

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -  
1996 -97 (Part 12 of 30)  
REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Adhiyaman		Akola		Alaknanda		Aligarh		Allahabad Kshetriya	
	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<b>1. Capital</b>	<b>75</b>	<b>373</b>	<b>75</b>	<b>100</b>	<b>75</b>	<b>100</b>	<b>75</b>	<b>96</b>	<b>75</b>	<b>100</b>
	(2.6)	(9.9)	(1.9)	(2.0)	(2.2)	(2.1)	(0.5)	(0.4)	(0.6)	(0.6)
<b>2. Reserves and Surplus</b>	-	-	<b>8</b>	-	-	-	-	<b>1506</b>	-	-
	-	-	(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	-	-
<b>3. Deposits</b>	<b>1740</b>	<b>2158</b>	<b>2705</b>	<b>3264</b>	<b>2822</b>	<b>3686</b>	<b>11962</b>	<b>16386</b>	<b>11007</b>	<b>14556</b>
	(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	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>1045</b>	<b>1057</b>	<b>596</b>	<b>695</b>	<b>282</b>	<b>312</b>	<b>3086</b>	<b>4095</b>	<b>1014</b>	<b>829</b>
	(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	-	-	-	-	-	-	-	-	-	-
<b>5. Other liabilities</b>	<b>67</b>	<b>186</b>	<b>523</b>	<b>873</b>	<b>276</b>	<b>659</b>	<b>1182</b>	<b>1487</b>	<b>950</b>	<b>1012</b>
	(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
<b>Total Liabilities</b>	<b>2928</b>	<b>3775</b>	<b>3907</b>	<b>4932</b>	<b>3454</b>	<b>4757</b>	<b>16304</b>	<b>23570</b>	<b>13046</b>	<b>16497</b>
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March									
	Adhiyaman		Akola		Alaknanda		Aligarh		Allahabad Kshetriya	
	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<b>1. Cash in hand</b>	<b>26</b>	<b>45</b>	<b>88</b>	<b>84</b>	<b>24</b>	<b>47</b>	<b>263</b>	<b>440</b>	<b>150</b>	<b>188</b>
	(0.9)	(1.2)	(2.3)	(1.7)	(0.7)	(1.0)	(1.6)	(1.9)	(1.1)	(1.1)
<b>2. Balances with RBI</b>	<b>52</b>	<b>64</b>	<b>84</b>	<b>90</b>	<b>87</b>	<b>123</b>	<b>395</b>	<b>510</b>	<b>345</b>	<b>460</b>
	(1.8)	(1.7)	(2.2)	(1.8)	(2.5)	(2.6)	(2.4)	(2.2)	(2.6)	(2.8)
<b>3. Balances with banks in India</b>	<b>628</b>	<b>1096</b>	<b>1230</b>	<b>1447</b>	<b>37</b>	<b>2508</b>	<b>4870</b>	<b>6171</b>	<b>597</b>	<b>4416</b>



	(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	-	-	-	-	-	-	-	-	-	-
<b>4.</b>	<b>Borrowings</b>	<b>424</b>	<b>557</b>	<b>708</b>	<b>1106</b>	<b>500</b>	<b>711</b>	<b>115</b>	<b>151</b>	<b>1595</b>	<b>1903</b>
		(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	-	-	-	-	-	-	-	-	-	-
<b>5.</b>	<b>Other liabilities</b>	<b>466</b>	<b>496</b>	<b>259</b>	<b>742</b>	<b>145</b>	<b>203</b>	<b>79</b>	<b>161</b>	<b>500</b>	<b>1241</b>
		(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
	<b>Total Liabilities</b>	<b>7985</b>	<b>10125</b>	<b>5318</b>	<b>7454</b>	<b>4933</b>	<b>4954</b>	<b>1729</b>	<b>2060</b>	<b>7953</b>	<b>12954</b>
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(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)
<b>1. Cash in hand</b>	<b>176</b>	<b>169</b>	<b>106</b>	<b>106</b>	<b>93</b>	<b>171</b>	<b>22</b>	<b>37</b>	<b>182</b>	<b>375</b>
	(2.2)	(1.7)	(2.0)	(1.4)	(1.9)	(3.4)	(1.3)	(1.8)	(2.3)	(2.9)
<b>2. Balances with RBI</b>	<b>247</b>	<b>268</b>	<b>126</b>	<b>162</b>	<b>123</b>	<b>186</b>	<b>33</b>	<b>42</b>	<b>123</b>	<b>243</b>
	(3.1)	(2.6)	(2.4)	(2.2)	(2.5)	(3.7)	(1.9)	(2.0)	(1.5)	(1.9)
<b>3. Balances with banks in India</b>	<b>1816</b>	<b>2442</b>	<b>1084</b>	<b>1804</b>	<b>936</b>	<b>1609</b>	<b>605</b>	<b>898</b>	<b>1383</b>	<b>5261</b>
	(22.7)	(24.1)	(20.4)	(24.2)	(19.0)	(32.5)	(35.0)	(43.6)	(17.4)	(40.6)
<b>4. Money at call and short notice</b>	-	-	-	-	-	-	-	-	-	-
<b>5. Balances with banks outside India</b>	-	-	-	-	-	-	-	-	-	-
<b>6. Investments</b>	<b>1267</b>	<b>1780</b>	<b>868</b>	<b>1213</b>	<b>200</b>	<b>260</b>	<b>453</b>	<b>60</b>	<b>1619</b>	<b>1543</b>
	(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	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>2225</b>	<b>2365</b>	<b>2515</b>	<b>3474</b>	<b>1940</b>	<b>2530</b>	<b>421</b>	<b>774</b>	<b>3737</b>	<b>4183</b>
	(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
<b>8. Fixed Assets</b>	<b>14</b>	<b>16</b>	<b>19</b>	<b>17</b>	<b>22</b>	<b>28</b>	<b>7</b>	<b>7</b>	<b>15</b>	<b>16</b>
	(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
<b>9. Other Assets</b>	<b>2239</b>	<b>3086</b>	<b>600</b>	<b>678</b>	<b>1618</b>	<b>171</b>	<b>188</b>	<b>241</b>	<b>894</b>	<b>1334</b>

	(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
<b>Total Assets</b>	<b>7985</b>	<b>10125</b>	<b>5318</b>	<b>7454</b>	<b>4932</b>	<b>4954</b>	<b>1729</b>	<b>2060</b>	<b>7953</b>	<b>12954</b>
	(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.