	64076	41925
(ii) From Others	1500379	1816649	1073555	1233750	361691	409472	360396	443169	892251	981473
3.A. Deposits of branches in India	2547084	3056805	1975160	2305097	573396	667330	647641	786131	1173465	1313654
3.B. Deposits of branches outside India	77240	87696	—	—	—	—	—	—	158022	119228
4. Borrowings	156947	45923	62307	15157	25348	27126	61995	11188	222939	72287
	(5.0)	(1.3)	(2.7)	(0.6)	(3.7)	(3.3)	(7.5)	(1.2)	(12.5)	(4.2)
4.1. Borrowings in India	156947	45923	61423	15103	25348	27126	61991	11188	211281	65900
(i) From Reserve Bank of India	84500	—	44690	—	20065	—	33768	—	24341	—
(ii) From other Banks	—	—	769	1595	573	23290	—	319	74522	35921
(iii) From other Institutions and Agencies	72447	45923	15964	13508	4710	3836	28222	10869	112418	29978
4.2. Borrowings outside India	—	—	884	54	—	—	4	—	11658	6387
5. Other liabilities	137725	170473	112305	91537	59161	80976	87354	123863	118675	92379
	(4.4)	(4.8)	(4.8)	(3.5)	(8.6)	(9.9)	(10.6)	(12.8)	(6.7)	(5.4)
5.1. Bills Payable	45451	95796	41728	37457	41595	39002	34030	32039	17207	19331
5.2. Inter-office Adjustments	16789	5572	10304	1208	—	16598	—	—	59023	27236
5.3. Interest Accrued	8206	2389	10241	11036	2693	2801	39116	50115	16069	13739
5.4. Others (including provisions)	67278	66716	50031	41837	14872	22575	14208	41709	26376	32072
Total Liabilities	3112064	3565741	2320347	2639338	690510	815386	824648	971423	1779294	1703298
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	NATIONALISED BANKS									
	(Amount in Rs. lakh)									
	Canara Bank		Central Bank of India		As on 31st March Corporation Bank		Dena Bank		Indian Bank	
	1996 (11)	1997 (12)	1996 (13)	1997 (14)	1996 (15)	1997 (16)	1996 (17)	1997 (18)	1996 (19)	1997 (20)
1. Cash in hand	19510 (0.6)	25116 (0.7)	19640 (0.8)	23785 (0.9)	4749 (0.7)	6276 (0.8)	5984 (0.7)	7761 (0.8)	6468 (0.4)	7692 (0.5)
2. Balances with RBI	341622 (11.0)	398490 (11.2)	289928 (12.5)	224531 (8.5)	86942 (12.6)	74079 (9.1)	90651 (11.0)	72337 (7.4)	167686 (9.4)	146042 (8.6)
3. Balances with banks in India	23949 (0.8)	27140 (0.8)	8512 (0.4)	8647 (0.3)	13128 (1.9)	43721 (5.4)	11968 (1.5)	17716 (1.8)	2964 (0.2)	2371 (0.1)
4. Money at call and short notice	— (0.0)	27129 (0.8)	—	—	75300 (10.9)	— (2.7)	22000 (2.7)	—	89 (0.1)	928 (0.1)
5. Balances with banks outside India	161702	214512	18018	33129	16381	16350	6386	17546	33122	7478
6. Investments	1070664 (34.4)	1228042 (34.4)	795070 (34.3)	1185512 (44.9)	212788 (30.8)	328695 (40.3)	276424 (33.5)	371925 (38.3)	494612 (27.8)	535772 (31.5)
6.A. Investments in India	1065516	1220298	795004	1185446	212788	328695	276424	371925	474954	520884
(i) Government securities	554771	682351	567769	924211	138335	171285	200398	250337	352196	399355
(ii) Other approved securities	192311	182737	174978	163697	34874	33818	34740	34257	89573	89459
(iii) Shares	14081	13268	13634	13034	1218	3811	2361	3516	6357	5164
(iv) Debentures and Bonds	240358	263628	35229	71548	37373	67492	34678	69688	14799	14769
(v) Subsidiaries and joint ventures	6373	13207	1837	2464	—	—	593	1009	8610	9855
(vi) Others	57622	65107	1557	10492	988	52290	3655	13118	3419	2263
6.B. Investments outside India	5148	7745	66	66	—	—	—	—	19658	14908
(i) Government securities	2632	5229	—	—	—	—	—	—	15237	11600
(ii) Subsidiaries and joint ventures	2513	2513	66	66	—	—	—	—	1227	—
(iii) Others	3	3	—	—	—	—	—	—	3194	3308
7. Advances	1309584 (42.1)	1441283 (40.4)	890257 (38.4)	879031 (33.3)	244211 (35.4)	301475 (37.0)	340168 (41.3)	404373 (41.6)	787346 (44.3)	686490 (40.3)
7.1. Bills purchased and discounted	169676	194053	87390	73221	33898	27860	38252	47919	104739	56225
7.2. Cash credits, overdrafts & loans	805333	873229	512640	501068	132475	162070	199434	222169	551909	504122
7.3. Term loans	334575	374001	290228	304741	77837	111545	102482	134285	130698	126143
8. Fixed Assets	39914 (1.3)	41857 (1.2)	42958 (1.9)	42768 (1.6)	4935 (0.7)	6445 (0.8)	14748 (1.8)	15357 (1.6)	45925 (2.6)	45916 (2.7)
8.1. Premises	24839	24042	37007	35818	1449	1521	11904	11329	37048	35693
8.2. Other Fixed assets	15076	17815	5951	6950	3487	4924	2844	4029	8777	10223
9. Other Assets	145119 (4.7)	162172 (4.5)	255964 (11.0)	241934 (9.2)	32076 (4.6)	38345 (4.7)	56319 (6.8)	64408 (6.6)	241082 (13.5)	270608 (15.9)
9.1. Inter - office adjustments (net)	—	—	—	—	5126	—	19943	20931	—	—
9.2. Interest accrued	46246	50742	31708	40720	9422	12721	13188	14171	18330	18455
9.3. Tax paid	21166	27230	44462	37487	7163	13935	5815	7046	17742	15504
9.4. Stationery and Stamps	898	957	1352	1113	139	120	283	395	841	796
9.5. Others	76809	83243	178441	162614	10224	11569	17090	21864	204170	235854
Total Assets	3112064 (100.0)	3565741 (100.0)	2320347 (100.0)	2639338 (100.0)	690510 (100.0)	815386 (100.0)	824648 (100.0)	971423 (100.0)	1779294 (100.0)	1703298 (100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

Items	NATIONALISED BANKS									
	Indian Overseas Bank		Oriental Bank of Commerce		As on 31st March Punjab National Bank		Punjab & Sind Bank		Syndicate Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	133360	33360	19254	19254	36362	35057	55553	70553	128959	128959
	(7.4)	(1.9)	(1.8)	(1.7)	(1.2)	(1.0)	(7.7)	(9.3)	(8.3)	(7.4)
2. Reserves and Surplus	22427	23598	63155	74885	79767	99150	5867	6775	17292	20136
	(1.2)	(1.3)	(6.0)	(6.5)	(2.5)	(2.8)	(0.8)	(0.9)	(1.1)	(1.1)
2.1. Statutory Reserves	2483	2767	20300	25800	12636	17488	659	659	2720	2720
2.2. Capital Reserves	18214	19101	2714	2714	39234	39698	5208	4818	14331	2963
2.3. Share Premium	—	—	32270	32270	—	—	—	—	—	—
2.4. Revenue and other Reserves	1730	1730	7865	14100	37489	41964	—	—	241	14453
2.5. Balance of Profit	—	—	7	2	—9592	—	—	1297	—	—
3. Deposits	1458874	1597259	871088	1005406	2712289	3080641	587742	637956	1271825	1494630
	(80.7)	(89.1)	(82.8)	(87.0)	(86.1)	(87.9)	(81.2)	(84.0)	(81.8)	(85.3)
3.1. Demand Deposits	203932	233918	103297	121748	311605	327033	52938	63419	170214	217601
(i) From Banks	6171	6780	311	2424	10294	8215	1896	2378	7521	12089
(ii) From Others	197761	227138	102986	119323	301311	318818	51042	61040	162693	205512
3.2. Savings Deposits	276816	321408	164341	193455	827327	943468	136947	152240	305800	343331
3.3. Term Deposits	978126	1041934	603451	690203	1573357	1810141	397857	422298	795811	933698
(i) From Banks	81421	56464	17022	18460	46974	58790	39730	18094	112164	139100
(ii) From Others	896705	985470	586429	671744	1526383	1751351	358127	404204	683647	794599
3.A. Deposits of branches in India	1319301	1486056	871088	1005406	2712289	3080641	587742	637956	1184272	1387714
3.B. Deposits of branches outside India	139573	111203	—	—	—	—	—	—	87554	106916
4. Borrowings	107581	33250	57545	10724	131954	34486	41137	11801	44417	7091
	(6.0)	(1.9)	(5.5)	(0.9)	(4.2)	(1.0)	(5.7)	(1.6)	(2.9)	(0.4)
4.1. Borrowings in India	70776	27334	51745	8506	130343	33411	41099	11801	37805	5610
(i) From Reserve Bank of India	25802	—	43899	—	90049	—	22348	—	19400	—
(ii) From other Banks	7528	61	385	338	4994	2730	897	547	332	24
(iii) From other Institutions and Agencies	37446	27273	7461	8168	35300	30681	17854	11254	18073	5586
4.2. Borrowings outside India	36805	5917	5800	2219	1612	1075	37	—	6612	1481
5. Other liabilities	85667	105357	41361	45629	188174	254984	33403	32241	92846	100549
	(4.7)	(5.9)	(3.9)	(3.9)	(6.0)	(7.3)	(4.6)	(4.2)	(6.0)	(5.7)
5.1. Bills Payable	39042	43028	17077	12095	80423	83847	16049	16834	26645	41659
5.2. Inter-office Adjustments	—	5857	6176	14508	6384	25136	—	1142	13871	8365
5.3. Interest Accrued	8127	5697	7260	6418	6385	20120	4502	3996	11542	11911
5.4. Others (including provisions)	38498	50775	10848	12609	94982	125881	12852	10270	40788	38613
Total Liabilities	1807909	1792825	1052404	1155899	3148547	3504319	723701	759326	1555340	1751364
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.
 — : Nil or negligible.

Source : Annual accounts of banks.

TABLE48: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

NATIONALISED BANKS											(Amount in Rs. lakh)
Items	As on 31st March										
	Indian Overseas Bank		Oriental Bank of Commerce		Punjab National Bank		Punjab & Sind Bank		Syndicate Bank		
	1996 (21)	1997 (22)	1996 (23)	1997 (24)	1996 (25)	1997 (26)	1996 (27)	1997 (28)	1996 (29)	1997 (30)	
1. Cash in hand	13206 (0.7)	14103 (0.8)	11234 (1.1)	13954 (1.2)	25329 (0.8)	29515 (0.8)	5465 (0.8)	5975 (0.8)	8222 (0.5)	9839 (0.6)	
2. Balances with RBI	170900 (9.5)	173561 (9.7)	130137 (12.4)	96118 (8.3)	409713 (13.0)	335949 (9.6)	87286 (12.1)	58858 (7.8)	194069 (12.5)	152710 (8.7)	
3. Balances with banks in India	7839 (0.4)	15389 (0.9)	11964 (1.1)	13314 (1.2)	7718 (0.2)	6236 (0.2)	4717 (0.7)	4126 (0.5)	12270 (0.8)	15239 (0.9)	
4. Money at call and short notice	356 (0.0)	772 (0.0)	27321 (2.6)	34892 (3.0)	3181 (0.1)	64330 (1.8)	4740 (2.5)	8017 (1.1)	12500 (0.8)	50410 (2.9)	
5. Balances with banks outside India	40263	118911	7714	15327	25820	25585	2815	8934	1586	475	
6. Investments	608206 (33.6)	659265 (36.8)	358376 (34.1)	438822 (37.9)	1193619 (39.9)	1397657 (39.7)	246241 (33.7)	301224 (39.2)	609237 (39.7)	745310 (42.6)	
6.A. Investments in India	587800	642239	358376	438822	1193619	1397582	246241	301224	604942	740803	
(i) Government securities	444441	501558	239049	276028	753776	897409	164924	203217	445267	529305	
(ii) Other approved securities	69236	68554	44640	43925	303168	288624	60878	61771	67830	63549	
(iii) Shares	8233	8327	1808	2120	6944	6169	1667	1337	4051	9707	
(iv) Debentures and Bonds	54592	51544	68149	112416	104724	162275	18106	29591	33961	57373	
(v) Subsidiaries and joint ventures	120	115	—	—	7981	14953	—	508	1703	3120	
(vi) Others	11178	12142	4730	4333	17026	28152	667	4799	52129	77750	
6.B. Investments outside India	20406	17026	—	—	—	75	—	—	4295	4507	
(i) Government securities	10781	6709	—	—	—	—	—	—	—	4507	
(ii) Subsidiaries and joint ventures	4485	4532	—	—	—	75	—	—	—	—	
(iii) Others	5140	5786	—	—	—	—	—	—	4295	—	
7. Advances	750425 (41.5)	725402 (40.5)	467178 (44.4)	488642 (42.3)	1267989 (40.3)	1406689 (40.1)	278984 (38.5)	279120 (36.8)	539766 (34.7)	583248 (33.3)	
7.1. Bills purchased and discounted	83449	91904	54164	45128	137917	137841	27613	30239	48934	35635	
7.2. Cash credits, overdrafts & loans	574088	532036	296426	298240	821036	889425	138336	125674	250176	213626	
7.3. Term loans	92888	101461	116589	145274	309035	379423	113036	123206	240655	333987	
8. Fixed Assets	24442 (1.4)	24588 (1.4)	6342 (0.6)	7626 (0.7)	57322 (1.8)	58667 (1.7)	8324 (1.2)	8256 (1.1)	20827 (1.3)	20741 (1.2)	
8.1. Premises	20875	20561	2720	1943	46008	46371	6124	5735	17620	16195	
8.2. Other Fixed assets	3567	4026	3622	5682	11315	12296	2201	2521	3208	4546	
9. Other Assets	192270 (10.6)	60834 (3.4)	32138 (3.1)	47205 (4.1)	157856 (5.0)	179691 (5.1)	85128 (11.8)	84818 (11.2)	156862 (10.1)	173392 (9.9)	
9.1. Inter - office adjustments (net)	23858	—	—	—	—	—	601	—	—	—	
9.2. Interest accrued	24751	27558	14366	19140	57933	56542	9739	10380	28445	34880	
9.3. Tax paid	17109	9905	9106	16275	52059	67099	9477	10464	9134	11174	
9.4. Stationery and Stamps	435	458	30	34	1811	2022	153	99	739	851	
9.5. Others	126118	22913	8637	11755	46052	54028	65157	63875	118544	126487	
Total Assets	1807909 (100.0)	1792825 (100.0)	1052404 (100.0)	1155899 (100.0)	3148547 (100.0)	3504319 (100.0)	723701 (100.0)	759326 (100.0)	1555340 (100.0)	1751364 (100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	NATIONALISED BANKS							
	(Amount in Rs. lakh)							
	As on 31st March							
	Union Bank of India		United Bank of India		United Commercial Bank		Vijaya Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
1. Capital	33800	33800	137287	171087	166052	171452	25431	55631
	(1.6)	(1.5)	(12.7)	(13.4)	(10.7)	(10.5)	(3.5)	(6.9)
2. Reserves and Surplus	89878	105719	10986	10758	37777	40256	12982	15502
	(4.4)	(4.7)	(1.0)	(0.8)	(2.4)	(2.5)	(1.8)	(1.9)
2.1. Statutory Reserves	22120	28600	1087	1087	1474	1474	1578	1578
2.2. Capital Reserves	—	3126	9899	9671	117	117	11326	3487
2.3. Share Premium	4	4	—	—	—	—	—	—
2.4. Revenue and other Reserves	67754	73989	—	—	36186	38665	78	10437
2.5. Balance of Profit	—	—	—	—	—	—	—	—
3. Deposits	1789173	2000499	878993	1034580	1144317	1261410	598851	682730
	(87.2)	(89.3)	(81.3)	(81.2)	(73.8)	(77.2)	(82.9)	(84.8)
3.1. Demand Deposits	256669	311742	103208	104101	170189	176148	103027	133958
(i) From Banks	8111	6499	5793	6410	11581	8687	6706	5322
(ii) From Others	248557	305243	97415	97691	158608	167461	96321	128637
3.2. Savings Deposits	395252	452280	256268	285403	290946	322161	126220	143608
3.3. Term Deposits	1137252	1236476	519517	645076	683181	763101	369603	405164
(i) From Banks	67268	45037	19294	27217	82255	73875	4214	939
(ii) From Others	1069984	1191439	500223	617859	600926	689226	365390	404225
3.A. Deposits of branches in India	1789173	2000499	878993	1034580	960619	1082869	598851	682730
3.B. Deposits of branches outside India	—	—	—	—	183698	178541	—	—
4. Borrowings	64529	11829	24558	20648	92423	11291	53627	10772
	(3.1)	(0.5)	(2.3)	(1.6)	(6.0)	(0.7)	(7.4)	(1.3)
4.1. Borrowings in India	64529	11829	23146	19293	87248	9039	47783	5986
(i) From Reserve Bank of India	50500	—	10120	9165	6719	—	9000	—
(ii) From other Banks	—	480	3491	393	24689	665	7574	10
(iii) From other Institutions and Agencies	14029	11348	9534	9735	55841	8374	31210	5976
4.2. Borrowings outside India	—	—	1412	1355	5175	2252	5844	4786
5. Other liabilities	74187	87618	29355	37099	109714	150035	31482	40754
	(3.6)	(3.9)	(2.7)	(2.9)	(7.1)	(9.2)	(4.4)	(5.1)
5.1. Bills Payable	35667	39707	8841	12413	17452	22383	19208	31634
5.2. Inter-office Adjustments	—	172	—	—	6121	14494	—	—
5.3. Interest Accrued	10569	11862	9700	7934	64788	87873	3501	2111
5.4. Others (including provisions)	27951	35877	10814	16751	21353	25285	8773	7009
Total Liabilities	2051566	2239465	1081179	1274172	1550282	1634443	722372	805387
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

India Items	NATIONALISED BANKS							
	As on 31st March							
	Union Bank of		United Bank of India Commercial Bank		United		Vijaya Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
1. Cash in hand	12908	14080	9142	10424	10373	12451	5690	7621
	(0.6)	(0.6)	(0.8)	(0.8)	(0.7)	(0.8)	(0.8)	(0.9)
2. Balances with RBI	272545	254311	126499	106771	182231	122357	83154	73233
	(13.3)	(11.4)	(11.7)	(8.4)	(11.8)	(7.5)	(11.5)	(9.1)
3. Balances with banks in India	20245	11624	5212	5625	7684	8048	3985	10166
	(1.0)	(0.5)	(0.5)	(0.4)	(0.5)	(0.5)	(0.6)	(1.3)
4. Money at call and short notice	50000	45700	—	—	15181	30216	—	32700
	(2.4)	(2.0)	—	—	(1.0)	(1.8)	—	(4.1)
5. Balances with banks outside India	35336	73418	5876	2285	58072	54024	3239	10061
6. Investments	651897	775759	445602	613160	534325	646465	282925	309917
	(31.8)	(34.6)	(41.2)	(48.1)	(34.5)	(39.6)	(39.2)	(38.5)
6.A. Investments in India	649298	774524	445601	613159	515981	604068	282925	309917
(i) Government securities	435880	534771	354336	472863	399017	447261	215106	241979
(ii) Other approved securities	105920	107351	60042	60806	87982	83480	20350	18893
(iii) Shares	5418	5906	1122	900	8149	7800	2568	2259
(iv) Debentures and Bonds	98667	102209	26607	75199	14655	59326	33388	33594
(v) Subsidiaries and joint ventures	123	140	1403	1445	3801	4014	480	480
(vi) Others	3290	24147	2091	1945	2377	2188	11034	12711
6.B. Investments outside India	2599	1235	1	1	18345	42397	—	—
(i) Government securities	1364	—	—	—	9150	31750	—	—
(ii) Subsidiaries and joint ventures	1235	1235	—	—	904	—	—	—
(iii) Others	—	—	1	1	8291	10647	—	—
7. Advances	868108	916836	285113	302731	498213	489586	244370	247528
	(42.3)	(40.9)	(26.4)	(23.8)	(32.1)	(30.0)	(33.8)	(30.7)
7.1. Bills purchased and discounted	93732	84449	16491	29731	87270	91173	24178	21719
7.2. Cash credits, overdrafts & loans	456098	524710	155365	142489	251430	232175	120488	103462
7.3. Term loans	318278	307678	113258	130511	159512	166237	99703	122347
8. Fixed Assets	74064	74526	11970	11792	42469	41408	17957	17359
	(3.6)	(3.3)	(1.1)	(0.9)	(2.7)	(2.5)	(2.5)	(2.2)
8.1. Premises	60485	60053	10361	10108	39962	38998	13517	12557
8.2. Other Fixed assets	13578	14473	1609	1684	2508	2410	4440	4802
9. Other Assets	66463	73211	191765	221384	201734	229889	81052	96802
	(3.2)	(3.3)	(17.7)	(17.4)	(13.0)	(14.1)	(11.2)	(12.0)
9.1. Inter - office adjustments (net)	2081	—	6020	11601	—	—	21165	33684
9.2. Interest accrued	25442	28262	20341	27648	24562	24329	12130	12205
9.3. Tax paid	28678	24136	16131	17872	9606	11497	3818	4770
9.4. Stationery and Stamps	143	213	450	413	330	342	403	415
9.5. Others	10118	20600	148824	163850	167236	193722	43536	45728
Total Assets	2051566	2239465	1081179	1274172	1550282	1634443	722372	805387
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Bank of Madras		Bank of Punjab		Bank of Rajasthan		Bareilly Corporation Bank		Benares State Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	1161	1161	10500	10500	1794	1794	516	516	6002	6092
	(0.6)	(0.5)	(22.5)	(10.0)	(0.6)	(0.5)	(1.9)	(1.5)	(10.8)	(8.9)
2. Reserves and Surplus	9042	11213	326	1258	16734	16926	132	132	347	365
	(4.4)	(4.6)	(0.7)	(1.2)	(5.4)	(5.0)	(0.5)	(0.4)	(0.6)	(0.5)
2.1. Statutory Reserves	2623	3923	267	895	4460	4681	95	95	278	83
2.2. Capital Reserves	2929	162	—	—	2446	2419	—	2	1	215
2.3. Share Premium	3452	3452	—	—	1544	1544	2	2	—	—
2.4. Revenue and other Reserves	—	3629	—	—	8283	8283	35	33	67	67
2.5. Balance of Profit	37	47	59	362	3	—	—	—	—	—
3. Deposits	154824	193087	27829	83142	250682	293893	25744	32371	47035	59508
	(75.8)	(79.4)	(59.6)	(78.9)	(80.5)	(86.3)	(93.3)	(93.3)	(84.8)	(87.2)
3.1. Demand Deposits	33677	38721	5312	9524	58220	52210	2705	3516	3637	3626
(i) From Banks	608	677	14	220	1649	2341	224	244	—	60
(ii) From Others	33069	38043	5298	9305	56571	49869	2481	3272	3636	3566
3.2. Savings Deposits	23934	27941	3720	9345	39430	44204	8545	10075	14324	15595
3.3. Term Deposits	97214	126425	18797	64273	153032	197479	14494	18779	29074	40287
(i) From Banks	7764	14346	50	2058	18775	28762	291	1630	—	11
(ii) From Others	89450	112079	18747	62215	134258	168717	14203	17149	29074	40276
3.A. Deposits of branches in India	154824	193087	27829	83142	250682	293893	25744	32371	47035	59508
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	32177	27256	2046	3063	15635	3135	48	85	6	749
	(15.8)	(11.2)	(4.4)	(2.9)	(5.0)	(0.9)	(0.2)	(0.2)	—	(1.1)
4.1. Borrowings in India	32177	27256	2046	3063	13883	2532	48	85	6	749
(i) From Reserve Bank of India	7251	—	1965	—	11918	—	—	—	—	700
(ii) From other Banks	20421	4326	81	3000	181	56	13	63	3	37
(iii) From other Institutions and Agencies	4505	22929	—	63	1784	2476	36	22	3	12
4.2. Borrowings outside India	—	—	—	—	1752	603	—	—	—	—
5. Other liabilities	6990	10408	5979	7470	26736	24850	1159	1585	2061	1562
	(3.4)	(4.3)	(12.8)	(7.1)	(8.6)	(7.3)	(4.2)	(4.6)	(3.7)	(2.3)
5.1. Bills Payable	2029	4240	1153	2489	6363	4702	719	768	707	489
5.2. Inter-office Adjustments	882	—	2088	—	2589	2129	—	348	759	580
5.3. Interest Accrued	—	1171	238	1410	8272	12311	154	205	16	64
5.4. Others (including provisions)	4078	4997	2500	3570	9513	5708	285	265	580	429
Total Liabilities	204193	243124	46681	105432	311581	340598	27599	34690	55450	68277
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Bareilly Corporation Bank		Benares State Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	1727	1994	693	1005	3690	4783	361	617	849	793
	(0.8)	(0.8)	(1.5)	(1.0)	(1.2)	(1.4)	(1.3)	(1.8)	(1.5)	(1.2)
2. Balances with RBI	24426	16843	3934	8168	38917	34496	3712	4353	6533	6892
	(12.0)	(6.9)	(8.4)	(7.7)	(12.5)	(10.1)	(13.5)	(12.5)	(11.8)	(10.1)
3. Balances with banks in India	4604	18150	2884	2990	6239	14245	1153	4788	668	823
	(2.3)	(7.5)	(6.2)	(2.8)	(2.0)	(4.2)	(4.2)	(13.8)	(1.2)	(1.2)
4. Money at call and short notice	278	95	2200	—	12445	5730	2275	600	—	—
	(0.1)	—	(4.7)	—	(4.0)	(1.7)	(8.2)	(1.7)	—	—
5. Balances with banks outside India	3471	2784	1144	2957	1302	95	—	—	28	29
6. Investments	50543	62764	9054	45494	88867	111037	10216	13092	22592	29916
	(24.8)	(25.8)	(19.4)	(43.1)	(28.5)	(32.8)	(37.0)	(37.7)	(40.7)	(43.8)
6.A. Investments in India	50543	62764	9054	45494	88867	111037	10216	13092	22592	29916
(i) Government securities	40453	46754	5144	23455	47277	60612	4992	6889	11682	13328
(ii) Other approved securities	3270	4045	—	—	23485	23964	1994	2342	2430	2636
(iii) Shares	1410	912	—	664	2496	1861	9	8	177	156
(iv) Debentures and Bonds	4770	10938	3910	19582	13137	14781	715	665	110	240
(v) Subsidiaries and joint ventures	—	—	—	—	1231	770	—	—	—	—
(vi) Others	639	116	—	1794	1240	9050	2506	3188	8192	13556
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	99701	114818	22130	36499	136099	149829	8156	9026	15280	19503
	(48.8)	(47.2)	(47.4)	(34.6)	(43.7)	(44.0)	(29.6)	(26.0)	(27.6)	(28.6)
7.1. Bills purchased and discounted	27670	38131	5364	12293	19482	16406	99	98	2575	4066
7.2. Cash credits, overdrafts & loans	35875	37597	10179	14631	82512	85604	—	8928	10045	11654
7.3. Term loans	36156	39090	6586	9575	34104	47819	8057	—	2660	3782
8. Fixed Assets	8376	12289	3723	5032	9254	9312	89	85	1070	1058
	(4.1)	(5.1)	(8.0)	(4.8)	(3.0)	(2.7)	(0.3)	(0.2)	(1.9)	(1.5)
8.1. Premises	7383	9193	3592	4800	6412	6033	80	77	196	228
8.2. Other Fixed assets	11068	13387	919	3287	14768	11072	1638	2129	8430	9264
	(5.4)	(5.5)	(2.0)	(3.1)	(4.7)	(3.3)	(5.9)	(6.1)	(15.2)	(13.6)
9. Other Assets	3394	3269	—	652	3532	—	58	—	—	—
9.1. Inter - office adjustments (net)	2121	2498	362	1011	3960	3066	540	905	949	2051
9.2. Interest accrued	2439	1822	93	769	135	4470	371	579	992	1206
9.3. Tax paid	75	68	6	34	—	158	19	20	35	42
9.4. Stationery and Stamps	3039	5730	457	820	7142	3378	650	625	6454	5965
9.5. Others	20419	24312	4668	10543	31158	34059	2759	3469	5545	6827
Total Assets	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS										(Amount in Rs. lakh)
Items	Bharat Overseas Bank		Catholic Syrian Bank		Centurian Bank		City Union Bank		Development Credit Bank	
	As on 31st March									
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	525	525	540	541	10125	10125	540	540	1656	1637
	(0.6)	(0.5)	(0.4)	(0.3)	(28.5)	(7.8)	(0.7)	(0.6)	(1.8)	(1.3)
2. Reserves and Surplus	3706	4814	2018	2400	1085	1931	2353	3275	15718	17311
	(4.6)	(4.9)	(1.3)	(1.4)	(3.1)	(1.5)	(3.2)	(3.6)	(17.2)	(13.6)
2.1. Statutory Reserves	1059	1359	1086	1209	217	528	1700	2500	1050	2500
2.2. Capital Reserves	—	187	716	895	—	—	2	2	2933	2778
2.3. Share Premium	—	—	—	—	—	—	240	240	2689	2707
2.4. Revenue and other Reserves	2595	3213	201	222	—	—	411	533	6650	9298
2.5. Balance of Profit	52	55	15	75	868	1404	—	—	2396	29
3. Deposits	68446	82085	138072	152772	21527	103155	57205	78787	68850	102235
	(84.1)	(84.4)	(89.8)	(90.1)	(60.6)	(79.6)	(78.9)	(87.0)	(75.3)	(80.2)
3.1. Demand Deposits	9727	8833	14037	12417	1387	3603	9097	10940	13226	15112
(i) From Banks	356	29	179	146	3	126	39	15	42	102
(ii) From Others	9371	8804	13858	12271	1384	3477	9057	10925	13184	15010
3.2. Savings Deposits	11720	12044	22382	24394	563	1871	8067	9157	13959	12371
3.3. Term Deposits	46999	61208	101652	115961	19576	97681	40041	58689	41665	74753
(i) From Banks	—	1276	5618	275	5978	55804	144	71	4956	25715
(ii) From Others	46999	59932	96035	115686	13599	41877	39897	58618	36710	49038
3.A. Deposits of branches in India	51201	64449	138072	152772	21527	103155	57205	78787	68850	102235
3.B. Deposits of branches outside India	17245	17636	—	—	—	—	—	—	—	—
4. Borrowings	1950	2806	8419	7746	664	6457	9428	3118	294	306
	(2.4)	(2.9)	(5.5)	(4.6)	(1.9)	(5.0)	(13.0)	(3.4)	(0.3)	(0.2)
4.1. Borrowings in India	1885	1114	8383	7674	663	6292	9095	2690	294	306
(i) From Reserve Bank of India	853	—	2169	—	663	—	3035	—	—	—
(ii) From other Banks	1032	1000	1000	1009	—	3500	3700	—	—	—
(iii) From other Institutions and Agencies	—	114	5215	6665	—	2792	2360	2690	294	306
4.2. Borrowings outside India	66	1692	36	72	1	165	333	428	—	—
5. Other liabilities	6768	7048	4707	6097	2132	7855	2987	4854	4890	5991
	(8.3)	(7.2)	(3.1)	(3.6)	(6.0)	(6.1)	(4.1)	(5.4)	(5.3)	(4.7)
5.1. Bills Payable	975	760	754	760	574	2159	270	3186	1675	1775
5.2. Inter-office Adjustments	1598	1798	358	820	—	—	1180	109	—	—
5.3. Interest Accrued	744	714	1361	1284	560	1808	269	461	531	1132
5.4. Others (including provisions)	3450	3776	2233	3234	999	3888	1268	1099	2684	3083
Total Liabilities	81395	97278	153756	169556	35532	129524	72513	90574	91407	127479
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS										(Amount in Rs. lakh)	
As on 31st March											
	Bharat Overseas Bank		Catholic Syrian Bank		Centurian Bank		City Union Bank		Development Credit Bank		
Items	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
1. Cash in hand	435	630	1977	2055	77	231	2595	3344	1121	1393	
	(0.5)	(0.6)	(1.3)	(1.2)	(0.2)	(0.2)	(3.6)	(3.7)	(1.2)	(1.1)	
2. Balances with RBI	7104	4771	16370	10939	2563	10523	8016	7865	8614	14183	
	(8.7)	(4.9)	(10.6)	(6.5)	(7.2)	(8.1)	(11.1)	(8.7)	(9.4)	(11.1)	
3. Balances with banks in India	5075	9270	820	2599	1905	313	2435	3930	2529	4280	
	(6.2)	(9.5)	(0.5)	(1.5)	(5.4)	(0.2)	(3.4)	(4.3)	(2.8)	(3.4)	
4. Money at call and short notice	2916	3919	—	—	1414	—	—	—	3400	—	
	(3.6)	(4.0)	—	—	(4.0)	—	—	—	(3.7)	—	
5. Balances with banks outside India	2827	8217	—	—	12	1348	1095	1212	—	693	
6. Investments	18608	21544	41617	48144	5722	34439	16641	23010	21094	33260	
	(22.9)	(22.1)	(27.1)	(28.4)	(16.1)	(26.6)	(22.9)	(25.4)	(23.1)	(26.1)	
6.A. Investments in India	16483	18967	41617	48144	5722	34439	16641	23010	21094	33260	
(i) Government securities	12350	14526	25730	30812	4389	29877	11790	15082	15603	25267	
(ii) Other approved securities	1924	1914	6118	6248	—	25	3726	3791	2731	2650	
(iii) Shares	44	3	641	784	2	—	290	267	—	764	
(iv) Debentures and Bonds	2084	2444	3277	6685	111	1681	640	3294	2192	3928	
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	194	—	—	—	
(vi) Others	81	81	5852	3616	1220	2856	—	576	569	650	
6.B. Investments outside India	2125	2577	—	—	—	—	—	—	—	1	
(i) Government securities	2125	2577	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	1	
7. Advances	39922	43894	83361	95507	18778	73521	38526	47641	41991	61163	
	(49.0)	(45.1)	(54.2)	(56.3)	(52.8)	(56.8)	(53.1)	(52.6)	(45.9)	(48.0)	
7.1. Bills purchased and discounted	4534	7259	5637	6366	14648	53527	3631	6553	3001	15389	
7.2. Cash credits, overdrafts & loans	28213	27722	42122	45957	3430	8530	26006	30620	17742	26056	
7.3. Term loans	7174	8913	35602	43184	699	11464	8890	10468	21247	19719	
8. Fixed Assets	619	644	3835	3813	2691	5651	1084	1338	8685	10387	
	(0.8)	(0.7)	(2.5)	(2.2)	(7.6)	(4.4)	(1.5)	(1.5)	(9.5)	(8.1)	
8.1. Premises	265	303	881	875	1166	2378	392	649	5016	5982	
8.2. Other Fixed assets	354	341	2954	2937	1525	3274	682	689	3669	4405	
9. Other Assets	3889	4389	5774	6499	2372	3498	2121	2234	3973	2119	
	(4.8)	(4.5)	(3.8)	(3.8)	(6.7)	(2.7)	(2.9)	(2.5)	(4.3)	(1.7)	
9.1. Inter - office adjustments (net)	—	—	—	—	—	—	—	—	349	61	
9.2. Interest accrued	638	733	3017	4046	313	982	720	814	840	1070	
9.3. Tax paid	1749	2305	1542	1334	98	899	439	632	38	17	
9.4. Stationery and Stamps	81	84	62	95	9	13	21	27	16	21	
9.5. Others	1421	1267	1154	1024	1953	1605	941	760	2730	950	
Total Assets	81395	97278	153756	169556	35532	129524	72513	90574	91407	127479	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	Dhanalakshmi Bank		Federal Bank		As on 31st March Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	2251	1374	1687	2165	3	3	10400	10400	20000	200
	(2.7)	(1.1)	(0.4)	(0.4)	(0.1)	—	(4.7)	(3.9)	(20.2)	(11.0)
2. Reserves and Surplus	2301	4008	20456	30910	324	369	3794	7974	2108	44
	(2.8)	(3.3)	(4.7)	(5.7)	(5.6)	(4.5)	(1.7)	(3.0)	(2.1)	(2.4)
2.1. Statutory Reserves	395	633	5939	8439	124	144	1107	2255	422	14
2.2. Capital Reserves	621	590	1099	1051	—	25	—	—	—	—
2.3. Share Premium	918	2272	8117	14801	—	—	—	—	—	—
2.4. Revenue and other Reserves	365	511	5057	6557	200	200	2680	5710	—	—
2.5. Balance of Profit	1	2	244	63	—	—	6	8	1687	30
3. Deposits	70673	107633	369716	460340	4834	7130	132430	227934	68570	1279
	(84.7)	(88.3)	(84.8)	(84.3)	(83.9)	(86.8)	(59.8)	(86.0)	(69.1)	(70.5)
3.1. Demand Deposits	5581	7699	28705	26543	332	527	14948	17445	22688	409
(i) From Banks	10	—	2336	2238	13	36	91	10	1	—
(ii) From Others	5571	7699	26369	24304	319	491	14856	17435	22688	409
3.2. Savings Deposits	8232	8640	51849	58374	1000	1304	1171	2278	1731	69
3.3. Term Deposits	56860	91294	289162	375423	3502	5300	116312	208210	44150	802
(i) From Banks	6174	23575	23170	61527	82	176	19633	61781	—	—
(ii) From Others	50686	67719	265992	313896	3420	5124	96679	146430	44150	802
3.A. Deposits of branches in India	70673	107633	369716	460340	4834	7130	132430	227934	68570	1279
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	3918	3806	26768	28666	340	323	66880	7079	4522	199
	(4.7)	(3.1)	(6.1)	(5.2)	(5.9)	(3.9)	(30.2)	(2.7)	(4.6)	(11.0)
4.1. Borrowings in India	3918	3806	25205	28666	340	323	65386	6649	3960	197
(i) From Reserve Bank of India	—	—	15449	6700	—	—	64902	4958	3888	—
(ii) From other Banks	1500	1500	15	7500	—	—	—	—	—	115
(iii) From other Institutions and Agencies	2418	2306	9740	14466	340	323	483	1690	72	82
4.2. Borrowings outside India	—	—	1564	—	—	—	1494	430	562	2
5. Other liabilities	4313	5065	17416	24112	263	392	7850	9767	4029	93
	(5.2)	(4.2)	(4.0)	(4.4)	(4.6)	(4.8)	(3.5)	(4.4)	(4.1)	(5.1)
5.1. Bills Payable	99	63	7139	11350	40	44	1830	1901	1455	30
5.2. Inter-office Adjustments	1161	391	2707	—	10	32	—	—	—	—
5.3. Interest Accrued	843	968	—	2679	36	53	410	3875	1417	11
5.4. Others (including provisions)	2209	3642	7571	10083	177	263	5611	3990	1157	52
Total Liabilities	83457	121886	436044	546192	5764	8217	221353	265153	99229	1815
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS										(Amount in Rs. lakh)
As on 31st March										
	Dhanalakshmi Bank		Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank	
Items	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	1110	1329	4689	5148	138	182	98	427	240	5
	(1.3)	(1.1)	(1.1)	(0.9)	(2.4)	(2.2)	—	(0.2)	(0.2)	(0.3)
2. Balances with RBI	10711	10987	42814	29383	576	685	19831	24869	10475	174
	(12.8)	(9.0)	(9.8)	(5.4)	(10.0)	(8.3)	(9.0)	(9.4)	(10.6)	(9.6)
3. Balances with banks in India	2825	14949	12044	25192	295	353	2524	908	142	20
	(3.4)	(12.3)	(2.8)	(4.6)	(5.1)	(4.3)	(1.1)	(0.3)	(0.1)	(1.1)
4. Money at call and short notice	—	500	—	—	38	137	7630	1488	5920	61
	—	(0.4)	—	—	(0.7)	(1.7)	(3.4)	(0.6)	(6.0)	(3.4)
5. Balances with banks outside India	—	—	8154	3351	—	—	137	204	232	4
6. Investments	19910	30070	114631	145617	1163	1719	34888	66207	31428	730
	(23.9)	(24.7)	(26.3)	(26.7)	(20.2)	(20.9)	(15.8)	(25.0)	(31.7)	(40.2)
6.A. Investments in India	19910	30070	114631	145617	1163	1719	34888	66207	31428	730
(i) Government securities	16357	21871	88708	98620	792	1336	30358	60779	14124	365
(ii) Other approved securities	1106	1119	7695	7542	370	372	385	585	—	—
(iii) Shares	110	124	3194	3311	—	—	1712	2122	128	9
(iv) Debentures and Bonds	1834	5950	13554	32875	—	10	2145	2338	14220	310
(v) Subsidiaries and joint ventures	—	—	500	1500	—	—	—	—	—	—
(vi) Others	504	1006	980	1769	1	1	287	384	2956	46
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	44859	56241	222845	299941	3069	4534	137732	146246	36862	575
	(53.8)	(46.1)	(51.1)	(54.9)	(53.2)	(55.2)	(62.2)	(55.2)	(37.1)	(31.7)
7.1. Bills purchased and discounted	9681	5361	55978	95386	91	57	58722	46356	1525	44
7.2. Cash credits, overdrafts & loans	22322	33071	120246	145556	1304	1592	64224	81896	11196	226
7.3. Term loans	12856	17809	46621	58998	1674	2885	14786	17994	24141	305
8. Fixed Assets	1074	1303	13345	13430	358	428	8885	16154	7603	99
	(1.3)	(1.1)	(3.1)	(2.5)	(6.2)	(5.2)	(4.0)	(6.1)	(7.7)	(5.4)
8.1. Premises	646	652	2631	3251	311	344	1448	5853	5952	38
8.2. Other Fixed assets	428	651	10715	10179	47	84	7437	10301	1651	61
9. Other Assets	2968	6507	17522	24130	128	179	9628	8650	6328	148
	(3.6)	(5.3)	(4.0)	(4.4)	(2.2)	(2.2)	(4.3)	(3.3)	(6.4)	(8.2)
9.1. Inter - office adjustments (net)	—	—	4586	7433	—	—	—	—	—	—
9.2. Interest accrued	1300	1847	5522	7170	38	63	1468	2208	1666	30
9.3. Tax paid	306	296	2810	3816	50	64	94	50	—	—
9.4. Stationery and Stamps	32	43	151	182	15	18	1	3	22	—
9.5. Others	1330	4321	4452	5529	25	34	8065	6388	4640	118
Total Assets	83457	121886	436044	546192	5764	8217	221353	265153	99229	1815
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

Items	OTHER SCHEDULED COMMERCIAL BANKS									
	ICICI Bank		IDBI Bank		As on 31st March IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	15000	15000	—	10000	12000	12000	700	700	1346	1349
	(13.0)	(8.4)	—	(12.7)	(6.4)	(3.4)	(0.2)	(0.2)	(0.6)	(0.5)
2. Reserves and Surplus	675	3188	—	462	11134	15947	13379	17025	12924	16398
	(0.6)	(1.8)	—	(0.6)	(5.9)	(4.5)	(3.9)	(4.0)	(5.7)	(5.7)
2.1. Statutory Reserves	636	3186	—	92	1686	3490	2230	2730	4409	6409
2.2. Capital Reserves	—	—	—	—	—	—	33	33	—	—
2.3. Share Premium	—	—	—	—	8000	8000	—	—	7164	7189
2.4. Revenue and other Reserves	—	—	—	—	1430	4430	11116	14262	1350	2800
2.5. Balance of Profit	39	2	—	370	18	26	—	—	1	1
3. Deposits	72795	134760	—	50525	141223	309310	289518	365814	185531	251059
	(62.9)	(75.6)	—	(63.9)	(74.9)	(86.8)	(83.4)	(86.4)	(81.4)	(86.8)
3.1. Demand Deposits	18670	31633	—	6191	12633	21172	54580	64867	19916	24508
(i) From Banks	110	335	—	4	52	350	2995	3662	298	351
(ii) From Others	18560	31298	—	6186	12581	20822	51585	61205	19618	24157
3.2. Savings Deposits	1851	4967	—	455	1045	2677	78517	90597	35330	40994
3.3. Term Deposits	52274	98160	—	43879	127545	285462	156422	210350	130285	185558
(i) From Banks	8221	9447	—	5179	6450	35957	10830	20007	4255	8171
(ii) From Others	44053	88713	—	38700	121095	249505	145592	190343	126030	177387
3.A. Deposits of branches in India	72795	134760	—	50525	141223	309310	289518	365814	185531	251059
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	21095	9299	—	15546	15327	6843	3799	1793	19545	8761
	(18.2)	(5.2)	—	(19.7)	(8.1)	(1.9)	(1.1)	(0.4)	(8.6)	(3.0)
4.1. Borrowings in India	20751	9299	—	15465	15327	6843	3796	1258	19545	8761
(i) From Reserve Bank of India	7063	—	—	2540	6619	—	—	—	12255	—
(ii) From other Banks	10509	8003	—	6325	7324	5259	3534	1037	25	2
(iii) From other Institutions and Agencies	3179	1295	—	6600	1384	1584	262	222	7266	8758
4.2. Borrowings outside India	344	—	—	81	—	—	3	534	—	—
5. Other liabilities	6162	15940	—	2498	8854	12050	39802	38066	8593	11834
	(5.3)	(8.9)	—	(3.2)	(4.7)	(3.4)	(11.5)	(9.0)	(3.8)	(4.1)
5.1. Bills Payable	2685	6879	—	942	1532	3734	16422	20123	1817	2243
5.2. Inter-office Adjustments	—	—	—	—	—	—	15122	7743	415	1762
5.3. Interest Accrued	397	567	—	366	3311	4617	1772	2729	1006	1167
5.4. Others (including provisions)	3080	8495	—	1190	4011	3700	6487	7472	5355	6661
Total Liabilities	115726	178187	—	79032	188538	356150	347199	423398	227939	289401
	(100.0)	(100.0)	—	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS										(Amount in Rs. lakh)
As on 31st March										
Items	ICICI Bank		IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash in hand	113	262	—	49	184	225	3499	4549	2326	3112
	(0.1)	(0.1)	—	(0.1)	(0.1)	(0.1)	(1.0)	(1.1)	(1.0)	(1.1)
2. Balances with RBI	10314	14771	—	3489	11869	24219	46273	40499	24811	26208
	(8.9)	(8.3)	—	(4.4)	(6.3)	(6.8)	(13.3)	(9.6)	(10.9)	(9.1)
3. Balances with banks in India	803	12643	—	425	1851	4149	9143	14579	5156	11317
	(0.7)	(7.1)	—	(0.5)	(1.0)	(1.2)	(2.6)	(3.4)	(2.3)	(3.9)
4. Money at call and short notice	4225	8260	—	—	—	2500	13000	7500	5525	—
	(3.7)	(4.6)	—	—	—	(0.7)	(3.7)	(1.8)	(2.4)	—
5. Balances with banks outside India	841	1355	—	1968	16799	6562	1784	2736	2296	6812
6. Investments	26277	43535	—	19581	35750	105454	106789	159273	59121	83364
	(22.7)	(24.4)	—	(24.8)	(19.0)	(29.6)	(30.8)	(37.6)	(25.9)	(28.8)
6.A. Investments in India	26277	43535	—	19581	35750	105454	106789	159273	59121	83364
(i) Government securities	17449	31336	—	8924	30159	72466	78953	121170	39405	57349
(ii) Other approved securities	—	—	—	—	1300	1712	14973	16568	6356	6232
(iii) Shares	938	1047	—	—	738	488	12	12	458	209
(iv) Debentures and Bonds	7697	6934	—	9325	3510	26701	8889	15029	8813	15542
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	355	—	—	—
(vi) Others	193	4218	—	1332	43	4088	3607	6494	4089	4032
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	65075	79800	—	49542	112119	192766	136413	169398	118542	144969
	(56.2)	(44.8)	—	(62.7)	(59.5)	(54.1)	(39.3)	(40.0)	(52.0)	(50.1)
7.1. Bills purchased and discounted	6618	7640	—	21575	12327	10227	10227	7391	15358	17347
7.2. Cash credits, overdrafts & loans	49932	63210	—	10863	92587	166107	98499	122618	79596	96684
7.3. Term loans	8524	8950	—	17104	7206	16432	27687	39389	23588	30938
8. Fixed Assets	4662	9637	—	1971	5223	9973	1556	1992	3613	5381
	(4.0)	(5.4)	—	(2.5)	(2.8)	(2.8)	(0.4)	(0.5)	(1.6)	(1.9)
8.1. Premises	334	2831	—	13	949	1335	338	541	728	1343
8.2. Other Fixed assets	4328	6806	—	1958	4275	8638	1218	1451	2885	4038
9. Other Assets	3416	7923	—	2006	4744	10302	28742	22872	6549	8237
	(3.0)	(4.4)	—	(2.5)	(2.5)	(2.9)	(8.3)	(5.4)	(2.9)	(2.8)
9.1. Inter - office adjustments (net)	—	—	—	1	206	30	—	—	—	—
9.2. Interest accrued	992	1371	—	500	1388	2971	5728	5815	2017	3044
9.3. Tax paid	18	12	—	843	162	129	—	3508	3134	3223
9.4. Stationery and Stamps	1	1	—	—	—	—	5257	—	68	92
9.5. Others	2405	6539	—	663	2989	7173	17757	13549	1331	1878
Total Assets	115726	178187	—	79032	188538	356150	347199	423398	227939	289401
	(100.0)	(100.0)	—	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	598	600	1135	1149	1200	1200	100	100	1096	1020
	(0.4)	(0.3)	(1.0)	(0.9)	(2.6)	(1.7)	(0.4)	(0.3)	(2.1)	(1.6)
2. Reserves and Surplus	8272	11548	5112	6600	903	1263	507	807	668	2415
	(5.4)	(5.9)	(4.6)	(4.9)	(1.9)	(1.8)	(2.3)	(2.8)	(1.3)	(3.7)
2.1. Statutory Reserves	2866	3988	2187	3239	449	617	228	250	383	527
2.2. Capital Reserves	73	477	63	221	—	17	—	241	130	129
2.3. Share Premium	495	500	1411	1437	—	—	—	—	—	1360
2.4. Revenue and other Reserves	4836	6581	1440	1690	434	624	280	316	79	179
2.5. Balance of Profit	3	2	12	14	20	5	—	—	76	221
3. Deposits	115880	157549	91313	113251	39147	60346	21123	27188	46569	58344
	(75.8)	(81.2)	(82.2)	(84.6)	(83.6)	(84.6)	(93.9)	(93.9)	(88.5)	(89.0)
3.1. Demand Deposits	15880	19816	14472	15907	2747	4482	1977	2783	4885	5749
(i) From Banks	775	1375	251	610	120	318	86	94	7	10
(ii) From Others	15105	18441	14221	15297	2627	4163	1891	2690	4878	5740
3.2. Savings Deposits	11403	13411	10896	11759	4634	5388	7522	9237	9988	10954
3.3. Term Deposits	88597	124322	65945	85585	31767	50477	11625	15168	31696	41641
(i) From Banks	15178	14362	6504	11909	1848	1136	39	506	190	524
(ii) From Others	73419	109960	59441	73677	29918	49341	11585	14662	31506	41117
3.A. Deposits of branches in India	115880	157549	91313	113251	39147	60346	21123	27188	46569	—
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	58344
4. Borrowings	20125	12518	7442	5502	3401	4843	42	49	1370	1136
	(13.2)	(6.4)	(6.7)	(4.1)	(7.3)	(6.8)	(0.2)	(0.2)	(2.6)	(1.7)
4.1. Borrowings in India	20125	12386	7442	5405	3401	4843	42	49	1258	1119
(i) From Reserve Bank of India	6905	—	2766	46	—	—	—	—	138	—
(ii) From other Banks	10354	8597	75	48	9	—	—	31	—	4
(iii) From other Institutions and Agencies	2866	3789	4601	5312	3392	4843	42	18	1120	1115
4.2. Borrowings outside India	—	132	—	97	—	—	—	—	112	17
5. Other liabilities	8014	11876	6075	7345	2183	3664	735	816	2893	2658
	(5.2)	(6.1)	(5.5)	(5.5)	(4.7)	(5.1)	(3.3)	(2.8)	(5.5)	(4.1)
5.1. Bills Payable	4544	5047	2694	2619	224	514	281	444	770	883
5.2. Inter-office Adjustments	146	3177	464	482	746	2065	219	42	1113	653
5.3. Interest Accrued	1522	1539	1154	1224	301	631	141	184	569	729
5.4. Others (including provisions)	1801	2113	1763	3019	913	454	94	147	441	394
Total Liabilities	152889	194091	111077	133847	46835	71316	22507	28961	52596	65574
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS										(Amount in Rs. lakh)	
As on 31st March											
Items	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)	
1. Cash in hand	1998	2729	1294	2027	791	916	313	471	879	880	
	(1.3)	(1.4)	(1.2)	(1.5)	(1.7)	(1.3)	(1.4)	(1.6)	(1.7)	(1.3)	
2. Balances with RBI	16957	16494	13099	9454	4668	6789	2963	2726	6854	5603	
	(11.1)	(8.5)	(11.8)	(7.1)	(10.0)	(9.5)	(13.2)	(9.4)	(13.0)	(8.5)	
3. Balances with banks in India	970	6628	1357	6979	2357	4358	3191	6360	1178	441	
	(0.6)	(3.4)	(1.2)	(5.2)	(5.0)	(6.1)	(14.2)	(22.0)	(2.2)	(0.7)	
4. Money at call and short notice	—	—	—	—	18	—	225	—	—	—	
	—	—	—	—	—	—	(1.0)	—	—	—	
5. Balances with banks outside India	217	420	521	—	—	—	—	—	2	40	
6. Investments	40783	57517	39376	46988	10403	17511	8052	10451	14178	19671	
	(26.7)	(29.6)	(35.4)	(35.1)	(22.2)	(24.6)	(35.8)	(36.1)	(27.0)	(30.0)	
6.A. Investments in India	40783	57517	39376	46988	10403	17511	8052	10451	14178	19671	
(i) Government securities	32206	45919	22458	26729	7085	12113	5271	6620	10533	14166	
(ii) Other approved securities	3253	4493	5183	5157	2387	2640	642	579	2125	2243	
(iii) Shares	1229	1073	437	429	30	23	2	2	4	36	
(iv) Debentures and Bonds	3237	5929	11103	14575	837	2649	1393	1959	936	2534	
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(vi) Others	859	104	195	99	64	84	743	1292	581	692	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	82430	95626	49282	60838	27010	39306	6880	7427	25399	36307	
	(53.9)	(49.3)	(44.4)	(45.5)	(57.7)	(55.1)	(30.6)	(25.6)	(48.3)	(55.4)	
7.1. Bills purchased and discounted	10340	14368	8400	9443	3863	3923	133	210	1608	2528	
7.2. Cash credits, overdrafts & loans	46345	50131	27858	33529	18325	26875	6747	7217	17926	23577	
7.3. Term loans	25746	31127	13023	17867	4822	8508	—	—	5865	10203	
8. Fixed Assets	5171	4908	2674	3060	685	1151	105	348	352	494	
	(3.4)	(2.5)	(2.4)	(2.3)	(1.5)	(1.6)	(0.5)	(1.2)	(0.7)	(0.8)	
8.1. Premises	400	590	725	842	2	3	36	273	182	215	
8.2. Other Fixed assets	4771	4318	1949	2218	683	1148	69	75	171	279	
9. Other Assets	4362	9769	3476	4500	903	1286	779	1177	3754	2137	
	(2.9)	(5.0)	(3.1)	(3.4)	(1.9)	(1.8)	(3.5)	(4.1)	(7.1)	(3.3)	
9.1. Inter - office adjustments (net)	1657	—	—	—	—	—	—	661	—	—	
9.2. Interest accrued	1497	2213	1162	1216	385	528	446	—	812	746	
9.3. Tax paid	68	2257	1558	2534	158	137	169	264	673	554	
9.4. Stationery and Stamps	—	90	44	54	12	19	3	4	42	57	
9.5. Others	1139	5209	712	696	347	602	160	247	2227	780	
Total Assets	152889	194091	111077	133847	46835	71316	22507	28961	52596	65574	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Punjab Co-operative Bank		Ratnakar Bank		Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	24	—	150	150	648	650	—	10000	1416	1418
	(0.6)	—	(0.7)	(0.6)	(0.7)	(0.6)	—	(23.1)	(0.7)	(0.6)
2. Reserves and Surplus	454	—	531	686	2747	2958	—	-823	6435	6749
	(10.6)	—	(2.5)	(2.7)	(3.0)	(2.9)	—	(-1.9)	(3.1)	(2.9)
2.1. Statutory Reserves	30	—	342	450	587	713	—	1	1617	1867
2.2. Capital Reserves	308	—	2	39	2	130	—	—	1471	1532
2.3. Share Premium	—	—	—	—	—	—	—	—	1850	1850
2.4. Revenue and other Reserves	116	—	187	194	2155	2112	—	—	1477	1477
2.5. Balance of Profit	—	—	1	4	3	3	—	-824	21	24
3. Deposits	3553	—	17447	21802	82342	93693	—	29012	172388	209659
	(83.1)	—	(82.9)	(84.4)	(91.1)	(92.1)	—	(66.9)	(83.9)	(88.5)
3.1. Demand Deposits	344	—	2297	2587	16854	15783	—	1501	12385	14131
(i) From Banks	1	—	112	66	819	234	—	244	148	141
(ii) From Others	343	—	2185	2521	16035	15550	—	1257	12238	13990
3.2. Savings Deposits	858	—	3125	3524	20740	23269	—	619	28535	32802
3.3. Term Deposits	2351	—	12025	15690	44747	54642	—	26892	131467	162726
(i) From Banks	160	—	111	116	3308	4200	—	—	274	—
(ii) From Others	2191	—	11914	15574	41439	50442	—	26892	131194	162726
3.A. Deposits of branches in India	3553	—	17447	21802	82342	93693	—	29012	172388	209659
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	27	—	914	897	1504	344	—	—	13831	4182
	(0.6)	—	(4.3)	(3.5)	(1.7)	(0.3)	—	—	(6.7)	(1.8)
4.1. Borrowings in India	27	—	914	897	1387	310	—	—	13346	3997
(i) From Reserve Bank of India	—	—	—	—	916	—	—	—	5710	—
(ii) From other Banks	27	—	—	100	5	5	—	—	—	—
(iii) From other Institutions and Agencies	—	—	914	797	466	305	—	—	7636	3997
4.2. Borrowings outside India	—	—	—	—	118	34	—	—	487	185
5. Other liabilities	216	—	2007	2294	3132	4092	—	5171	11440	14765
	(5.0)	—	(9.5)	(8.9)	(3.5)	(4.0)	—	(11.9)	(5.6)	(6.2)
5.1. Bills Payable	96	—	719	797	1042	1239	—	214	2492	3865
5.2. Inter-office Adjustments	—	—	101	128	—	—	—	470	2658	324
5.3. Interest Accrued	16	—	137	207	863	942	—	4487	1460	2082
5.4. Others (including provisions)	105	—	1051	1162	1227	1911	—	—	4830	8494
Total Liabilities	4275	—	21049	25829	90373	101738	—	43360	205511	236772
	(100.0)	—	(100.0)	(100.0)	(100.0)	(100.0)	—	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS										(Amount in Rs. lakh)
Items	Punjab Co-operative Bank		Ratnakar Bank		Sangli Bank		SBI Commercial & Intl. Bank		South Indian Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	84	—	302	529	1354	1656	—	45	2255	2711
	(2.0)	—	(1.4)	(2.0)	(1.5)	(1.6)	—	(0.1)	(1.1)	(1.1)
2. Balances with RBI	470	—	2450	2271	10606	8686	—	1474	21425	19952
	(11.0)	—	(11.6)	(8.8)	(11.7)	(8.5)	—	(3.4)	(10.4)	(8.4)
3. Balances with banks in India	613	—	656	549	902	6319	—	1	1744	4458
	(14.3)	—	(3.1)	(2.1)	(1.0)	(6.2)	—	—	(0.8)	(1.9)
4. Money at call and short notice	—	—	370	—	—	300	—	—	3500	—
	(0.0)	—	(1.8)	—	—	(0.3)	—	—	(1.7)	—
5. Balances with banks outside India	—	—	—	—	13	99	—	3727	824	1221
6. Investments	1047	—	6500	8316	26969	37705	—	11246	63196	82327
	(24.5)	—	(30.9)	(32.2)	(29.8)	(37.1)	—	(25.9)	(30.8)	(34.8)
6.A. Investments in India	1047	—	6500	8316	26969	37705	—	11246	63196	82327
(i) Government securities	632	—	4671	5857	21652	31093	—	9992	33892	49892
(ii) Other approved securities	221	—	466	438	2988	2795	—	625	9979	10050
(iii) Shares	1	—	3	55	146	136	—	—	229	189
(iv) Debentures and Bonds	153	—	1244	1850	1957	3543	—	397	6838	16874
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	177	177
(vi) Others	40	—	116	116	226	138	—	232	12080	5147
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1459	—	9157	12299	42214	39181	—	14471	102840	115436
	(34.1)	—	(43.5)	(47.6)	(46.7)	(38.5)	—	(33.4)	(50.0)	(48.8)
7.1. Bills purchased and discounted	38	—	346	464	11367	9262	—	834	14870	14611
7.2. Cash credits, overdrafts & loans	966	—	4473	6339	20859	21653	—	5694	47515	50261
7.3. Term loans	454	—	4338	5496	9988	8266	—	7942	40455	50564
8. Fixed Assets	124	—	477	672	2411	2369	—	5400	2402	2460
	(2.9)	—	(2.3)	(2.6)	(2.7)	(2.3)	—	(12.5)	(1.2)	(1.0)
8.1. Premises	114	—	193	191	2023	2031	—	5322	1799	1764
8.2. Other Fixed assets	10	—	284	480	388	338	—	78	603	695
9. Other Assets	478	—	1138	1193	5903	5423	—	6997	7326	8209
	(11.2)	—	(5.4)	(4.6)	(6.5)	(5.3)	—	(16.1)	(3.6)	(3.5)
9.1. Inter - office adjustments (net)	—	—	—	—	945	507	—	—	—	—
9.2. Interest accrued	69	—	271	337	1204	1487	—	413	4643	4896
9.3. Tax paid	61	—	636	731	1519	1709	—	6427	1829	2524
9.4. Stationery and Stamps	2	—	19	22	53	57	—	1	126	132
9.5. Others	346	—	211	104	2181	1663	—	156	728	656
Total Assets	4275	—	21049	25829	90373	101738	—	43360	205511	236772
	(100.0)	—	(100.0)	(100.0)	(100.0)	(100.0)	—	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	Tamilnad Mercantile Bank		Times Bank		As on 31st March United Western Bank		UTI Bank		Vysya Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
1. Capital	28	28	10000	10000	2989	2989	11500	11500	997	1464
	—	—	(16.2)	(6.6)	(1.6)	(1.3)	(9.5)	(7.0)	(0.2)	(0.2)
2. Reserves and Surplus	7916	11317	948	1960	9433	10755	1352	2854	36230	45875
	(5.5)	(7.4)	(1.5)	(1.3)	(5.0)	(4.7)	(1.1)	(1.7)	(6.9)	(7.7)
2.1. Statutory Reserves	2457	3497	152	355	1928	2378	270	571	7930	9607
2.2. Capital Reserves	—	81	—	—	—	—	—	230	1390	1344
2.3. Share Premium	—	—	—	—	5473	5473	—	—	6292	10078
2.4. Revenue and other Reserves	5447	7724	696	1605	2032	2904	—	—	20611	24842
2.5. Balance of Profit	12	15	100	—	—	—	1082	2053	7	4
3. Deposits	111687	125830	35572	131569	162298	204375	92566	140866	430077	506945
	(78.2)	(82.0)	(57.7)	(87.3)	(86.5)	(88.6)	(76.5)	(85.2)	(81.7)	(84.6)
3.1. Demand Deposits	28551	28837	3560	10914	22518	24704	32943	18201	45656	45133
(i) From Banks	321	100	—	—	1549	1723	1902	9	3795	2283
(ii) From Others	28229	28737	3560	10914	20969	22981	31041	18192	41861	42851
3.2. Savings Deposits	14550	15182	881	4369	32142	37503	770	1364	34089	39386
3.3. Term Deposits	68587	81811	31131	116286	107638	142168	58852	121301	350333	422426
(i) From Banks	33	246	4298	17006	8488	10805	4159	26642	25557	21010
(ii) From Others	68554	81565	26833	99280	99150	131362	54693	94658	324776	401415
3.A. Deposits of branches in India	111687	125830	35572	131569	162298	204375	92566	140866	430077	506945
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	15313	5778	12037	327	8242	4406	7989	732	28889	13569
	(10.7)	(3.8)	(19.5)	(0.2)	(4.4)	(1.9)	(6.6)	(0.4)	(5.5)	(2.3)
4.1. Borrowings in India	15313	5778	12000	327	8242	4406	7989	374	25450	13049
(i) From Reserve Bank of India	9230	—	7382	—	—	—	6386	—	16351	—
(ii) From other Banks	—	—	3100	3	—	9	1500	200	—	4001
(iii) From other Institutions and Agencies	6083	5778	1518	324	8241	4396	103	174	9098	9048
4.2. Borrowings outside India	—	—	38	—	—	—	—	358	3440	521
5. Other liabilities	7941	10493	3103	6858	4589	8073	7540	9289	30034	31370
	(5.6)	(6.8)	(5.0)	(4.6)	(2.4)	(3.5)	(6.2)	(5.6)	(5.7)	(5.2)
5.1. Bills Payable	5201	7227	1195	2312	772	3159	394	677	10613	13173
5.2. Inter-office Adjustments	—	—	—	5	—	—	4366	5175	—	1655
5.3. Interest Accrued	1460	1553	705	1909	1766	1959	222	16	6001	5208
5.4. Others (including provisions)	1281	1713	1203	2633	2051	2956	2559	3420	13420	11334
Total Liabilities	142886	153447	61661	150714	187551	230597	120947	165241	526228	599222
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS										(Amount in Rs. lakh)	
As on 31st March											
Items	Tamilnad Mercantile Bank		Times Bank		United Western Bank		UTI Bank		Vysya Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)	
1. Cash in hand	5574	4850	106	290	2448	3242	157	272	5426	5688	
	(3.9)	(3.2)	(0.2)	(0.2)	(1.3)	(1.4)	(0.1)	(0.2)	(1.0)	(0.9)	
2. Balances with RBI	17290	13395	4508	14689	23063	26097	21983	16340	60459	55349	
	(12.1)	(8.7)	(7.3)	(9.7)	(12.3)	(11.3)	(18.2)	(9.9)	(11.5)	(9.2)	
3. Balances with banks in India	3833	3322	2772	519	4303	6054	485	480	11925	23710	
	(2.7)	(2.2)	(4.5)	(0.3)	(2.3)	(2.6)	(0.4)	(0.3)	(2.3)	(4.0)	
4. Money at call and short notice	5000	—	—	400	19	—	11450	19400	—	—	
	(3.5)	—	—	(0.3)	—	—	(9.5)	(11.7)	—	—	
5. Balances with banks outside India	684	453	3463	3998	839	1822	1368	2198	515	2718	
6. Investments	34100	49698	8412	38066	49582	66424	22124	52239	135452	190342	
	(23.9)	(32.4)	(13.6)	(25.3)	(26.4)	(28.8)	(18.3)	(31.6)	(25.7)	(31.8)	
6.A. Investments in India	34100	49698	8412	38066	49582	66424	22124	52239	135452	190342	
(i) Government securities	26035	37764	8212	31647	36439	46008	19089	30346	105351	147948	
(ii) Other approved securities	4176	4063	200	1120	4739	4686	200	200	12827	12445	
(iii) Shares	107	110	—	603	986	1749	670	1366	1925	952	
(iv) Debentures and Bonds	3689	7693	—	4497	4247	10504	1150	1636	14307	27959	
(v) Subsidiaries and joint ventures	—	—	—	—	1	1	—	—	526	875	
(vi) Others	94	69	—	200	3169	3476	1014	18691	515	163	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	69580	74619	35119	81354	89066	107627	55685	63945	254181	262366	
	(48.7)	(48.6)	(57.0)	(54.0)	(47.5)	(46.7)	(46.0)	(38.7)	(48.3)	(43.8)	
7.1. Bills purchased and discounted	9565	9102	14278	39603	11731	17196	10946	11439	111775	32189	
7.2. Cash credits, overdrafts & loans	41635	44900	20841	30607	59713	68610	32698	38892	83339	144700	
7.3. Term loans	18379	20618	—	11144	17622	21821	12041	13614	59068	85477	
8. Fixed Assets	2328	2367	2892	4854	5791	7899	3586	4830	25267	25785	
	(1.6)	(1.5)	(4.7)	(3.2)	(3.1)	(3.4)	(3.0)	(2.9)	(4.8)	(4.3)	
8.1. Premises	1484	1561	1813	2178	1701	3721	—	498	4516	4664	
8.2. Other Fixed assets	844	806	1079	2676	4090	4178	3586	4332	20752	21120	
9. Other Assets	4496	4744	4389	6544	12440	11432	4119	5537	33003	33265	
	(3.1)	(3.1)	(7.1)	(4.3)	(6.6)	(5.0)	(3.4)	(3.4)	(6.3)	(5.6)	
9.1. Inter - office adjustments (net)	2	2	—	—	4801	4483	—	—	333	—	
9.2. Interest accrued	1357	1710	494	1325	3123	3110	1140	1487	5617	4541	
9.3. Tax paid	—	—	53	403	1508	1566	1357	708	3271	5469	
9.4. Stationery and Stamps	4	5	—	—	118	248	6	13	94	108	
9.5. Others	3133	3027	3842	4816	2889	2025	1617	3329	23688	23146	
Total Assets	142886	153447	61661	150714	187551	230597	120947	165241	526228	599222	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

Items	FOREIGN BANKS									
	ABN Amro Bank		Abu-dhabi Commercial		As on 31st March		Arab Bangladesh		Bank of America	
	Bank		Bank		American Express		Bank		Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	1500	1500	20	20	1568	1568	—	7435	20	20
	(0.9)	(0.8)	(0.1)	—	(0.5)	(0.6)	—	(27.7)	—	—
2. Reserves and Surplus	10804	15915	1928	2073	31995	36073	—	49	33114	42559
	(6.3)	(8.5)	(6.4)	(4.4)	(10.6)	(14.2)	—	(0.2)	(8.6)	(8.4)
2.1. Statutory Reserves	2074	2850	382	411	7042	7858	—	10	7151	9040
2.2. Capital Reserves	37	287	12	12	398	398	—	—	16299	25799
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	1643	2876	1183	1183	1139	1139	—	—	9664	7720
2.5. Balance of Profit	7049	9901	351	467	23415	26677	—	39	—	—
3. Deposits	58154	112058	25192	32480	231483	194064	—	10262	192708	315861
	(33.9)	(60.0)	(84.1)	(69.0)	(76.5)	(76.2)	—	(38.2)	(50.1)	(62.3)
3.1. Demand Deposits	11958	21721	4095	5770	30470	30912	—	1165	37268	56179
(i) From Banks	364	921	175	95	1361	3099	—	70	568	659
(ii) From Others	11594	20801	3920	5675	29110	27813	—	1095	36700	55520
3.2. Savings Deposits	2498	3916	2232	2313	9473	9100	—	62	9949	14808
3.3. Term Deposits	43697	86420	18865	24397	191540	154052	—	9036	145491	244875
(i) From Banks	3249	—	—	—	791	145	—	—	4320	18245
(ii) From Others	40449	86420	18865	24397	190749	153907	—	9036	141172	226629
3.A. Deposits of branches in India	58154	112058	25192	32480	231483	194064	—	10262	192708	315861
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	77398	46792	600	9432	12420	37	—	8210	134170	110709
	(45.1)	(25.1)	(2.0)	(20.0)	(4.1)	—	—	(30.6)	(34.9)	(21.8)
4.1. Borrowings in India	69979	36377	600	9432	3678	17	—	8210	132203	66131
(i) From Reserve Bank of India	19363	10606	—	—	—	—	—	2410	20334	9656
(ii) From other Banks	40505	13937	600	9432	3595	—	—	4300	63545	40150
(iii) From other Institutions and Agencies	10111	11835	—	—	84	17	—	1500	48324	16325
4.2. Borrowings outside India	7419	10415	—	—	8741	20	—	—	1966	44578
5. Other liabilities	23743	10516	2204	3085	24951	22774	—	875	24395	38063
	(13.8)	(5.6)	(7.4)	(6.6)	(8.3)	(8.9)	—	(3.3)	(6.3)	(7.5)
5.1. Bills Payable	877	1276	198	472	2868	3893	—	—	6018	7653
5.2. Inter-office Adjustments	8	1507	—	133	1593	1576	—	—	—	—
5.3. Interest Accrued	1598	2711	1049	1694	13076	10550	—	75	2188	3199
5.4. Others (including provisions)	21260	5022	957	785	7414	6755	—	800	16189	27211
Total Liabilities	171598	186781	29944	47090	302416	254516	—	26831	384407	507213
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	—	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

FOREIGN BANKS											(Amount in Rs. lakh)
As on 31st March											
Items	ABN Amro Bank Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank		Bank of America		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
1. Cash in hand	185 (0.1)	248 (0.1)	21 (0.1)	25 (0.1)	267 (0.1)	626 (0.2)	—	2 (0.1)	465 (0.1)	1267 (0.2)	
2. Balances with RBI	14617 (8.5)	11986 (6.4)	1576 (5.3)	1914 (4.1)	36789 (12.2)	20670 (8.1)	—	1336 (5.0)	47309 (10.3)	24706 (4.9)	
3. Balances with banks in India	71 (0.0)	101 (0.1)	1015 (3.4)	3275 (7.0)	2767 (0.9)	1444 (0.6)	—	174 (0.6)	761 (0.2)	954 (0.2)	
4. Money at call and short notice	5444 (3.2)	—	—	—	3804 (1.3)	6652 (2.6)	—	—	—	—	
5. Balances with banks outside India	19777	11466	110	5192	4277	3871	—	2	63	151	
6. Investments	26073 (15.2)	34544 (18.5)	11969 (40.0)	11405 (24.2)	93009 (30.8)	88776 (34.9)	—	3819 (14.2)	74908 (19.5)	131964 (26.0)	
6.A. Investments in India	26073	34544	11969	11405	93009	88776	—	3819	74908	131964	
(i) Government securities	24134	31076	5797	9470	74639	62953	—	3819	69190	99794	
(ii) Other approved securities	997	2146	659	659	—	—	—	—	—	—	
(iii) Shares	500	—	38	39	284	239	—	—	6	6	
(iv) Debentures and Bonds	100	500	3243	1006	13182	12949	—	—	5214	28109	
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(vi) Others	342	821	2231	231	4904	12634	—	—	498	4055	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	93971 (54.8)	114999 (61.6)	13499 (45.1)	22538 (47.9)	130665 (43.2)	107669 (42.3)	—	16379 (61.0)	202713 (52.6)	294259 (58.0)	
7.1. Bills purchased and discounted	23412	26165	4682	10898	5816	5708	—	4032	10260	4967	
7.2. Cash credits, overdrafts & loans	61607	41204	7828	10111	112132	79751	—	2684	125733	121765	
7.3. Term loans	8952	47630	988	1529	12717	22210	—	9662	60120	167526	
8. Fixed Assets	3054 (1.8)	3891 (2.1)	191 (0.6)	307 (0.7)	4865 (1.6)	5812 (2.3)	—	675 (2.5)	3960 (1.0)	4858 (1.0)	
8.1. Premises	1767	1691	101	98	2522	2495	—	—	1709	2456	
8.2. Other Fixed assets	1287	2200	91	209	2344	3317	—	675	2252	2402	
9. Other Assets	8406 (4.9)	9546 (5.1)	1563 (5.2)	2434 (5.2)	25973 (8.6)	18996 (7.5)	—	4444 (16.6)	54827 (14.3)	49055 (9.7)	
9.1. Inter - office adjustments (net)	—	—	23	—	—	—	—	755	23191	4142	
9.2. Interest accrued	2654	1929	582	778	6737	2820	—	426	4001	8305	
9.3. Tax paid	—	182	838	1321	4110	3685	—	9	5977	6828	
9.4. Stationery and Stamps	—	—	—	—	—	—	—	—	28	28	
9.5. Others	5751	7434	120	335	15126	12492	—	3254	21630	29751	
Total Assets	171598 (100.0)	186781 (100.0)	29944 (100.0)	47090 (100.0)	302416 (100.0)	254516 (100.0)	—	26831 (100.0)	384407 (100.0)	507213 (100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

Items	FOREIGN BANKS									
	As on 31st March									
	Bank of Bahrain & Kuwait		Bank of Nova Scotia		Bank of Tokyo		Banque Indosuez		Banque Nationale de Paris	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	1868	1868	3136	5530	8618	9978	100	—	100	100
	(6.4)	(4.8)	(6.9)	(8.4)	(5.6)	(5.9)	(0.7)	—	(0.1)	(0.1)
2. Reserves and Surplus	1836	1934	704	327	3922	4873	5565	7286	13667	15191
	(6.3)	(4.9)	(1.5)	(0.5)	(2.5)	(2.9)	(3.9)	(6.4)	(13.7)	(11.6)
2.1. Statutory Reserves	428	478	320	320	2488	2988	1174	1174	1541	2015
2.2. Capital Reserves	—	52	—	7	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	100	—	—	—	—	963	—	10232	10716
2.5. Balance of Profit	1408	1304	384	—	1435	1885	3428	872	1894	2461
3. Deposits	21336	28893	14021	39079	89547	103874	73378	77140	41753	64437
	(73.5)	(73.9)	(30.8)	(59.4)	(57.7)	(61.9)	(51.0)	(67.5)	(41.9)	(49.1)
3.1. Demand Deposits	649	1294	1306	2418	21828	26088	6187	6205	19158	21331
(i) From Banks	26	105	202	293	3232	2750	32	78	54	12
(ii) From Others	624	1189	1104	2125	18596	23338	6155	6126	19103	21319
3.2. Savings Deposits	908	752	317	750	5167	5194	1224	2022	1721	2455
3.3. Term Deposits	19778	26847	12398	35911	62552	72592	65967	68913	20875	40652
(i) From Banks	—	—	3743	17403	7937	36177	564	—	—	—
(ii) From Others	19778	26847	8655	18508	54615	36415	65404	68913	20875	40652
3.A. Deposits of branches in India	21336	28893	14021	39079	89547	103874	73378	77140	41753	64437
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1938	3309	26502	17347	43356	37274	55637	20710	39113	44563
	(6.7)	(8.5)	(58.1)	(26.4)	(27.9)	(22.2)	(38.7)	(18.1)	(39.2)	(33.9)
4.1. Borrowings in India	1938	3309	21662	17331	43335	18000	55621	20710	39078	44510
(i) From Reserve Bank of India	1460	—	142	6985	10630	—	2400	—	7408	—
(ii) From other Banks	419	3300	18020	10000	23800	11000	24700	9510	25622	17587
(iii) From other Institutions and Agencies	59	9	3500	346	8905	7000	28521	11200	6048	26923
4.2. Borrowings outside India	—	—	4839	17	21	19274	16	—	35	53
5. Other liabilities	2049	3100	1223	3484	9790	11771	9301	9182	5099	7022
	(7.1)	(7.9)	(2.7)	(5.3)	(6.3)	(7.0)	(6.5)	(8.0)	(5.1)	(5.3)
5.1. Bills Payable	177	78	348	2264	1830	2929	1020	627	1611	2010
5.2. Inter-office Adjustments	139	31	—	—	549	1935	800	—	859	2521
5.3. Interest Accrued	789	1555	528	778	1681	1502	3813	4444	578	893
5.4. Others (including provisions)	944	1436	347	443	5731	5405	3667	4112	2050	1598
Total Liabilities	29026	39104	45586	65768	155234	167770	143881	114318	99732	131313
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

FOREIGN BANKS											(Amount in Rs. lakh)
As on 31st March											
Items	Bank of Bahrain & Kuwait		Bank of Nova Scotia		Bank of Tokyo		Banque Indosuez		Banque Nationale de Paris		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
1. Cash in hand	30	15	34	18	275	330	15	47	80	90	
	(0.1)	—	(0.1)	—	(0.2)	(0.2)	—	—	(0.1)	(0.1)	
2. Balances with RBI	1104	1164	2743	4642	16970	8762	13869	7550	9449	8684	
	(3.8)	(3.0)	(6.0)	(7.1)	(10.9)	(5.2)	(9.6)	(6.6)	(9.5)	(6.6)	
3. Balances with banks in India	9	7	349	1108	1628	1839	150	60	135	136	
	—	—	(0.8)	(1.7)	(1.0)	(1.1)	(0.1)	(0.1)	(0.1)	(0.1)	
4. Money at call and short notice	—	3591	—	—	2856	—	—	1000	5248	10415	
	—	(9.2)	—	—	(1.8)	—	—	(0.9)	(5.3)	(7.9)	
5. Balances with banks outside India	2747	299	1883	1707	1021	1374	42369	32449	2248	2427	
6. Investments	5916	9002	7756	11672	29094	35405	30163	30930	16754	35217	
	(20.4)	(23.0)	(17.0)	(17.7)	(18.7)	(21.1)	(21.0)	(27.1)	(16.8)	(26.8)	
6.A. Investments in India	5916	9002	7756	11672	29094	35405	30163	30930	16754	35217	
(i) Government securities	5783	8847	7736	10752	26279	32700	25635	22722	16001	23829	
(ii) Other approved securities	99	84	20	20	2580	2480	—	—	248	248	
(iii) Shares	—	—	—	—	104	104	4	4	4	2	
(iv) Debentures and Bonds	—	71	—	900	31	22	4524	5505	501	1501	
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(vi) Others	34	—	—	—	100	100	—	2700	—	9636	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	18045	22751	30565	43188	96160	109340	47612	30298	52985	59920	
	(62.2)	(58.2)	(67.0)	(65.7)	(61.9)	(65.2)	(33.1)	(26.5)	(53.1)	(45.6)	
7.1. Bills purchased and discounted	5646	9247	8524	3940	15169	18770	12758	2822	7849	9218	
7.2. Cash credits, overdrafts & loans	5577	4171	15630	20686	67760	69894	26096	13965	39040	39546	
7.3. Term loans	6822	9333	6411	18562	13231	20676	8758	13512	6096	11155	
8. Fixed Assets	202	666	234	267	486	1805	1294	1319	7380	7723	
	(0.7)	(1.7)	(0.5)	(0.4)	(0.3)	(1.1)	(0.9)	(1.2)	(7.4)	(5.9)	
8.1. Premises	—	666	96	96	132	796	1103	1048	6983	7139	
8.2. Other Fixed assets	202	—	138	171	354	1009	190	271	397	585	
9. Other Assets	973	1609	2022	3165	6745	8916	8410	10663	5453	6702	
	(3.4)	(4.1)	(4.4)	(4.8)	(4.3)	(5.3)	(5.8)	(9.3)	(5.5)	(5.1)	
9.1. Inter - office adjustments (net)	335	—	3	7	—	—	—	796	—	—	
9.2. Interest accrued	165	422	665	773	2734	2401	2400	1640	602	1187	
9.3. Tax paid	—	631	176	321	—	—	1280	2738	835	663	
9.4. Stationery and Stamps	—	—	—	—	—	—	1	2	1	7	
9.5. Others	473	556	1178	2064	4010	6515	4728	5487	4016	4845	
Total Assets	29026	39104	45586	65768	155234	167770	143881	114318	99732	131313	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

Items	FOREIGN BANKS									
	Barclays Bank		British Bank of Middle East		Chase Manhattan Bank		Cho Hung Bank		Citibank	
	As on 31st March		As on 31st March		As on 31st March		As on 31st March		As on 31st March	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	2060	2060	—	—	3133	3156	—	3454	—	—
	(5.9)	(5.0)	—	—	(73.8)	(55.7)	—	(40.9)	—	—
2. Reserves and Surplus	1878	1952	9883	9964	—	27	—	119	81403	86814
	(5.3)	(4.7)	(9.1)	(9.1)	—	(0.5)	—	(1.4)	(9.4)	(9.0)
2.1. Statutory Reserves	393	408	1705	1968	—	5	—	24	15080	16174
2.2. Capital Reserves	—	—	2303	2329	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	13223	13182
2.5. Balance of Profit	1485	1544	5874	5667	—	22	—	95	53101	57457
3. Deposits	12875	21837	81226	89284	818	364	—	2167	677519	720352
	(36.6)	(52.6)	(74.9)	(81.9)	(19.3)	(6.4)	—	(25.6)	(78.2)	(74.6)
3.1. Demand Deposits	462	1105	2350	8080	285	113	—	2149	85888	146187
(i) From Banks	—	—	172	112	128	—	—	—	812	2087
(ii) From Others	462	1105	2178	7968	157	113	—	2149	85077	144099
3.2. Savings Deposits	121	111	3110	2653	—	—	—	17	21406	23628
3.3. Term Deposits	12292	20621	75767	78551	533	251	—	—	570225	550538
(i) From Banks	—	2917	—	—	—	—	—	—	59698	—
(ii) From Others	12292	17704	75767	78551	533	251	—	0	510527	550538
3.A. Deposits of branches in India	12875	21837	81226	89284	818	364	—	2167	677519	720352
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	15993	14000	7586	25	19	1902	—	2500	56630	62155
	(45.5)	(33.7)	(7.0)	—	(0.4)	(33.6)	—	(29.6)	(6.5)	(6.4)
4.1. Borrowings in India	15993	14000	7586	25	19	1900	—	2500	54134	59455
(i) From Reserve Bank of India	5501	—	395	—	—	—	—	—	4931	17741
(ii) From other Banks	7492	13500	7148	—	19	1900	—	1000	41018	25515
(iii) From other Institutions and Agencies	3000	500	42	25	—	—	—	1500	8185	16199
4.2. Borrowings outside India	—	—	—	—	—	2	—	—	2497	2700
5. Other liabilities	2328	1664	9780	9696	274	218	—	211	50328	95865
	(6.6)	(4.0)	(9.0)	(8.9)	(6.4)	(3.9)	—	(2.5)	(5.8)	(9.9)
5.1. Bills Payable	212	53	824	365	1	—	—	—	15723	27527
5.2. Inter-office Adjustments	434	78	836	963	147	—	—	—	5131	27128
5.3. Interest Accrued	608	959	5864	5621	4	—	—	—	8749	8764
5.4. Others (including provisions)	1074	574	2256	2746	122	218	—	211	20724	32447
Total Liabilities	35134	41513	108474	108969	4245	5668	—	8450	865880	965186
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	—	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

FOREIGN BANKS										(Amount in Rs. lakh)
As on 31st March										
Items	Barclays Bank		British Bank of Middle East		Chase Manhattan Bank		Cho Hung Bank		Citibank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	3	5	46	41	—	—	—	16	1088	1529
	—	—	—	—	—	—	—	(0.2)	(0.1)	(0.2)
2. Balances with RBI	2124	1761	6762	2848	100	95	—	327	86661	46927
	(6.0)	(4.2)	(6.2)	(2.6)	(2.3)	(1.7)	—	(3.9)	(10.0)	(4.9)
3. Balances with banks in India	113	90	74	587	10	46	—	22	25784	39070
	(0.3)	(0.2)	(0.1)	(0.5)	(0.2)	(0.8)	—	(0.3)	(3.0)	(4.0)
4. Money at call and short notice	344	—	—	1000	770	—	—	—	35	5422
	(1.0)	—	—	(0.9)	(18.1)	—	—	—	—	(0.6)
5. Balances with banks outside India	3	51	9373	17410	1785	6	—	57	91302	145736
6. Investments	6201	16959	40620	35864	275	4028	—	2834	231655	232873
	(17.6)	(40.9)	(37.4)	(32.9)	(6.5)	(71.1)	—	(33.5)	(26.8)	(24.1)
6.A. Investments in India	6201	16959	40620	35864	275	4028	—	2834	231655	232873
(i) Government securities	5939	14089	23476	25382	152	3961	—	896	154861	180870
(ii) Other approved securities	262	262	2605	2686	73	67	—	—	4356	3653
(iii) Shares	—	—	1	1	—	—	—	—	125	1
(iv) Debentures and Bonds	—	150	8796	7796	—	—	—	—	66240	34539
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	1938	—	—
(vi) Others	—	2458	5743	—	—	—	—	—	6073	13810
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	21930	17606	43886	43494	—	—	—	3980	347864	398438
	(62.4)	(42.4)	(40.5)	(39.9)	—	—	—	(47.1)	(40.2)	(41.3)
7.1. Bills purchased and discounted	3075	815	7868	4221	—	—	—	244	19164	19599
7.2. Cash credits, overdrafts & loans	11158	6132	30463	3623	—	—	—	2936	143334	58060
7.3. Term loans	7697	10658	5555	35649	—	—	—	800	185367	320780
8. Fixed Assets	1538	1482	2835	2748	269	179	—	153	15276	21114
	(4.4)	(3.6)	(2.6)	(2.5)	(6.3)	(3.2)	—	(1.8)	(1.8)	(2.2)
8.1. Premises	1234	1197	2622	2563	—	—	—	—	7132	8667
8.2. Other Fixed assets	304	285	213	185	269	179	—	153	8144	12447
9. Other Assets	2879	3558	4880	4976	1037	1315	—	1062	66215	74077
	(8.2)	(8.6)	(4.5)	(4.6)	(24.4)	(23.2)	—	(12.6)	(7.6)	(7.7)
9.1. Inter - office adjustments (net)	—	—	—	—	—	267	—	—	1604	—
9.2. Interest accrued	1126	546	1294	1413	15	126	—	224	12598	16102
9.3. Tax paid	—	305	1995	1042	—	94	—	127	—	—
9.4. Stationery and Stamps	—	—	5	4	1	—	—	—	—	102
9.5. Others	1753	2707	1586	2516	1021	827	—	711	52013	57874
Total Assets	35134	41513	108474	108969	4245	5668	—	8450	865880	965186
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	—	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

Items	FOREIGN BANKS									
	Commerz Bank		Credit Lyonnais		As on 31st March Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	6972	7435	1565	3765	20	—	3134	3134	3193	3193
	(71.0)	(27.7)	(1.9)	(4.4)	—	—	(24.8)	(31.5)	(15.5)	(12.1)
2. Reserves and Surplus	—	49	3327	2620	25234	43393	88	323	—	—
	—	(0.2)	(4.0)	(3.1)	(13.2)	(14.8)	(0.7)	(3.2)	—	—
2.1. Statutory Reserves	—	10	1129	1427	1655	2880	19	66	—	—
2.2. Capital Reserves	—	—	—	23	25	29258	7	7	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	22637	2850	—	—	—	—
2.5. Balance of Profit	—	39	2198	1169	918	8405	61	249	—	—
3. Deposits	210	10262	61277	59513	134282	175667	1212	4077	6008	16809
	(2.1)	(38.2)	(73.0)	(70.1)	(70.2)	(59.8)	(9.6)	(41.0)	(29.1)	(63.8)
3.1. Demand Deposits	12	1165	5713	7841	32544	57609	342	383	866	3373
(i) From Banks	—	70	17	16	777	628	219	—	—	—
(ii) From Others	12	1095	5696	7825	31767	56981	123	383	866	3373
3.2. Savings Deposits	17	62	244	194	5094	6386	1	23	—	10
3.3. Term Deposits	181	9036	55320	51478	96644	111672	869	3671	5141	13426
(i) From Banks	—	—	—	—	24838	2500	—	800	2061	26
(ii) From Others	181	9036	55320	51478	71806	109172	869	2871	3080	13400
3.A. Deposits of branches in India	210	10262	61277	59513	134282	175667	1212	4077	6008	16809
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	2389	8210	11159	13548	1084	48445	7812	2200	8790	5000
	(24.3)	(30.6)	(13.3)	(16.0)	(0.6)	(16.5)	(61.8)	(22.1)	(42.7)	(19.0)
4.1. Borrowings in India	2389	8210	11138	13474	886	47961	7812	2200	8790	5000
(i) From Reserve Bank of India	2389	2410	5294	—	85	—	1712	—	175	—
(ii) From other Banks	—	4300	5844	9882	34	46586	5100	1000	2000	5000
(iii) From other Institutions and Agencies	—	1500	—	3592	767	1375	1000	1200	6615	—
4.2. Borrowings outside India	—	—	22	75	199	484	—	—	—	—
5. Other liabilities	253	875	6594	5493	30663	26201	405	220	2619	1357
	(2.6)	(3.3)	(7.9)	(6.5)	(16.0)	(8.9)	(3.2)	(2.2)	(12.7)	(5.1)
5.1. Bills Payable	—	—	2590	922	13183	4364	34	52	1964	96
5.2. Inter-office Adjustments	—	—	1	5	11644	10212	26	1	—	646
5.3. Interest Accrued	1	75	851	1097	1922	3691	83	34	101	167
5.4. Others (including provisions)	252	800	3152	3469	3914	7934	261	132	554	448
Total Liabilities	9825	26831	83923	84939	191284	293706	12650	9954	20609	26359
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

FOREIGN BANKS											(Amount in Rs. lakh)
Items	Commerz Bank		Credit Lyonnais		As on 31st March Deutsche Bank (Asia)		Development Bank of Singapore		Dresdner Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	
1. Cash in hand	—	2	33	32	120	231	3	7	4	8	
					(0.1)	(0.1)		(0.1)	—	—	
2. Balances with RBI	85	1336	3519	6043	14441	16234	760	415	1286	1199	
	(0.9)	(5.0)	(4.2)	(7.1)	(7.5)	(5.5)	(6.0)	(4.2)	(6.2)	(4.5)	
3. Balances with banks in India	12	174	2809	2061	9285	783	121	470	250	243	
	(0.1)	(0.6)	(3.3)	(2.4)	(4.9)	(0.3)	(1.0)	(4.7)	(1.2)	(0.9)	
4. Money at call and short notice	2225	—	—	—	—	467	—	—	3736	—	
	(22.6)					(0.2)			(18.1)		
5. Balances with banks outside India	—	2	6066	—	114	16577	1237	1256	2	1493	
6. Investments	130	3819	16865	19816	35058	62997	821	1057	2896	6510	
	(1.3)	(14.2)	(20.1)	(23.3)	(18.3)	(21.4)	(6.5)	(10.6)	(14.1)	(24.7)	
6.A. Investments in India	130	3819	16865	19816	35058	62997	821	1057	2896	6510	
(i) Government securities	130	3819	15203	18987	32047	52616	225	1057	2896	4828	
(ii) Other approved securities	—	—	38	39	3	101	—	—	—	—	
(iii) Shares	—	—	647	596	129	416	—	—	—	—	
(iv) Debentures and Bonds	—	—	—	—	2849	9834	—	—	—	800	
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(vi) Others	—	—	977	195	30	30	596	—	—	882	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	2826	16379	49127	51492	114122	169349	7733	4975	8687	14578	
	(28.8)	(61.0)	(58.5)	(60.6)	(59.7)	(57.7)	(61.1)	(50.0)	(42.1)	(55.3)	
7.1. Bills purchased and discounted	826	4032	2254	3841	20358	20311	3815	2463	573	2341	
7.2. Cash credits, overdrafts & loans	2000	2684	18875	18670	70983	61401	646	890	3406	5232	
7.3. Term loans	—	9662	27998	28981	22781	87638	3273	1622	4709	7005	
8. Fixed Assets	753	675	230	293	9629	13177	170	157	678	517	
	(7.7)	(2.5)	(0.3)	(0.3)	(5.0)	(4.5)	(1.3)	(1.6)	(3.3)	(2.0)	
8.1. Premises	—	—	—	—	8134	10542	170	—	—	—	
8.2. Other Fixed assets	753	675	230	293	1495	2635	—	157	678	517	
9. Other Assets	3795	4444	5274	5202	8514	13890	1804	1617	3072	1811	
	(38.6)	(16.6)	(6.3)	(6.1)	(4.5)	(4.7)	(14.3)	(16.2)	(14.9)	(6.9)	
9.1. Inter - office adjustments (net)	344	755	—	—	175	51	—	—	196	—	
9.2. Interest accrued	31	426	1060	837	1585	2251	188	58	120	143	
9.3. Tax paid	—	9	233	640	2335	4598	9	16	—	85	
9.4. Stationery and Stamps	—	—	—	—	38	117	—	—	—	—	
9.5. Others	3419	3254	3981	3725	4380	6872	1607	1543	2756	1584	
Total Assets	9825	26831	83923	84939	191284	293706	12650	9954	20609	26359	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

Items	FOREIGN BANKS									
	Grindlays Bank		Hongkong & Shanghai Bank		As on 31st March International Nederlanden Bank		Mashreq Bank		Oman International Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	8516	8516	—	—	3133	3133	863	1220	1261	2642
	(1.1)	(0.9)	—	—	(7.3)	(73.8)	(1.5)	(3.1)	(4.1)	(6.6)
2. Reserves and Surplus	66160	79348	67346	77083	1718	—	2671	2873	1203	2009
	(8.7)	(8.7)	(12.9)	(13.3)	(4.0)	—	(4.5)	(7.3)	(4.0)	(5.0)
2.1. Statutory Reserves	7502	9389	6719	8489	—	—	672	713	408	569
2.2. Capital Reserves	28701	32930	53349	55000	1718	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	17756	20033	26	26	—	—	—	—	364	833
2.5. Balance of Profit	12200	16995	7252	13568	—	—	1999	2161	431	607
3. Deposits	524970	621114	384438	452725	1965	818	36275	27253	19513	27165
	(68.7)	(67.7)	(73.7)	(78.2)	(4.6)	(19.3)	(61.8)	(69.6)	(64.2)	(67.6)
3.1. Demand Deposits	108751	142167	79370	114299	887	285	4808	5350	2680	2779
(i) From Banks	5392	5622	603	1261	79	128	44	329	—	47
(ii) From Others	103359	136545	78767	113037	808	157	4764	5021	2680	2732
3.2. Savings Deposits	89016	103125	50918	59244	177	—	411	644	1832	1665
3.3. Term Deposits	327202	375822	254150	279183	902	533	31056	21259	15000	22721
(i) From Banks	47609	20	—	—	—	—	519	326	1970	94
(ii) From Others	279593	375802	254150	279183	902	533	30537	20933	13030	22628
3.A. Deposits of branches in India	524970	621114	384438	452725	1965	818	36275	27253	19513	27165
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	113814	150453	28328	1580	35309	19	15053	6500	6078	5970
	(14.9)	(16.4)	(5.4)	(0.3)	(82.5)	(0.5)	(25.6)	(16.6)	(20.0)	(14.9)
4.1. Borrowings in India	55500	85511	28314	1255	29455	19	15053	6500	5799	5946
(i) From Reserve Bank of India	42408	15000	20158	—	2813	—	4153	—	679	—
(ii) From other Banks	3305	39205	7816	1000	20350	19	5500	3500	4950	5515
(iii) From other Institutions and Agencies	9787	31306	340	255	6292	—	5400	3000	170	430
4.2. Borrowings outside India	58314	64941	14	325	5854	—	—	—	279	24
5. Other liabilities	51038	57746	41513	47855	663	274	3857	1335	2342	2381
	(6.7)	(6.3)	(8.0)	(8.3)	(1.5)	(6.4)	(6.6)	(3.4)	(7.7)	(5.9)
5.1. Bills Payable	14847	23122	11526	14578	68	1	1391	269	460	384
5.2. Inter-office Adjustments	—	—	—	—	—	147	223	—	—	—
5.3. Interest Accrued	20240	15301	18445	20907	50	4	230	420	763	1535
5.4. Others (including provisions)	15951	19323	11543	12370	544	122	2013	646	1120	461
Total Liabilities	764497	917177	521625	579244	42788	4245	58719	39181	30397	40168
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

FOREIGN BANKS											(Amount in Rs. lakh)
Items	Grindlays Bank		Hongkong & Shanghai Bank		As on 31st March International Nederlanden Bank		Mashreq Bank		Oman International Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)	
1. Cash in hand	2147 (0.3)	2053 (0.2)	867 (0.2)	1391 (0.2)	2 —	—	30 (0.1)	37 (0.1)	26 (0.1)	29 (0.1)	
2. Balances with RBI	68227 (8.9)	72354 (7.9)	47644 (9.1)	34744 (6.0)	3570 (8.3)	100 (2.3)	4809 (8.2)	2753 (7.0)	2538 (8.3)	1180 (2.9)	
3. Balances with banks in India	1224 (0.2)	1180 (0.1)	3766 (0.7)	8965 (1.5)	175 (0.4)	780 (18.4)	88 (0.1)	45 (0.1)	85 (0.3)	182 (0.5)	
4. Money at call and short notice	2092 (0.3)	30588 (3.3)	—	11500 (2.0)	13549 (31.7)	—	10756 (18.3)	2000 (5.1)	—	—	
5. Balances with banks outside India	23044	16571	21019	23190	67	1785	130	986	3489	158	
6. Investments	190129 (24.9)	239066 (26.1)	146063 (28.0)	186048 (32.1)	5110 (11.9)	275 (6.5)	9945 (16.9)	7888 (20.1)	5414 (17.8)	7413 (18.5)	
6.A. Investments in India	190129	239066	146063	186048	5110	275	9945	7888	5414	7413	
(i) Government securities	152659	193220	95228	126839	5110	202	9741	7736	5194	7212	
(ii) Other approved securities	2071	2184	10490	8133	—	73	113	113	200	200	
(iii) Shares	297	438	264	373	—	—	16	16	—	—	
(iv) Debentures and Bonds	17155	21965	23771	25594	—	—	305	23	20	—	
(v) Subsidiaries and joint ventures	—	—	5	5	—	—	—	—	—	—	
(vi) Others	17947	21258	16306	25103	—	—	—	—	—	—	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	364619 (47.7)	429847 (46.9)	214590 (41.1)	221923 (38.3)	15761 (36.8)	—	31064 (52.9)	22244 (56.8)	15778 (51.9)	21700 (54.0)	
7.1. Bills purchased and discounted	46062	42439	29511	31770	3603	—	10306	9981	5004	10138	
7.2. Cash credits, overdrafts & loans	111050	74733	62653	55210	2761	—	5886	7108	3608	3730	
7.3. Term loans	207507	312676	122425	134943	9396	—	14873	5156	7167	7832	
8. Fixed Assets	37505 (4.9)	42152 (4.6)	38979 (7.5)	40054 (6.9)	328 (0.8)	269 (6.3)	186 (0.3)	289 (0.7)	476 (1.6)	2817 (7.0)	
8.1. Premises	29631	33492	33811	34984	—	269	—	—	380	2531	
8.2. Other Fixed assets	7874	8660	5168	5070	328	—	186	289	96	286	
9. Other Assets	75510 (9.9)	83364 (9.1)	48697 (9.3)	51430 (8.9)	3381 (8.9)	1037 (24.4)	1712 (2.9)	2939 (7.5)	2592 (8.5)	6688 (16.7)	
9.1. Inter - office adjustments (net)	2230	4632	—	—	—	—	—	—	808	5229	
9.2. Interest accrued	6603	7417	11460	7155	399	15	400	280	386	508	
9.3. Tax paid	2329	1851	7467	9234	54	—	888	1347	—	694	
9.4. Stationery and Stamps	—	—	191	214	—	1	—	1	—	—	
9.5. Others	64349	69465	29579	34827	2928	1021	423	1311	1398	256	
Total Assets	764497 (100.0)	917177 (100.0)	521625 (100.0)	579244 (100.0)	42788 (100.0)	4245 (100.0)	58719 (100.0)	39181 (100.0)	30397 (100.0)	40168 (100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

Items	FOREIGN BANKS									
	Sakura Bank		Sarwa Bank		As on 31st March Societe Generale		Sonali Bank		Standard Chartered Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	5862	8862	5680	5680	4075	4075	20	20	—	—
	(8.7)	(10.6)	(20.0)	(16.9)	(3.5)	(4.1)	(0.6)	(0.5)	—	—
2. Reserves and Surplus	2478	4968	464	943	3300	4749	322	421	53843	68606
	(3.7)	(5.9)	(1.6)	(2.8)	(2.9)	(4.8)	(10.1)	(10.7)	(12.8)	(12.2)
2.1. Statutory Reserves	963	1461	291	379	767	1057	80	106	4854	6267
2.2. Capital Reserves	—	—	3	45	—	113	28	28	—	919
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	170	519	—	—	—	—	48989	61420
2.5. Balance of Profit	1515	3507	—	—	2533	3580	214	286	—	—
3. Deposits	29692	12976	7065	18739	58692	60419	2397	2953	273857	419142
	(44.1)	(15.5)	(24.9)	(55.6)	(50.8)	(61.0)	(75.3)	(75.3)	(65.3)	(74.7)
3.1. Demand Deposits	3251	8740	2244	3701	1647	1451	2191	2706	37789	59935
(i) From Banks	—	—	1	1	6	42	1742	2165	1942	1410
(ii) From Others	3250	8739	2243	3700	1640	1410	449	540	35847	58525
3.2. Savings Deposits	890	945	273	385	162	88	41	45	25185	30405
3.3. Term Deposits	25551	3291	4548	14653	56883	58880	165	202	210883	328802
(i) From Banks	—	—	—	—	5614	1796	—	—	—	—
(ii) From Others	25551	3291	4548	14653	51269	57084	165	202	210883	328802
3.A. Deposits of branches in India	29692	12976	7065	18739	58692	60419	2397	2953	273857	419142
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	27848	56045	6101	7542	46406	25200	—	—	59949	29422
	(41.4)	(66.9)	(21.5)	(22.4)	(40.2)	(25.5)	—	—	(14.3)	(5.2)
4.1. Borrowings in India	20634	32700	6101	359	46406	25200	—	—	55144	29009
(i) From Reserve Bank of India	8234	5700	498	—	5406	—	—	—	21281	—
(ii) From other Banks	8900	19000	5500	—	31000	20000	—	—	21000	11000
(iii) From other Institutions and Agencies	3500	8000	103	359	10000	5200	—	—	12864	18009
4.2. Borrowings outside India	7214	23345	—	7183	—	—	—	—	4805	414
5. Other liabilities	1382	867	9075	803	3048	4553	443	528	31738	43938
	(2.1)	(1.0)	(32.0)	(2.4)	(2.6)	(4.6)	(13.9)	(13.5)	(7.6)	(7.8)
5.1. Bills Payable	206	122	138	423	662	592	—	—	5585	13448
5.2. Inter-office Adjustments	—	—	6673	—	—	19	4	13	3059	—
5.3. Interest Accrued	569	240	126	170	270	155	3	3	10758	16870
5.4. Others (including provisions)	607	504	2138	210	2116	3786	436	512	12336	13620
Total Liabilities	67262	83718	28385	33708	115520	98996	3182	3922	419388	561108
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

FOREIGN BANKS											(Amount in Rs. lakh)
Items	As on 31st March										
	Sakura Bank		Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)	
1. Cash in hand	29	42	9	5	2	6	13	35	904	1236	
	—	—	—	—	—	—	(0.4)	(0.9)	(0.2)	(0.2)	
2. Balances with RBI	9135	5602	2921	3649	8165	4549	438	1008	43826	51964	
	(13.6)	(6.7)	(10.3)	(10.8)	(7.1)	(4.6)	(13.8)	(25.7)	(10.4)	(9.3)	
3. Balances with banks in India	1707	1976	20	5	4618	47	5	4	1912	1621	
	(2.5)	(2.4)	(0.1)	—	(4.0)	—	(0.2)	(0.1)	(0.5)	(0.3)	
4. Money at call and short notice	—	—	—	—	8014	5351	—	—	—	—	
	—	—	—	—	(6.9)	(5.4)	—	—	—	—	
5. Balances with banks outside India	45	78	15	20	537	74	1776	1290	12127	1114	
6. Investments	12182	15559	5972	5614	24307	24506	276	256	88336	143311	
	(18.1)	(18.6)	(21.0)	(16.7)	(21.0)	(24.8)	(8.7)	(6.5)	(21.1)	(25.5)	
6.A. Investments in India	12182	15559	5972	5614	24307	24506	276	256	88336	143311	
(i) Government securities	11381	14759	5972	5614	22271	22471	231	231	72664	122501	
(ii) Other approved securities	779	779	—	—	55	55	—	—	4671	4129	
(iii) Shares	21	21	—	—	21	21	—	—	343	27	
(iv) Debentures and Bonds	—	—	—	—	960	960	—	—	6785	8378	
(v) Subsidiaries and joint ventures	—	—	—	—	—	1000	—	—	5	5	
(vi) Others	—	—	—	—	—	—	45	25	3868	8271	
6.B. Investments outside India	—	—	—	—	1000	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	40559	54333	18188	23010	59909	55898	212	722	201846	259471	
	(60.3)	(64.9)	(64.1)	(68.3)	(51.9)	(56.5)	(6.7)	(18.4)	(48.1)	(46.2)	
7.1. Bills purchased and discounted	8706	11938	1667	3428	10821	4353	136	328	20050	22838	
7.2. Cash credits, overdrafts & loans	30142	31385	15513	18394	19395	22554	—	395	89841	108122	
7.3. Term loans	1710	11009	1008	1187	29693	28992	76	—	91955	128512	
8. Fixed Assets	556	808	312	326	5652	5339	6	6	14807	23955	
	(0.8)	(1.0)	(1.1)	(1.0)	(4.9)	(5.4)	(0.2)	(0.2)	(3.5)	(4.3)	
8.1. Premises	295	272	38	27	5251	5091	—	—	11405	19739	
8.2. Other Fixed assets	262	536	274	298	401	248	6	6	3402	4216	
9. Other Assets	3048	5321	948	1079	4318	3225	456	600	55630	78435	
	(4.5)	(6.4)	(3.3)	(3.2)	(3.7)	(3.3)	(14.3)	(15.3)	(13.3)	(14.0)	
9.1. Inter - office adjustments (net)	770	1670	—	93	38	—	50	45	—	21662	
9.2. Interest accrued	1609	1937	380	309	680	603	—	—	9589	6565	
9.3. Tax paid	—	—	370	338	1539	1497	400	548	18051	18817	
9.4. Stationery and Stamps	—	—	—	—	—	—	1	1	82	81	
9.5. Others	670	1714	198	340	2060	1124	5	5	27908	31310	
Total Assets	67262	83718	28385	33708	115520	98996	3182	3922	419388	561108	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

Items	FOREIGN BANKS					
	As on 31st March					
	State Bank of Mauritius		The Fuji Bank		The Siam Commercial Bank	
	1996 (61)	1997 (62)	1996 (63)	1997 (64)	1996 (65)	1997 (66)
1. Capital	6278	6393	—	7086	3359	3359
	(75.4)	(68.6)	—	(73.4)	(84.6)	(17.6)
2. Reserves and Surplus	400	732	—	—	9	417
	(4.8)	(7.9)	—	—	(0.2)	(2.2)
2.1. Statutory Reserves	87	153	—	—	2	83
2.2. Capital Reserves	—	10	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—
2.5. Balance of Profit	313	569	—	—	7	333
3. Deposits	1150	1320	—	626	548	5575
	(13.8)	(14.2)	—	(6.5)	(13.8)	(29.2)
3.1. Demand Deposits	402	568	—	247	50	133
(i) From Banks	6	3	—	—	—	—
(ii) From Others	396	564	—	247	50	133
3.2. Savings Deposits	63	49	—	—	—	—
3.3. Term Deposits	685	703	—	379	498	5441
(i) From Banks	—	—	—	100	—	—
(ii) From Others	685	703	—	279	498	5441
3.A. Deposits of branches in India	1150	1320	—	626	548	5575
3.B. Deposits of branches outside India	—	—	—	—	—	—
4. Borrowings	—	—	—	910	—	6500
	—	—	—	(9.4)	—	(34.0)
4.1. Borrowings in India	—	—	—	910	—	6500
(i) From Reserve Bank of India	—	—	—	—	—	—
(ii) From other Banks	—	—	—	910	—	—
(iii) From other Institutions and Agencies	—	—	—	—	—	6500
4.2. Borrowings outside India	—	—	—	—	—	—
5. Other liabilities	502	873	—	1038	54	3265
	(6.0)	(9.4)	—	(10.7)	(1.3)	(17.1)
5.1. Bills Payable	24	9	—	—	—	—
5.2. Inter-office Adjustments	40	4	—	—	1	1
5.3. Interest Accrued	6	18	—	2	4	79
5.4. Others (including provisions)	432	843	—	1036	49	3184
Total Liabilities	8330	9317	—	9660	3969	19115
	(100.0)	(100.0)	—	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

Items	FOREIGN BANKS		As on 31st March			
	State Bank of Mauritius		The Fuji Bank		The Siam Commercial Bank	
	1996	1997	1996	1997	1996	1997
	(61)	(62)	(63)	(64)	(65)	(66)
1. Cash in hand	2	2	—	1	—	1
	—	—	—	—	—	—
2. Balances with RBI	190	117	—	111	92	812
	(2.3)	(1.3)	—	(1.1)	(2.3)	(4.2)
3. Balances with banks in India	43	1096	—	750	131	2093
	(0.5)	(11.8)	—	(7.8)	(3.3)	(11.0)
4. Money at call and short notice	375	525	—	—	1850	—
	(4.5)	(5.6)	—	—	(46.6)	—
5. Balances with banks outside India	740	126	—	204	36	60
6. Investments	625	656	—	463	299	2656
	(7.5)	(7.0)	—	(4.8)	(7.5)	(13.9)
6.A. Investments in India	625	656	—	463	299	2656
(i) Government securities	270	293	—	—	299	2656
(ii) Other approved securities	354	363	—	—	—	—
(iii) Shares	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	—	—	—
(v) Subsidiaries and joint ventures	—	—	—	—	—	—
(vi) Others	—	—	—	463	—	—
6.B. Investments outside India	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	4366	4449	—	5182	1120	12388
	(52.4)	(47.7)	—	(53.6)	(28.2)	(64.8)
7.1. Bills purchased and discounted	776	1641	—	61	500	4010
7.2. Cash credits, overdrafts & loans	3590	2808	—	3345	20	2603
7.3. Term loans	—	—	—	1776	600	5775
8. Fixed Assets	1742	1751	—	186	140	116
	(20.9)	(18.8)	—	(1.9)	(3.5)	(0.6)
8.1. Premises	1672	1636	—	131	—	—
8.2. Other Fixed assets	71	116	—	55	140	116
9. Other Assets	247	594	—	2764	301	990
	(3.0)	(6.4)	—	(28.6)	(7.6)	(5.2)
9.1. Inter - office adjustments (net)	—	—	—	—	—	—
9.2. Interest accrued	21	62	—	35	17	88
9.3. Tax paid	189	519	—	—	—	—
9.4. Stationery and Stamps	—	—	—	—	—	—
9.5. Others	37	14	—	2729	284	902
Total Assets	8330	9317	—	9660	3969	19115
	(100.0)	(100.0)	—	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alakhnanda Gramin Bank		Aligarh Gramin Bank		Allahabad Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	75	373	75	100	75	100	75	96	75	100
	(2.6)	(9.9)	(1.9)	(2.0)	(2.2)	(2.1)	(0.5)	(0.4)	(0.6)	(0.6)
2. Reserves and Surplus	—	—	8	—	—	—	—	1506	—	—
	—	—	(0.2)	—	—	—	—	(6.4)	—	—
2.1. Statutory Reserves	—	—	8	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	1506	—	—
3. Deposits	1740	2158	2705	3264	2822	3686	11962	16386	11007	14556
	(59.4)	(57.2)	(69.2)	(66.2)	(81.7)	(77.5)	(73.4)	(69.5)	(84.4)	(88.2)
3.1. Demand Deposits	46	58	139	107	100	71	335	420	490	697
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	46	58	139	107	100	71	335	420	490	697
3.2. Savings Deposits	698	890	1614	2022	1272	1589	4645	5749	5472	6965
3.3. Term Deposits	996	1209	952	1135	1450	2027	6982	10217	5045	6894
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	996	1209	952	1135	1450	2027	6982	10217	5045	6894
3.A. Deposits of branches in India	1740	2158	2705	3264	2822	3686	11962	16386	11007	14556
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1045	1057	596	695	282	312	3086	4095	1014	829
	(35.7)	(28.0)	(15.3)	(14.1)	(8.2)	(6.5)	(18.9)	(17.4)	(7.8)	(5.0)
4.1. Borrowings in India	1045	1057	596	695	282	312	3086	4095	1014	829
(i) From Reserve Bank of India	406	395	—	—	—	—	—	—	—	—
(ii) From other Banks	639	662	130	134	20	30	472	618	2	—
(iii) From other Institutions and Agencies	—	—	467	561	262	282	2614	3476	1012	829
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	67	186	523	873	276	659	1182	1487	950	1012
	(2.3)	(4.9)	(13.4)	(17.7)	(8.0)	(13.9)	(7.2)	(6.3)	(7.3)	(6.1)
5.1. Bills Payable	—	—	7	1	—	27	456	121	27	37
5.2. Inter-office Adjustments	—	—	—	—	4	4	160	708	73	65
5.3. Interest Accrued	18	24	27	31	239	378	36	97	67	71
5.4. Others (including provisions)	48	162	489	841	32	250	529	560	783	839
Total Liabilities	2928	3775	3907	4932	3454	4757	16304	23570	13046	16497
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Adhyaman Gramin Bank		Akola Gramin Bank		Alakhanda Gramin Bank		Allgarh Gramin Bank		Allahabad Kshetriya Gramin Bank	
	1996 (1)	1997 (2)	1996 (3)	1997 (4)	1996 (5)	1997 (6)	1996 (7)	1997 (8)	1996 (9)	1997 (10)
1. Cash in hand	26	45	88	84	24	47	263	440	150	188
	(0.9)	(1.2)	(2.3)	(1.7)	(0.7)	(1.0)	(1.6)	(1.9)	(1.1)	(1.1)
2. Balances with RBI	52	64	84	90	87	123	395	510	345	460
	(1.8)	(1.7)	(2.2)	(1.8)	(2.5)	(2.6)	(2.4)	(2.2)	(2.6)	(2.8)
3. Balances with banks in India	628	1096	1230	1447	37	2508	4870	6171	597	4416
	(21.5)	(29.0)	(31.5)	(29.3)	(1.1)	(52.7)	(29.9)	(26.2)	(4.6)	(26.8)
4. Money at call and short notice	—	—	—	—	1298	—	—	—	2615	—
	—	—	—	—	(37.6)	—	—	—	(20.0)	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	55	80	—	—	1042	629	2650	6305	1367	2842
	(1.9)	(2.1)	(0.0)	(0.0)	(30.2)	(13.2)	(16.3)	(26.8)	(10.5)	(17.2)
6.A. Investments in India	55	80	—	—	1042	629	2650	6305	1367	2842
(i) Government securities	—	—	—	—	—	—	150	150	110	—
(ii) Other approved securities	—	—	—	—	—	—	50	200	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	5	30	—	—	15	179	—	—	1257	2732
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	2050	5555	—	—
(vi) Others	50	50	—	—	1027	450	400	400	—	110
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1869	2177	1378	1927	554	770	6418	8004	5246	4580
	(63.8)	(57.7)	(35.3)	(39.1)	(16.0)	(16.2)	(39.4)	(34.0)	(40.2)	(27.8)
7.1. Bills purchased and discounted	5	29	31	39	—	—	1	2	—	1
7.2. Cash credits, overdrafts & loans	1408	1626	274	455	220	263	2336	3454	387	231
7.3. Term loans	456	522	1073	1432	334	507	4081	4547	4859	4349
8. Fixed Assets	14	13	9	9	7	7	26	30	27	31
	(0.5)	(0.4)	(0.2)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)
8.1. Premises	—	13	9	—	—	—	26	—	—	—
8.2. Other Fixed assets	14	—	—	9	7	7	—	30	27	31
9. Other Assets	284	299	1117	1375	406	674	1682	2110	2699	3980
	(9.7)	(7.9)	(28.6)	(27.9)	(11.7)	(14.2)	(10.3)	(9.0)	(20.7)	(24.1)
9.1. Inter - office adjustments (net)	4	—	44	131	—	258	—	—	—	—
9.2. Interest accrued	9	9	—	—	100	—	210	517	—	—
9.3. Tax paid	—	—	—	—	—	—	—	43	—	—
9.4. Stationery and Stamps	3	2	3	3	2	3	7	11	8	8
9.5. Others	268	288	1070	1241	304	413	1465	1539	2691	3973
Total Assets	2928	3775	3907	4932	3454	4757	16304	23570	13046	16497
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Alwar Bharatpur Gramin Bank		Ambala Kurukshetra Gramin Bank		Aravali Kshetriya Gramin Bank		Arunachal Pradesh Rural Bank		Aurangabad Jalana Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	75	88	75	88	75	96	311	311	545	545
	(0.9)	(0.9)	(1.4)	(1.2)	(1.5)	(1.9)	(18.0)	(15.1)	(6.8)	(4.2)
2. Reserves and Surplus	—	—	—	—	-75	-2028	—	—	—	—
	—	—	—	—	(-1.5)	(-40.9)	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	-75	-2028	—	—	—	—
3. Deposits	7020	8984	4276	5518	4288	5972	1224	1438	5313	9265
	(87.9)	(88.7)	(80.4)	(74.0)	(86.9)	(120.6)	(70.8)	(69.8)	(66.8)	(71.5)
3.1. Demand Deposits	326	452	25	52	163	363	52	65	273	2452
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	326	452	25	52	163	363	52	65	273	2452
3.2. Savings Deposits	2784	3103	1282	1658	1424	1647	775	816	3608	4840
3.3. Term Deposits	3910	5429	2969	3808	2700	3962	396	558	1431	1973
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	3910	5429	2969	3808	2700	3962	396	558	1431	1973
3.A. Deposits of branches in India	7020	8984	4276	5518	4288	5972	1224	1438	5313	9265
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	424	557	708	1106	500	711	115	151	1595	1903
	(5.3)	(5.5)	(13.3)	(14.8)	(10.1)	(14.3)	(6.7)	(7.3)	(20.1)	(14.7)
4.1. Borrowings in India	424	557	708	1106	500	711	115	151	1595	1903
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	40	46	64	81	—	18	—	—	220	268
(iii) From other Institutions and Agencies	384	511	644	1025	500	693	115	151	1375	1635
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	466	496	259	742	145	203	79	161	500	1241
	(5.8)	(4.9)	(4.9)	(10.0)	(2.9)	(4.1)	(4.6)	(7.8)	(6.3)	(9.6)
5.1. Bills Payable	17	27	—	—	27	39	—	1	82	283
5.2. Inter-office Adjustments	25	51	1	—	46	—	1	15	—	27
5.3. Interest Accrued	17	17	4	5	28	42	55	68	156	200
5.4. Others (including provisions)	407	401	254	737	43	122	23	77	263	731
Total Liabilities	7985	10125	5318	7454	4933	4954	1729	2060	7953	12954
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS											(Amount in Rs. lakh)
Items	As on 31st March										
	Alwar Bharatpur Gramin Bank		Ambala Kurukshetra Gramin Bank		Aravalli Kshetriya Gramin Bank		Arunachal Pradesh Rural Bank		Aurangabad Jalana Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
1. Cash in hand	176	169	106	106	93	171	22	37	182	375	
	(2.2)	(1.7)	(2.0)	(1.4)	(1.9)	(3.4)	(1.3)	(1.8)	(2.3)	(2.9)	
2. Balances with RBI	247	268	126	162	123	186	33	42	123	243	
	(3.1)	(2.6)	(2.4)	(2.2)	(2.5)	(3.7)	(1.9)	(2.0)	(1.5)	(1.9)	
3. Balances with banks in India	1816	2442	1084	1804	936	1609	605	898	1383	5261	
	(22.7)	(24.1)	(20.4)	(24.2)	(19.0)	(32.5)	(35.0)	(43.6)	(17.4)	(40.6)	
4. Money at call and short notice	—	—	—	—	—	—	—	—	—	—	
	—	—	—	—	—	—	—	—	—	—	
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—	
6. Investments	1267	1780	868	1213	200	260	453	60	1619	1543	
	(15.9)	(17.6)	(16.3)	(16.3)	(4.1)	(5.2)	(26.2)	(2.9)	(20.4)	(11.9)	
6.A. Investments in India	1267	1780	868	1213	200	260	453	60	1619	1543	
(i) Government securities	—	—	—	—	200	20	—	—	150	175	
(ii) Other approved securities	90	60	156	156	—	240	—	—	10	10	
(iii) Shares	—	—	—	—	—	—	—	—	—	—	
(iv) Debentures and Bonds	493	1290	712	1057	—	—	—	—	1459	1358	
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(vi) Others	685	430	—	—	—	—	453	60	—	—	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	2225	2365	2515	3474	1940	2530	421	774	3737	4183	
	(27.9)	(23.4)	(47.3)	(46.6)	(39.3)	(51.1)	(24.4)	(37.6)	(47.0)	(32.3)	
7.1. Bills purchased and discounted	1	—	54	199	13	12	—	360	424	640	
7.2. Cash credits, overdrafts & loans	451	703	300	389	611	726	178	—	484	584	
7.3. Term loans	1773	1661	2161	2887	1316	1792	243	415	2829	2958	
8. Fixed Assets	14	16	19	17	22	28	7	7	15	16	
	(0.2)	(0.2)	(0.4)	(0.2)	(0.5)	(0.6)	(0.4)	(0.4)	(0.2)	(0.1)	
8.1. Premises	—	16	—	—	—	—	—	—	—	—	
8.2. Other Fixed assets	14	—	19	17	22	28	7	7	15	16	
9. Other Assets	2239	3086	600	678	1618	171	188	241	894	1334	
	(28.0)	(30.5)	(11.3)	(9.1)	(32.8)	(3.5)	(10.9)	(11.7)	(11.2)	(10.3)	
9.1. Inter - office adjustments (net)	—	—	—	31	—	20	—	—	16	—	
9.2. Interest accrued	114	145	78	119	79	127	28	39	49	110	
9.3. Tax paid	—	—	—	—	—	2	—	—	—	—	
9.4. Stationery and Stamps	3	4	5	4	6	7	3	4	5	3	
9.5. Others	2122	2937	518	523	1533	16	158	198	824	1221	
Total Assets	7985	10125	5318	7454	4932	4954	1729	2060	7953	12954	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Avadh Gramin Bank		Baitarani Gramin Bank		Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank	
	1996 (21)	1997 (22)	1996 (23)	1997 (24)	1996 (25)	1997 (26)	1996 (27)	1997 (28)	1996 (29)	1997 (30)
1. Capital	100	100	75	1	75	88	75	1321	75	100
	(0.5)	(0.4)	(0.9)	(0.9)	(1.3)	(1.4)	(0.6)	(7.0)	(1.1)	(1.1)
2. Reserves and Surplus	345	164	—	—	—	—	8	8	—	—
	(1.6)	(0.7)	—	—	—	—	(0.1)	—	—	—
2.1. Statutory Reserves	69	69	—	—	—	—	8	8	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	276	95	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	17531	21712	6285	80	3410	3758	11500	13533	4384	5916
	(83.2)	(86.6)	(73.4)	(72.2)	(61.1)	(58.7)	(85.2)	(71.5)	(65.9)	(67.7)
3.1. Demand Deposits	859	859	65	1	102	49	108	260	77	140
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	859	859	65	1	102	49	108	260	77	140
3.2. Savings Deposits	9201	10522	2748	33	1283	1164	5570	5746	1765	2080
3.3. Term Deposits	7471	10331	3472	46	2025	2544	5822	7526	2542	3696
(i) From Banks	7471	—	—	—	—	—	—	—	—	—
(ii) From Others	—	10331	3472	46	2025	2544	5822	7526	2542	3696
3.A. Deposits of branches in India	17531	21712	6285	80	3410	3758	11500	13533	4384	5916
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1865	1768	1434	17	1302	1220	1248	1158	1274	1411
	(8.8)	(7.0)	(16.8)	(15.5)	(23.3)	(19.1)	(9.2)	(6.1)	(19.1)	(16.1)
4.1. Borrowings in India	1865	1768	1434	17	1302	1220	1248	1158	1274	1411
(i) From Reserve Bank of India	—	—	232	—	—	—	—	—	—	—
(ii) From other Banks	136	173	1202	2	119	119	1181	—	140	169
(iii) From other Institutions and Agencies	1729	1595	—	15	1183	1101	66	1158	1134	1242
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	1237	1335	768	13	794	1337	661	2910	923	1317
	(5.9)	(5.3)	(9.0)	(11.4)	(14.2)	(20.9)	(4.9)	(15.4)	(13.9)	(15.1)
5.1. Bills Payable	53	42	193	1	1	—	27	17	7	4
5.2. Inter-office Adjustments	10	31	—	—	—	36	—	—	26	31
5.3. Interest Accrued	28	28	8	—	424	631	58	—	375	670
5.4. Others (including provisions)	1146	1234	566	12	369	670	575	2893	514	613
Total Liabilities	21078	25078	8562	111	5581	6402	13492	18930	6655	8745
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.
 — : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Avadh Gramin Bank		Baitarani Gramin Bank		Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank	
	1996 (21)	1997 (22)	1996 (23)	1997 (24)	1996 (25)	1997 (26)	1996 (27)	1997 (28)	1996 (29)	1997 (30)
1. Cash in hand	215	272	105	1	43	43	70	118	91	92
	(1.0)	(1.1)	(1.2)	(1.2)	(0.8)	(0.7)	(0.5)	(0.6)	(1.4)	(1.1)
2. Balances with RBI	541	661	201	3	102	116	325	408	140	198
	(2.6)	(2.6)	(2.4)	(2.3)	(1.8)	(1.8)	(2.4)	(2.2)	(2.1)	(2.3)
3. Balances with banks in India	9318	12288	1436	20	289	221	4963	7564	848	1857
	(44.2)	(49.0)	(16.8)	(18.1)	(5.2)	(3.4)	(36.8)	(40.0)	(12.7)	(21.2)
4. Money at call and short notice	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	5302	5964	1350	16	—	—	2000	2878	1097	1298
	(25.2)	(23.8)	(15.8)	(14.1)	—	—	(14.8)	(15.2)	(16.5)	(14.8)
6.A. Investments in India	5302	5964	1350	16	—	—	2000	2878	1097	1298
(i) Government securities	1598	1099	200	13	—	—	—	—	551	550
(ii) Other approved securities	2104	1990	—	3	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	1600	2875	850	—	—	—	—	—	546	748
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	300	—	—	—	2000	2878	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	4552	4610	2742	37	2996	3020	5258	5435	2534	2827
	(21.6)	(18.4)	(32.0)	(33.3)	(53.7)	(47.2)	(39.0)	(28.7)	(38.1)	(32.3)
7.1. Bills purchased and discounted	—	—	—	—	3	7	—	—	—	—
7.2. Cash credits, overdrafts & loans	720	197	2742	37	647	652	417	487	482	503
7.3. Term loans	3832	4414	—	—	2346	2360	4841	4947	2052	2324
8. Fixed Assets	38	36	6	—	17	15	14	14	9	14
	(0.2)	(0.1)	(0.1)	—	(0.3)	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	38	36	6	—	17	15	14	14	9	14
9. Other Assets	1112	1246	2721	34	2134	2987	861	2513	1937	2459
	(5.3)	(5.0)	(31.8)	(30.9)	(38.2)	(46.7)	(6.4)	(13.3)	(29.1)	(28.1)
9.1. Inter - office adjustments (net)	—	—	171	2	78	—	13	—	—	—
9.2. Interest accrued	1022	1119	—	—	10	9	632	—	91	138
9.3. Tax paid	1	10	7	—	—	—	—	—	3	1
9.4. Stationery and Stamps	6	5	4	—	5	5	6	10	3	3
9.5. Others	84	111	2539	33	2041	2974	210	2503	1840	2317
Total Assets	21078	25078	8562	111	5581	6402	13492	18930	6655	8745
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bara Banki Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank		Bastar Kshetriya Gramin Bank		Basti Gramin Bank	
	1996 (31)	1997 (32)	1996 (33)	1997 (34)	1996 (35)	1997 (36)	1996 (37)	1997 (38)	1996 (39)	1997 (40)
1. Capital	75	100	921	921	59	100	100	100	100	100
	(0.5)	(0.5)	(6.6)	(5.2)	(0.8)	(1.0)	(2.1)	(2.0)	(0.7)	(0.5)
2. Reserves and Surplus	52	453	—	—	—	—	—	—	217	73
	(0.4)	(2.5)	—	—	—	—	—	—	(1.4)	(0.4)
2.1. Statutory Reserves	52	70	—	—	—	—	—	—	73	73
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	383	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	144	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	12541	15536	10055	13490	6436	8812	3997	4127	11156	13452
	(85.9)	(85.2)	(72.3)	(75.9)	(82.3)	(83.9)	(83.4)	(81.4)	(73.7)	(72.2)
3.1. Demand Deposits	523	747	76	94	193	348	219	343	266	334
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	523	747	76	94	193	348	219	343	266	334
3.2. Savings Deposits	6934	8256	4888	5569	3315	4490	2271	1795	6913	7658
3.3. Term Deposits	5084	6533	5091	7827	2927	3975	1506	1988	3977	5459
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	5084	6533	5091	7827	2927	3975	1506	1988	3977	5459
3.A. Deposits of branches in India	12541	15536	10055	13490	6436	8812	3997	4127	11156	13452
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1261	1333	943	1004	827	918	134	198	1562	1656
	(8.6)	(7.3)	(6.8)	(5.7)	(10.6)	(8.7)	(2.8)	(3.9)	(10.3)	(8.9)
4.1. Borrowings in India	1261	1333	943	1004	827	918	—	—	1562	1656
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	139	1333	28	8	108	140	—	—	112	120
(iii) From other Institutions and Agencies	1122	—	915	997	719	778	—	—	1451	1536
4.2. Borrowings outside India	—	—	—	—	—	—	134	198	—	—
5. Other liabilities	667	814	1991	2361	502	667	562	643	2096	3351
	(4.6)	(4.5)	(14.3)	(13.3)	(6.4)	(6.4)	(11.7)	(12.7)	(13.9)	(18.0)
5.1. Bills Payable	37	37	—	—	2	24	31	49	20	30
5.2. Inter-office Adjustments	62	41	49	77	60	—	—	—	—	—
5.3. Interest Accrued	19	31	747	1220	—	64	276	389	1097	1513
5.4. Others (including provisions)	549	705	1195	1064	440	579	255	205	980	1809
Total Liabilities	14596	18236	13910	17776	7824	10497	4793	5068	15132	18633
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.
 — : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
As on 31st March										
Items	Bara Bank Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank		Bastar Kshetriya Gramin Bank		Basti Gramin Bank	
	1996 (31)	1997 (32)	1996 (33)	1997 (34)	1996 (35)	1997 (36)	1996 (37)	1997 (38)	1996 (39)	1997 (40)
1. Cash in hand	154 (1.1)	179 (1.0)	125 (0.9)	154 (0.9)	64 (0.8)	150 (1.4)	30 (0.6)	32 (0.6)	111 (0.7)	172 (0.9)
2. Balances with RBI	379 (2.6)	469 (2.6)	347 (2.5)	456 (2.6)	195 (2.5)	275 (2.6)	128 (2.7)	138 (2.7)	360 (2.4)	440 (2.4)
3. Balances with banks in India	3125 (21.4)	4858 (26.6)	555 (4.0)	740 (4.2)	2093 (26.8)	2992 (28.5)	2026 (42.3)	1729 (34.1)	327 (2.2)	5845 (31.4)
4. Money at call and short notice	—	—	3549 (25.5)	3718 (20.9)	328 (4.2)	96 (0.9)	—	—	3567 (23.6)	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	6711 (46.0)	7751 (42.5)	3471 (25.0)	5976 (33.6)	345 (4.4)	1380 (13.1)	24 (0.5)	75 (1.5)	5806 (38.4)	5750 (30.9)
6.A. Investments in India	6711	7751	3471	5976	345	1380	24	75	5806	5750
(i) Government securities	310	200	—	—	—	—	—	—	—	—
(ii) Other approved securities	1865	1865	2108	3297	—	—	—	—	—	—
(iii) Shares	1616	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	670	670	1363	2679	125	1150	—	—	2000	4250
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	2250	5016	—	—	220	230	24	75	3806	1500
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	2795 (19.1)	2813 (15.4)	4358 (31.3)	4821 (27.1)	2617 (33.4)	2749 (26.2)	688 (14.3)	770 (15.2)	4192 (27.7)	4797 (25.7)
7.1. Bills purchased and discounted	—	—	—	—	—	—	—	—	—	—
7.2. Cash credits, overdrafts & loans	2795	2813	213	265	1020	1256	251	253	1004	1135
7.3. Term loans	—	—	4146	4556	1596	1493	437	516	3188	3662
8. Fixed Assets	20 (0.1)	22 (0.1)	25 (0.2)	24 (0.1)	10 (0.1)	12 (0.1)	7 (0.1)	6 (0.1)	12 (0.1)	15 (0.1)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	20	22	25	24	10	12	7	6	12	15
9. Other Assets	1412 (9.7)	2144 (11.8)	1480 (10.6)	1887 (10.6)	2173 (27.8)	2842 (27.1)	1890 (39.4)	2318 (45.7)	757 (5.0)	1613 (8.7)
9.1. Inter - office adjustments (net)	—	—	—	—	—	7	68	44	11	42
9.2. Interest accrued	1351	2108	558	1072	138	412	13	27	713	1061
9.3. Tax paid	—	—	—	—	—	—	2	2	1	1
9.4. Stationery and Stamps	5	6	5	6	7	8	2	3	8	8
9.5. Others	56	30	917	809	2028	2414	1806	2242	25	502
Total Assets	14596 (100.0)	18236 (100.0)	13910 (100.0)	17776 (100.0)	7824 (100.0)	10497 (100.0)	4793 (100.0)	5068 (100.0)	15132 (100.0)	18633 (100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Begusarai Kshetriya Gramin Bank		Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank		Bhilwara-Ajmer Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	46	75	46	71	100	309	75	100	578	659
	(3.0)	(3.1)	(2.1)	(2.0)	(0.5)	(1.2)	(2.5)	(2.2)	(8.7)	(8.0)
2. Reserves and Surplus	—	—	—	—	918	1198	—	—	—	—
	—	—	—	—	(4.3)	(4.8)	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	918	1198	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	1262	1784	1890	2806	17564	20887	2509	3625	4748	6045
	(80.7)	(73.9)	(87.8)	(80.3)	(82.3)	(83.3)	(83.2)	(80.3)	(71.6)	(72.9)
3.1. Demand Deposits	25	65	190	179	1236	1201	38	59	305	432
(i) From Banks	—	—	—	—	14	—	—	—	—	—
(ii) From Others	25	65	190	179	1223	1201	38	59	305	432
3.2. Savings Deposits	582	828	904	1414	9938	11841	1036	1484	1341	1601
3.3. Term Deposits	656	891	795	1212	6390	7845	1435	2082	3103	4012
(i) From Banks	—	—	—	—	—	7845	—	—	—	—
(ii) From Others	656	891	795	1212	6390	—	1435	2082	3103	4012
3.A. Deposits of branches in India	1262	1784	1890	2806	17564	20887	2509	3625	4748	6045
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	112	119	105	208	1578	1747	275	420	954	1203
	(7.2)	(4.9)	(4.9)	(5.9)	(7.4)	(7.0)	(9.1)	(9.3)	(14.4)	(14.5)
4.1. Borrowings in India	112	119	105	208	1578	1747	275	420	954	1203
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	—	—	—	—	240	270	41	64	69	89
(iii) From other Institutions and Agencies	112	119	105	208	1338	1477	234	355	884	1114
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	144	437	111	408	1186	946	158	368	351	386
	(9.2)	(18.1)	(5.2)	(11.7)	(5.6)	(3.8)	(5.2)	(8.1)	(5.3)	(4.7)
5.1. Bills Payable	2	—	—	—	45	32	—	—	39	11
5.2. Inter-office Adjustments	—	—	—	12	—	70	—	—	—	—
5.3. Interest Accrued	62	106	91	162	24	21	—	—	56	59
5.4. Others (including provisions)	80	331	19	234	1118	824	158	368	256	317
Total Liabilities	1565	2415	2152	3492	21347	25087	3017	4512	6630	8294
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Begusarai Kshetriya Gramin Bank		Bhagalpur Banka Kshetriya Gramin Bank		Bhadrath Gramin Bank		Bhandara Gramin Bank		Bhilwara-Ajmer Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Cash in hand	23	35	33	59	288	475	43	62	86	198
	(1.5)	(1.5)	(1.5)	(1.7)	(1.4)	(1.9)	(1.4)	(1.4)	(1.3)	(2.4)
2. Balances with RBI	42	61	55	79	527	640	73	111	149	180
	(2.7)	(2.5)	(2.6)	(2.3)	(2.5)	(2.5)	(2.4)	(2.5)	(2.2)	(2.2)
3. Balances with banks in India	660	1052	712	1233	11665	12279	810	1000	1726	1772
	(42.2)	(43.5)	(33.1)	(35.3)	(54.6)	(48.9)	(26.9)	(22.2)	(26.0)	(21.4)
4. Money at call and short notice	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	180	247	285	285	3554	5690	—	365	342	1000
	(11.5)	(10.2)	(13.2)	(8.2)	(16.7)	(22.7)	—	(8.1)	(5.2)	(12.1)
6.A. Investments in India	180	247	285	285	3554	5690	—	365	342	1000
(i) Government securities	—	—	—	200	2000	—	—	365	—	—
(ii) Other approved securities	75	75	200	—	—	—	—	—	—	—
(iii) Shares	—	172	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	105	—	85	85	50	3140	—	—	55	1000
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	—	1504	2550	—	—	287	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	494	655	719	1348	4418	4108	1065	1532	3611	4209
	(31.6)	(27.1)	(33.4)	(38.6)	(20.7)	(16.4)	(35.3)	(34.0)	(54.5)	(50.7)
7.1. Bills purchased and discounted	1	1	1	2	1	1	—	—	65	47
7.2. Cash credits, overdrafts & loans	54	22	55	84	4417	4108	393	588	721	856
7.3. Term loans	439	632	663	1262	—	—	672	944	2824	3305
8. Fixed Assets	7	7	15	18	18	20	14	15	17	28
	(0.5)	(0.3)	(0.7)	(0.5)	(0.1)	(0.1)	(0.5)	(0.3)	(0.3)	(0.3)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	7	7	15	18	18	20	14	15	17	28
9. Other Assets	158	358	333	470	877	1875	1011	1427	701	908
	(10.1)	(14.8)	(15.5)	(13.5)	(4.1)	(7.5)	(33.5)	(31.6)	(10.6)	(10.9)
9.1. Inter - office adjustments (net)	10	32	70	—	45	—	—	31	34	83
9.2. Interest accrued	32	51	56	96	788	1788	—	—	58	236
9.3. Tax paid	—	—	—	2	—	14	—	—	—	—
9.4. Stationery and Stamps	1	1	1	2	6	8	4	6	6	7
9.5. Others	115	273	205	371	38	65	1007	1390	602	583
Total Assets	1565	2415	2152	3492	21347	25087	3017	4512	6630	8294
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank		Bikaner Kshetriya Gramin Bank		Bilaspur Raipur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	257	718	737	737	75	88	75	100	75	100
	(1.0)	(2.2)	(4.9)	(4.0)	(6.7)	(5.2)	(0.6)	(0.7)	(0.5)	(0.6)
2. Reserves and Surplus	46	5	—	186	—	—	—	—	—	—
	(0.2)	—	—	(1.0)	—	—	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	5	5	—	—	—	—	—	—	—	—
2.5. Balance of Profit	41	—	—	186	—	—	—	—	—	—
3. Deposits	24252	29856	8746	10976	839	1207	10160	12738	9706	11939
	(91.5)	(89.7)	(57.8)	(59.1)	(74.5)	(71.2)	(82.3)	(84.0)	(66.4)	(71.8)
3.1. Demand Deposits	1316	1412	116	296	16	58	1124	1203	764	942
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	1316	1412	116	296	16	58	1124	1203	764	942
3.2. Savings Deposits	11318	13350	3222	4198	242	325	3890	4803	5214	5988
3.3. Term Deposits	11618	15095	5408	6483	581	824	5146	6732	3728	5010
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	11618	15095	5408	6483	581	824	5146	6732	3728	5010
3.A. Deposits of branches in India	24252	29856	8746	10976	839	1207	10160	12738	9706	11939
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1009	1250	4713	5529	62	152	1159	824	2835	2766
	(3.8)	(3.8)	(31.2)	(29.8)	(5.5)	(9.0)	(9.4)	(5.4)	(19.4)	(16.6)
4.1. Borrowings in India	1009	1250	4713	5529	62	152	1159	824	2835	2766
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	1009	1250	1046	1171	8	10	951	211	522	551
(iii) From other Institutions and Agencies	—	—	3667	4358	54	141	208	612	2313	2215
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	938	1442	931	1153	150	249	958	1506	2000	1832
	(3.5)	(4.3)	(6.2)	(6.2)	(13.3)	(14.7)	(7.8)	(9.9)	(13.7)	(11.0)
5.1. Bills Payable	—	—	187	—	3	8	—	—	156	153
5.2. Inter-office Adjustments	—	—	—	76	4	5	—	—	—	—
5.3. Interest Accrued	34	55	95	123	64	112	905	1269	672	923
5.4. Others (including provisions)	905	1387	649	955	79	123	53	237	1171	756
Total Liabilities	26503	33271	15127	18582	1126	1695	12352	15167	14616	16637
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.
 — : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank		Bikaner Kshetriya Gramin Bank		Bilaspur Raipur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	548	674	232	285	5	4	81	109	105	234
	(2.1)	(2.0)	(1.5)	(1.5)	(0.4)	(0.2)	(0.7)	(0.7)	(0.7)	(1.4)
2. Balances with RBI	818	928	259	320	29	41	327	417	334	398
	(3.1)	(2.8)	(1.7)	(1.7)	(2.5)	(2.4)	(2.6)	(2.7)	(2.3)	(2.4)
3. Balances with banks in India	1065	1558	725	579	36	23	4808	6322	268	620
	(4.0)	(4.7)	(4.8)	(3.1)	(3.2)	(1.3)	(38.9)	(41.7)	(1.8)	(3.7)
4. Money at call and short notice	7185	8877	3137	4850	277	418	—	—	3482	3407
	(27.1)	(26.7)	(20.7)	(26.1)	(24.6)	(24.7)	—	—	(23.8)	(20.5)
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	7401	9197	888	1510	85	110	1150	1362	405	455
	(27.9)	(27.6)	(5.9)	(8.1)	(7.5)	(6.5)	(9.3)	(9.0)	(2.8)	(2.7)
6.A. Investments in India	7401	9197	888	1510	85	110	1150	1362	405	455
(i) Government securities	2100	2100	—	—	10	10	800	800	—	—
(ii) Other approved securities	2819	1102	543	1165	75	100	350	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	2482	5996	—	—	—	—	—	412	70	70
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	345	345	—	—	—	150	335	385
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	8255	7502	9343	10630	271	560	2641	3009	4325	4143
	(31.1)	(22.5)	(61.8)	(57.2)	(24.1)	(33.0)	(21.4)	(19.8)	(29.6)	(24.9)
7.1. Bills purchased and discounted	442	527	1	1	—	—	—	—	—	—
7.2. Cash credits, overdrafts & loans	955	1338	4265	4806	74	154	958	1243	2220	2128
7.3. Term loans	6858	5637	5078	5823	197	405	1683	1766	2105	2015
8. Fixed Assets	33	45	56	83	7	13	12	12	11	12
	(0.1)	(0.1)	(0.4)	(0.4)	(0.7)	(0.7)	(0.1)	(0.1)	(0.1)	(0.1)
8.1. Premises	—	—	34	52	—	—	—	—	—	—
8.2. Other Fixed assets	33	45	22	31	7	13	12	12	11	12
9. Other Assets	1198	4491	487	326	417	527	3333	3936	5686	7368
	(4.5)	(13.5)	(3.2)	(1.8)	(37.0)	(31.1)	(27.0)	(26.0)	(38.9)	(44.3)
9.1. Inter - office adjustments (net)	78	325	129	—	—	87	115	211	193	193
9.2. Interest accrued	932	1778	118	258	10	14	186	291	379	468
9.3. Tax paid	—	—	—	—	—	—	6	5	2	—
9.4. Stationery and Stamps	11	9	9	12	1	2	4	6	9	14
9.5. Others	177	2379	230	56	406	512	3050	3519	5085	6694
Total Assets	26503	33271	15127	18582	1126	1695	12352	15167	14616	16637
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Kshetriya Gramin Bank		Cachar Gramin Bank		Cauvery Gramin Bank	
	1996 (61)	1997 (62)	1996 (63)	1997 (64)	1996 (65)	1997 (66)	1996 (67)	1997 (68)	1996 (69)	1997 (70)
1. Capital	75 (3.4)	100 (2.9)	1215 (12.1)	1259 (10.3)	75 (1.3)	96 (1.3)	71 (2.3)	96 (2.0)	75 (0.6)	1429 (8.3)
2. Reserves and Surplus	—	234 (6.8)	—	—	—	—	—	505 (10.5)	—	1
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	505	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	234	—	—	—	—	—	—	—	1
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	1459 (65.8)	2107 (61.2)	7077 (70.7)	9018 (74.0)	4100 (68.5)	5254 (71.8)	2361 (75.6)	3267 (68.0)	8552 (64.3)	9474 (55.1)
3.1. Demand Deposits	20	39	597	809	152	210	96	93	1401	716
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	20	39	597	809	152	210	96	93	1401	716
3.2. Savings Deposits	800	1152	2503	3018	1162	1471	1132	1474	2203	2580
3.3. Term Deposits	639	916	3978	5192	2786	3573	1132	1700	4948	6178
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	639	916	3978	5192	2786	3573	1132	1700	4948	6178
3.A. Deposits of branches in India	1459	2107	7077	9018	4100	5254	2361	3267	8552	9474
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	552 (24.9)	751 (21.8)	586 (5.8)	634 (5.2)	1409 (23.5)	1488 (20.3)	115 (3.7)	243 (5.1)	2963 (22.3)	2886 (16.8)
4.1. Borrowings in India	552	751	586	634	1409	1488	115	243	2963	2886
(i) From Reserve Bank of India	—	—	—	—	—	—	115	—	—	—
(ii) From other Banks	105	125	45	32	122	119	—	—	745	704
(iii) From other Institutions and Agencies	447	626	540	601	1288	1369	—	243	2218	2183
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	131 (5.9)	253 (7.3)	1139 (11.4)	1270 (10.4)	400 (6.7)	475 (6.5)	574 (18.4)	691 (14.4)	1720 (12.9)	3392 (19.7)
5.1. Bills Payable	—	15	—	—	4	37	14	—	—	—
5.2. Inter-office Adjustments	—	—	36	19	—	—	—	1	150	241
5.3. Interest Accrued	15	19	656	1040	26	28	18	12	1117	1384
5.4. Others (including provisions)	117	219	447	212	369	411	543	678	452	1767
Total Liabilities	2218 (100.0)	3446 (100.0)	10017 (100.0)	12181 (100.0)	5984 (100.0)	7313 (100.0)	3121 (100.0)	4802 (100.0)	13309 (100.0)	17182 (100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Kshetriya Gramin Bank		Cachar Gramin Bank		Cauvery Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
1. Cash in hand	32	54	65	87	74	98	44	51	69	138
	(1.4)	(1.6)	(0.7)	(0.7)	(1.2)	(1.3)	(1.4)	(1.1)	(0.5)	(0.8)
2. Balances with RBI	48	69	218	283	125	163	70	100	263	320
	(2.2)	(2.0)	(2.2)	(2.3)	(2.1)	(2.2)	(2.2)	(2.1)	(2.0)	(1.9)
3. Balances with banks in India	572	1098	1432	5771	360	1829	565	629	199	1715
	(25.8)	(31.9)	(14.3)	(47.4)	(6.0)	(25.0)	(18.1)	(13.1)	(1.5)	(10.0)
4. Money at call and short notice	—	—	2231	—	853	—	—	467	2749	2869
	—	—	(22.3)	—	(14.3)	—	—	(9.7)	(20.7)	(16.7)
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	40	135	1542	741	—	58	300	912	1495	1700
	(1.8)	(3.9)	(15.4)	(6.1)	—	(0.8)	(9.5)	(19.0)	(11.2)	(9.9)
6.A. Investments in India	40	135	1542	741	—	58	300	912	1495	1700
(i) Government securities	—	—	101	101	—	—	300	250	250	—
(ii) Other approved securities	—	—	—	—	—	—	150	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	575	640	—	58	150	612	1150	1450
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	135	866	—	—	—	—	—	95	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1207	1705	2573	2186	3088	3242	954	1151	7185	8307
	(54.4)	(49.5)	(25.7)	(17.9)	(51.6)	(44.3)	(30.6)	(24.0)	(54.0)	(48.3)
7.1. Bills purchased and discounted	—	—	—	—	3	2	—	—	1	138
7.2. Cash credits, overdrafts & loans	330	471	800	834	3085	3240	98	159	4196	4722
7.3. Term loans	877	1235	1773	1352	—	—	856	991	2988	3447
8. Fixed Assets	12	14	9	10	11	15	8	7	17	16
	(0.5)	(0.4)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	12	14	9	10	11	15	8	7	17	16
9. Other Assets	307	371	1946	3102	1473	1908	1181	1486	1331	2118
	(13.9)	(10.8)	(19.4)	(25.5)	(24.6)	(26.1)	(37.8)	(30.9)	(10.0)	(12.3)
9.1. Inter - office adjustments (net)	2	38	—	—	22	36	33	5	295	—
9.2. Interest accrued	—	—	224	442	5	10	20	45	—	331
9.3. Tax paid	—	—	—	—	—	—	—	—	—	3
9.4. Stationery and Stamps	4	4	6	7	7	8	3	5	9	9
9.5. Others	301	329	1716	2653	1439	1854	1124	1431	1027	1775
Total Assets	2218	3446	10017	12181	5984	7313	3121	4802	13309	17182
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
As on 31st March										
Items	Chaitanya Gramin Bank		Chambal Kshetriya Gramin Bank		Champan Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank		Chhatrasal Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Capital	100	489	100	100	50	75	75	75	59	1255
	(1.4)	(5.7)	(2.8)	(2.2)	(0.5)	(0.5)	(1.5)	(1.5)	(0.7)	(10.5)
2. Reserves and Surplus	—	—	—	—	—	—	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	4434	5399	2234	3194	9182	11693	4268	4268	6861	8335
	(61.9)	(63.1)	(62.6)	(69.8)	(88.1)	(85.3)	(87.6)	(87.6)	(81.7)	(69.4)
3.1. Demand Deposits	213	260	103	122	207	259	99	99	638	491
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	213	260	103	122	207	259	99	99	638	491
3.2. Savings Deposits	1125	1132	772	951	4156	5206	2287	2287	3656	4621
3.3. Term Deposits	3096	4006	1359	2122	4819	6228	1883	1883	2567	3223
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	3096	4006	1359	2122	4819	6228	1883	1883	2567	3223
3.A. Deposits of branches in India	4434	5399	2234	3194	9182	11693	4268	4268	6861	8335
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	2084	2110	56	91	381	450	316	316	906	947
	(29.1)	(24.7)	(1.6)	(2.0)	(3.7)	(3.3)	(6.5)	(6.5)	(10.8)	(7.9)
4.1. Borrowings in India	2084	2110	56	91	381	450	316	316	906	947
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	542	509	—	—	—	—	19	19	80	80
(iii) From other Institutions and Agencies	1542	1601	56	91	381	450	298	298	826	867
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	545	556	1181	1189	804	1487	215	215	573	1466
	(7.6)	(6.5)	(33.1)	(26.0)	(7.7)	(10.9)	(4.4)	(4.4)	(6.8)	(12.2)
5.1. Bills Payable	31	14	—	—	—	—	3	3	10	17
5.2. Inter-office Adjustments	—	—	—	—	15	—	—	—	67	79
5.3. Interest Accrued	24	33	12	15	6	6	4	4	10	16
5.4. Others (including provisions)	490	509	1168	1174	784	1481	208	208	485	1354
Total Liabilities	7163	8553	3570	4575	10417	13706	4875	4875	8399	12004
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.
 — : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
As on 31st March										
Items	Chaitanya Gramin Bank		Chambal Kshetriya Gramin Bank		Champanan Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank		Chhatrasal Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Cash in hand	269	266	67	65	257	352	149	149	125	146
	(3.8)	(3.1)	(1.9)	(1.4)	(2.5)	(2.6)	(3.1)	(3.1)	(1.5)	(1.2)
2. Balances with RBI	126	178	63	90	270	345	121	121	205	220
	(1.8)	(2.1)	(1.8)	(2.0)	(2.6)	(2.5)	(2.5)	(2.5)	(2.4)	(1.8)
3. Balances with banks in India	2557	3014	199	520	3366	4597	829	829	375	5152
	(35.7)	(35.2)	(5.6)	(11.4)	(32.3)	(33.5)	(17.0)	(17.0)	(4.5)	(42.9)
4. Money at call and short notice	—	—	444	792	—	—	—	—	1930	—
	—	—	(12.4)	(17.3)	—	—	—	—	(23.0)	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	200	682	21	28	—	—	985	985	1445	1715
	(2.8)	(8.0)	(0.6)	(0.6)	—	—	(20.2)	(20.2)	(17.2)	(14.3)
6.A. Investments in India	200	682	21	28	—	—	985	985	1445	1715
(i) Government securities	—	—	—	—	—	—	350	350	—	360
(ii) Other approved securities	—	—	—	—	—	—	100	100	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	200	632	—	—	—	—	535	535	1085	1355
(v) Subsidiaries and joint ventures	—	—	21	28	—	—	—	—	—	—
(vi) Others	—	50	—	—	—	—	—	—	360	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	3462	3906	1550	1810	2919	3804	1364	1364	2863	3068
	(48.3)	(45.7)	(43.4)	(39.6)	(28.0)	(27.8)	(28.0)	(28.0)	(34.1)	(25.6)
7.1. Bills purchased and discounted	104	25	—	—	—	—	3	3	—	—
7.2. Cash credits, overdrafts & loans	2031	2873	134	187	416	515	51	51	509	522
7.3. Term loans	1327	1008	1416	1624	2503	3289	1309	1309	2354	2546
8. Fixed Assets	19	18	16	16	14	15	10	10	12	10
	(0.3)	(0.2)	(0.5)	(0.4)	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	19	18	16	16	14	15	10	10	12	10
9. Other Assets	530	490	1209	1253	3591	4592	1417	1417	1444	1693
	(7.4)	(5.7)	(33.9)	(27.4)	(34.5)	(33.5)	(29.1)	(29.1)	(17.2)	(14.1)
9.1. Inter - office adjustments (net)	88	11	7	8	—	28	65	65	—	—
9.2. Interest accrued	42	65	3	33	278	378	54	54	149	227
9.3. Tax paid	—	8	—	—	—	—	54	5	—	6
9.4. Stationery and Stamps	11	12	3	4	2	2	4	4	5	6
9.5. Others	389	395	1196	1208	3311	4184	1239	1288	1290	1460
Total Assets	7163	8553	3570	4575	10417	13706	4875	4875	8399	12004
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank		Chitradurga Gramin Bank		Cuttack Gramya Bank		Damoh Panna Sagar Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)	(89)	(90)
1. Capital	75	75	75	754	75	96	100	100	75	100
	(1.3)	(1.0)	(1.4)	(10.9)	(0.8)	(0.8)	(0.5)	(0.4)	(1.3)	(1.4)
2. Reserves and Surplus	—	—	—	—	—	—	6	6	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	6	6	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	4353	5765	3527	4276	5721	7116	11712	13986	4394	6036
	(77.1)	(77.8)	(66.2)	(62.0)	(64.1)	(56.7)	(55.5)	(52.5)	(76.3)	(81.9)
3.1. Demand Deposits	549	527	101	96	179	286	282	282	198	386
(i) From Banks	—	—	—	—	—	—	45	21	—	—
(ii) From Others	549	527	101	96	179	286	237	261	198	386
3.2. Savings Deposits	1578	2117	1422	1680	1847	2157	4980	5665	1498	2035
3.3. Term Deposits	2226	3122	2005	2500	3696	4672	6450	8039	2699	3615
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	2226	3122	2005	2500	3696	4672	6450	8039	2699	3615
3.A. Deposits of branches in India	4353	5765	3527	4276	5721	7116	11712	13986	4394	6036
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	71	116	1567	1669	2318	2759	1980	1968	503	536
	(1.3)	(1.2)	(29.4)	(24.2)	(26.0)	(22.0)	(9.4)	(7.4)	(8.7)	(7.3)
4.1. Borrowings in India	71	116	1567	1669	2318	2759	1980	1968	503	536
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	447	486
(ii) From other Banks	—	—	610	401	510	588	296	167	56	51
(iii) From other Institutions and Agencies	71	116	957	1268	1807	2171	1684	1801	—	—
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	1148	1427	155	197	815	796	7311	10598	784	700
	(20.3)	(19.3)	(2.9)	(2.9)	(9.1)	(6.4)	(34.6)	(39.8)	(13.6)	(9.5)
5.1. Bills Payable	—	—	—	2	189	383	21	67	—	—
5.2. Inter-office Adjustments	—	—	—	—	70	82	601	158	23	27
5.3. Interest Accrued	—	—	9	14	67	78	1276	1711	365	568
5.4. Others (including provisions)	1148	1427	146	181	488	254	5413	8662	396	105
Total Liabilities	5647	7408	5325	6896	8929	12540	21109	26658	5757	7373
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank		Chitradurga Gramin Bank		Cuttack Gramya Bank		Damoh Panna Sagar Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)	(89)	(90)
1. Cash in hand	157	216	82	143	74	145	225	230	30	63
	(2.8)	(2.9)	(1.5)	(2.1)	(0.8)	(1.2)	(1.1)	(0.9)	(0.5)	(0.9)
2. Balances with RBI	136	184	105	121	189	215	409	509	143	198
	(2.4)	(2.5)	(2.0)	(1.8)	(2.1)	(1.7)	(1.9)	(1.9)	(2.5)	(2.7)
3. Balances with banks in India	1658	2207	1378	1436	1784	3809	6101	6591	2460	3599
	(29.4)	(30.0)	(25.9)	(20.8)	(20.0)	(30.4)	(28.9)	(24.7)	(42.7)	(48.8)
4. Money at call and short notice	—	—	—	—	—	—	100	700	—	—
	—	—	—	—	—	—	(0.5)	(2.6)	—	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	—	—	—	782	402	1020	310	1710	—	—
6.A. Investments in India	—	—	—	(11.3)	(4.5)	(8.1)	(1.5)	(6.4)	—	—
(i) Government securities	—	—	—	782	402	1020	310	1710	—	—
(ii) Other approved securities	—	—	—	—	5	5	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	782	25	765	110	1110	—	—
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	—	372	250	200	600	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	2187	2911	3159	3854	5100	5326	9083	9451	1221	1063
	(38.7)	(39.3)	(59.3)	(55.9)	(57.1)	(42.5)	(43.0)	(35.5)	(21.2)	(14.4)
7.1. Bills purchased and discounted	54	13	1	4	—	2	30	55	—	—
7.2. Cash credits, overdrafts & loans	402	693	827	1021	3539	3647	1632	896	286	417
7.3. Term loans	1731	2205	2331	2829	1561	1677	7422	8500	934	646
8. Fixed Assets	17	17	20	19	17	23	42	46	12	12
	(0.3)	(0.3)	(0.4)	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	17	17	20	19	17	23	42	46	12	12
9. Other Assets	1492	1872	581	542	1362	2003	4839	7422	1891	2437
	(26.4)	(25.3)	(10.9)	(7.9)	(15.3)	(16.0)	(22.9)	(27.8)	(32.8)	(33.1)
9.1. Inter - office adjustments (net)	136	103	15	27	—	—	—	—	—	—
9.2. Interest accrued	—	13	19	39	48	101	104	280	75	101
9.3. Tax paid	—	—	—	—	—	—	12	12	—	—
9.4. Stationery and Stamps	10	5	4	5	12	14	6	8	2	3
9.5. Others	1346	1756	543	470	1303	1888	4718	7123	1813	2332
Total Assets	5647	7408	5325	6896	8929	12540	21109	26658	5757	7373
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS											(Amount in Rs. lakh)
As on 31st March											
Items	Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank		Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(91)	(92)	(93)	(94)	(95)	(96)	(97)	(98)	(99)	(100)	
1. Capital	50	1497	75	100	75	873	75	96	100	1444	
	(0.5)	(10.1)	(1.3)	(1.4)	(1.2)	(9.5)	(2.5)	(2.4)	(0.7)	(7.0)	
2. Reserves and Surplus	—	—	—	—	—	—	—	—	—	—	
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—	
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	—	—	
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—	
3. Deposits	8539	11470	4953	6332	3951	5393	2387	3240	10428	13583	
	(86.8)	(77.3)	(87.8)	(88.6)	(64.2)	(58.9)	(78.8)	(79.3)	(70.2)	(66.3)	
3.1. Demand Deposits	806	1198	119	214	41	121	67	176	1299	653	
(i) From Banks	—	—	—	—	—	—	—	—	—	—	
(ii) From Others	806	1198	119	214	41	121	67	176	1299	653	
3.2. Savings Deposits	5090	6459	1780	2207	1157	1344	934	1108	4356	5774	
3.3. Term Deposits	2643	3813	3053	3911	2753	3929	1385	1955	4772	7156	
(i) From Banks	—	—	—	—	—	—	—	—	—	—	
(ii) From Others	2643	3813	3053	3911	2753	3929	1385	1955	4772	7156	
3.A. Deposits of branches in India	8539	11470	4953	6332	3951	5393	2387	3240	10428	13583	
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—	
4. Borrowings	708	823	297	399	1447	1908	347	347	1447	1599	
	(7.2)	(5.5)	(5.3)	(5.6)	(23.5)	(20.8)	(11.5)	(8.5)	(9.7)	(7.8)	
4.1. Borrowings in India	708	823	297	399	1447	1908	347	347	1447	1599	
(i) From Reserve Bank of India	—	—	—	—	—	—	334	342	—	—	
(ii) From other Banks	41	43	3	4	340	474	13	6	106	112	
(iii) From other Institutions and Agencies	667	780	294	395	1107	1434	—	—	1341	1488	
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	
5. Other liabilities	546	1045	316	312	677	984	219	403	2879	3870	
	(5.5)	(7.0)	(5.6)	(4.4)	(11.0)	(10.7)	(7.2)	(9.9)	(19.4)	(18.9)	
5.1. Bills Payable	7	14	1	2	9	18	27	12	16	18	
5.2. Inter-office Adjustments	71	—	—	—	27	67	—	—	63	99	
5.3. Interest Accrued	15	18	6	7	53	156	17	21	22	991	
5.4. Others (including provisions)	452	1013	309	303	587	743	175	370	2778	2762	
Total Liabilities	9843	14834	5640	7144	6149	9158	3028	4086	14854	20496	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.
 — : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS											(Amount in Rs. lakh)
As on 31st March											
Items	Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank		Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(91)	(92)	(93)	(94)	(95)	(96)	(97)	(98)	(99)	(100)	
1. Cash in hand	191	278	101	143	67	114	37	49	156	192	
	(1.9)	(1.9)	(1.8)	(2.0)	(1.1)	(1.2)	(1.2)	(1.2)	(1.0)	(0.9)	
2. Balances with RBI	255	334	148	177	120	165	79	97	308	439	
	(2.6)	(2.3)	(2.6)	(2.5)	(2.0)	(1.8)	(2.6)	(2.4)	(2.1)	(2.1)	
3. Balances with banks in India	3226	5971	1522	1953	688	1928	921	1146	654	525	
	(32.8)	(40.3)	(27.0)	(27.3)	(11.2)	(21.1)	(30.4)	(28.0)	(4.4)	(2.6)	
4. Money at call and short notice	—	—	—	—	—	—	—	—	4466	6238	
	—	—	—	—	—	—	—	—	(30.1)	(30.4)	
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—	
6. Investments	2298	3000	1047	1325	1317	1680	—	200	1000	3402	
	(23.3)	(20.2)	(18.6)	(18.5)	(21.4)	(18.3)	—	(4.9)	(6.7)	(16.6)	
6.A. Investments in India	2298	3000	1047	1325	1317	1680	—	200	1000	3402	
(i) Government securities	10	10	197	300	150	150	—	—	600	1752	
(ii) Other approved securities	—	—	550	1025	172	—	—	—	100	750	
(iii) Shares	—	—	—	—	—	—	—	—	—	—	
(iv) Debentures and Bonds	1400	2990	—	—	994	1530	—	200	—	—	
(v) Subsidiaries and joint ventures	888	—	—	—	—	—	—	—	—	—	
(vi) Others	—	—	300	—	—	—	—	—	300	900	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	2490	2994	1573	1849	2566	3569	1156	1500	5843	6437	
	(25.3)	(20.2)	(27.9)	(25.9)	(41.7)	(39.0)	(38.2)	(36.7)	(39.3)	(31.4)	
7.1. Bills purchased and discounted	—	—	—	—	1	4	8	54	—	—	
7.2. Cash credits, overdrafts & loans	222	338	381	405	320	498	178	246	950	1104	
7.3. Term loans	2268	2656	1193	1444	2246	3066	970	1200	4892	5333	
8. Fixed Assets	25	25	9	8	9	11	12	14	26	27	
	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.4)	(0.3)	(0.2)	(0.1)	
8.1. Premises	—	—	—	—	—	—	—	—	—	—	
8.2. Other Fixed assets	25	25	9	8	9	11	12	14	26	27	
9. Other Assets	1359	2232	1239	1689	1383	1691	824	1081	2402	3236	
	(13.8)	(15.0)	(22.0)	(23.6)	(22.5)	(18.5)	(27.2)	(26.4)	(16.2)	(15.8)	
9.1. Inter - office adjustments (net)	—	66	6	33	—	—	71	20	—	—	
9.2. Interest accrued	261	556	99	179	75	129	28	52	199	356	
9.3. Tax paid	—	—	—	—	—	—	—	—	2	3	
9.4. Stationery and Stamps	6	7	3	4	7	7	3	4	4	5	
9.5. Others	1092	1603	1132	1474	1301	1555	721	1005	2197	2873	
Total Assets	9843	14834	5640	7144	6149	9158	3028	4086	14854	20496	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Eliaquai Dehali Gramin Bank		Etah Gramin Bank		Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank		Faridkot Bhatinda Kshetriya Gramin Bank	
	1996 (101)	1997 (102)	1996 (103)	1997 (104)	1996 (105)	1997 (106)	1996 (107)	1997 (108)	1996 (109)	1997 (110)
1. Capital	75	—	50	93	75	787	75	100	100	100
	(1.5)	—	(0.7)	(0.8)	(1.3)	(10.4)	(0.7)	(0.8)	(2.1)	(1.6)
2. Reserves and Surplus	—	—	—	—	—	—	—	—	142	275
	—	—	—	—	—	—	—	—	(3.1)	(4.5)
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	68	168
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	87
2.3. Share Premium	—	—	—	—	—	—	—	—	74	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	—	20
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	3554	—	5609	7434	4565	5516	8580	11291	3128	4712
	(72.2)	—	(77.5)	(67.8)	(77.8)	(73.1)	(83.3)	(85.7)	(67.1)	(76.3)
3.1. Demand Deposits	137	—	131	254	48	59	205	358	198	168
(i) From Banks	—	—	—	—	—	—	—	—	90	94
(ii) From Others	137	—	131	254	48	59	205	358	107	74
3.2. Savings Deposits	1638	—	2411	2909	2189	2485	4620	5992	781	638
3.3. Term Deposits	1779	—	3066	4270	2329	2971	3755	—	2149	3907
(i) From Banks	—	—	—	—	—	—	—	4940	957	2589
(ii) From Others	1779	—	3066	4270	2329	2971	3755	4940	1192	1318
3.A. Deposits of branches in India	3554	—	5609	7434	4565	5516	8580	11291	3128	4712
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	279	—	1328	1658	942	834	884	941	977	648
	(5.7)	—	(18.4)	(15.1)	(16.1)	(11.1)	(8.6)	(7.1)	(21.0)	(10.5)
4.1. Borrowings in India	279	—	1328	1658	942	834	884	941	977	648
(i) From Reserve Bank of India	—	—	—	—	—	—	—	862	50	—
(ii) From other Banks	—	—	179	182	55	32	811	80	510	181
(iii) From other Institutions and Agencies	279	—	1149	1476	887	801	73	—	416	467
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	1012	—	250	1778	285	405	767	841	311	444
	(20.6)	—	(3.5)	(16.2)	(4.9)	(5.4)	(7.4)	(6.4)	(6.7)	(7.2)
5.1. Bills Payable	23	—	18	246	8	10	13	15	11	7
5.2. Inter-office Adjustments	44	—	67	459	7	—	147	119	22	103
5.3. Interest Accrued	377	—	6	59	38	43	—	—	32	49
5.4. Others (including provisions)	567	—	159	1013	232	352	607	707	246	286
Total Liabilities	4920	—	7237	10962	5867	7542	10305	13173	4658	6180
	(100.0)	—	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Ellaqual Dehati Gramin Bank		Etah Gramin Bank		Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank		Faridkot Bhatinda Kshetriya Gramin Bank	
	1996 (101)	1997 (102)	1996 (103)	1997 (104)	1996 (105)	1997 (106)	1996 (107)	1997 (108)	1996 (109)	1997 (110)
1. Cash in hand	62	—	149	393	43	49	66	157	20	28
	(1.3)	—	(2.1)	(3.6)	(0.7)	(0.6)	(0.6)	(1.2)	(0.4)	(0.4)
2. Balances with RBI	102	—	179	255	140	168	270	358	75	81
	(2.1)	—	(2.5)	(2.3)	(2.4)	(2.2)	(2.6)	(2.8)	(1.6)	(1.3)
3. Balances with banks in India	1394	—	1691	3589	1813	2740	150	706	2170	3622
	(28.3)	—	(23.4)	(32.7)	(30.9)	(36.3)	(1.5)	(5.3)	(46.6)	(58.6)
4. Money at call and short notice	—	—	—	—	—	—	3435	5444	—	—
	—	—	—	—	—	—	(33.3)	(41.3)	—	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	—	—	825	1384	400	400	2339	1860	640	550
	—	—	(11.4)	(12.6)	(6.8)	(5.3)	(22.7)	(14.1)	(13.7)	(8.9)
6.A. Investments in India	—	—	825	1384	400	400	2339	1860	640	550
(i) Government securities	—	—	825	200	400	400	200	200	450	250
(ii) Other approved securities	—	—	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	1184	—	—	1360	1360	190	300
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	—	—	—	779	300	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1043	—	3337	4243	2597	2486	2557	2521	1576	1644
	(21.2)	—	(46.1)	(38.7)	(44.3)	(33.0)	(24.8)	(19.1)	(33.8)	(26.6)
7.1. Bills purchased and discounted	—	—	—	—	—	—	1	—	—	3
7.2. Cash credits, overdrafts & loans	994	—	1096	1390	273	295	437	—	657	696
7.3. Term loans	48	—	2241	2853	2325	2191	2119	—	919	945
8. Fixed Assets	16	—	13	18	11	11	17	17	13	13
	(0.3)	—	(0.2)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.3)	(0.2)
8.1. Premises	16	—	13	18	11	11	17	17	13	13
8.2. Other Fixed assets	—	—	—	—	—	—	—	—	—	—
9. Other Assets	2302	—	1043	1081	863	1688	1472	2110	164	242
	(46.8)	—	(14.4)	(9.9)	(14.7)	(22.4)	(14.3)	(16.0)	(3.5)	(3.9)
9.1. Inter - office adjustments (net)	—	—	—	—	—	27	—	—	—	—
9.2. Interest accrued	15	—	60	108	85	224	76	75	139	220
9.3. Tax paid	—	—	5	3	—	—	—	—	—	—
9.4. Stationery and Stamps	2	—	5	6	6	6	4	—	1	1
9.5. Others	2285	—	973	963	772	1430	1392	2030	25	21
Total Assets	4920	—	7237	10962	5867	7542	10305	13173	4658	6180
	(100.0)	—	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS											(Amount in Rs. lakh)
As on 31st March											
Items	Farukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(111)	(112)	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)	
1. Capital	100	100	75	100	54	485	84	—	50	79	
	(0.7)	(0.6)	(1.3)	(1.3)	(1.5)	(9.6)	(0.5)	—	(2.2)	(2.2)	
2. Reserves and Surplus	644	557	—	—	—	—	—	—	—	164	
	(4.3)	(3.1)	—	—	—	—	—	—	—	(4.5)	
2.1. Statutory Reserves	47	55	—	—	—	—	—	—	—	—	
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	
2.3. Share Premium	459	—	—	—	—	—	—	—	—	—	
2.4. Revenue and other Reserves	138	502	—	—	—	—	—	—	—	164	
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—	
3. Deposits	12459	15076	4598	6215	2822	3526	15108	—	1898	2798	
	(83.6)	(83.1)	(76.7)	(80.3)	(77.8)	(69.9)	(81.8)	—	(84.7)	(77.4)	
3.1. Demand Deposits	1433	997	157	155	184	192	287	—	40	84	
(i) From Banks	24	78	—	—	—	—	—	—	—	—	
(ii) From Others	1409	919	157	155	184	192	287	—	40	84	
3.2. Savings Deposits	6214	7506	2536	3273	901	1068	6457	—	912	1268	
3.3. Term Deposits	4812	6573	1905	2787	1738	2266	8364	—	946	1446	
(i) From Banks	—	—	—	—	1738	—	—	—	—	—	
(ii) From Others	4812	6573	1905	2787	—	2266	8364	—	946	1446	
3.A. Deposits of branches in India	12459	15076	4598	6215	2822	3526	15108	—	1898	2798	
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—	
4. Borrowings	1525	1614	788	865	391	438	2549	—	129	226	
	(10.2)	(8.9)	(13.1)	(11.2)	(10.8)	(8.7)	(13.8)	—	(5.7)	(6.2)	
4.1. Borrowings in India	1525	1614	788	865	391	438	2549	—	129	226	
(i) From Reserve Bank of India	—	—	—	—	330	—	—	—	—	—	
(ii) From other Banks	217	244	788	—	61	68	179	—	—	—	
(iii) From other Institutions and Agencies	1308	1369	—	865	—	370	2370	—	129	226	
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	
5. Other liabilities	168	799	533	560	359	596	735	—	165	348	
	(1.1)	(4.4)	(8.9)	(7.2)	(9.9)	(11.8)	(4.0)	—	(7.4)	(9.6)	
5.1. Bills Payable	27	28	13	14	40	49	2	—	35	50	
5.2. Inter-office Adjustments	33	1	18	33	—	—	42	—	—	—	
5.3. Interest Accrued	43	42	19	21	236	366	203	—	—	—	
5.4. Others (including provisions)	65	728	484	492	83	181	488	—	130	299	
Total Liabilities	14895	18146	5995	7740	3626	5045	18476	—	2242	3615	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	—	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS											(Amount in Rs. lakh)
As on 31st March											
Items	Farukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Girdih Kshetriya Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(111)	(112)	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)	
1. Cash in hand	214	345	57	71	40	41	170	—	23	27	
	(1.4)	(1.9)	(0.9)	(0.9)	(1.1)	(0.8)	(0.9)	—	(1.0)	(0.7)	
2. Balances with RBI	341	475	154	190	85	108	460	—	57	82	
	(2.3)	(2.6)	(2.6)	(2.4)	(2.3)	(2.1)	(2.5)	—	(2.5)	(2.3)	
3. Balances with banks in India	3746	3818	2310	2603	1138	112	2622	—	868	107	
	(25.1)	(21.0)	(38.5)	(33.6)	(31.4)	(2.2)	(14.2)	—	(38.7)	(3.0)	
4. Money at call and short notice	2220	5263	—	—	—	2165	—	—	—	1469	
	(14.9)	(29.0)	—	—	—	(42.9)	—	—	—	(40.6)	
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—	
6. Investments	4023	3423	201	1001	837	602	2200	—	275	450	
	(27.0)	(18.9)	(3.4)	(12.9)	(23.1)	(11.9)	(11.9)	—	(12.3)	(12.4)	
6.A. Investments in India	4023	3423	201	1001	837	602	2200	—	275	450	
(i) Government securities	400	—	101	101	—	602	1105	—	125	—	
(ii) Other approved securities	2973	2973	—	—	—	—	149	—	—	—	
(iii) Shares	—	—	—	—	—	—	—	—	—	—	
(iv) Debentures and Bonds	650	450	100	900	—	—	746	—	150	450	
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(vi) Others	—	—	—	—	837	—	200	—	—	—	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	3642	3761	1712	1750	1005	1259	8373	—	705	1037	
	(24.5)	(20.7)	(28.6)	(22.6)	(27.7)	(24.9)	(45.3)	—	(31.5)	(28.7)	
7.1. Bills purchased and discounted	—	—	—	—	—	—	—	—	—	—	
7.2. Cash credits, overdrafts & loans	981	854	160	183	263	332	2134	—	82	176	
7.3. Term loans	2661	2907	1552	1567	741	927	6239	—	624	861	
8. Fixed Assets	19	20	13	16	8	7	49	—	13	13	
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)	(0.3)	—	(0.6)	(0.4)	
8.1. Premises	—	—	—	—	—	—	—	—	—	—	
8.2. Other Fixed assets	19	20	13	16	8	7	49	—	13	13	
9. Other Assets	690	1041	1549	2109	514	752	4601	—	301	430	
	(4.6)	(5.7)	(25.8)	(27.3)	(14.2)	(14.9)	(24.9)	—	(13.4)	(11.9)	
9.1. Inter - office adjustments (net)	—	—	—	—	25	20	—	—	29	26	
9.2. Interest accrued	653	976	19	25	77	140	230	—	—	—	
9.3. Tax paid	—	39	—	—	—	—	—	—	—	—	
9.4. Stationery and Stamps	6	7	3	3	1	2	12	—	—	—	
9.5. Others	32	20	1527	2081	411	591	4359	—	273	404	
Total Assets	14895	18146	5995	7740	3626	5045	18476	—	2242	3615	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	—	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
As on 31st March										
Items	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank		Gorakhpur Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)	(129)	(130)
1. Capital	173	187	75	100	75	1077	490	518	96	100
	(3.5)	(3.2)	(2.7)	(3.0)	(0.5)	(5.5)	(6.4)	(5.1)	(0.2)	(0.2)
2. Reserves and Surplus	151	278	—	—	—	—	—	—	5840	7220
	(3.1)	(4.8)	—	—	—	—	—	—	(10.8)	(11.6)
2.1. Statutory Reserves	23	40	—	—	—	—	—	—	1752	2166
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	127	238	—	—	—	—	—	—	4088	5054
2.5. Balance of Profit	1	1	—	—	—	—	—	—	—	—
3. Deposits	2685	3351	2032	2454	12927	16097	6434	8501	35317	41991
	(55.0)	(57.8)	(73.0)	(72.7)	(86.7)	(81.9)	(83.6)	(83.4)	(65.3)	(67.3)
3.1. Demand Deposits	54	113	182	331	461	735	176	448	932	1126
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	54	113	182	331	461	735	176	448	932	1126
3.2. Savings Deposits	596	787	644	609	5710	6388	3704	4556	19703	22336
3.3. Term Deposits	2035	2451	1206	1513	6756	8974	2554	3497	14682	18529
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	2035	2451	1206	1513	6756	8974	2554	3497	14682	18529
3.A. Deposits of branches in India	2685	3351	2032	2454	12927	16097	6434	8501	35317	41991
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1556	1653	387	398	1626	1800	218	252	5488	5090
	(31.8)	(28.5)	(13.9)	(11.8)	(10.9)	(9.2)	(2.8)	(2.5)	(10.2)	(8.2)
4.1. Borrowings in India	1556	1653	387	398	1626	1800	218	252	5488	5090
(i) From Reserve Bank of India	—	488	—	—	—	—	—	—	—	—
(ii) From other Banks	473	1132	82	82	62	94	—	—	5488	5090
(iii) From other Institutions and Agencies	1083	33	305	316	1564	1706	218	252	—	—
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	320	330	287	424	279	685	557	927	7325	8019
	(6.6)	(5.7)	(10.3)	(12.6)	(1.9)	(3.5)	(7.2)	(9.1)	(13.5)	(12.8)
5.1. Bills Payable	9	7	—	—	98	373	—	—	—	—
5.2. Inter-office Adjustments	—	—	33	48	16	—	—	—	933	159
5.3. Interest Accrued	21	25	98	156	—	—	—	—	4307	5575
5.4. Others (including provisions)	290	298	157	221	165	312	557	927	2085	2285
Total Liabilities	4884	5799	2781	3376	14906	19659	7699	10197	54066	62420
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
As on 31st March										
Items	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank		Gorakhpur Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)	(129)	(130)
1. Cash in hand	69	96	85	67	131	215	56	96	233	442
	(1.4)	(1.7)	(3.1)	(2.0)	(0.9)	(1.1)	(0.7)	(0.9)	(0.4)	(0.7)
2. Balances with RBI	93	120	60	68	390	480	193	255	1151	1376
	(1.9)	(2.1)	(2.2)	(2.0)	(2.6)	(2.4)	(2.5)	(2.5)	(2.1)	(2.2)
3. Balances with banks in India	841	1327	233	137	5752	7635	4153	5520	814	1167
	(17.2)	(22.9)	(8.4)	(4.0)	(38.6)	(38.8)	(53.9)	(54.1)	(1.5)	(1.9)
4. Money at call and short notice	—	—	498	936	—	—	—	—	28850	31585
	—	—	(17.9)	(27.7)	—	—	—	—	(53.4)	(50.6)
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	412	482	318	450	2540	4074	600	600	10550	13528
	(8.4)	(8.3)	(11.4)	(13.3)	(17.0)	(20.7)	(7.8)	(5.9)	(19.5)	(21.7)
6.A. Investments in India	412	482	318	450	2540	4074	600	600	10550	13528
(i) Government securities	262	208	318	450	1500	1550	—	—	—	—
(ii) Other approved securities	—	274	—	—	—	—	600	600	4000	4000
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	—	910	1547	—	—	6050	9028
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	150	—	—	—	130	977	—	—	500	500
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	3395	3666	1139	1234	4741	4881	1873	2123	9710	11361
	(69.5)	(63.2)	(41.0)	(36.6)	(31.8)	(24.8)	(24.3)	(20.8)	(18.0)	(18.2)
7.1. Bills purchased and discounted	15	15	—	—	—	9	—	—	15	11
7.2. Cash credits, overdrafts & loans	1980	2178	562	716	148	—	173	270	3763	4418
7.3. Term loans	1400	1474	578	518	4593	4872	1700	1853	5932	6932
8. Fixed Assets	26	29	13	13	18	22	8	10	36	34
	(0.5)	(0.5)	(0.5)	(0.4)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	26	29	13	13	18	22	8	10	36	34
9. Other Assets	48	78	435	472	1335	2352	816	1593	2723	2927
	(1.0)	(1.3)	(15.6)	(14.0)	(9.0)	(12.0)	(10.6)	(15.6)	(5.0)	(4.7)
9.1. Inter - office adjustments (net)	7	22	—	—	—	76	39	46	—	—
9.2. Interest accrued	21	5	89	43	501	741	589	1223	1891	2890
9.3. Tax paid	1	1	—	—	3	6	—	—	12	12
9.4. Stationery and Stamps	8	10	4	4	4	6	2	3	9	12
9.5. Others	10	41	342	425	828	1523	186	321	811	13
Total Assets	4884	5799	2781	3376	14906	19659	7699	10197	54066	62420
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(131)	(132)	(133)	(134)	(135)	(136)	(137)	(138)	(139)	(140)
1. Capital	100	837	1649	1649	75	91	75	100	75	88
	(1.3)	(8.2)	(4.7)	(4.1)	(2.7)	(2.2)	(0.7)	(0.7)	(0.5)	(0.5)
2. Reserves and Surplus	—	—	-393	-967	—	—	—	—	—	—
	—	—	(-1.1)	(-2.4)	—	—	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	17	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	-410	-967	—	—	—	—	—	—
3. Deposits	6436	7779	28256	32865	2236	2967	8712	10576	12044	14671
	(82.6)	(75.8)	(79.7)	(81.1)	(81.9)	(72.2)	(86.3)	(76.9)	(85.9)	(84.8)
3.1. Demand Deposits	403	402	192	337	155	145	772	1147	120	80
(i) From Banks	—	—	—	—	—	—	—	39	—	—
(ii) From Others	403	402	192	337	155	145	772	1108	120	80
3.2. Savings Deposits	2898	2949	10146	11417	757	959	3747	3528	4605	5131
3.3. Term Deposits	3135	4428	17918	21111	1324	1863	4193	5902	7318	9459
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	3135	4428	17918	21111	1324	1863	4193	5902	7318	9459
3.A. Deposits of branches in India	6436	7779	28256	32865	2236	2967	8712	10576	12044	14671
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	790	760	3588	4763	323	361	841	1090	881	1609
	(10.1)	(7.4)	(10.1)	(11.8)	(11.8)	(8.8)	(8.3)	(7.9)	(6.3)	(9.3)
4.1. Borrowings in India	790	760	3588	4763	323	361	841	1090	881	1609
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	59	51	921	1303	5	—	53	63	30	26
(iii) From other Institutions and Agencies	731	708	2667	3460	317	361	788	1027	851	1583
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	461	884	2343	2203	98	690	463	1989	1020	933
	(5.9)	(8.6)	(6.6)	(5.4)	(3.6)	(16.8)	(4.6)	(14.5)	(7.3)	(5.4)
5.1. Bills Payable	13	73	—	—	—	—	—	—	7	18
5.2. Inter-office Adjustments	—	—	94	120	—	1	—	—	1	—
5.3. Interest Accrued	9	8	208	240	—	689	8	26	15	17
5.4. Others (including provisions)	439	803	2042	1843	98	—	455	1963	996	898
Total Liabilities	7787	10259	35443	40511	2732	4109	10091	13756	14020	17300
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Data Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(131)	(132)	(133)	(134)	(135)	(136)	(137)	(138)	(139)	(140)
1. Cash in hand	65	145	359	644	28	50	312	467	139	173
	(0.8)	(1.4)	(1.0)	(1.6)	(1.0)	(1.2)	(3.1)	(3.4)	(1.0)	(1.0)
2. Balances with RBI	189	240	836	996	70	89	265	288	370	455
	(2.4)	(2.3)	(2.4)	(2.5)	(2.6)	(2.2)	(2.6)	(2.1)	(2.6)	(2.6)
3. Balances with banks in India	350	208	18462	18067	192	228	648	985	295	284
	(4.5)	(2.0)	(52.1)	(44.6)	(7.0)	(5.5)	(6.4)	(7.2)	(2.1)	(1.6)
4. Money at call and short notice	2042	3589	—	—	879	1602	2353	3181	3428	4787
	(26.2)	(35.0)	—	—	(32.2)	(39.0)	(23.3)	(23.1)	(24.4)	(27.7)
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	1397	1633	4680	7625	—	—	399	726	2345	2500
	(17.9)	(15.9)	(13.2)	(18.8)	—	—	(4.0)	(5.3)	(16.7)	(14.5)
6.A. Investments in India	1397	1633	4680	7625	—	—	399	726	2345	2500
(i) Government securities	200	200	—	—	—	—	—	—	1	—
(ii) Other approved securities	—	—	2300	100	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	1197	1433	500	4477	—	—	—	—	1430	1485
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	1880	3048	—	—	399	726	914	1015
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	3072	3451	9601	10486	1100	1450	4219	4620	5217	5144
	(39.5)	(33.6)	(27.1)	(25.9)	(40.3)	(35.3)	(41.8)	(33.6)	(37.2)	(29.7)
7.1. Bills purchased and discounted	4	3	4	3	—	38	260	7	—	—
7.2. Cash credits, overdrafts & loans	622	849	1802	3116	65	85	575	958	366	555
7.3. Term loans	2447	2598	7795	7367	1036	1327	3384	3654	4851	4589
8. Fixed Assets	30	28	29	35	10	10	17	19	29	31
	(0.4)	(0.3)	(0.1)	(0.1)	(0.4)	(0.2)	(0.2)	(0.1)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	30	28	29	35	10	10	17	19	29	31
9. Other Assets	642	966	1475	2658	451	681	1878	3470	2197	3926
	(8.2)	(9.4)	(4.2)	(6.6)	(16.5)	(16.6)	(18.6)	(25.2)	(15.7)	(22.7)
9.1. Inter - office adjustments (net)	51	9	—	—	11	—	196	373	—	5
9.2. Interest accrued	3	4	—	2474	—	—	54	123	280	403
9.3. Tax paid	1	—	—	4	—	—	—	—	—	—
9.4. Stationery and Stamps	3	3	10	20	3	4	13	13	4	9
9.5. Others	583	950	1465	159	436	677	1615	2961	1913	3510
Total Assets	7787	10259	35443	40511	2732	4109	10091	13756	14020	17300
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank		Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(141)	(142)	(143)	(144)	(145)	(146)	(147)	(148)	(149)	(150)
1. Capital	50	258	997	997	50	93	100	456	665	665
	(1.4)	(5.2)	(5.7)	(4.6)	(2.5)	(3.2)	(1.8)	(6.3)	(6.8)	(5.2)
2. Reserves and Surplus	—	—	—	—	—	283	—	—	—	—
	—	—	—	—	—	(9.8)	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	283	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	3086	4090	14956	18491	1772	2313	3986	5035	7154	9727
	(85.9)	(82.0)	(85.1)	(86.0)	(89.7)	(79.8)	(71.4)	(69.5)	(73.4)	(76.1)
3.1. Demand Deposits	237	184	273	299	59	81	176	175	94	128
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	237	184	273	299	59	81	176	175	94	128
3.2. Savings Deposits	1645	2118	4273	4741	976	1219	1112	1350	3455	4046
3.3. Term Deposits	1204	1789	10410	13451	736	1013	2699	3510	3605	5553
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	1204	1789	10410	13451	736	1013	2699	3510	3605	5553
3.A. Deposits of branches in India	3086	4090	14956	18491	1772	2313	3986	5035	7154	9727
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	196	269	1062	1279	94	141	1101	1441	506	573
	(5.5)	(5.4)	(6.0)	(5.9)	(4.7)	(4.9)	(19.7)	(19.9)	(5.2)	(4.5)
4.1. Borrowings in India	196	269	1062	129	94	141	1101	1441	506	573
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	—	—	127	129	—	12	136	165	18	23
(iii) From other Institutions and Agencies	196	269	935	—	94	129	965	1276	488	550
4.2. Borrowings outside India	—	—	—	1150	—	—	—	—	—	—
5. Other liabilities	260	371	564	736	60	70	398	308	1420	1815
	(7.2)	(7.4)	(3.2)	(3.4)	(3.1)	(2.4)	(7.1)	(4.3)	(14.6)	(14.2)
5.1. Bills Payable	2	2	9	10	11	8	14	4	—	5
5.2. Inter-office Adjustments	1	—	44	70	—	10	107	15	—	16
5.3. Interest Accrued	—	—	27	35	10	6	3	4	1420	1025
5.4. Others (including provisions)	257	369	484	622	39	45	273	286	—	770
Total Liabilities	3592	4989	17578	21503	1976	2900	5585	7240	9745	12780
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank		Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(141)	(142)	(143)	(144)	(145)	(146)	(147)	(148)	(149)	(150)
1. Cash in hand	29	35	206	203	53	46	38	68	85	366
	(0.8)	(0.7)	(1.2)	(0.9)	(2.7)	(1.6)	(0.7)	(0.9)	(0.9)	(2.9)
2. Balances with RBI	90	109	450	570	52	67	124	155	235	322
	(2.5)	(2.2)	(2.6)	(2.7)	(2.6)	(2.3)	(2.2)	(2.1)	(2.4)	(2.5)
3. Balances with banks in India	1837	2507	4945	5090	447	571	1338	2399	2870	3564
	(51.1)	(50.2)	(28.1)	(23.7)	(22.6)	(19.7)	(23.9)	(33.1)	(29.5)	(27.9)
4. Money at call and short notice	—	—	—	—	154	780	—	—	—	—
	—	—	—	—	(7.8)	(26.9)	—	—	—	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	583	951	6218	8734	350	410	812	996	2974	4321
	(16.2)	(19.1)	(35.4)	(40.6)	(17.7)	(14.1)	(14.5)	(13.8)	(30.5)	(33.8)
6.A. Investments in India	563	951	6218	8734	350	410	812	996	2974	4321
(i) Government securities	20	20	1400	1400	160	160	—	—	618	137
(ii) Other approved securities	563	931	—	—	—	—	—	—	—	35
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	800	3319	190	250	612	796	2357	4149
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	4018	4015	—	—	200	200	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	730	1032	3796	4014	552	539	2822	3164	2685	3144
	(20.3)	(20.7)	(21.6)	(18.7)	(28.0)	(18.6)	(50.5)	(43.7)	(27.6)	(24.6)
7.1. Bills purchased and discounted	—	—	295	240	—	—	1	57	—	—
7.2. Cash credits, overdrafts & loans	101	161	1792	2052	45	55	888	1062	520	544
7.3. Term loans	629	871	1709	1721	508	484	1933	2046	2165	2600
8. Fixed Assets	10	10	12	16	12	10	30	31	24	29
	(0.3)	(0.2)	(0.1)	(0.1)	(0.6)	(0.4)	(0.5)	(0.4)	(0.3)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	10	10	12	16	12	10	30	31	24	29
9. Other Assets	312	345	1951	2876	356	477	420	427	871	1034
	(8.7)	(6.9)	(11.1)	(13.4)	(18.0)	(16.4)	(7.5)	(5.9)	(8.9)	(8.1)
9.1. Inter - office adjustments (net)	—	51	—	—	9	—	—	—	14	—
9.2. Interest accrued	—	—	1014	1715	47	80	74	164	475	799
9.3. Tax paid	—	—	—	—	—	—	—	—	0	2
9.4. Stationery and Stamps	—	—	7	9	1	2	1	1	4	6
9.5. Others	312	294	930	1151	298	395	345	262	377	226
Total Assets	3592	4989	17578	21503	1976	2900	5585	7240	9745	12780
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS											(Amount in Rs. lakh)
Items	As on 31st March										
	Indore Ujjain Gramin Bank		Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank		Jamnagar Gramin Bank		Jamuna Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(151)	(152)	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)	
1. Capital	100 (3.3)	100 (2.3)	946 (5.1)	100 (0.4)	940 (7.2)	940 (5.5)	75 (1.3)	963 (11.2)	75 (1.0)	96 (1.0)	
2. Reserves and Surplus	78 (2.6)	—	4 —	850 (3.4)	—	—	32 (0.5)	64 (0.7)	—	—	
2.1. Statutory Reserves	5	—	—	—	—	—	—	—	—	—	
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	
2.3. Share Premium	—	—	—	846	—	—	—	—	—	—	
2.4. Revenue and other Reserves	73	—	4	4	—	—	32	—	64	—	
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—	
3. Deposits	2207 (71.9)	3017 (70.8)	15300 (82.3)	20232 (82.0)	10212 (78.6)	13696 (79.8)	4260 (71.0)	5325 (62.1)	4733 (64.8)	7618 (80.2)	
3.1. Demand Deposits	171	330	854	969	342	445	25	45	119	277	
(i) From Banks	—	—	—	—	—	—	—	—	—	—	
(ii) From Others	171	330	854	969	342	445	25	45	119	277	
3.2. Savings Deposits	828	1052	10675	7565	4229	5102	1558	1932	1595	2327	
3.3. Term Deposits	1209	1635	3771	11698	5641	8149	2677	3348	3020	5014	
(i) From Banks	—	—	—	—	—	—	—	—	—	—	
(ii) From Others	1209	1635	3771	11698	5641	8149	2677	3348	3020	5014	
3.A. Deposits of branches in India	2207	3017	15300	20232	10212	13696	4260	5325	4733	7618	
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—	
4. Borrowings	429 (14.0)	332 (7.8)	709 (3.8)	902 (3.7)	491 (3.8)	650 (3.8)	1082 (18.0)	1540 (18.0)	1027 (14.1)	1512 (15.9)	
4.1. Borrowings in India	429	332	709	902	491	650	1082	1540	1027	1512	
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—	
(ii) From other Banks	126	3	—	—	—	—	275	1540	119	242	
(iii) From other Institutions and Agencies	303	329	709	902	491	650	808	—	908	1270	
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	
5. Other liabilities	255 (8.3)	813 (19.1)	1625 (8.7)	2576 (10.4)	1345 (10.4)	1880 (11.0)	550 (9.2)	679 (7.9)	1466 (20.1)	268 (2.8)	
5.1. Bills Payable	52	9	45	245	14	44	—	—	49	59	
5.2. Inter-office Adjustments	26	—	—	—	74	122	6	—	1294	82	
5.3. Interest Accrued	7	—	1077	1726	921	1339	376	540	23	43	
5.4. Others (including provisions)	171	805	503	605	336	374	168	139	100	84	
Total Liabilities	3070 (100.0)	4262 (100.0)	18584 (100.0)	24660 (100.0)	12987 (100.0)	17166 (100.0)	5999 (100.0)	8570 (100.0)	7301 (100.0)	9494 (100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Indore Ujjain Gramin Bank		Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank		Jamnagar Gramin Bank		Jamuna Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(151)	(152)	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)
1. Cash in hand	12	17	500	785	84	93	24	56	159	454
	(0.4)	(0.4)	(2.7)	(3.2)	(0.6)	(0.5)	(0.4)	(0.7)	(2.2)	(4.8)
2. Balances with RBI	66	87	561	721	320	451	140	171	144	225
	(2.2)	(2.0)	(3.0)	(2.9)	(2.5)	(2.6)	(2.3)	(2.0)	(2.0)	(2.4)
3. Balances with banks in India	882	1485	1689	10924	7183	12738	2104	3675	2557	2512
	(28.7)	(34.8)	(9.1)	(44.3)	(55.3)	(74.2)	(35.1)	(42.9)	(35.0)	(26.5)
4. Money at call and short notice	—	—	5156	—	—	—	—	—	—	—
	—	—	(27.7)	—	—	—	—	—	—	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	504	648	5556	5145	2014	14	775	885	1065	1809
	(16.4)	(15.2)	(29.9)	(20.9)	(15.5)	(0.1)	(12.9)	(10.3)	(14.6)	(19.1)
6.A. Investments in India	504	648	5556	5145	2014	14	775	885	1065	1809
(i) Government securities	304	348	5556	—	—	—	300	300	200	200
(ii) Other approved securities	—	—	—	700	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	300	—	4445	2014	14	475	585	—	—
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	200	—	—	—	—	—	—	—	865	1609
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1146	1399	3600	4614	2212	2462	1911	2416	2515	3394
	(37.3)	(32.8)	(19.4)	(18.7)	(17.0)	(14.3)	(31.9)	(28.2)	(34.4)	(35.7)
7.1. Bills purchased and discounted	—	—	7	99	23	21	1	1	8	3
7.2. Cash credits, overdrafts & loans	184	295	779	1140	109	76	1532	1820	629	1180
7.3. Term loans	961	1104	2813	3375	2079	2365	378	594	1878	2211
8. Fixed Assets	11	11	7	11	12	20	5	6	22	23
	(0.3)	(0.2)	—	—	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	11	11	7	11	12	20	5	6	22	23
9. Other Assets	449	616	1516	2459	1161	1388	1039	1361	840	1078
	(14.6)	(14.4)	(8.2)	(10.0)	(8.9)	(8.1)	(17.3)	(15.9)	(11.5)	(11.4)
9.1. Inter - office adjustments (net)	—	6	82	244	—	—	—	—	—	—
9.2. Interest accrued	17	25	476	441	215	351	146	276	61	92
9.3. Tax paid	—	2	3	7	—	—	—	—	3	20
9.4. Stationery and Stamps	1	4	13	17	5	6	5	8	3	6
9.5. Others	431	579	942	1751	942	1031	888	1078	773	960
Total Assets	3070	4262	18584	24660	12987	17166	5999	8570	7301	9494
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS								(Amount in Rs. lakh)	
	As on 31st March									
	Jharkhand Dhar Kshetriya Gramin Bank		Junagadh Amreli Gramin Bank		Ka Bank Nongkyndong Ri Khasi Jaintia		Kakathiya Gramin Bank		Kalahandi Anchalka Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)	(169)	(170)
1. Capital	75	100	100	428	100	100	75	100	75	100
	(0.9)	(0.9)	(3.2)	(9.4)	(1.4)	(1.2)	(1.7)	(1.6)	(1.4)	(1.3)
2. Reserves and Surplus	—	—	—	—	93	182	—	—	1	1178
	—	—	—	—	(1.3)	(2.1)	—	—	—	(15.3)
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	1177
2.4. Revenue and other Reserves	—	—	—	—	15	30	—	—	1	1
2.5. Balance of Profit	—	—	—	—	78	152	—	—	—	—
3. Deposits	6546	8349	2181	3038	6223	6859	2552	3450	3884	5177
	(79.6)	(73.2)	(70.8)	(67.0)	(84.3)	(81.0)	(59.3)	(56.6)	(74.0)	(67.2)
3.1. Demand Deposits	324	427	47	59	1660	948	408	519	1044	1179
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	324	427	47	59	1660	948	408	519	1044	1179
3.2. Savings Deposits	2540	3098	682	1016	2447	2960	811	1159	1739	2398
3.3. Term Deposits	3682	4824	1452	1963	2117	2951	1333	1771	1101	1601
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	3682	4824	1452	1963	2117	2951	1333	1771	1101	1601
3.A. Deposits of branches in India	6546	8349	2181	3038	6223	6859	2552	3450	3884	5177
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1301	1396	550	759	560	825	1360	1459	1100	939
	(15.8)	(12.2)	(17.9)	(16.7)	(7.6)	(9.7)	(31.6)	(24.0)	(21.0)	(12.2)
4.1. Borrowings in India	1301	1396	550	759	560	825	1360	1459	1100	939
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	1301	1396	124	165	112	149	296	316	229	130
(iii) From other Institutions and Agencies	—	—	427	594	448	676	1065	1143	871	810
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	304	1563	250	311	403	505	318	1081	191	308
	(3.7)	(13.7)	(8.1)	(6.8)	(5.5)	(6.0)	(7.4)	(17.8)	(3.6)	(4.0)
5.1. Bills Payable	9	23	2	3	—	—	—	—	—	—
5.2. Inter-office Adjustments	29	34	13	45	—	—	18	—	—	—
5.3. Interest Accrued	49	57	138	195	231	326	284	336	130	225
5.4. Others (including provisions)	218	1449	97	68	171	179	16	745	61	83
Total Liabilities	8226	11407	3081	4536	7378	8471	4305	6090	5251	7702
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Jhbuva Dhar Kshetriya Gramin Bank		Junagadh Amreli Gramin Bank		Ka Bank Nongkyndong Ri Khasi Jaintia		Kakathiya Gramin Bank		Kalahandi Anchalika Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)	(169)	(170)
1. Cash in hand	154	175	42	100	30	40	105	161	49	163
	(1.9)	(1.5)	(1.4)	(2.2)	(0.4)	(0.5)	(2.4)	(2.6)	(0.9)	(2.1)
2. Balances with RBI	174	235	70	86	175	255	95	114	94	132
	(2.1)	(2.1)	(2.3)	(1.9)	(2.4)	(3.0)	(2.2)	(1.9)	(1.8)	(1.7)
3. Balances with banks in India	2339	3404	44	1856	2765	2416	731	1925	1095	2172
	(28.4)	(29.8)	(1.4)	(40.9)	(37.5)	(28.5)	(17.0)	(31.6)	(20.9)	(28.2)
4. Money at call and short notice	—	—	1240	—	—	—	50	—	—	—
	—	—	(40.2)	—	—	—	(1.2)	—	—	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	50	75	395	784	3289	4301	—	—	109	263
	(0.6)	(0.7)	(12.8)	(17.3)	(44.6)	(50.8)	—	—	(2.1)	(3.4)
6.A. Investments in India	50	75	395	784	3289	4301	—	—	109	263
(i) Government securities	—	—	25	25	—	—	—	—	—	—
(ii) Other approved securities	—	—	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	50	75	270	759	1635	2335	—	—	109	263
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	100	—	1654	1966	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	3908	4552	781	1062	916	1028	2405	2685	2337	2634
	(47.5)	(39.9)	(25.3)	(23.4)	(12.4)	(12.1)	(55.9)	(44.1)	(44.5)	(34.2)
7.1. Bills purchased and discounted	1	1	—	—	—	—	—	—	—	1853
7.2. Cash credits, overdrafts & loans	33	50	547	786	526	599	1750	1939	1822	681
7.3. Term loans	3874	4502	234	276	390	429	654	746	515	100
8. Fixed Assets	13	15	8	10	11	11	15	15	17	16
	(0.2)	(0.1)	(0.3)	(0.2)	(0.1)	(0.1)	(0.4)	(0.2)	(0.3)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	13	15	8	10	11	11	15	15	17	16
9. Other Assets	1588	2952	501	638	192	420	905	1190	1550	2322
	(19.3)	(25.9)	(16.3)	(14.1)	(2.6)	(5.0)	(21.0)	(19.5)	(29.5)	(30.1)
9.1. Inter - office adjustments (net)	—	—	16	50	9	9	—	15	64	113
9.2. Interest accrued	—	—	33	96	177	404	14	15	36	106
9.3. Tax paid	—	—	—	3	1	1	—	—	—	—
9.4. Stationery and Stamps	9	12	3	3	3	4	5	6	5	6
9.5. Others	1579	2939	449	487	2	3	886	1153	1445	2097
Total Assets	8226	11407	3081	4536	7378	8471	4305	6090	5251	7702
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakadurga Gramin Bank		Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(171)	(172)	(173)	(174)	(175)	(176)	(177)	(178)	(179)	(180)
1. Capital	75	1357	75	100	84	215	75	1969	75	755
	(0.8)	(10.8)	(1.1)	(1.1)	(1.7)	(4.1)	(0.5)	(8.5)	(1.5)	(11.9)
2. Reserves and Surplus	—	—	—	11	113	235	—	—	1	1
	—	—	—	(0.1)	(2.3)	(4.5)	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	20	44	—	—	1	1
2.2. Capital Reserves	—	—	—	11	15	15	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	79	176	—	—	—	—
3. Deposits	7194	7469	6466	8562	2715	3057	13122	17457	4205	4781
	(72.8)	(59.3)	(92.8)	(93.2)	(56.0)	(58.1)	(80.7)	(75.4)	(83.7)	(75.6)
3.1. Demand Deposits	685	314	943	1541	97	101	518	638	199	115
(i) From Banks	—	—	—	—	—	—	—	1	—	—
(ii) From Others	685	314	943	1541	97	101	518	637	199	115
3.2. Savings Deposits	2749	2786	3407	4100	795	897	6401	7888	1604	1724
3.3. Term Deposits	3760	4369	2115	2921	1823	2059	6203	8932	2402	2942
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	3760	4369	2115	2921	1823	2059	6203	8932	2402	2942
3.A. Deposits of branches in India	7194	7469	6466	8562	2715	3057	13122	17457	4205	4781
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1960	2294	252	244	1339	1442	2117	2518	503	545
	(19.8)	(18.2)	(3.6)	(2.7)	(27.6)	(27.4)	(13.0)	(10.9)	(10.0)	(8.6)
4.1. Borrowings in India	1960	2294	252	244	1339	1442	2117	2518	503	545
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	278	265	100	94	313	320	109	169	71	90
(iii) From other Institutions and Agencies	1682	2029	152	149	1026	1122	2009	2349	432	455
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	654	1480	179	270	595	316	937	1198	242	245
	(6.6)	(11.7)	(2.6)	(2.9)	(12.3)	(6.0)	(5.8)	(5.2)	(4.8)	(3.9)
5.1. Bills Payable	—	—	9	6	—	—	111	242	4	8
5.2. Inter-office Adjustments	21	16	—	46	169	37	—	—	—	—
5.3. Interest Accrued	510	657	58	95	27	19	150	193	12	14
5.4. Others (including provisions)	123	807	112	123	398	259	676	764	226	223
Total Liabilities	9883	12600	6971	9186	4847	5265	16252	23142	5026	6327
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
As on 31st March										
Items	Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakadurga Gramin Bank		Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(171)	(172)	(173)	(174)	(175)	(176)	(177)	(178)	(179)	(180)
1. Cash in hand	156	148	88	50	86	83	117	160	66	86
	(1.6)	(1.2)	(1.3)	(0.5)	(1.8)	(1.6)	(0.7)	(0.7)	(1.3)	(1.4)
2. Balances with RBI	222	226	205	255	79	92	400	540	123	152
	(2.2)	(1.8)	(2.9)	(2.8)	(1.6)	(1.7)	(2.5)	(2.3)	(2.4)	(2.4)
3. Balances with banks in India	396	1553	2950	4439	1490	1860	1104	3074	182	2058
	(4.0)	(12.3)	(42.3)	(48.3)	(30.7)	(35.3)	(6.8)	(13.3)	(3.6)	(32.5)
4. Money at call and short notice	—	—	—	—	—	—	4091	6230	1154	—
	—	—	—	—	—	—	(25.2)	(26.9)	(23.0)	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	3316	3438	931	942	438	310	2300	3550	738	986
	(33.6)	(27.3)	(13.4)	(10.3)	(9.0)	(5.9)	(14.2)	(15.3)	(14.7)	(15.6)
6.A. Investments in India	3316	3438	931	942	438	310	2300	3550	738	986
(i) Government securities	—	26	20	20	—	—	700	900	—	—
(ii) Other approved securities	—	—	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	200	995	911	922	285	310	1600	2650	403	839
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	3116	2417	—	—	153	—	—	—	336	147
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	4412	4903	953	1117	2423	2792	5496	4026	2228	1966
	(44.6)	(38.9)	(13.7)	(12.2)	(50.0)	(53.0)	(33.8)	(17.4)	(44.3)	(31.1)
7.1. Bills purchased and discounted	28	146	—	—	17	—	—	—	1	1
7.2. Cash credits, overdrafts & loans	1660	1972	313	437	1701	1919	695	428	297	386
7.3. Term loans	2724	2785	640	680	706	873	4801	3598	1930	1578
8. Fixed Assets	22	24	19	23	48	50	29	31	17	14
	(0.2)	(0.2)	(0.3)	(0.3)	(1.0)	(0.9)	(0.2)	(0.1)	(0.3)	(0.2)
8.1. Premises	—	—	—	—	25	24	—	—	—	—
8.2. Other Fixed assets	22	24	19	23	23	26	29	31	17	14
9. Other Assets	1359	2308	1825	2360	284	79	2714	5531	519	1066
	(13.8)	(18.3)	(26.2)	(25.7)	(5.9)	(1.5)	(16.7)	(23.9)	(10.3)	(16.8)
9.1. Inter - office adjustments (net)	—	—	17	—	—	—	132	83	8	39
9.2. Interest accrued	55	247	72	133	31	19	362	793	51	89
9.3. Tax paid	—	—	10	1	—	—	—	—	—	1
9.4. Stationery and Stamps	7	7	—	—	3	4	15	19	1	1
9.5. Others	1298	2054	1726	2226	250	56	2205	4637	458	935
Total Assets	9883	12600	6971	9186	4847	5265	16252	23142	5026	6327
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Kashi Gramin Bank		Kisan Gramin Bank, Budaun		Kolar Gramin Bank		Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(181)	(182)	(183)	(184)	(185)	(186)	(187)	(188)	(189)	(190)
1. Capital	75	100	75	96	75	1583	100	100	75	88
	(0.6)	(0.6)	(1.5)	(1.5)	(0.8)	(14.3)	(0.8)	(0.6)	(0.7)	(0.5)
2. Reserves and Surplus	—	2010	—	—	62	—	—	—	—	—
	—	(12.2)	—	—	(0.7)	—	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	2010	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	62	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	11088	13315	3833	5159	5602	6860	8943	10148	9628	12930
	(92.1)	(80.8)	(77.6)	(78.5)	(62.2)	(62.1)	(70.4)	(62.7)	(87.9)	(79.0)
3.1. Demand Deposits	700	520	115	278	38	69	2245	1782	632	774
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	700	520	115	278	38	69	2245	1782	632	774
3.2. Savings Deposits	4788	5329	2045	2599	2098	2464	4288	4919	4330	5345
3.3. Term Deposits	5601	7465	1673	2282	3466	4327	2410	3446	4666	6811
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	5601	7465	1673	2282	3466	4327	2410	3446	4666	6811
3.A. Deposits of branches in India	11088	13315	3833	5159	5602	6860	8943	10148	9628	12930
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	842	878	674	821	2031	2095	2247	2366	917	335
	(7.0)	(5.3)	(13.6)	(12.5)	(22.6)	(19.0)	(17.7)	(14.6)	(8.4)	(2.0)
4.1. Borrowings in India	842	878	674	821	2031	2095	2247	2366	917	335
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	24	21	56	66	424	392	338	318	5	5
(iii) From other Institutions and Agencies	818	857	618	756	1606	1702	1909	2048	912	330
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	32	170	357	494	1233	511	1421	3576	335	3015
	(0.3)	(1.0)	(7.2)	(7.5)	(13.7)	(4.6)	(11.2)	(22.1)	(3.1)	(18.4)
5.1. Bills Payable	—	—	14	12	211	225	—	—	58	130
5.2. Inter-office Adjustments	—	—	98	12	258	83	—	—	14	15
5.3. Interest Accrued	13	14	30	34	17	37	432	623	264	11
5.4. Others (including provisions)	18	157	215	437	747	166	989	2953	—	2859
Total Liabilities	12036	16473	4938	6570	9003	11048	12710	16189	10956	16367
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)	
As on 31st March											
Items	Kashi Gramin Bank		Kisan Gramin Bank, Budaun		Kolar Gramin Bank		Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(181)	(182)	(183)	(184)	(185)	(186)	(187)	(188)	(189)	(190)	
1. Cash in hand	168	174	58	99	176	425	102	159	102	165	
	(1.4)	(1.1)	(1.2)	(1.5)	(2.0)	(3.8)	(0.8)	(1.0)	(0.9)	(1.0)	
2. Balances with RBI	326	402	117	165	192	201	250	295	287	376	
	(2.7)	(2.4)	(2.4)	(2.5)	(2.1)	(1.8)	(2.0)	(1.8)	(2.6)	(2.3)	
3. Balances with banks in India	4024	5970	147	191	1514	2905	686	1015	3746	4638	
	(33.4)	(36.2)	(3.0)	(2.9)	(16.8)	(26.3)	(5.4)	(6.3)	(34.2)	(28.3)	
4. Money at call and short notice	—	—	1069	1539	—	—	1677	—	—	—	
	—	—	(21.6)	(23.4)	—	—	(13.2)	—	—	—	
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—	
6. Investments	1271	2772	399	691	1636	1811	3770	6429	—	—	
	(10.6)	(16.8)	(8.1)	(10.5)	(18.2)	(16.4)	(29.7)	(39.7)	—	—	
6.A. Investments in India	1271	2772	399	691	1636	1811	3770	6429	—	—	
(i) Government securities	400	400	—	—	—	500	—	—	—	—	
(ii) Other approved securities	671	497	—	—	—	220	2570	200	—	—	
(iii) Shares	—	—	—	—	—	—	—	—	—	—	
(iv) Debentures and Bonds	200	1875	199	491	—	1091	1200	1500	—	—	
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(vi) Others	—	—	200	200	1636	—	—	4729	—	—	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	4402	3262	1796	2112	4373	4230	4907	6435	1539	4417	
	(36.6)	(19.8)	(36.4)	(32.1)	(48.6)	(38.3)	(38.6)	(39.7)	(14.0)	(27.0)	
7.1. Bills purchased and discounted	17	45	—	—	—	3	—	—	—	—	
7.2. Cash credits, overdrafts & loans	411	445	378	517	2267	2407	2489	3429	479	729	
7.3. Term loans	3974	2771	1418	1595	2106	1819	2418	3006	1060	3688	
8. Fixed Assets	21	23	18	20	18	22	22	25	24	28	
	(0.2)	(0.1)	(0.4)	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	
8.1. Premises	—	—	—	—	—	—	—	—	—	—	
8.2. Other Fixed assets	21	23	18	20	18	22	22	25	24	28	
9. Other Assets	1824	3869	1335	1752	1095	1454	1296	1832	5257	6744	
	(15.2)	(23.5)	(27.0)	(26.7)	(12.2)	(13.2)	(10.2)	(11.3)	(48.0)	(41.2)	
9.1. Inter - office adjustments (net)	16	110	—	—	—	—	596	640	17	31	
9.2. Interest accrued	206	401	93	161	—	116	196	366	50	402	
9.3. Tax paid	—	—	—	2	84	—	—	—	—	—	
9.4. Stationery and Stamps	4	4	8	9	—	15	8	7	7	8	
9.5. Others	1598	3354	1233	1580	1011	1323	495	819	5184	6302	
Total Assets	12036	16473	4938	6570	9003	11048	12710	16189	10956	16367	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Krishna Gramin Bank		Kshetriya Gramin Bank		Kutch Gramin Bank		K. Kisan Gramin Bank, Mainpuri		Lakhimi Gaonlia Bank	
	1996 (191)	1997 (192)	1996 (193)	1997 (194)	1996 (195)	1997 (196)	1996 (197)	1997 (198)	1996 (199)	1997 (200)
1. Capital	75	100	988	1031	75	854	75	100	84	96
	(0.6)	(0.5)	(9.8)	(8.0)	(1.4)	(11.2)	(1.4)	(1.4)	(0.8)	(0.8)
2. Reserves and Surplus	—	—	—	—	—	—	1	1	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	1	1	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	9976	11993	7479	10237	4137	5468	3994	5329	8401	10189
	(73.8)	(62.8)	(74.5)	(79.2)	(78.9)	(71.6)	(74.1)	(75.9)	(83.0)	(84.3)
3.1. Demand Deposits	1016	558	277	366	50	78	77	130	659	842
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	1016	558	277	366	50	78	77	130	659	842
3.2. Savings Deposits	3584	4296	3230	4407	1371	1684	1861	2285	4182	4799
3.3. Term Deposits	5376	7138	3972	5464	2716	3706	2056	2914	3560	4547
(i) From Banks	—	—	—	—	—	15	—	—	—	—
(ii) From Others	5376	7138	3972	5464	2716	3691	2056	2914	3560	4547
3.A. Deposits of branches in India	9976	11993	7479	10237	4137	5468	3994	5329	8401	10189
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	2631	5190	756	892	524	658	806	730	608	665
	(19.5)	(27.2)	(7.5)	(6.9)	(10.0)	(8.6)	(14.9)	(10.4)	(6.0)	(5.5)
4.1. Borrowings in India	2631	5190	756	892	524	658	806	730	608	665
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	454	839	61	40	53	62	49	50	—	8
(iii) From other Institutions and Agencies	2177	4351	696	852	471	596	756	679	608	657
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	840	1806	814	766	507	661	515	857	1035	1139
	(6.2)	(9.5)	(8.1)	(5.9)	(9.7)	(8.7)	(9.5)	(12.2)	(10.2)	(9.4)
5.1. Bills Payable	9	8	14	26	9	7	10	17	—	—
5.2. Inter-office Adjustments	8	11	84	—	1	15	20	15	35	—
5.3. Interest Accrued	762	1097	40	62	302	440	14	24	129	125
5.4. Others (including provisions)	61	691	676	678	196	199	470	799	870	1014
Total Liabilities	13522	19089	10036	12925	5244	7641	5390	7016	10127	12089
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Krishna Gramin Bank		Kshetriya Gramin Bank		Kutch Gramin Bank		K. Kisan Gramin Bank, Mainpuri		Lakhimi Gaonlia Bank	
	1996 (191)	1997 (192)	1996 (193)	1997 (194)	1996 (195)	1997 (196)	1996 (197)	1997 (198)	1996 (199)	1997 (200)
1. Cash in hand	280	325	124	202	36	55	90	121	81	118
	(2.1)	(1.7)	(1.2)	(1.6)	(0.7)	(0.7)	(1.7)	(1.7)	(0.8)	(1.0)
2. Balances with RBI	263	318	213	303	135	175	117	161	256	304
	(1.9)	(1.7)	(2.1)	(2.3)	(2.6)	(2.3)	(2.2)	(2.3)	(2.5)	(2.5)
3. Balances with banks in India	247	366	1943	285	42	2968	456	1285	1533	1095
	(1.8)	(1.9)	(19.4)	(2.2)	(0.8)	(38.8)	(8.5)	(18.3)	(15.1)	(9.1)
4. Money at call and short notice	2075	3208	—	2261	1443	—	779	—	—	—
	(15.3)	(16.8)	—	(17.5)	(27.5)	—	(14.5)	—	—	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	2530	2701	2031	2765	1486	1961	101	501	2697	4350
	(18.7)	(14.1)	(20.2)	(21.4)	(28.3)	(25.7)	(1.9)	(7.1)	(26.6)	(36.0)
6.A. Investments in India	2530	2701	2031	2765	1486	1961	101	501	2697	4350
(i) Government securities	—	—	—	—	700	750	101	101	—	—
(ii) Other approved securities	5	5	202	202	786	350	—	—	210	233
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	350	1381	—	—	—	661	—	400	2130	3380
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	2175	1315	1829	2563	—	200	—	—	358	737
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	5045	9061	4034	4136	1153	1504	2505	2980	2611	1510
	(37.3)	(47.5)	(40.2)	(32.0)	(22.0)	(19.7)	(46.5)	(42.5)	(25.8)	(12.5)
7.1. Bills purchased and discounted	—	—	—	—	—	—	—	—	3	—
7.2. Cash credits, overdrafts & loans	2649	5129	316	462	239	287	460	338	412	444
7.3. Term loans	2396	3931	3718	3674	914	1217	2045	2642	2196	1066
8. Fixed Assets	19	31	16	16	11	17	9	9	22	22
	(0.1)	(0.2)	(0.2)	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	19	31	16	16	11	17	9	9	22	22
9. Other Assets	3063	3080	1675	2956	939	961	1334	1961	2927	4689
	(22.7)	(16.1)	(16.7)	(22.9)	(17.9)	(12.6)	(24.7)	(27.9)	(28.9)	(38.8)
9.1. Inter - office adjustments (net)	7	—	—	36	—	—	—	—	—	20
9.2. Interest accrued	203	400	102	207	11	20	62	126	18	40
9.3. Tax paid	—	—	—	—	8	7	—	1	—	—
9.4. Stationery and Stamps	6	9	7	9	1	1	3	4	9	10
9.5. Others	2846	2671	1566	2704	918	933	1269	1830	2900	4619
Total Assets	13522	19089	10036	12925	5244	7641	5390	7016	10127	12089
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank		Magadh Gramin Bank		Mahakaushal Kshetriya Gramin Bank		Malaprabha Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(201)	(202)	(203)	(204)	(205)	(206)	(207)	(208)	(209)	(210)
1. Capital	71	84	75	88	595	687	75	91	712	712
	(2.8)	(2.7)	(1.5)	(1.4)	(2.4)	(2.1)	(3.4)	(2.9)	(1.9)	(1.6)
2. Reserves and Surplus	—	—	—	—	—	—	—	—	487	79
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	(1.3)	(0.2)
2.2. Capital Reserves	—	—	—	—	—	—	—	—	49	79
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	437	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	1883	2272	4149	5507	20495	25116	1732	2276	21930	26316
	(74.7)	(74.3)	(83.1)	(88.4)	(83.8)	(78.4)	(79.5)	(71.9)	(57.0)	(58.6)
3.1. Demand Deposits	190	235	128	190	749	631	99	130	365	644
(i) From Banks	—	—	—	—	145	—	—	—	—	—
(ii) From Others	190	235	128	190	604	631	99	130	365	644
3.2. Savings Deposits	997	1115	1667	2055	10724	12677	696	920	7961	9721
3.3. Term Deposits	696	922	2354	3263	9022	11809	937	1225	13604	15951
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	696	922	2354	3263	9022	11809	937	1225	13604	15951
3.A. Deposits of branches in India	1883	2272	4149	5507	20495	25116	1732	2276	21930	26316
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	173	244	196	45	905	935	44	42	13360	15285
	(6.9)	(8.0)	(3.9)	(0.7)	(3.7)	(2.9)	(2.0)	(1.3)	(34.7)	(34.0)
4.1. Borrowings in India	173	244	196	45	905	935	44	42	13360	15285
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	26	25	—	—	130	130	—	—	3125	3231
(iii) From other Institutions and Agencies	147	219	196	45	775	805	44	42	10235	12054
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	395	457	571	587	2472	5304	327	757	1975	2539
	(15.6)	(14.9)	(11.4)	(9.4)	(10.1)	(16.6)	(15.0)	(23.9)	(5.1)	(5.7)
5.1. Bills Payable	—	—	—	—	65	71	23	30	297	463
5.2. Inter-office Adjustments	9	—	—	—	627	732	—	—	129	278
5.3. Interest Accrued	131	183	5	—	30	37	93	140	409	213
5.4. Others (including provisions)	255	273	566	587	1750	4464	211	587	1140	1584
Total Liabilities	2522	3057	4992	6227	24467	32042	2177	3165	38463	44930
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS											(Amount in Rs. lakh)
As on 31st March											
Items	Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank		Magadh Gramin Bank		Mahakaushal Kshetriya Gramin Bank		Malaprabha Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(201)	(202)	(203)	(204)	(205)	(206)	(207)	(208)	(209)	(210)	
1. Cash in hand	13	14	45	50	281	348	56	92	744	728	
	(0.5)	(0.5)	(0.9)	(0.8)	(1.1)	(1.1)	(2.6)	(2.9)	(1.9)	(1.6)	
2. Balances with RBI	71	71	127	167	630	766	54	73	677	812	
	(2.8)	(2.3)	(2.6)	(2.7)	(2.6)	(2.4)	(2.5)	(2.3)	(1.8)	(1.8)	
3. Balances with banks in India	67	122	1041	1632	5816	6909	558	837	8086	9762	
	(2.6)	(4.0)	(20.9)	(26.2)	(23.8)	(21.6)	(25.6)	(26.4)	(21.0)	(21.7)	
4. Money at call and short notice	500	448	—	—	—	—	—	—	—	—	
	(19.8)	(14.7)	—	—	—	—	—	—	—	—	
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—	
6. Investments	187	400	—	—	—	—	—	—	—	—	
	(7.4)	(13.1)	—	—	7148	10496	—	—	2141	5843	
6.A. Investments in India	187	400	—	—	(29.2)	(32.8)	—	—	(5.6)	(13.0)	
(i) Government securities	—	—	—	—	7148	10496	—	—	2141	5843	
(ii) Other approved securities	—	—	—	—	1000	1000	—	—	515	515	
(iii) Shares	—	—	—	—	—	—	—	—	226	130	
(iv) Debentures and Bonds	187	400	—	—	—	—	—	—	—	—	
(v) Subsidiaries and joint ventures	—	—	—	—	2277	7737	—	—	—	—	
(vi) Others	—	—	—	—	—	—	—	—	—	—	
6.B. Investments outside India	—	—	—	—	3871	1759	—	—	1400	5198	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	649	693	1624	1471	8218	8805	676	810	24976	25193	
	(25.7)	(22.7)	(32.5)	(23.6)	(33.6)	(27.5)	(31.0)	(25.6)	(64.9)	(56.1)	
7.1. Bills purchased and discounted	—	—	—	—	85	10	8	13	34	40	
7.2. Cash credits, overdrafts & loans	217	240	140	187	475	672	93	116	4243	9142	
7.3. Term loans	432	453	1484	1284	7658	8124	574	681	20699	16011	
8. Fixed Assets	6	8	9	9	41	42	11	8	145	155	
	(0.2)	(0.3)	(0.2)	(0.1)	(0.2)	(0.1)	(0.5)	(0.2)	(0.4)	(0.3)	
8.1. Premises	—	—	—	—	—	—	—	—	73	77	
8.2. Other Fixed assets	6	8	9	9	41	42	11	8	72	77	
9. Other Assets	1029	1301	2145	2898	2333	4675	822	1345	1695	2438	
	(40.8)	(42.6)	(43.0)	(46.5)	(9.5)	(14.6)	(37.8)	(42.5)	(4.4)	(5.4)	
9.1. Inter - office adjustments (net)	—	1	19	20	—	—	12	11	—	—	
9.2. Interest accrued	25	50	40	76	845	1182	3	4	119	209	
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—	
9.4. Stationery and Stamps	5	6	2	3	4	5	2	3	41	48	
9.5. Others	999	1244	2085	2800	1484	3487	806	1328	1535	2181	
Total Assets	2522	3057	4992	6227	24467	3487	2177	3165	38463	44930	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	Mallabhum Gramin Bank		Malwa Gramin Bank		As on 31st March Mandla Balaghat Kshetriya Gramin Bank		Manipur Rural Bank		Manjira Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(211)	(212)	(213)	(214)	(215)	(216)	(217)	(218)	(219)	(220)
1. Capital	75	100	75	100	75	100	665	665	75	100
	(0.3)	(0.3)	(1.4)	(1.5)	(2.1)	(2.0)	(35.1)	(26.5)	(0.7)	(0.7)
2. Reserves and Surplus	37	37	100	250	1	1	1	1	-85	-329
	(0.1)	(0.1)	(1.9)	(3.8)	—	—	(0.1)	—	—	(-2.4)
2.1. Statutory Reserves	1	1	—	—	1	1	1	1	60	60
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	113
2.4. Revenue and other Reserves	35	35	100	250	—	—	—	—	120	349
2.5. Balance of Profit	—	—	—	—	—	—	—	—	-265	-851
3. Deposits	21694	27599	3472	4167	3055	4182	791	1029	5460	7251
	(84.8)	(83.6)	(64.7)	(63.1)	(83.6)	(85.3)	(41.7)	(41.1)	(51.0)	(53.3)
3.1. Demand Deposits	159	250	281	204	590	727	79	133	189	289
(i) From Banks	—	—	—	6	—	—	—	—	—	—
(ii) From Others	159	250	281	198	590	727	79	133	189	289
3.2. Savings Deposits	9626	10432	1322	1601	1125	1584	269	311	1568	2188
3.3. Term Deposits	11908	16917	1869	2362	1340	1871	444	585	3703	4774
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	11908	16917	1869	2362	1340	1871	444	585	3703	4774
3.A. Deposits of branches in India	21694	27599	3472	4167	3055	4182	791	1029	5460	7251
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1836	2195	1390	1626	17	77	307	340	3359	3949
	(7.2)	(6.7)	(25.9)	(24.6)	(0.5)	(1.6)	(16.2)	(13.6)	(31.4)	(29.0)
4.1. Borrowings in India	1836	2195	1390	1626	17	77	307	340	3359	3949
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	—	—	245	336	17	77	307	340	791	958
(iii) From other Institutions and Agencies	1836	2195	1146	1291	—	—	—	—	2568	2991
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	1929	3069	329	463	508	543	131	471	1899	2627
	(7.5)	(9.3)	(6.1)	(7.0)	(13.9)	(11.1)	(6.9)	(18.8)	(17.7)	(19.3)
5.1. Bills Payable	—	—	4	2	—	—	2	2	1008	1507
5.2. Inter-office Adjustments	81	15	—	—	—	—	1	—	—	774
5.3. Interest Accrued	73	95	152	243	—	—	102	120	582	—
5.4. Others (including provisions)	1775	2959	173	218	508	543	27	349	309	346
Total Liabilities	25570	33000	5366	6606	3655	4903	1896	2506	10707	13598
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank		Manipur Rural Bank		Manjira Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(211)	(212)	(213)	(214)	(215)	(216)	(217)	(218)	(219)	(220)
1. Cash in hand	193	256	33	32	76	123	11	21	75	170
	(0.8)	(0.8)	(0.6)	(0.5)	(2.1)	(2.5)	(0.6)	(0.8)	(0.7)	(1.2)
2. Balances with RBI	645	860	105	131	77	103	22	28	191	240
	(2.5)	(2.6)	(2.0)	(2.0)	(2.1)	(2.1)	(1.2)	(1.1)	(1.8)	(1.8)
3. Balances with banks in India	967	483	1748	2329	454	1168	127	70	1732	2817
	(3.8)	(1.5)	(32.6)	(35.3)	(12.4)	(23.8)	(6.7)	(2.8)	(16.2)	(20.7)
4. Money at call and short notice	4993	6853	—	—	1017	866	737	855	—	—
	(19.5)	(20.8)	—	—	(27.8)	(17.7)	(38.9)	(34.1)	—	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	4771	7469	800	900	—	—	9	94	1091	1502
	(18.7)	(22.6)	(14.9)	(13.6)	—	—	(0.5)	(3.7)	(10.2)	(11.0)
6.A. Investments in India	4771	7469	800	900	—	—	9	94	1091	1502
(i) Government securities	—	—	7369	600	—	—	—	—	451	452
(ii) Other approved securities	1000	100	—	—	—	—	9	14	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	3771	—	200	300	—	—	—	80	225	625
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	—	—	—	—	—	415	425
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	9598	10653	2434	2815	781	1060	409	512	6463	7127
	(37.5)	(32.3)	(45.4)	(42.6)	(21.4)	(21.6)	(21.6)	(20.4)	(60.4)	(52.4)
7.1. Bills purchased and discounted	—	—	—	1	—	—	—	1	—	—
7.2. Cash credits, overdrafts & loans	55	88	1399	1650	78	108	24	29	4422	5090
7.3. Term loans	9543	10565	1035	1164	703	951	385	483	2041	2037
8. Fixed Assets	36	36	11	13	5	5	5	5	37	46
	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.2)	(0.3)	(0.3)
8.1. Premises	—	—	—	14	—	—	—	—	—	—
8.2. Other Fixed assets	36	36	—3	—	5	5	5	5	37	46
9. Other Assets	4367	6389	235	387	1245	1578	576	922	1119	1697
	(17.1)	(19.4)	(4.4)	(5.9)	(34.1)	(32.2)	(30.4)	(36.8)	(10.5)	(12.5)
9.1. Inter - office adjustments (net)	—	—	4	7	169	187	—	6	882	1418
9.2. Interest accrued	544	1197	225	370	4	41	—	—	139	247
9.3. Tax paid	—	—	—	1	—	—	—	—	—	—
9.4. Stationery and Stamps	9	14	1	1	3	3	3	5	14	17
9.5. Others	3814	5179	5	8	1069	1347	572	911	84	15
Total Assets	25570	33000	5366	6606	3655	4903	1896	2506	10707	13598
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Marathwada Gramin Bank		Marudhar Kshetriya Gramin Bank		Marwar Gramin Bank		Mayurakshi Gramin Bank		Mewar Anchalik Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(221)	(222)	(223)	(224)	(225)	(226)	(227)	(228)	(229)	(230)
1. Capital	84	100	75	96	75	88	75	100	75	88
	(0.3)	(0.3)	(1.9)	(1.8)	(0.4)	(0.3)	(0.7)	(0.7)	(1.3)	(1.1)
2. Reserves and Surplus	—	—	—	6	—	—	—	—	—	—
	—	—	—	(0.1)	—	—	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	6	—	—	—	—	—	—
3. Deposits	20346	25510	3232	4420	15966	21049	7772	10569	4508	6530
	(70.1)	(72.9)	(81.4)	(83.8)	(83.1)	(82.2)	(75.7)	(75.4)	(80.4)	(82.3)
3.1. Demand Deposits	1549	2232	168	217	915	1237	137	114	162	269
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	1549	2232	168	217	915	1237	137	114	162	269
3.2. Savings Deposits	11611	14079	839	1042	4682	5897	3076	3587	1250	1651
3.3. Term Deposits	7186	9199	2225	3161	10369	13915	4559	6868	3096	4610
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	7186	9199	2225	3161	10369	13915	4559	6868	3096	4610
3.A. Deposits of branches in India	20346	25510	3232	4420	15966	21049	7772	10569	4508	6530
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	4684	5118	276	313	1161	1621	1000	1110	476	513
	(16.1)	(14.6)	(6.9)	(5.9)	(6.0)	(6.3)	(9.7)	(7.9)	(8.4)	(6.5)
4.1. Borrowings in India	4684	5118	276	313	1161	1621	1000	1110	476	513
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	1093	815	75	18	74	116	1000	46	34	20
(iii) From other Institutions and Agencies	3590	4303	201	295	1086	1505	—	1064	442	493
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	3912	4275	389	441	2003	2852	1426	2236	547	802
	(13.5)	(12.2)	(9.8)	(8.4)	(10.4)	(11.1)	(13.9)	(16.0)	(9.7)	(10.1)
5.1. Bills Payable	210	236	2	1	—	—	—	—	3	5
5.2. Inter-office Adjustments	—	96	19	4	18	—	58	95	493	62
5.3. Interest Accrued	988	1311	28	37	1390	2221	707	1194	331	547
5.4. Others (including provisions)	2714	2632	341	398	595	631	661	948	165	187
Total Liabilities	29025	35002	3972	5275	19205	25609	10273	14016	5607	7934
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS											(Amount in Rs. lakh)
As on 31st March											
Items	Marathwada Gramin Bank		Marudhar Kshetriya Gramin Bank		Marwar Gramin Bank		Mayurakshi Gramin Bank		Mewar Anchalik Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(221)	(222)	(223)	(224)	(225)	(226)	(227)	(228)	(229)	(230)	
1. Cash in hand	458	598	36	57	452	559	75	99	48	81	
	(1.6)	(1.7)	(0.9)	(1.1)	(2.4)	(2.2)	(0.7)	(0.7)	(0.8)	(1.0)	
2. Balances with RBI	600	710	99	137	508	722	248	341	154	210	
	(2.1)	(2.0)	(2.5)	(2.6)	(2.6)	(2.8)	(2.4)	(2.4)	(2.7)	(2.6)	
3. Balances with banks in India	879	7548	182	1244	4905	5770	2653	3723	1988	3129	
	(3.0)	(21.6)	(4.6)	(23.6)	(25.5)	(22.5)	(25.8)	(26.6)	(35.5)	(39.4)	
4. Money at call and short notice	—	—	695	—	1325	2295	—	—	—	—	
	—	—	(17.5)	—	(6.9)	(9.0)	—	—	—	—	
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—	
6. Investments	9647	5565	—	50	5098	6269	1026	1976	725	1125	
	(33.2)	(15.9)	—	(0.9)	(26.5)	(24.5)	(10.0)	(14.1)	(12.9)	(14.2)	
6.A. Investments in India	9647	5565	—	50	5098	6269	1026	1976	—	1125	
(i) Government securities	—	—	—	—	1100	1100	—	—	—	—	
(ii) Other approved securities	9639	5564	—	—	2460	1529	—	—	100	725	
(iii) Shares	—	—	—	—	—	—	—	—	—	—	
(iv) Debentures and Bonds	—	—	—	50	1537	3640	—	—	625	400	
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(vi) Others	8	1	—	—	—	—	1026	1976	—	—	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	9660	11040	864	1208	3746	5870	3509	4265	1432	1910	
	(33.3)	(31.5)	(21.8)	(22.9)	(19.5)	(22.9)	(34.2)	(30.4)	(25.5)	(24.1)	
7.1. Bills purchased and discounted	224	140	23	11	—	—	9	2	—	1	
7.2. Cash credits, overdrafts & loans	1832	2217	348	484	1548	2479	233	483	434	615	
7.3. Term loans	7603	8683	493	713	2198	3390	3267	3780	998	1295	
8. Fixed Assets	44	44	11	10	19	27	11	14	14	13	
	(0.2)	(0.1)	(0.3)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)	
8.1. Premises	—	—	—	—	—	—	—	—	—	—	
8.2. Other Fixed assets	44	44	11	10	19	27	11	14	14	13	
9. Other Assets	7737	9496	2085	2570	3152	4098	2751	3599	1246	1466	
	(26.7)	(27.1)	(52.5)	(48.7)	(16.4)	(16.0)	(26.8)	(25.7)	(22.2)	(18.5)	
9.1. Inter - office adjustments (net)	85	—	—	—	—	85	—	—	—	—	
9.2. Interest accrued	141	278	62	102	708	1548	255	418	86	176	
9.3. Tax paid	—	1	—	—	5	21	2	6	—	—	
9.4. Stationery and Stamps	16	16	7	7	12	12	6	6	4	6	
9.5. Others	7495	9201	2017	2460	2427	2432	2488	3169	1155	1285	
Total Assets	29025	35002	3972	5275	19205	25609	10273	14016	5607	7934	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Mithila Kshetriya Gramin Bank		Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(231)	(232)	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)
1. Capital	71	93	100	—	1525	91	100	—	75	339
	(1.1)	(1.0)	(2.6)	—	(10.5)	(0.5)	(2.3)	—	(2.3)	(7.7)
2. Reserves and Surplus	—	—	—	—	—	1711	—	—	—	—
	—	—	—	—	—	(9.0)	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	1711	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	4894	6837	2833	—	10203	13982	3256	—	2480	3334
	(74.8)	(76.6)	(72.7)	—	(70.3)	(73.3)	(73.4)	—	(76.3)	(75.9)
3.1. Demand Deposits	161	159	379	—	565	888	34	—	13	14
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	161	159	379	—	565	888	34	—	13	14
3.2. Savings Deposits	2297	3114	1639	—	5411	6813	1292	—	1453	1852
3.3. Term Deposits	2437	3564	815	—	4227	6281	1931	—	1014	1467
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	2437	3564	815	—	4227	6281	1931	—	1014	1467
3.A. Deposits of branches in India	4894	6837	2833	—	10223	13982	3256	—	2480	3334
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	502	431	341	—	239	332	401	—	508	513
	(7.7)	(4.8)	(8.7)	—	(1.6)	(1.7)	(9.0)	—	(15.6)	(11.7)
4.1. Borrowings in India	502	431	341	—	—	332	401	—	508	513
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	104	83	34	—	239	332	401	—	97	513
(iii) From other Institutions and Agencies	398	348	306	—	—	—	—	—	411	—
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	1073	1560	625	—	2540	2949	682	—	188	208
	(16.4)	(17.5)	(16.0)	—	(17.5)	(15.5)	(15.4)	—	(5.8)	(4.7)
5.1. Bills Payable	—	—	—	—	7	35	—	—	4	2
5.2. Inter-office Adjustments	33	—	5	—	326	—	—	—	13	18
5.3. Interest Accrued	20	13	79	—	699	421	53	—	19	8
5.4. Others (including provisions)	1020	1547	541	—	1508	2493	629	—	153	180
Total Liabilities	6541	8920	3899	—	14507	19066	4439	—	3252	4393
	(100.0)	(100.0)	(100.0)	—	(100.0)	(100.0)	(100.0)	—	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS											(Amount in Rs. lakh)
As on 31st March											
Items	Mithila Kshetriya Gramin Bank		Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(231)	(232)	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)	
1. Cash in hand	55	75	103	—	163	230	43	—	101	72	
	(0.8)	(0.8)	(2.6)	—	(1.1)	(1.2)	(1.0)	—	(3.1)	(1.6)	
2. Balances with RBI	147	192	105	—	315	405	97	—	71	102	
	(2.2)	(2.2)	(2.7)	—	(2.1)	(2.1)	(2.2)	—	(2.2)	(2.3)	
3. Balances with banks in India	1764	2822	777	—	6324	7129	212	—	269	207	
	(27.0)	(31.6)	(19.9)	—	(43.6)	(37.4)	(4.8)	—	(8.3)	(4.7)	
4. Money at call and short notice	—	—	—	—	—	—	444	—	648	1313	
	—	—	—	—	—	—	(10.0)	—	(19.9)	(29.9)	
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—	
6. Investments	—	—	1272	—	7.00	2053	900	—	675	1075	
	—	—	(32.6)	—	(4.8)	(10.8)	(20.3)	—	(20.8)	(24.5)	
6.A. Investments in India	—	—	1272	—	—	2053	900	—	675	1075	
(i) Government securities	—	—	—	—	—	—	300	—	150	150	
(ii) Other approved securities	—	—	—	—	—	—	600	—	—	—	
(iii) Shares	—	—	—	—	—	3	—	—	—	—	
(iv) Debentures and Bonds	—	—	1272	—	500	1750	—	—	460	925	
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(vi) Others	—	—	—	—	—	300	—	—	65	—	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	200	—	—	—	—	—	
7. Advances	2422	2586	1009	—	5546	5007	1580	—	1196	1081	
	(37.0)	(29.0)	(25.9)	—	(38.2)	(26.3)	(35.6)	—	(36.8)	(24.6)	
7.1. Bills purchased and discounted	1	2	—	—	314	775	—	—	—	4	
7.2. Cash credits, overdrafts & loans	184	309	188	—	529	556	246	—	83	114	
7.3. Term loans	2237	2276	822	—	4704	3677	1334	—	1113	963	
8. Fixed Assets	12	12	14	—	22	23	9	—	12	15	
	(0.2)	(0.1)	(0.4)	—	(0.1)	(0.1)	(0.2)	—	(0.4)	(0.4)	
8.1. Premises	—	—	—	—	—	—	—	—	12	—	
8.2. Other Fixed assets	12	12	14	—	22	23	9	—	—	15	
9. Other Assets	2142	3232	619	—	1437	4219	1154	—	279	528	
	(32.7)	(36.2)	(15.9)	—	—	(22.1)	(26.0)	—	(8.6)	(12.0)	
9.1. Inter - office adjustments (net)	—	72	—	—	—	915	7	—	—	—	
9.2. Interest accrued	141	220	64	—	—	—	7	—	69	120	
9.3. Tax paid	—	—	—	—	—	—	—	—	—	2	
9.4. Stationery and Stamps	3	3	5	—	4	4	4	—	1	1	
9.5. Others	1997	2937	550	—	1433	3300	1135	—	209	405	
Total Assets	6541	8920	3899	—	14507	19066	4439	—	3252	4393	
	(100.0)	(100.0)	—	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank		Nainital Almora Kshetraya Gramin Bank		Nalanda Gramin Bank	
	1996 (241)	1997 (242)	1996 (243)	1997 (244)	1996 (245)	1997 (246)	1996 (247)	1997 (248)	1996 (249)	1997 (250)
1. Capital	84 (1.0)	96 (0.8)	255 (45.3)	312 (44.5)	75 (0.4)	100 (0.5)	63 (1.2)	100 (1.3)	63 (0.9)	75 (0.8)
2. Reserves and Surplus	—	—	—	—	—	—	—	912 (11.9)	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	912	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	6069 (72.9)	7541 (65.8)	245 (43.4)	294 (42.0)	12054 (70.4)	13396 (63.4)	4091 (78.0)	5497 (71.9)	5913 (85.8)	7947 (87.8)
3.1. Demand Deposits	75	93	33	40	918	780	136	230	250	438
(i) From Banks	—	—	—	—	—	—	3	1	—	—
(ii) From Others	75	93	33	40	918	780	133	228	250	438
3.2. Savings Deposits	3079	3223	137	161	5412	5728	1566	1983	2608	3206
3.3. Term Deposits	2915	4225	75	92	5724	6888	2389	3285	3055	4302
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	2915	4225	75	92	5724	6888	2389	3285	3055	4302
3.A. Deposits of branches in India	6069	7541	245	294	12054	13396	4091	5497	5913	7947
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1442 (17.3)	1813 (15.8)	14 (2.5)	9 (1.3)	2096 (12.2)	3472 (16.4)	880 (16.8)	884 (11.6)	149 (2.2)	186 (2.1)
4.1. Borrowings in India	1442	1813	14	9	2096	3472	880	884	149	186
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	1440	1813	2	—	486	878	25	89	97	93
(iii) From other Institutions and Agencies	2	—	12	9	1610	2593	854	796	52	93
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	733 (8.8)	2017 (17.6)	49 (8.8)	86 (12.2)	2909 (17.0)	4161 (19.7)	212 (4.0)	249 (3.3)	767 (11.1)	839 (9.3)
5.1. Bills Payable	—	—	—	—	861	807	35	77	—	—
5.2. Inter-office Adjustments	3	22	—	—	—	218	—	—	52	31
5.3. Interest Accrued	52	64	13	15	585	905	53	56	7	10
5.4. Others (including provisions)	679	1931	37	70	1464	2231	124	116	709	798
Total Liabilities	8328 (100.0)	11467 (100.0)	563 (100.0)	700 (100.0)	17134 (100.0)	21129 (100.0)	5245 (100.0)	7643 (100.0)	6891 (100.0)	9047 (100.0)

Note : Figures in brackets indicate percent share in total.
 — : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS									
As on 31st March									
Items	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank		Nainital Almora Kshetriya Gramin Bank		Nalanda Gramin Bank
	1996	1997	1996	1997	1996	1997	1996	1997	1996
	(241)	(242)	(243)	(244)	(245)	(246)	(247)	(248)	(249)
1. Cash in hand	59	94	2	5	605	595	52	74	96
	(0.7)	(0.8)	(0.3)	(0.7)	(3.5)	(2.8)	(1.0)	(1.0)	(1.4)
2. Balances with RBI	186	231	9	10	397	428	123	164	177
	(2.2)	(2.0)	(1.6)	(1.4)	(2.3)	(2.0)	(2.3)	(2.1)	(2.6)
3. Balances with banks in India	1469	2737	291	387	3837	4888	1285	2725	1505
	(17.6)	(23.9)	(51.7)	(55.3)	(22.4)	(23.1)	(24.5)	(35.7)	(21.8)
4. Money at call and short notice	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—
6. Investments	2247	3170	—	—	2440	2040	391	886	709
	(27.0)	(27.6)	—	—	(14.2)	(9.7)	(7.5)	(11.6)	(10.3)
6.A. Investments in India	2247	3170	—	—	2440	2040	391	886	709
(i) Government securities	200	200	—	—	1500	1500	100	75	—
(ii) Other approved securities	323	323	—	—	—	—	—	—	1500
(iii) Shares	—	—	—	—	—	—	—	—	709
(iv) Debentures and Bonds	872	2010	—	—	340	540	291	811	—
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—
(vi) Others	852	637	—	—	600	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—
7. Advances	2691	3021	85	106	6156	7282	2298	2530	2425
	(32.3)	(26.3)	(15.1)	(15.2)	(35.9)	(34.5)	(43.8)	(33.1)	(35.2)
7.1. Bills purchased and discounted	—	—	—	—	—	—	2	2	105
7.2. Cash credits, overdrafts & loans	2	3	65	82	4134	5209	492	516	205
7.3. Term loans	2689	3018	20	24	2023	2073	1804	2012	2115
8. Fixed Assets	16	16	1	1	22	22	14	15	13
	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.2)	(0.1)
8.1. Premises	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	16	16	1	1	22	22	14	15	13
9. Other Assets	1661	2198	175	191	3677	5875	1081	1248	1966
	(19.9)	(19.2)	(31.0)	(27.2)	(21.5)	(27.8)	(20.6)	(16.3)	(28.5)
9.1. Inter - office adjustments (net)	—	—	14	—	441	—	14	88	—
9.2. Interest accrued	170	308	17	4	374	617	37	129	44
9.3. Tax paid	—	—	—	—	—	—	—	3	—
9.4. Stationery and Stamps	2	2	1	1	11	10	7	6	2
9.5. Others	1489	1889	142	186	2850	5248	1023	1022	1920
Total Assets	8328	11467	563	700	17134	21129	5245	7643	6891
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS								(Amount in Rs. lakh)	
	As on 31st March									
	Netravati Gramin Bank		Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank		Palamau Kshetriya Gramin Bank		Panchmahal Gramin Bank	
	1996 (251)	1997 (252)	1996 (253)	1997 (254)	1996 (255)	1997 (256)	1996 (257)	1997 (258)	1996 (259)	1997 (260)
1. Capital	75 (4.4)	100 (4.7)	75 (0.9)	100 (0.8)	75 (0.3)	100 (0.4)	75 (0.9)	88 (0.8)	75 (1.2)	1230 (13.9)
2. Reserves and Surplus	—	—	—	1479 (12.5)	1094 (5.0)	2018 (7.1)	—	—	44 (0.7)	—
2.1. Statutory Reserves	—	—	—	—	329	567	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	1479	764	1451	—	—	44	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	1141 (67.0)	1409 (66.0)	6373 (76.9)	8363 (70.4)	12313 (56.4)	15119 (53.2)	7066 (82.7)	8869 (83.0)	4234 (66.1)	5493 (62.0)
3.1. Demand Deposits	36	33	410	448	585	729	236	289	42	73
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	36	33	410	448	585	729	236	289	42	73
3.2. Savings Deposits	385	433	2652	2958	4372	4844	4500	5231	1769	2273
3.3. Term Deposits	720	943	3311	4957	7357	9545	2330	3349	2422	3146
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	720	943	3311	4957	7357	9545	2330	3349	2422	3146
3.A. Deposits of branches in India	1141	1409	6373	8363	12313	15119	7066	8869	4234	5493
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	401 (23.6)	531 (24.9)	1122 (13.5)	1260 (10.6)	7587 (34.7)	10139 (35.7)	210 (2.5)	204 (1.9)	1577 (24.6)	1611 (18.2)
4.1. Borrowings in India	401	531	1122	1260	7587	10139	210	204	1577	1611
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	51	63	71	76	1470	—	41	2	192	218
(iii) From other Institutions and Agencies	351	468	1051	1184	6117	10139	169	202	1385	1393
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	85 (5.0)	94 (4.4)	721 (8.7)	669 (5.6)	776 (3.6)	1039 (3.7)	1193 (14.0)	1525 (14.3)	473 (7.4)	527 (5.9)
5.1. Bills Payable	2	4	112	60	168	202	16	41	—	—
5.2. Inter-office Adjustments	—	—	—	—	66	228	26	42	17	—
5.3. Interest Accrued	3	4	24	30	89	106	499	783	45	47
5.4. Others (including provisions)	79	87	584	580	454	503	652	660	411	480
Total Liabilities	1703 (100.0)	2135 (100.0)	8291 (100.0)	11872 (100.0)	21845 (100.0)	28416 (100.0)	8545 (100.0)	10686 (100.0)	6403 (100.0)	8861 (100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS											(Amount in Rs. lakh)
As on 31st March											
Items	Netravati Gramin Bank		Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank		Palamau Kshetriya Gramin Bank		Panchmahal Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(251)	(252)	(253)	(254)	(255)	(256)	(257)	(258)	(259)	(260)	
1. Cash in hand	27	32	67	91	524	716	50	82	23	42	
	(1.6)	(1.5)	(0.8)	(0.8)	(2.4)	(2.5)	(0.6)	(0.8)	(0.4)	(0.5)	
2. Balances with RBI	32	39	190	240	392	480	222	287	130	162	
	(1.9)	(1.8)	(2.3)	(2.0)	(1.8)	(1.7)	(2.6)	(2.7)	(2.0)	(1.8)	
3. Balances with banks in India	410	463	1646	4266	4186	4356	1746	4353	1269	2808	
	(24.1)	(21.7)	(19.9)	(35.9)	(19.2)	(15.3)	(20.4)	(40.7)	(19.8)	(31.7)	
4. Money at call and short notice	—	—	—	—	—	—	—	—	—	—	
	—	—	—	—	—	—	—	—	—	—	
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—	
6. Investments	20	49	1469	1805	800	2700	2492	895	517	966	
	(1.2)	(2.3)	(17.7)	(15.2)	(3.7)	(9.5)	(29.2)	(8.4)	(8.1)	(10.9)	
6.A. Investments in India	20	49	1469	1805	800	2700	2492	895	517	966	
(i) Government securities	20	49	485	244	100	100	—	—	302	302	
(ii) Other approved securities	—	—	—	200	450	800	—	—	215	—	
(iii) Shares	—	—	—	14	250	—	—	—	—	—	
(iv) Debentures and Bonds	—	—	—	350	—	1800	475	895	—	514	
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(vi) Others	—	—	984	997	—	—	2017	—	—	150	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	846	1125	3344	3673	15019	18882	2174	2350	3356	3563	
	(49.7)	(52.7)	(40.3)	(30.9)	(68.8)	(66.4)	(25.4)	(22.0)	(52.4)	(40.2)	
7.1. Bills purchased and discounted	1	—	—	—	14	22	—	—	—	26	
7.2. Cash credits, overdrafts & loans	135	177	785	872	8445	9477	2174	2350	1184	1400	
7.3. Term loans	710	947	2559	2802	6559	9383	—	—	2171	2137	
8. Fixed Assets	3	9	24	24	48	54	11	14	12	11	
	(0.2)	(0.4)	(0.3)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)	
8.1. Premises	—	—	—	—	2	2	—	—	—	—	
8.2. Other Fixed assets	3	9	24	24	46	52	11	14	12	11	
9. Other Assets	364	417	1551	1772	877	1228	1848	2703	1098	1308	
	(21.4)	(19.5)	(18.7)	(14.9)	(4.0)	(4.3)	(21.6)	(25.3)	(17.1)	(14.8)	
9.1. Inter - office adjustments (net)	5	32	117	59	—	—	—	—	—	3	
9.2. Interest accrued	6	13	76	102	—	196	101	260	—	—	
9.3. Tax paid	—	—	14	16	—	2	3	11	8	3	
9.4. Stationery and Stamps	2	2	6	6	20	21	7	9	5	5	
9.5. Others	351	370	1338	1590	857	1009	1736	2423	1085	1298	
Total Assets	1703	2135	8291	11872	21845	28416	8545	10686	6403	8861	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Pandyan Gramin Bank		Parvatiya Gramin Bank		Patilputra Gramin Bank		Pinakni Gramin Bank		Pithoragarh Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(261)	(262)	(263)	(264)	(265)	(266)	(267)	(268)	(269)	(270)
1. Capital	75	100	88	—	46	71	75	100	75	96
	(0.4)	(0.4)	(2.7)	—	(3.1)	(3.6)	(0.7)	(0.6)	(2.0)	(2.0)
2. Reserves and Surplus	—	—	—	—	—	—	—	68	6	18
	—	—	—	—	—	—	—	(0.4)	(0.2)	(0.4)
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	68	6	18
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	13293	16766	2360	—	1280	1709	7273	10238	3051	3740
	(71.1)	(73.3)	(72.8)	—	(85.8)	(85.3)	(67.0)	(59.2)	(80.1)	(78.4)
3.1. Demand Deposits	326	426	109	—	22	40	420	960	82	47
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	326	426	109	—	22	40	420	960	82	47
3.2. Savings Deposits	4154	4875	762	—	491	527	2081	2941	1352	1450
3.3. Term Deposits	8813	11465	1489	—	768	1142	4772	6337	1617	2243
(i) From Banks	—	—	—	—	1	1	—	—	—	—
(ii) From Others	8813	11465	1489	—	767	1141	4772	6337	1617	2243
3.A. Deposits of branches in India	13293	16766	2360	—	1280	1709	7273	10238	3051	3740
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	4301	4873	366	—	55	56	2282	2898	425	496
	(23.0)	(21.3)	(11.3)	—	(3.7)	(2.8)	(21.0)	(16.8)	(11.1)	(10.4)
4.1. Borrowings in India	4301	4873	366	—	55	56	2282	2898	425	496
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	1651	2359	56	—	—	—	514	602	59	83
(iii) From other Institutions and Agencies	2650	2514	311	—	55	56	1768	2296	365	413
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	1033	1121	429	—	111	167	1219	3977	254	420
	(5.5)	(4.9)	(13.2)	—	(7.4)	(8.3)	(11.2)	(23.0)	(6.7)	(8.8)
5.1. Bills Payable	422	357	1	—	—	1	223	555	—	—
5.2. Inter-office Adjustments	—	33	16	—	4	17	47	77	—	1
5.3. Interest Accrued	87	105	265	—	2	2	25	27	247	394
5.4. Others (including provisions)	524	625	147	—	105	147	925	3318	7	24
Total Liabilities	18702	22860	3243	—	1492	2003	10849	17281	3811	4770
	(100.0)	(100.0)	(100.0)	—	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
As on 31st March										
Items	Pandyan Gramin Bank		Parvatya Gramin Bank		Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetryiya Gramin Bank	
	1996 (261)	1997 (262)	1996 (263)	1997 (264)	1996 (265)	1997 (266)	1996 (267)	1997 (268)	1996 (269)	1997 (270)
1. Cash in hand	261 (1.4)	416 (1.8)	14 (0.4)	—	31 (2.1)	61 (3.1)	123 (1.1)	378 (2.2)	31 (0.8)	37 (0.8)
2. Balances with RBI	411 (2.2)	523 (2.3)	79 (2.4)	—	39 (2.6)	62 (3.1)	214 (2.0)	268 (1.6)	96 (2.5)	121 (2.5)
3. Balances with banks in India	4679 (25.0)	4848 (21.2)	34 (1.1)	—	50 (3.3)	39 (2.0)	1969 (18.1)	5084 (29.4)	56 (1.5)	45 (0.9)
4. Money at call and short notice	—	—	764 (23.5)	—	191 (12.8)	393 (19.6)	—	—	1247 (32.7)	2100 (44.0)
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	112 (0.6)	396 (1.7)	1026 (31.6)	—	471 (31.6)	646 (32.2)	—	30 (0.2)	1088 (28.5)	1063 (22.3)
6.A. Investments in India	112	396	1026	—	471	646	—	30	1088	1063
(i) Government securities	—	—	—	—	100	100	—	—	710	710
(ii) Other approved securities	67	67	—	—	—	—	—	—	—	—
(iii) Shares	—	—	830	—	—	228	—	—	90	—
(iv) Debentures and Bonds	45	279	100	—	38	—	—	30	—	353
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	50	96	—	333	318	—	—	288	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	10018 (53.6)	12910 (56.5)	789 (24.3)	—	307 (20.6)	377 (18.8)	7247 (66.8)	8829 (51.1)	1047 (27.5)	1137 (23.8)
7.1. Bills purchased and discounted	152	69	—	—	—	10	5	14	—	—
7.2. Cash credits, overdrafts & loans	7054	9572	234	—	63	95	83	65	312	348
7.3. Term loans	2812	3269	555	—	244	272	7159	8750	735	790
8. Fixed Assets	35 (0.2)	42 (0.2)	7 (0.2)	—	7 (0.5)	6 (0.3)	30 (0.3)	33 (0.2)	6 (0.2)	7 (0.1)
8.1. Premises	1	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	34	42	7	—	7	6	30	33	6	7
9. Other Assets	3186 (17.0)	3725 (16.3)	530 (16.4)	—	396 (26.5)	418 (20.9)	1267 (11.7)	2658 (15.4)	240 (6.3)	260 (5.5)
9.1. Inter - office adjustments (net)	35	—	—	—	37	—	—	—	—	—
9.2. Interest accrued	245	278	187	—	—	48	24	72	109	175
9.3. Tax paid	—	—	12	—	1	—	—	—	—	4
9.4. Stationery and Stamps	13	15	—	—	—	1	9	14	4	4
9.5. Others	2892	3431	331	—	359	370	1233	2572	126	76
Total Assets	18702 (100.0)	22860 (100.0)	3243 (100.0)	— (100.0)	1492 (100.0)	2003 (100.0)	10849 (100.0)	17281 (100.0)	3811 (100.0)	4770 (100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Pragjyotish Gaonilia Bank		Pratappgarh Kshetriya Gramin Bank		Prathama Bank		Puri Gramin Bank		Rae Bareilly Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(271)	(272)	(273)	(274)	(275)	(276)	(277)	(278)	(279)	(280)
1. Capital	1978	2604	75	100	875	875	75	100	75	1107
	(6.7)	(7.5)	(0.8)	(0.8)	(2.3)	(1.9)	(0.6)	(0.6)	(0.7)	(8.0)
2. Reserves and Surplus	49	49	—	—	—	—	—	—	—	—
	(0.2)	(0.1)	—	—	—	—	—	—	—	—
2.1. Statutory Reserves	44	44	—	—	—	—	—	—	—	—
2.2. Capital Reserves	5	5	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	20375	23936	8724	11333	25576	30882	7455	10176	9202	11495
	(69.2)	(69.3)	(88.0)	(89.5)	(68.3)	(67.4)	(57.7)	(62.7)	(88.4)	(82.8)
3.1. Demand Deposits	2507	2498	242	453	892	1179	203	324	292	409
(i) From Banks	—	—	—	—	14	8	—	—	—	—
(ii) From Others	2507	2498	242	453	877	1171	203	324	292	409
3.2. Savings Deposits	10903	11889	4579	5210	15611	18486	2821	3399	4384	5090
3.3. Term Deposits	6964	9549	3903	5670	9073	11218	4431	6454	4525	5996
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	6964	9549	3903	5670	9073	11218	4431	6454	4525	5996
3.A. Deposits of branches in India	20375	23936	8724	11333	25576	30882	7455	10176	9202	11495
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	2548	2920	660	743	8458	8655	2518	2553	836	849
	(8.7)	(8.5)	(6.7)	(5.9)	(22.6)	(18.9)	(19.5)	(15.7)	(8.0)	(6.1)
4.1. Borrowings in India	2548	2920	660	743	8458	8655	2518	2553	836	849
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	82	2920	640	711	1820	1757	480	571	836	849
(iii) From other Institutions and Agencies	2467	—	20	32	6638	6898	2038	1982	—	—
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	4492	5011	457	485	2511	5398	2865	3391	295	436
	(15.3)	(14.5)	(4.6)	(3.8)	(6.7)	(11.8)	(22.2)	(20.9)	(2.8)	(3.1)
5.1. Bills Payable	—	—	41	44	437	624	46	65	11	9
5.2. Inter-office Adjustments	—	—	41	—	25	18	142	826	58	64
5.3. Interest Accrued	127	255	67	78	158	246	76	91	64	85
5.4. Others (including provisions)	4365	4756	308	363	1891	4511	2601	2409	163	277
Total Liabilities	29443	34520	9916	12661	37420	45810	12913	16221	10408	13887
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Pragiyotish Gaonilia Bank		Pratapgarh Kshetriya Gramin Bank		Prathama Bank		Puri Gramin Bank		Rae Bareilly Kshetriya Gramin Bank	
	1996 (271)	1997 (272)	1996 (273)	1997 (274)	1996 (275)	1997 (276)	1996 (277)	1997 (278)	1996 (279)	1997 (280)
1. Cash in hand	320	498	243	243	1002	866	164	179	133	181
	(1.1)	(1.4)	(2.5)	(1.9)	(2.7)	(1.9)	(1.3)	(1.1)	(1.3)	(1.3)
2. Balances with RBI	555	685	253	324	814	964	206	322	280	345
	(1.9)	(2.0)	(2.5)	(2.6)	(2.2)	(2.1)	(1.6)	(2.0)	(2.7)	(2.5)
3. Balances with banks in India	5027	6665	1899	3022	1481	1038	1851	2467	3016	5029
	(17.1)	(19.3)	(19.1)	(23.9)	(4.0)	(2.3)	(14.3)	(15.2)	(29.0)	(36.2)
4. Money at call and short notice	—	—	1750	1238	—	—	—	—	—	—
	(0.0)	(0.0)	(17.6)	(9.8)	—	—	—	—	—	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	7180	7407	1299	2788	12287	19240	1026	1584	3221	3716
	(24.4)	(21.5)	(13.1)	(22.0)	(32.8)	(42.0)	(7.9)	(9.8)	(31.0)	(26.8)
6.A. Investments in India	7180	7407	1299	2788	12287	19240	1026	1584	3221	3716
(i) Government securities	—	—	200	300	600	600	140	140	—	—
(ii) Other approved securities	—	—	—	—	2305	1347	400	100	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	428	1838	1205	6496	100	1344	1000	1700
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	7180	7407	671	650	8178	10797	386	—	2221	2016
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	11001	9680	2603	2557	20641	19962	4407	4942	2173	2468
	(37.4)	(28.0)	(26.3)	(20.2)	(55.2)	(43.6)	(34.1)	(30.5)	(20.9)	(17.8)
7.1. Bills purchased and discounted	—	—	—	1	22	94	21	3	13	2
7.2. Cash credits, overdrafts & loans	359	330	444	504	1003	967	1368	1503	2159	2463
7.3. Term loans	10642	9350	2160	2051	19616	18901	3019	3437	1	3
8. Fixed Assets	65	71	18	22	51	51	5	8	24	22
	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	—	—	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	65	71	18	22	51	51	5	8	24	22
9. Other Assets	5295	9514	1851	2468	1143	3689	5255	6718	1561	2127
	(18.0)	(27.6)	(18.7)	(19.5)	(3.1)	(8.1)	(40.7)	(41.4)	(15.0)	(15.3)
9.1. Inter - office adjustments (net)	—	3938	—	155	—	—	—	—	72	—
9.2. Interest accrued	511	587	377	603	308	2407	71	138	388	763
9.3. Tax paid	—	—	—	5	18	18	—	—	—	—
9.4. Stationery and Stamps	26	40	3	5	30	35	11	10	3	4
9.5. Others	4757	4949	1470	1701	787	1230	5173	6570	1098	1360
Total Assets	29443	34520	9916	12661	37420	45810	12913	16221	10408	13887
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Raigarh Kshetriya Gramin Bank		Raigarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank		Rashikulya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(281)	(282)	(283)	(284)	(285)	(286)	(287)	(288)	(289)	(290)
1. Capital	75	100	75	100	50	79	50	93	75	1174
	(1.6)	(1.5)	(1.9)	(2.0)	(0.7)	(0.8)	(1.1)	(1.6)	(0.9)	(9.3)
2. Reserves and Surplus	—	—	—	—	—	—	1	1	—	—
	—	—	—	—	—	—	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	1	1	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	3907	5405	3159	4127	5954	8227	3213	4115	5787	8141
	(81.3)	(81.2)	(81.1)	(83.4)	(87.9)	(82.6)	(71.5)	(72.7)	(69.5)	(64.5)
3.1. Demand Deposits	299	712	175	237	435	496	131	108	138	289
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	299	712	175	237	435	496	131	108	138	289
3.2. Savings Deposits	1810	2165	1178	1551	2993	3873	1432	1713	1638	1982
3.3. Term Deposits	1797	2528	1806	2339	2525	3858	1650	2294	4011	5871
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	1797	2528	1806	2339	2525	3858	1650	2294	4011	5871
3.A. Deposits of branches in India	3907	5405	3159	4127	5954	8227	3213	4115	5787	8141
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	260	367	293	347	356	888	737	666	1812	1762
	(5.4)	(5.5)	(7.5)	(7.0)	(5.3)	(8.9)	(16.4)	(11.8)	(21.8)	(14.0)
4.1. Borrowings in India	260	367	293	347	356	888	737	666	1812	1762
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	14	24	67	27	—	15	184	112	390	325
(iii) From other Institutions and Agencies	245	343	226	320	356	873	553	553	1422	1437
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	565	787	368	373	415	771	492	784	648	1546
	(11.8)	(11.8)	(9.5)	(7.6)	(6.1)	(7.7)	(11.0)	(13.9)	(7.8)	(12.2)
5.1. Bills Payable	—	—	47	21	—	—	9	17	28	18
5.2. Inter-office Adjustments	—	—	—	—	—	40	1	—	—	—
5.3. Interest Accrued	350	519	10	12	88	—	3	18	33	47
5.4. Others (including provisions)	216	268	311	340	327	731	478	749	586	1482
Total Liabilities	4807	6659	3896	4948	6774	9965	4493	5658	8322	12623
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Raigarh Kshetriya Gramin Bank		Raigarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank		Rashikulya Gramin Bank	
	1996 (281)	1997 (282)	1996 (283)	1997 (284)	1996 (285)	1997 (286)	1996 (287)	1997 (288)	1996 (289)	1997 (290)
1. Cash in hand	32	47	75	106	74	102	122	91	130	106
	(0.7)	(0.7)	(1.9)	(2.1)	(1.1)	(1.0)	(2.7)	(1.6)	(1.6)	(0.8)
2. Balances with RBI	133	182	96	120	156	246	100	120	178	240
	(2.8)	(2.7)	(2.5)	(2.4)	(2.3)	(2.5)	(2.2)	(2.1)	(2.1)	(1.9)
3. Balances with banks in India	1145	3314	865	1222	1817	3039	266	304	119	178
	(23.8)	(49.8)	(22.2)	(24.6)	(26.8)	(30.5)	(5.9)	(5.4)	(1.4)	(1.4)
4. Money at call and short notice	—	—	—	—	—	—	770	1333	911	1735
	—	—	—	—	—	—	(17.1)	(23.6)	(10.9)	(13.7)
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	869	100	500	665	856	1328	—	—	2150	3924
	(18.1)	(1.5)	(12.8)	(18.4)	(12.6)	(13.3)	—	—	(25.8)	(31.1)
6.A. Investments in India	869	100	500	665	856	1328	—	—	2150	3924
(i) Government securities	—	—	200	200	—	—	—	—	400	400
(ii) Other approved securities	100	100	100	—	—	—	—	—	100	155
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	50	165	856	1328	—	—	1070	1995
(v) Subsidiaries and joint ventures	769	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	150	300	—	—	—	—	580	1374
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1082	1159	1189	1470	1805	2824	1688	1769	3076	4222
	(22.5)	(17.4)	(30.5)	(30.3)	(26.6)	(28.3)	(37.6)	(31.3)	(37.0)	(33.5)
7.1. Bills purchased and discounted	—	—	—	—	—	—	—	—	28	38
7.2. Cash credits, overdrafts & loans	456	523	1189	406	1535	2272	87	197	1198	2636
7.3. Term loans	626	635	—	1064	270	552	1601	1572	1850	1548
8. Fixed Assets	7	7	14	16	27	36	16	14	16	20
	(0.2)	(0.1)	(0.4)	(0.3)	(0.4)	(0.4)	(0.4)	(0.3)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	7	7	14	14	27	36	16	14	16	20
9. Other Assets	1537	1851	1156	1349	2038	2390	1530	2027	1743	2199
	(32.0)	(27.8)	(29.7)	(27.3)	(30.1)	(24.0)	(34.1)	(35.8)	(20.9)	(17.4)
9.1. Inter - office adjustments (net)	34	43	52	73	143	—	—	7	30	11
9.2. Interest accrued	35	124	4	60	—	57	39	32	—	277
9.3. Tax paid	—	—	—	—	—	—	—	—	5	—
9.4. Stationery and Stamps	3	4	4	5	6	7	6	5	—	7
9.5. Others	1465	1680	1096	1211	1890	2326	1484	1983	1708	1904
Total Assets	4807	6659	3896	4948	6774	9965	4493	5658	8322	12623
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalaseema Gramin Bank		Rewa Sidhi Gramin Bank		Sabarkantha-Gandhi nagar Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(291)	(292)	(293)	(294)	(295)	(296)	(297)	(298)	(299)	(300)
1. Capital	100	738	75	100	75	1354	668	668	100	486
	(2.2)	(11.1)	(2.3)	(2.3)	(0.3)	(4.0)	(4.6)	(3.5)	(2.5)	(8.6)
2. Reserves and Surplus	—	—	—	—	418	1693	—	—	—	—
	—	—	—	—	(1.5)	(5.0)	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	263	263	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	155	1430	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	3706	5055	2706	3593	18043	21186	12038	16100	2857	3821
	(82.4)	(76.1)	(83.2)	(82.5)	(63.3)	(62.7)	(86.1)	(84.1)	(72.3)	(67.7)
3.1. Demand Deposits	152	158	101	170	850	793	641	1287	150	251
(i) From Banks	—	—	—	—	4	15	—	—	—	—
(ii) From Others	152	158	101	170	846	778	641	1287	150	251
3.2. Savings Deposits	1226	1665	1055	1250	4720	6034	5378	6375	1092	1313
3.3. Term Deposits	2329	3231	1551	1250	12473	14359	6019	8438	1615	2257
(i) From Banks	—	—	—	—	73	68	—	—	—	—
(ii) From Others	2329	3231	1551	1250	12400	14291	6019	8438	1615	2257
3.A. Deposits of branches in India	3706	5055	2706	3593	18043	21186	12605	16100	2857	3821
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	471	585	384	514	8060	7898	1065	1468	627	772
	(10.5)	(8.8)	(11.8)	(11.8)	(28.3)	(23.4)	(7.3)	(7.7)	(15.9)	(13.7)
4.1. Borrowings in India	471	585	384	514	8060	7898	1065	1468	627	772
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	11	585	85	54	8060	7898	45	3	22	32
(iii) From other Institutions and Agencies	460	—	298	460	—	—	1020	1465	604	739
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	220	261	89	150	1930	1645	868	915	367	562
	(4.9)	(3.9)	(2.7)	(3.4)	(6.8)	(4.9)	(2.1)	(4.8)	(9.3)	(10.0)
5.1. Bills Payable	10	2	9	5	292	503	18	38	27	7
5.2. Inter-office Adjustments	—	—	—	—	478	5	74	—	45	157
5.3. Interest Accrued	11	12	3	4	46	65	88	—	166	265
5.4. Others (including provisions)	200	247	77	141	1113	1071	777	876	128	134
Total Liabilities	4497	6639	3254	4357	28526	33775	14640	19151	3950	5641
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS											(Amount in Rs. lakh)
As on 31st March											
Items	Ratlam Mandsaur Kshetriya Gramin Bank		Rajnagiri Sindhudurg Gramin Bank		Rayalaseema Gramin Bank		Rewa Sidhi Gramin Bank		Sabarkantha-Gandhi nagar Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	(291)	(292)	(293)	(294)	(295)	(296)	(297)	(298)	(299)	(300)	
1. Cash in hand	71	123	31	53	431	357	168	178	48	76	
	(1.6)	(1.9)	(0.9)	(1.2)	(1.5)	(1.1)	(1.1)	(0.9)	(1.2)	(1.3)	
2. Balances with RBI	114	150	83	109	561	615	389	490	96	121	
	(2.5)	(2.3)	(2.6)	(2.5)	(2.0)	(1.8)	(2.7)	(2.6)	(2.4)	(2.1)	
3. Balances with banks in India	389	445	320	347	994	7223	5636	7975	334	571	
	(8.7)	(6.7)	(9.8)	(8.0)	(3.5)	(21.4)	(38.5)	(41.6)	(8.5)	(10.1)	
4. Money at call and short notice	1325	2658	—	—	6478	—	—	—	1228	2092	
	(29.5)	(40.0)	—	—	(22.7)	—	—	—	(31.1)	(37.1)	
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—	
6. Investments	201	201	885	1190	578	2582	2523	3300	465	769	
	(4.5)	(3.0)	(27.2)	(27.3)	(2.0)	(7.6)	(17.2)	(17.2)	(11.8)	(13.6)	
6.A. Investments in India	201	201	885	1190	578	2582	2523	3300	465	769	
(i) Government securities	201	—	131	90	—	—	—	—	50	50	
(ii) Other approved securities	—	—	250	450	578	2082	1700	3300	—	—	
(iii) Shares	—	—	—	—	—	—	—	—	—	—	
(iv) Debentures and Bonds	—	—	—	—	—	—	—	—	415	719	
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(vi) Others	—	201	504	650	—	500	823	—	—	—	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	1689	2186	1254	1786	18860	21997	4662	5448	1396	1618	
	(37.6)	(32.9)	(38.5)	(41.0)	(66.1)	(65.1)	(31.8)	(28.4)	(35.3)	(28.7)	
7.1. Bills purchased and discounted	—	—	1	2	79	256	168	100	7	16	
7.2. Cash credits, overdrafts & loans	470	657	374	507	12403	14542	144	346	223	293	
7.3. Term loans	1219	1529	878	1277	6377	7200	4350	5001	1166	1309	
8. Fixed Assets	13	15	12	20	93	95	28	34	12	12	
	(0.3)	(0.2)	(0.4)	(0.5)	(0.3)	(0.3)	(0.2)	(0.2)	(0.3)	(0.2)	
8.1. Premises	—	—	12	—	43	43	—	—	—	—	
8.2. Other Fixed assets	13	15	—	20	50	52	28	34	12	12	
9. Other Assets	694	861	670	852	531	906	1234	1726	371	382	
	(15.4)	(13.0)	(20.6)	(20.0)	(1.9)	(2.7)	(8.4)	(9.0)	(9.4)	(6.8)	
9.1. Inter - office adjustments (net)	4	13	10	21	—	—	—	24	—	—	
9.2. Interest accrued	85	236	44	60	217	292	511	771	47	85	
9.3. Tax paid	4	—	7	10	1	1	3	7	1	—	
9.4. Stationery and Stamps	—	5	4	7	28	31	7	6	2	3	
9.5. Others	601	607	606	754	286	583	714	917	320	293	
Total Assets	4497	6639	3254	4357	28526	33775	14640	19151	3950	5641	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Sagar Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank		Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(301)	(302)	(303)	(304)	(305)	(306)	(307)	(308)	(309)	(310)
1. Capital	84	1427	75	100	71	84	187	187	75	100
	(0.5)	(5.9)	(2.0)	(2.0)	(1.0)	(0.8)	(0.5)	(0.4)	(0.9)	(0.8)
2. Reserves and Surplus	—	—	—	—	—	—	1203	1458	1	1
	—	—	—	—	—	—	(3.3)	(3.3)	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	241	292	1	1
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	962	1167	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	13958	18139	2125	2712	5605	7894	33404	40756	5319	7503
	(79.2)	(75.5)	(57.0)	(55.1)	(78.0)	(79.8)	(91.5)	(91.1)	(62.8)	(59.0)
3.1. Demand Deposits	149	157	99	130	377	371	1777	1933	538	815
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	149	157	99	130	377	371	1777	1933	538	815
3.2. Savings Deposits	6944	8205	724	827	3096	4049	16251	19012	1604	2700
3.3. Term Deposits	6866	9777	1302	1755	2132	3475	15376	19811	3177	3987
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	6866	9777	1302	1755	2132	3475	15376	19811	3177	3987
3.A. Deposits of branches in India	13958	18139	2125	2712	5605	7894	33404	40756	5319	7503
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1112	1100	1270	1419	628	806	1576	1623	2349	2545
	(6.3)	(4.6)	(34.1)	(28.9)	(8.7)	(8.1)	(4.3)	(3.6)	(27.7)	(20.0)
4.1. Borrowings in India	1112	1100	1270	1419	628	806	1576	1623	2349	2545
(i) From Reserve Bank of India	—	—	—	—	—	—	140	—	—	—
(ii) From other Banks	—	—	286	172	291	106	1436	152	451	514
(iii) From other Institutions and Agencies	1112	1100	985	1248	338	700	—	1471	1897	2031
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	2462	3369	255	687	879	1107	152	726	730	2560
	(14.0)	(14.0)	(6.8)	(14.0)	(12.2)	(11.2)	(0.4)	(1.6)	(8.6)	(20.1)
5.1. Bills Payable	161	120	83	87	—	—	73	81	84	77
5.2. Inter-office Adjustments	—	39	23	36	—	—	8	12	—	—
5.3. Interest Accrued	408	270	26	20	394	653	31	313	503	644
5.4. Others (including provisions)	1893	2940	123	545	486	454	41	320	143	1839
Total Liabilities	17616	24034	3725	4919	7184	9890	36522	44749	8473	12709
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

(Amount in Rs. lakh)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Sagar Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank		Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank	
	1996 (301)	1997 (302)	1996 (303)	1997 (304)	1996 (305)	1997 (306)	1996 (307)	1997 (308)	1996 (309)	1997 (310)
1. Cash in hand	102	214	58	96	56	91	549	599	174	199
	(0.6)	(0.9)	(1.6)	(2.0)	(0.8)	(0.9)	(1.5)	(1.3)	(2.0)	(1.6)
2. Balances with RBI	440	569	70	83	189	262	921	1236	182	220
	(2.5)	(2.4)	(1.9)	(1.7)	(2.6)	(2.6)	(2.5)	(2.8)	(2.2)	(1.7)
3. Balances with banks in India	4212	5940	487	1704	1775	4278	20030	26295	1625	3042
	(23.9)	(24.7)	(13.1)	(34.7)	(24.7)	(43.3)	(54.8)	(58.8)	(19.2)	(23.9)
4. Money at call and short notice	—	—	569	—	—	—	—	—	—	—
	—	—	(15.3)	—	—	—	—	—	—	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	4384	7200	—	211	1371	600	6784	8610	537	2548
	(24.9)	(30.0)	—	(4.3)	(19.1)	(6.1)	(18.6)	(19.2)	(6.3)	(20.1)
6.A. Investments in India	4384	7200	—	211	1371	600	6784	8610	537	2548
(i) Government securities	999	1610	—	211	—	—	—	—	—	—
(ii) Other approved securities	2400	2900	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	985	2690	—	—	150	400	1360	3610	537	—
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	—	1221	200	5424	5000	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	5541	5673	2017	2331	1374	1870	6298	5495	3934	4810
	(31.5)	(23.6)	(54.1)	(47.4)	(19.1)	(18.9)	(17.2)	(12.3)	(46.4)	(37.8)
7.1. Bills purchased and discounted	—	—	—	1	—	—	7	5	—	—
7.2. Cash credits, overdrafts & loans	13	46	741	918	323	691	782	674	2673	3244
7.3. Term loans	5527	5627	1276	1412	1050	1179	5509	4816	1261	1566
8. Fixed Assets	38	40	13	15	13	15	41	40	16	15
	(0.2)	(0.2)	(0.4)	(0.3)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	38	40	13	15	13	15	41	40	16	15
9. Other Assets	2900	4398	511	478	2406	2773	1899	2474	2005	1874
	(16.5)	(18.3)	(13.7)	(9.7)	(33.5)	(28.0)	(5.2)	(5.5)	(23.7)	(14.7)
9.1. Inter - office adjustments (net)	57	—	—	—	154	177	—	—	5	24
9.2. Interest accrued	705	770	16	31	67	114	1728	2286	112	116
9.3. Tax paid	—	—	—	—	—	—	7	15	—	—
9.4. Stationery and Stamps	10	10	3	5	11	12	6	8	3	4
9.5. Others	2128	3618	492	442	2174	2471	158	166	1885	1730
Total Assets	17616	24034	3725	4919	7184	9890	36522	44749	8473	12709
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Santhal Parganas Gramin Bank		Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(311)	(312)	(313)	(314)	(315)	(316)	(317)	(318)	(319)	(320)
1. Capital	71	88	50	75	279	279	75	100	75	100
	(0.5)	(0.5)	(0.9)	(1.0)	(4.6)	(3.8)	(1.9)	(1.8)	(2.3)	(2.1)
2. Reserves and Surplus	—	1119	—	—	60	228	—	—	—	—
	(0.0)	(6.3)	—	—	(1.0)	(3.1)	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	6	39	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	1119	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	54	188	—	—	—	—
3. Deposits	10752	13493	5158	6667	4645	5890	2821	3858	2739	4024
	(80.4)	(75.9)	(88.0)	(88.5)	(77.1)	(79.7)	(71.2)	(70.8)	(84.4)	(86.3)
3.1. Demand Deposits	898	465	27	31	157	196	55	150	205	327
(i) From Banks	—	—	—	—	—	20	—	—	—	—
(ii) From Others	898	465	27	31	157	176	55	150	205	327
3.2. Savings Deposits	6424	8450	2294	2718	3039	3615	1583	2046	1172	1618
3.3. Term Deposits	3431	4577	2837	3919	1450	2079	1182	1663	1363	2080
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	3431	4577	2837	3919	1450	2079	1182	1663	1363	2080
3.A. Deposits of branches in India	10752	13493	5158	6667	4645	5890	2821	3858	2739	4024
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1236	1211	314	363	742	847	840	1061	91	123
	(9.2)	(6.8)	(5.4)	(4.8)	(12.3)	(11.5)	(21.2)	(19.5)	(2.8)	(2.6)
4.1. Borrowings in India	1236	1211	314	363	742	847	840	1061	91	123
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	256	228	—	—	137	845	840	1061	—	—
(iii) From other Institutions and Agencies	980	983	314	363	605	1	—	—	91	123
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	1308	1873	342	431	298	147	224	433	340	418
	(9.8)	(10.5)	(5.8)	(5.7)	(5.0)	(2.0)	(5.7)	(7.9)	(10.5)	(9.0)
5.1. Bills Payable	219	305	—	—	5	9	8	18	31	11
5.2. Inter-office Adjustments	—	—	—	—	—	—	—	48	—	—
5.3. Interest Accrued	824	1164	31	36	225	33	10	11	11	15
5.4. Others (including provisions)	266	404	311	395	68	106	206	356	298	392
Total Liabilities	13368	17784	5863	7535	6025	7390	3960	5452	3246	4665
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	As on 31st March									
	Santhal Parganas Gramin Bank		Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gramin Bank	
	1996 (311)	1997 (312)	1996 (313)	1997 (314)	1996 (315)	1997 (316)	1996 (317)	1997 (318)	1996 (319)	1997 (320)
1. Cash in hand	44	70	34	63	266	189	17	35	18	39
	(0.3)	(0.4)	(0.6)	(0.8)	(4.4)	(2.6)	(0.4)	(0.6)	(0.6)	(0.8)
2. Balances with RBI	389	448	156	199	160	180	89	120	83	121
	(2.9)	(2.5)	(2.7)	(2.6)	(2.7)	(2.4)	(2.2)	(2.2)	(2.6)	(2.6)
3. Balances with banks in India	873	1369	2049	3020	220	176	1250	1782	1082	1997
	(6.5)	(7.7)	(34.9)	(40.1)	(3.7)	(2.4)	(31.6)	(32.7)	(33.3)	(42.8)
4. Money at call and short notice	2824	8076	—	—	—	—	—	—	—	—
	(21.1)	(45.4)	—	—	—	—	—	—	—	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	4230	1900	—	—	3791	4804	455	1007	—	—
	(31.6)	(10.7)	—	—	(62.9)	(65.0)	(11.5)	(18.5)	—	—
6.A. Investments in India	4230	1900	—	—	3791	4804	455	1007	—	—
(i) Government securities	1900	1900	—	—	500	500	—	—	—	—
(ii) Other approved securities	—	—	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	—	885	1553	352	695	—	—
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	2330	—	—	—	2406	2751	103	312	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	3281	2629	2026	1960	1394	1639	1442	1774	890	983
	(24.5)	(14.8)	(34.6)	(26.0)	(23.1)	(22.2)	(36.4)	(32.5)	(27.4)	(21.1)
7.1. Bills purchased and discounted	—	—	—	—	—	1	—	—	12	127
7.2. Cash credits, overdrafts & loans	1101	883	132	200	647	687	488	631	45	57
7.3. Term loans	2180	1746	1894	1760	746	951	953	1142	834	799
8. Fixed Assets	9	8	6	5	15	16	7	6	6	6
	(0.1)	(0.0)	(0.1)	(0.1)	(0.3)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	9	8	6	5	15	16	7	6	6	6
9. Other Assets	1719	3284	1593	2289	179	386	700	728	1166	1519
	(12.9)	(18.5)	(27.2)	(30.4)	(3.0)	(5.2)	(17.7)	(13.3)	(35.9)	(32.6)
9.1. Inter - office adjustments (net)	215	132	22	34	4	87	38	—	91	41
9.2. Interest accrued	583	892	144	110	165	248	8	12	—	112
9.3. Tax paid	—	—	—	—	—	—	—	1	—	—
9.4. Stationery and Stamps	3	4	1	1	5	6	4	3	4	5
9.5. Others	919	2256	1426	2144	3	45	650	712	1070	1361
Total Assets	13368	17784	5863	7535	6025	7390	3960	5452	3246	4665
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Sharda Gramin Bank		Shekhawati Gramin Bank		Shivalik Kshetriya Gramin Bank		Shivpuri Guna Kshetriya Gramin Bank		Shri Sathavahana Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	321	322	323	324	325	326	327	328	329	330
1. Capital	100	100	1582	1582	75	100	75	100	96	96
	(1.4)	(1.1)	(10.3)	(8.2)	(1.1)	(1.2)	(1.2)	(1.1)	(1.3)	(1.1)
2. Reserves and Surplus	989	1035	—	—	24	84	—	—	144	144
	(13.4)	(11.6)	(0.0)	(0.0)	(0.4)	(1.0)	—	—	(2.0)	(1.6)
2.1. Statutory Reserves	989	—	—	—	24	84	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	144	144
2.4. Revenue and other Reserves	—	1035	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	5445	6914	11443	14010	5655	6860	5397	7455	4600	5897
	(73.8)	(77.4)	(74.3)	(72.4)	(83.0)	(84.1)	(83.8)	(83.0)	(63.8)	(66.9)
3.1. Demand Deposits	172	291	154	207	155	144	531	719	465	440
(i) From Banks	—	—	10	78	—	—	—	—	—	—
(ii) From Others	172	291	144	128	155	144	531	719	465	440
3.2. Savings Deposits	1882	2280	3876	4052	2608	2843	1785	2477	1292	1584
3.3. Term Deposits	3390	4344	7412	9752	2892	3873	3081	4259	2843	3873
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	3390	4344	7412	9752	2892	3873	3081	4259	2843	3873
3.A. Deposits of branches in India	5445	6914	11443	14010	5655	6860	5397	7455	4600	5897
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	270	297	1456	1852	700	739	325	460	1494	1623
	(3.7)	(3.3)	(9.5)	(9.6)	(10.3)	(9.1)	(5.0)	(5.1)	(20.7)	(18.4)
4.1. Borrowings in India	270	297	1456	1852	700	739	325	460	1494	1623
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	—	—	29	26	25	24	325	460	315	314
(iii) From other Institutions and Agencies	270	297	1427	1826	675	715	—	—	1179	1309
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	577	583	915	1900	360	375	644	963	872	1050
	(7.8)	(6.5)	(5.9)	(9.8)	(5.3)	(4.6)	(10.0)	(10.7)	(12.1)	(11.9)
5.1. Bills Payable	32	42	47	38	33	3	—	—	—	—
5.2. Inter-office Adjustments	—	—	60	33	23	20	—	—	107	—
5.3. Interest Accrued	5	5	39	44	95	19	353	599	658	844
5.4. Others (including provisions)	540	536	769	1786	209	333	290	363	107	206
Total Liabilities	7381	8929	15395	19344	6814	8157	6440	8978	7207	8810
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.
 — : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Sharda Gramin Bank		Shekhawati Gramin Bank		Shivajik Kshetriya Gramin Bank		Shivpuri Guna Kshetriya Gramin Bank		Shri Sathavahana Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	321	322	323	324	325	326	327	328	329	330
1. Cash in hand	82	118	262	377	33	67	81	108	109	229
	(1.1)	(1.3)	(1.7)	(1.9)	(0.5)	(0.8)	(1.3)	(1.2)	(1.5)	(2.6)
2. Balances with RBI	159	204	375	441	172	220	166	229	150	173
	(2.2)	(2.3)	(2.4)	(2.3)	(2.5)	(2.7)	(2.6)	(2.6)	(2.1)	(2.0)
3. Balances with banks in India	292	3885	3180	3366	2524	2718	180	333	2135	2931
	(4.0)	(43.5)	(20.7)	(17.4)	(37.0)	(33.3)	(2.8)	(3.7)	(29.6)	(33.3)
4. Money at call and short notice	3553	—	—	—	—	—	2163	3185	—	—
	(48.1)	—	—	—	—	—	(33.6)	(35.5)	—	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	200	1350	2592	3802	1867	2822	211	501	225	474
	(2.7)	(15.1)	(16.8)	(19.7)	(27.4)	(34.6)	(3.3)	(5.6)	(3.1)	(5.4)
6.A. Investments in India	200	1350	2592	3802	1867	2822	211	501	225	474
(i) Government securities	—	—	—	400	25	25	—	—	—	—
(ii) Other approved securities	—	—	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	200	1350	2032	2842	1473	2293	211	501	225	474
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	560	560	370	504	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1837	1514	6461	7579	1933	1938	1466	1978	3962	3735
	(24.9)	(17.0)	(42.0)	(39.2)	(28.4)	(23.8)	(22.8)	(22.0)	(55.0)	(42.4)
7.1. Bills purchased and discounted	—	—	16	14	4	1	1466	—	—	—
7.2. Cash credits, overdrafts & loans	66	58	825	1055	125	17	—	570	2035	2204
7.3. Term loans	1771	1456	5620	6510	1804	1919	—	1408	1927	1532
8. Fixed Assets	12	11	15	14	20	21	13	13	16	20
	(0.2)	(0.1)	(0.1)	(0.1)	(0.3)	(0.3)	(0.2)	(0.1)	(0.2)	(0.2)
8.1. Premises	12	11	15	14	20	21	13	13	16	20
8.2. Other Fixed assets	—	—	—	—	—	—	—	—	—	—
9. Other Assets	1246	1848	2510	3766	264	373	2161	2631	610	1248
	(16.9)	(20.7)	(16.3)	(19.5)	(3.9)	(4.6)	(33.6)	(29.3)	(8.5)	(14.2)
9.1. Inter - office adjustments (net)	10	7	—	—	—	—	90	78	—	138
9.2. Interest accrued	77	136	290	519	133	212	14	158	160	194
9.3. Tax paid	—	—	—	1	4	—	—	—	—	—
9.4. Stationery and Stamps	1	2	2214	8	—	3	2	2	5	5
9.5. Others	1158	1703	6	3237	128	157	2054	2393	444	910
Total Assets	7381	8929	15395	19344	6814	8157	6440	8978	7207	8810
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Shri Venkateshwara Gramin Bank		Singhbhumi Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank		Solapur Gramin Bank		South Malabar Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	331	332	333	334	335	336	337	338	339	340
1. Capital	75	100	63	79	544	544	75	100	100	535
	(0.8)	(0.7)	(0.8)	(0.8)	(6.0)	(6.0)	(2.4)	(2.4)	(0.4)	(1.6)
2. Reserves and Surplus	—	—	—	—	—	—	—	—	557	24
	—	—	—	—	—	—	—	—	(2.1)	(0.1)
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	170	24
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	387	—
2.5. Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	6436	8466	6477	9030	7734	7734	2021	2717	14348	18627
	(68.1)	(63.2)	(87.1)	(86.2)	(84.8)	(84.8)	(64.6)	(64.5)	(53.5)	(55.6)
3.1. Demand Deposits	182	215	510	620	215	215	131	270	951	1336
(i) From Banks	—	—	—	—	—	—	—	—	218	401
(ii) From Others	182	215	510	620	215	215	131	270	733	935
3.2. Savings Deposits	1672	2138	3075	3830	3405	3405	757	1010	5676	7647
3.3. Term Deposits	4582	6112	2892	4580	4114	4114	1133	1437	7721	9643
(i) From Banks	—	—	—	—	—	—	—	—	2	7
(ii) From Others	4582	6112	2892	4580	4114	4114	1133	1437	7719	9636
3.A. Deposits of branches in India	6436	8466	6477	9030	7734	7734	2021	2717	14348	18627
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	2059	2860	245	586	408	408	875	1026	10295	12081
	(21.8)	(21.4)	(3.3)	(5.6)	(4.5)	(4.5)	(28.0)	(24.3)	(38.4)	(36.0)
4.1. Borrowings in India	2059	2860	245	586	408	408	875	1026	10295	12081
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	839	1112	—	—	—	—	135	152	2496	2814
(iii) From other Institutions and Agencies	1221	1748	245	586	408	408	740	874	7799	9266
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	878	1963	654	786	440	440	156	371	1527	2262
	(9.3)	(14.7)	(8.8)	(7.5)	(4.8)	(4.8)	(5.0)	(8.8)	(5.7)	(6.7)
5.1. Bills Payable	68	101	5	11	—	—	—	—	453	713
5.2. Inter-office Adjustments	241	107	2	—	—	—	2	—	160	456
5.3. Interest Accrued	111	121	—	—	35	35	—	3	152	205
5.4. Others (including provisions)	460	1634	647	775	405	405	154	368	762	888
Total Liabilities	9449	13389	7439	10480	9125	9125	3127	4214	26827	33528
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS											(Amount in Rs. lakh)
As on 31st March											
Items	Shri Venkateshwara Gramin Bank		Singhbhum Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank		Solapur Gramin Bank		South Malabar Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	331	332	333	334	335	336	337	338	339	340	
1. Cash in hand	120	82	43	86	79	79	73	120	480	1047	
	(1.3)	(0.6)	(0.6)	(0.8)	(0.9)	(0.9)	(2.3)	(2.9)	(1.8)	(3.1)	
2. Balances with RBI	189	256	189	255	234	234	53	71	439	535	
	(2.0)	(1.9)	(2.5)	(2.4)	(2.6)	(2.6)	(1.7)	(1.7)	(1.6)	(1.6)	
3. Balances with banks in India	2069	4301	2293	2960	4872	4872	678	964	3213	4434	
	(21.9)	(32.1)	(30.8)	(28.2)	(53.4)	(53.4)	(21.7)	(22.9)	(12.0)	(13.2)	
4. Money at call and short notice	—	—	—	—	—	—	—	—	—	—	
	—	—	—	—	—	—	—	—	—	—	
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—	
6. Investments	185	210	1175	2245	610	610	25	75	3187	3873	
	(2.0)	(1.6)	(15.8)	(21.4)	(6.7)	(6.7)	(0.8)	(1.8)	(11.9)	(11.6)	
6.A. Investments in India	185	210	1175	2245	610	610	25	75	3187	3873	
(i) Government securities	—	—	400	—	500	500	—	—	1527	1521	
(ii) Other approved securities	50	75	230	1225	—	—	—	—	1660	200	
(iii) Shares	—	—	259	—	—	—	—	—	—	—	
(iv) Debentures and Bonds	135	135	200	820	110	110	25	25	—	1482	
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(vi) Others	—	—	86	200	—	—	—	50	—	669	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	5185	6916	1925	2281	2394	2394	1575	2061	18998	22868	
	(54.9)	(51.7)	(25.9)	(21.8)	(26.2)	(26.2)	(50.4)	(48.9)	(70.8)	(68.2)	
7.1. Bills purchased and discounted	51	18	4	—	—	—	—	—	15	68	
7.2. Cash credits, overdrafts & loans	3565	4681	1921	662	345	345	741	818	14351	18053	
7.3. Term loans	1570	2217	—	1620	2048	2048	834	1243	4631	4746	
8. Fixed Assets	20	24	12	12	12	12	16	20	77	76	
	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.5)	(0.5)	(0.3)	(0.2)	
8.1. Premises	—	—	—	—	—	—	—	—	—	—	
8.2. Other Fixed assets	20	24	12	12	12	12	16	20	77	76	
9. Other Assets	1679	1599	1801	2640	924	924	708	902	433	696	
	(17.8)	(11.9)	(24.2)	(25.2)	(10.1)	(10.1)	(22.6)	(21.4)	(1.6)	(2.1)	
9.1. Inter - office adjustments (net)	—	—	—	124	19	19	59	22	—	—	
9.2. Interest accrued	89	146	138	287	576	576	7	6	206	155	
9.3. Tax paid	—	—	12	21	—	—	—	—	—	—	
9.4. Stationery and Stamps	8	7	—	—	5	5	3	5	34	41	
9.5. Others	1582	1446	1652	2208	324	324	639	869	192	499	
Total Assets	9449	13389	7439	10480	9125	9125	3127	4214	26827	33528	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS											(Amount in Rs. lakh)
As on 31st March											
Items	Sravasthi Gramin Bank		Sree Ananta Gramin Bank		Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank		Sriganganagar Kshetriya Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	341	342	343	344	345	346	347	348	349	350	
1. Capital	75	2091	75	100	75	234	75	100	75	88	
	(0.6)	(13.1)	(0.5)	(0.5)	(0.6)	(1.6)	(0.3)	(0.3)	(2.2)	(1.8)	
2. Reserves and Surplus	—	—	39	348	—	10	29	29	—	—	
	—	—	(0.3)	(1.7)	—	(0.1)	(0.1)	(0.1)	—	—	
2.1. Statutory Reserves	—	—	—	—	—	—	29	29	—	—	
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	
2.4. Revenue and other Reserves	—	—	—	197	—	—	—	—	—	—	
2.5. Balance of Profit	—	—	39	152	—	10	—	—	—	—	
3. Deposits	9457	11439	10272	13132	7916	10525	19640	23491	2817	3562	
	(79.9)	(71.5)	(68.0)	(62.7)	(67.7)	(70.1)	(77.0)	(76.5)	(83.1)	(75.2)	
3.1. Demand Deposits	449	847	241	234	402	393	2277	1542	296	251	
(i) From Banks	2	—	—	—	—	—	—	—	—	—	
(ii) From Others	447	847	241	234	402	393	2277	1542	296	251	
3.2. Savings Deposits	5325	5756	3054	4480	2639	3429	5394	7933	647	848	
3.3. Term Deposits	3682	4836	6978	8418	4875	6703	11969	14017	1874	2463	
(i) From Banks	—	—	—	—	—	—	—	—	—	—	
(ii) From Others	3682	4836	6978	8418	4875	6703	11969	14017	1874	2463	
3.A. Deposits of branches in India	9457	11439	10272	13132	7916	10525	19640	23491	2817	3562	
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—	
4. Borrowings	1556	1690	3396	4349	2407	2366	4386	4808	266	518	
	(13.1)	(10.6)	(22.5)	(20.8)	(20.6)	(15.8)	(17.2)	(15.7)	(7.8)	(10.9)	
4.1. Borrowings in India	1556	1690	3396	4349	2407	2366	4386	4808	266	518	
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—	
(ii) From other Banks	104	106	697	823	538	516	953	1147	27	32	
(iii) From other Institutions and Agencies	1452	1584	2699	3526	1870	1850	3433	3661	239	486	
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	
5. Other liabilities	749	768	1315	3028	1298	1881	1380	2280	233	571	
	(6.3)	(4.8)	(8.7)	(14.4)	(11.1)	(12.5)	(5.4)	(7.4)	(6.9)	(12.1)	
5.1. Bills Payable	18	13	295	1128	182	128	—	—	8	—	
5.2. Inter-office Adjustments	12	—	423	661	33	103	—	—	—	10	
5.3. Interest Accrued	20	33	48	69	957	1371	1272	1823	189	321	
5.4. Others (including provisions)	698	722	549	1170	127	279	108	457	37	240	
Total Liabilities	11837	15988	15097	20958	11696	15015	25510	30709	3390	4738	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS											(Amount in Rs. lakh)
As on 31st March											
Items	Sravasthi Gramin Bank		Sree Ananta Gramin Bank		Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank		Sriganganagar Kshetriya Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	341	342	343	344	345	346	347	348	349	350	
1. Cash in hand	288	390	391	572	182	166	250	355	15	22	
	(2.4)	(2.4)	(2.6)	(2.7)	(1.6)	(1.1)	(1.0)	(1.2)	(0.4)	(0.5)	
2. Balances with RBI	302	311	234	384	311	351	584	768	93	122	
	(2.6)	(1.9)	(1.5)	(1.8)	(2.7)	(2.3)	(2.3)	(2.5)	(2.7)	(2.6)	
3. Balances with banks in India	3411	5413	5529	6858	487	812	6052	7409	968	1255	
	(28.8)	(33.9)	(36.6)	(32.7)	(4.2)	(5.4)	(23.7)	(24.1)	(28.5)	(26.5)	
4. Money at call and short notice	—	—	—	—	3218	6865	—	—	—	—	
	—	—	—	—	(27.5)	(45.7)	—	—	—	—	
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—	
6. Investments	1697	2894	75	875	2087	1000	3856	4949	172	590	
	(14.3)	(18.1)	(0.5)	(4.2)	(17.8)	(6.7)	(15.1)	(16.1)	(5.1)	(12.4)	
6.A. Investments in India	1697	2894	75	875	2087	1000	3856	4949	172	590	
(i) Government securities	—	—	—	—	300	300	—	—	—	—	
(ii) Other approved securities	—	—	—	—	—	—	—	—	10	10	
(iii) Shares	—	—	—	—	1787	—	—	—	—	—	
(iv) Debentures and Bonds	1192	2389	75	875	—	700	3696	—	162	580	
(v) Subsidiaries and joint ventures	505	—	—	—	—	—	—	—	—	—	
(vi) Others	—	505	—	—	—	—	160	4949	—	—	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	4585	4121	8080	10323	4906	5273	12027	12889	1215	1645	
	(38.7)	(25.8)	(53.5)	(49.3)	(41.9)	(35.1)	(47.1)	(42.0)	(35.8)	(34.7)	
7.1. Bills purchased and discounted	94	111	146	248	169	182	65	300	—	1	
7.2. Cash credits, overdrafts & loans	747	539	4320	5382	3570	3850	8671	9376	404	641	
7.3. Term loans	3743	3470	3615	4693	1167	1241	3291	3213	810	1003	
8. Fixed Assets	19	27	79	88	33	33	24	24	8	10	
	(0.2)	(0.2)	(0.5)	(0.4)	(0.3)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)	
8.1. Premises	—	—	43	42	—	24	—	—	—	—	
8.2. Other Fixed assets	19	27	36	46	33	33	—	24	8	10	
9. Other Assets	1534	2833	709	1858	471	515	2717	4315	920	1095	
	(13.0)	(17.7)	(4.7)	(8.9)	(4.0)	(3.4)	(10.7)	(14.1)	(27.1)	(23.1)	
9.1. Inter - office adjustments (net)	—	6	—	—	155	179	35	154	—	—	
9.2. Interest accrued	226	519	91	196	276	323	338	641	50	75	
9.3. Tax paid	—	2	—	—	—	—	12	37	—	—	
9.4. Stationery and Stamps	5	7	12	15	8	12	7	8	3	3	
9.5. Others	1304	2298	607	1646	32	2	2324	3475	868	1017	
Total Assets	11837	15988	15097	20958	11696	15015	25510	30709	3390	4738	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS											(Amount in Rs. lakh)
As on 31st March											
Items	Srirama Gramin Bank		Subansiri Gaonlia Gramin Bank		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	351	352	353	354	355	356	357	358	359	360	
1. Capital	85	100	71	96	75	100	547	566	75	760	
	(1.7)	(1.8)	(2.1)	(2.2)	(0.4)	(0.4)	(9.3)	(7.1)	(2.6)	(14.8)	
2. Reserves and Surplus	201	248	—	—	—	—	18	27	7	21	
	(4.1)	(4.4)	—	—	—	—	(0.3)	(0.3)	(0.2)	(0.4)	
2.1. Statutory Reserves	42	51	—	—	—	—	—	—	—	—	
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—	
2.4. Revenue and other Reserves	159	196	—	—	—	—	18	27	7	21	
2.5. Balance of Profit	1	1	—	—	—	—	—	—	—	—	
3. Deposits	2426	2940	2936	3246	14682	17751	3626	5076	1996	2971	
	(49.3)	(52.6)	(86.2)	(73.4)	(70.7)	(78.7)	(61.8)	(63.5)	(68.1)	(57.9)	
3.1. Demand Deposits	77	150	286	234	287	275	71	168	91	206	
(i) From Banks	—	—	—	—	—	—	—	—	—	—	
(ii) From Others	77	150	286	234	287	275	71	168	91	206	
3.2. Savings Deposits	670	845	1551	1590	7154	7878	1898	2422	668	976	
3.3. Term Deposits	1680	1945	1099	1422	7241	9599	1657	2487	1238	1789	
(i) From Banks	—	—	—	—	—	—	—	—	—	—	
(ii) From Others	1680	1945	1099	1422	7241	9599	1657	2487	1238	1789	
3.A. Deposits of branches in India	2426	2940	2936	3246	14682	17751	3626	5076	1996	2971	
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—	
4. Borrowings	1482	1406	186	119	1740	2391	1402	1779	627	951	
	(30.1)	(25.2)	(5.5)	(2.7)	(8.4)	(10.6)	(23.9)	(22.2)	(21.4)	(18.5)	
4.1. Borrowings in India	1482	1406	186	119	1740	2391	1402	1779	627	951	
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—	
(ii) From other Banks	324	297	186	—	—	—	295	415	118	190	
(iii) From other Institutions and Agencies	1158	1109	—	119	1740	2391	1106	1364	509	760	
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	
5. Other liabilities	727	893	211	962	4274	2322	270	551	225	426	
	(14.8)	(16.0)	(6.2)	(21.7)	(20.6)	(10.3)	(4.6)	(6.9)	(7.7)	(8.3)	
5.1. Bills Payable	190	99	1	1	15	22	—	—	—	—	
5.2. Inter-office Adjustments	—	—	6	—	1481	—	—	—	—	—	
5.3. Interest Accrued	361	424	43	39	135	146	14	17	146	222	
5.4. Others (including provisions)	176	370	162	921	2643	2153	256	535	79	204	
Total Liabilities	4922	5587	3405	4423	20771	22563	5863	7999	2930	5129	
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS											(Amount in Rs. lakh)
As on 31st March											
Items	Srirama Gramin Bank		Subansiri Gaonla Gramin Bank		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhav- nagar Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	351	352	353	354	355	356	357	358	359	360	
1. Cash in hand	31 (0.6)	32 (0.6)	24 (0.7)	27 (0.6)	125 (0.6)	169 (0.8)	16 (0.3)	33 (0.4)	63 (2.2)	73 (1.4)	
2. Balances with RBI	82 (1.7)	106 (1.9)	90 (2.6)	97 (2.2)	450 (2.2)	540 (2.4)	109 (1.9)	158 (2.0)	65 (2.2)	90 (1.8)	
3. Balances with banks in India	1205 (24.5)	1630 (29.2)	830 (24.4)	1597 (36.1)	8521 (41.0)	8092 (35.9)	2092 (35.7)	2858 (35.7)	953 (32.5)	2346 (45.7)	
4. Money at call and short notice	—	—	—	—	—	—	—	—	—	—	
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—	
6. Investments	603 (12.3)	775 (13.9)	590 (17.3)	645 (14.6)	2627 (12.6)	4277 (19.0)	519 (8.8)	634 (7.9)	60 (2.1)	108 (2.1)	
6.A. Investments in India	603	775	590	645	2627	4277	519	634	60	108	
(i) Government securities	—	—	—	—	2627	—	—	—	—	—	
(ii) Other approved securities	—	—	—	645	—	—	454	—	—	—	
(iii) Shares	—	—	—	—	—	—	—	454	25	25	
(iv) Debentures and Bonds	603	775	279	—	—	2992	65	180	35	83	
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(vi) Others	—	—	311	—	—	1285	—	—	—	—	
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	
(i) Government securities	—	—	—	—	—	—	—	—	—	—	
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	
(iii) Others	—	—	—	—	—	—	—	—	—	—	
7. Advances	2770 (56.3)	2875 (51.5)	823 (24.2)	400 (9.1)	5681 (27.4)	7157 (31.7)	2643 (45.1)	3718 (46.5)	1075 (36.7)	1619 (31.6)	
7.1. Bills purchased and discounted	1	—	—	—	—	—	4	1	2	3	
7.2. Cash credits, overdrafts & loans	1984	2063	381	58	964	1015	—	77	758	1093	
7.3. Term loans	785	812	442	342	4717	6142	2639	3640	315	523	
8. Fixed Assets	25 (0.5)	23 (0.4)	11 (0.3)	11 (0.2)	29 (0.1)	29 (0.1)	11 (0.2)	9 (0.1)	9 (0.3)	13 (0.2)	
8.1. Premises	—	—	—	—	—	—	—	—	—	—	
8.2. Other Fixed assets	25	23	11	11	29	29	11	9	9	13	
9. Other Assets	207 (4.2)	146 (2.6)	1036 (30.4)	1646 (37.2)	3337 (16.1)	2299 (10.2)	473 (8.1)	589 (7.4)	704 (24.0)	880 (17.2)	
9.1. Inter - office adjustments (net)	108	43	—	28	—	588	7	95	19	30	
9.2. Interest accrued	78	67	73	150	895	83	—	—	28	70	
9.3. Tax paid	—	2	—	—	—	—	—	13	—	—	
9.4. Stationery and Stamps	3	4	6	8	9	10	4	8	4	5	
9.5. Others	18	30	957	1461	2433	1617	461	473	653	776	
Total Assets	4922 (100.0)	5587 (100.0)	3405 (100.0)	4423 (100.0)	20771 (100.0)	22563 (100.0)	5863 (100.0)	7999 (100.0)	2930 (100.0)	5129 (100.0)	

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank		Tripura Gramin Bank		Tulsi Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	361	362	363	364	365	366	367	368	369	370
1. Capital	75	100	245	245	75	88	75	100	59	100
	(1.0)	(1.0)	(7.6)	(6.8)	(1.7)	(1.4)	(0.5)	(0.6)	(0.7)	(0.8)
2. Reserves and Surplus	—	—	11	92	—	—	-6486	-10416	—	—
	—	—	—	—	—	—	(-96.2)	(-59.1)	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	11	—	—	—	—	—	—
2.5. Balance of Profit	—	—	11	81	—	—	-6486	-10416	—	—
3. Deposits	6476	9200	2650	2844	3537	4558	12203	17212	7326	10112
	(87.7)	(89.0)	(82.7)	(79.6)	(79.3)	(74.9)	(86.9)	(97.6)	(83.1)	(79.6)
3.1. Demand Deposits	495	686	136	144	148	215	2681	2165	4396	1278
(i) From Banks	—	—	—	—	—	—	—	—	645	—
(ii) From Others	495	686	136	144	148	215	2681	2165	3751	1278
3.2. Savings Deposits	2989	4082	1765	1604	1446	1646	4213	7410	2930	4751
3.3. Term Deposits	2992	4432	749	1096	1944	2697	5309	7637	—	4083
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	2992	4432	749	1096	1944	2697	5309	7637	—	4083
3.A. Deposits of branches in India	6476	9200	2650	2844	3537	4558	12203	17212	7326	10112
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	234	326	98	163	349	521	2758	2342	578	925
	(3.2)	(3.2)	(3.1)	(4.6)	(7.8)	(8.6)	(19.6)	(13.3)	(6.6)	(7.3)
4.1. Borrowings in India	234	326	98	163	349	521	2758	2342	578	925
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	3	4	2	2	349	—	645	186	8	5
(iii) From other Institutions and Agencies	231	322	96	161	—	521	2114	2156	570	921
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	597	706	201	232	500	920	5495	8391	858	1563
	(8.1)	(6.8)	(6.3)	(6.5)	(11.2)	(15.1)	(39.1)	(47.6)	(9.7)	(12.3)
5.1. Bills Payable	53	62	62	78	24	51	—	—	27	30
5.2. Inter-office Adjustments	49	—	9	—	46	66	141	12	91	41
5.3. Interest Accrued	5	4	42	24	193	352	701	908	5	11
5.4. Others (including provisions)	490	640	88	129	237	450	4653	7471	734	1482
Total Liabilities	7382	10331	3204	3575	4462	6087	14045	17629	8820	12700
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.
 — : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
As on 31st March										
Items	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchaik Gramin Bank		Tripura Gramin Bank		Tulsi Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	361	362	363	364	365	366	367	368	369	370
1. Cash in hand	52	61	29	28	65	91	328	369	121	605
	(0.7)	(0.6)	(0.9)	(0.8)	(1.5)	(1.5)	(2.3)	(2.1)	(1.4)	(4.8)
2. Balances with RBI	203	259	84	92	108	134	345	501	216	300
	(2.8)	(2.5)	(2.6)	(2.6)	(2.4)	(2.2)	(2.5)	(2.8)	(2.5)	(2.4)
3. Balances with banks in India	1198	3124	1297	1215	1628	1877	3144	4720	3026	2942
	(16.2)	(30.2)	(40.5)	(34.0)	(36.5)	(30.8)	(22.4)	(26.8)	(34.3)	(23.2)
4. Money at call and short notice	1964	2064	—	—	—	—	—	—	—	—
	(26.6)	(20.0)	—	—	—	—	—	—	—	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	—	50	1150	1410	20	570	1081	2413	651	1851
	—	(0.5)	(35.9)	(39.4)	(0.4)	(9.4)	(7.7)	(13.7)	(7.4)	(14.6)
6.A. Investments in India	—	50	1150	1410	20	570	1081	2413	651	1851
(i) Government securities	—	—	—	—	—	—	—	—	500	500
(ii) Other approved securities	—	—	850	300	—	70	480	930	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	50	300	1110	—	500	601	1483	151	1351
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	—	20	—	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1398	1838	479	553	1204	1828	8792	9128	2877	3741
	(18.9)	(17.8)	(15.0)	(15.5)	(27.0)	(30.0)	(62.6)	(51.8)	(32.6)	(29.5)
7.1. Bills purchased and discounted	—	—	2	2	9	9	—	—	—	218
7.2. Cash credits, overdrafts & loans	114	183	12	10	134	224	231	255	33	—
7.3. Term loans	1283	1655	465	541	1060	1595	8561	8874	2844	3523
8. Fixed Assets	17	20	14	16	9	11	29	27	19	27
	(0.2)	(0.2)	(0.4)	(0.4)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	9	—	—	—	—	—
8.2. Other Fixed assets	17	20	14	16	—	11	29	27	19	27
9. Other Assets	2550	2916	151	261	1428	1577	326	470	1909	3234
	(34.5)	(28.2)	(4.7)	(7.3)	(32.0)	(25.9)	(2.3)	(2.7)	(21.6)	(25.5)
9.1. Inter - office adjustments (net)	—	41	—	31	—	—	—	—	—	—
9.2. Interest accrued	40	174	63	101	9	38	192	283	109	233
9.3. Tax paid	—	3	—	—	—	1	—	—	—	—
9.4. Stationery and Stamps	3	2	1	2	3	3	8	9	6	9
9.5. Others	2507	2696	87	126	1416	1534	126	177	1794	2992
Total Assets	7382	10331	3204	3575	4462	6087	14045	17629	8820	12700
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Tungabhadra Gramin Bank		Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank		Valsad-Dangs Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	371	372	373	374	375	376	377	378	379	380
1. Capital	320	320	75	100	71	84	283	283	357	377
	(1.0)	(0.9)	(0.5)	(0.6)	(0.3)	(0.3)	(8.8)	(6.8)	(7.4)	(6.3)
2. Reserves and Surplus	535	1375	—	—	—	—	1	139	-153	—
	(1.6)	(3.7)	—	—	—	—	—	(3.4)	(-3.2)	—
2.1. Statutory Reserves	535	1375	—	—	—	—	1	28	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	—	—	—	—	—	—	—	110	-153	—
3. Deposits	19249	22856	10954	13286	13907	18545	1582	2142	3411	4317
	(58.7)	(60.9)	(79.6)	(73.3)	(64.9)	(74.9)	(49.3)	(51.9)	(70.6)	(72.6)
3.1. Demand Deposits	1327	1744	277	320	219	477	82	112	165	161
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	1327	1744	277	320	219	477	82	112	165	161
3.2. Savings Deposits	6147	7374	5369	6022	6320	8142	605	811	1830	2194
3.3. Term Deposits	11775	13738	5308	6944	7367	9926	895	1218	1415	1962
(i) From Banks	—	—	—	—	—	—	—	—	—	—
(ii) From Others	11775	13738	5308	6944	7367	9926	895	1218	1415	1962
3.A. Deposits of branches in India	19249	22856	10954	13286	13907	18545	1582	2142	3411	4317
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	9069	10650	938	1001	773	618	1187	1372	928	891
	(27.6)	(28.4)	(6.8)	(5.5)	(3.6)	(2.5)	(37.0)	(33.2)	(19.2)	(15.0)
4.1. Borrowings in India	9069	10650	938	1001	773	618	1187	1372	928	891
(i) From Reserve Bank of India	—	—	—	—	—	—	—	—	—	—
(ii) From other Banks	9069	10650	51	85	162	150	574	635	90	105
(iii) From other Institutions and Agencies	—	—	887	917	611	468	613	737	838	786
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	3629	2357	1798	3729	6666	5498	154	193	285	365
	(11.1)	(6.3)	(13.1)	(20.6)	(31.1)	(22.2)	(4.8)	(4.7)	(5.9)	(6.1)
5.1. Bills Payable	967	530	—	—	—	—	2	5	11	11
5.2. Inter-office Adjustments	543	141	—	—	—	—	9	13	—	—
5.3. Interest Accrued	320	175	800	1091	—	—	17	17	15	185
5.4. Others (including provisions)	1799	1511	998	2639	6666	5498	127	158	260	169
Total Liabilities	32801	37558	13765	18117	21418	24744	3207	4128	4828	5951
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	Tungabhadra Gramin Bank		Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank		Valsad-Dangs Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	371	372	373	374	375	376	377	378	379	380
1. Cash in hand	588	1157	64	97	204	250	33	38	33	28
	(1.8)	(3.1)	(0.5)	(0.5)	(1.0)	(1.0)	(1.0)	(0.9)	(0.7)	(0.5)
2. Balances with RBI	606	728	340	420	411	542	41	61	109	145
	(1.8)	(1.9)	(2.5)	(2.3)	(1.9)	(2.2)	(1.3)	(1.5)	(2.3)	(2.4)
3. Balances with banks in India	6506	6228	4125	4273	6730	9363	1165	1592	339	2470
	(19.8)	(16.6)	(30.0)	(23.6)	(31.4)	(37.8)	(36.3)	(38.5)	(7.0)	(41.5)
4. Money at call and short notice	—	—	—	—	—	—	—	—	1449	—
	—	—	—	—	—	—	—	—	(30.0)	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—
6. Investments	7351	8170	700	1600	—	—	60	85	638	795
	(22.4)	(21.8)	(5.1)	(8.8)	(0.0)	(0.0)	(1.9)	(2.1)	(13.2)	(13.4)
6.A. Investments in India	7351	8170	700	1600	—	—	60	85	638	795
(i) Government securities	2584	2573	600	600	—	—	—	—	114	—
(ii) Other approved securities	—	—	—	—	—	—	—	—	524	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	1161	1175	100	—	—	—	60	85	—	695
(v) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	3606	4422	—	1000	—	—	—	—	—	100
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	17218	20726	6287	7190	7049	5743	1860	2295	2054	1988
	(52.5)	(55.2)	(45.7)	(39.7)	(32.9)	(23.2)	(58.0)	(55.6)	(42.5)	(33.4)
7.1. Bills purchased and discounted	126	298	—	—	—	—	12	22	1	12
7.2. Cash credits, overdrafts & loans	11273	12790	802	1076	486	614	1281	1488	234	43
7.3. Term loans	5819	7637	5485	6114	6562	5129	566	785	1820	1933
8. Fixed Assets	77	90	32	33	17	25	10	11	15	18
	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.3)	(0.3)	(0.3)
8.1. Premises	27	26	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	50	64	32	33	17	25	10	11	15	18
9. Other Assets	455	460	2217	4502	7007	8821	38	47	191	507
	(1.4)	(1.2)	(16.1)	(24.9)	(32.7)	(35.6)	(1.2)	(1.1)	(4.0)	(8.5)
9.1. Inter - office adjustments (net)	—	—	46	43	16	33	—	—	4	6
9.2. Interest accrued	260	275	276	359	—	—	14	19	35	74
9.3. Tax paid	—	16	—	—	8	8	—	—	—	—
9.4. Stationery and Stamps	20	23	10	10	8	9	2	2	6	6
9.5. Others	175	146	1886	4091	6975	8772	22	25	145	422
Total Assets	32801	37558	13765	18117	21418	24744	3207	4128	4828	5951
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March											
	Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank		Vidur Gramin Bank		Vindhya vasini Gramin Bank		Visweshwaraya Gramin Bank		Yavatmal Gramin Bank	
	1996 (381)	1997 (382)	1996 (383)	1997 (384)	1996 (385)	1997 (386)	1996 (387)	1997 (388)	1996 (389)	1997 (390)	1996 (391)	1997 (392)
1. Capital	75	466	75	100	75	96	369	369	75	100	75	430
	(2.1)	(8.3)	(3.4)	(2.9)	(1.7)	(1.6)	(5.5)	(4.1)	(3.6)	(3.8)	(2.2)	(10.5)
2. Reserves and Surplus	-221	-72	—	—	—	697	—	—	—	—	—	—
	(-6.2)	(-1.3)	—	—	—	(11.5)	—	—	—	—	—	—
2.1. Statutory Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.2. Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3. Share Premium	—	—	—	—	—	697	—	—	—	—	—	—
2.4. Revenue and other Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.5. Balance of Profit	-221	-72	—	—	—	—	—	—	—	—	—	—
3. Deposits	2135	3133	1804	2914	3359	4311	5319	6663	1496	2002	2609	2820
	(60.4)	(55.5)	(82.1)	(85.4)	(77.1)	(71.2)	(78.9)	(74.8)	(72.6)	(75.1)	(77.0)	(69.0)
3.1. Demand Deposits	76	77	98	162	215	172	572	553	49	84	92	95
(i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
(ii) From Others	76	77	98	162	215	172	572	553	49	84	92	95
3.2. Savings Deposits	430	612	667	953	1934	2531	2154	2578	550	836	1620	1607
3.3. Term Deposits	1629	2444	1038	1799	1210	1608	2593	3532	898	1082	897	1117
(i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
(ii) From Others	1629	2444	1038	1799	1210	1608	2593	3532	898	1082	897	1117
3.A. Deposits of branches in India	2135	3133	1804	2914	3359	4311	5319	6663	1496	2002	2609	2820
3.B. Deposits of branches outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1415	1854	105	197	686	676	780	845	305	380	445	542
	(40.0)	(32.8)	(4.8)	(5.8)	(15.7)	(11.2)	(11.6)	(9.5)	(14.8)	(14.3)	(13.1)	(13.3)
4.1. Borrowings in India	1415	1854	105	197	686	676	780	845	305	380	445	542
(i) From Reserve Bank of India	—	—	—	—	91	—	—	—	—	—	—	—
(ii) From other Banks	157	181	—	—	595	81	26	53	34	74	62	101
(iii) From other Institutions and Agencies	1258	1673	105	197	—	595	755	792	271	306	383	441
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other liabilities	131	264	212	199	236	274	276	1028	185	182	261	293
	(3.7)	(4.7)	(9.6)	(5.8)	(5.4)	(4.5)	(4.1)	(11.5)	(9.0)	(6.8)	(7.7)	(7.2)
5.1. Bills Payable	40	111	3	23	9	7	20	21	1	—	38	13
5.2. Inter-office Adjustments	—	—	—	—	1	19	—	22	4	—	—	—
5.3. Interest Accrued	4	4	71	136	6	17	—	—	181	5	16	15
5.4. Others (including provisions)	87	150	137	40	221	230	255	985	—	177	207	265
Total Liabilities	3535	5646	2196	3410	4357	6054	6743	8904	2061	2664	3390	4085
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 48 : LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS -1996 -97 (Concid.)

REGIONAL RURAL BANKS												(Amount in Rs. lakh)
As on 31st March												
Items	Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank		Vidur Gramin Bank		Vindhya vasini Gramin Bank		Visweshwaraya Gramin Bank		Yavatmal Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(381)	(382)	(383)	(384)	(385)	(386)	(387)	(388)	(389)	(390)	(391)	(392)
1. Cash in hand	48	73	44	79	124	180	37	62	38	65	105	110
	(1.4)	(1.3)	(2.0)	(2.3)	(2.8)	(3.0)	(0.6)	(0.7)	(1.8)	(2.4)	(3.1)	(2.7)
2. Balances with RBI	67	94	50	89	117	138	154	195	46	61	72	74
	(1.9)	(1.7)	(2.3)	(2.6)	(2.7)	(2.3)	(2.3)	(2.2)	(2.2)	(2.3)	(2.1)	(1.8)
3. Balances with banks in India	874	1831	233	223	245	171	1914	2588	653	936	971	1625
	(24.7)	(32.4)	(10.6)	(6.5)	(5.6)	(2.8)	(28.4)	(29.1)	(31.7)	(35.1)	(28.6)	(39.8)
4. Money at call and short notice	—	—	404	962	936	2450	—	—	—	—	—	—
	—	—	(18.4)	(28.2)	(21.5)	(40.5)	—	—	—	—	—	—
5. Balances with banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	148	293	150	225	701	736	1220	1520	100	114	180	230
	(4.2)	(5.2)	(6.8)	(6.6)	(16.1)	(12.2)	(18.1)	(17.1)	(4.9)	(4.3)	(5.3)	(5.6)
6.A. Investments in India	148	293	150	225	701	736	1220	1520	100	114	180	230
(i) Government securities	148	293	—	—	—	—	420	420	—	114	30	30
(ii) Other approved securities	—	—	—	—	—	—	—	—	—	—	150	200
(iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	50	125	—	635	800	1100	—	—	—	—
(v) Subsidiaries and joint ventures	—	—	100	—	600	—	—	—	—	—	—	—
(vi) Others	—	—	—	100	101	101	—	—	100	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
(i) Government securities	—	—	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries and joint ventures	—	—	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	2299	3129	871	1225	1376	1441	3076	3508	902	1118	1593	1422
	(65.0)	(55.4)	(39.7)	(35.9)	(31.6)	(23.8)	(45.6)	(39.4)	(43.8)	(42.0)	(47.0)	(34.8)
7.1. Bills purchased and discounted	3	2	—	—	—	—	—	75	19	38	409	96
7.2. Cash credits, overdrafts & loans	545	804	212	406	119	138	92	—	20	40	349	489
7.3. Term loans	1751	2323	659	819	1256	1303	2984	3433	864	1040	835	838
8. Fixed Assets	10	31	17	17	8	8	16	16	6	11	7	9
	(0.3)	(0.6)	(0.8)	(0.5)	(0.2)	(0.1)	(0.2)	(0.2)	(0.3)	(0.4)	(0.2)	(0.2)
8.1. Premises	1	—	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed assets	9	31	17	17	8	8	16	16	6	11	7	9
9. Other Assets	89	194	426	591	850	931	326	1017	316	360	462	615
	(2.5)	(3.4)	(19.4)	(17.3)	(19.5)	(15.4)	(4.8)	(11.4)	(15.3)	(13.5)	(13.6)	(15.1)
9.1. Inter - office adjustments (net)	27	101	21	13	—	—	12	—	11	15	121	233
9.2. Interest accrued	36	71	30	51	60	123	101	162	18	40	—	—
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—	—	—
9.4. Stationery and Stamps	5	6	9	8	2	2	9	9	2	3	4	4
9.5. Others	22	16	365	518	789	806	204	846	285	302	337	379
Total Assets	3535	5646	2196	3410	4357	6054	6743	8904	2061	2664	3390	4085
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or negligible.

Source : Annual accounts of banks.