

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1996 -97 (Part 13 of 30)
REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Avadh		Baitarani		Balasore		Ballia Kshetriya		Banaskantha Mehsana	
	Gramin Bank		Gramin Bank		Gramya Bank		Gramin Bank		Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	100	100	75	100	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	8046	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	75	102	49	108	260	77	140
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	859	859	65	75	102	49	108	260	77	140
3.2. Savings Deposits	9201	10522	2748	3344	1283	1164	5570	5746	1765	2080
3.3. Term Deposits	7471	10331	3472	4627	2025	2544	5822	7526	2542	3696
(i) From Banks	7471	-	-	-	-	-	-	-	-	-
(ii) From Others	-	10331	3472	4627	2025	2544	5822	7526	2542	3696
3.A. Deposits of branches in India	17531	21712	6285	8046	3410	3758	11500	13533	4384	5916
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	1865	1768	1434	1731	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	1731	1302	1220	1248	1158	1274	1411
(i) From Reserve Bank of India	-	-	232	-	-	-	-	-	-	-
(ii) From other Banks	136	173	1202	240	119	119	1181	-	140	169
(iii) From other Institutions and Agencies	1729	1595	-	190	1183	1101	66	1158	1134	1242
4.2. Borrowings outside India	-	-	-	-	-	-	-	-	-	-
5. Other liabilities	1237	1335	768	1270	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	94	1	-	27	17	7	4
5.2. Inter-office Adjustments	10	31	-	-	-	36	-	-	26	31
5.3. Interest Accrued	28	28	8	9	424	631	58	-	375	670
5.4. Others (including provisions)	1146	1234	566	1164	369	670	575	2893	514	613
Total Liabilities	21078	25078	8562	11148	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)

(Amount in Rs. lakh)

Items	As on 31st March									
	Avadh		Baitarani		Balasore		Ballia Kshetriya		Banaskantha Mehsana	
	Gramin Bank		Gramin Bank		Gramya Bank		Gramin Bank		Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	215	272	105	135	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	259	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	2016	289	221	4963	7564	848	1857

	(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)

(Amount in Rs. lakh)

Items	As on 31st March									
	Bara Banki		Bardhaman		Bareilly Kshetriya		Bastar Kshetriya		Basti	
	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank		Gramin 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	154	179	125	154	64	150	30	32	111	172
	(1.1)	(1.0)	(0.9)	(0.9)	(0.8)	(1.4)	(0.6)	(0.6)	(0.7)	(0.9)
2. Balances with RBI	379	469	347	456	195	275	128	138	360	440
	(2.6)	(2.6)	(2.5)	(2.6)	(2.5)	(2.6)	(2.7)	(2.7)	(2.4)	(2.4)
3. Balances with banks in India	3125	4858	555	740	2093	2992	2026	1729	327	5845
	(21.4)	(26.6)	(4.0)	(4.2)	(26.8)	(28.5)	(42.3)	(34.1)	(2.2)	(31.4)
4. Money at call and short notice	-	-	3549	3718	328	96	-	-	3567	-
	-	-	(25.5)	(20.9)	(4.2)	(0.9)	-	-	(23.6)	-
5. Balances with banks outside India	-	-	-	-	-	-	-	-	-	-
6. Investments	6711	7751	3471	5976	345	1380	24	75	5806	5750
	(46.0)	(42.5)	(25.0)	(33.6)	(4.4)	(13.1)	(0.5)	(1.5)	(38.4)	(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	2813	4358	4821	2617	2749	688	770	4192	4797
	(19.1)	(15.4)	(31.3)	(27.1)	(33.4)	(26.2)	(14.3)	(15.2)	(27.7)	(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	22	25	24	10	12	7	6	12	15
	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8.1. Premises	-	-	-	-	-	-	-	-	-	-
8.2. Other Fixed assets	20	22	25	24	10	12	7	6	12	15

9. Other Assets	1412	2144	1480	1887	2173	2842	1890	2318	757	1613
	(9.7)	(11.8)	(10.6)	(10.6)	(27.8)	(27.1)	(39.4)	(45.7)	(5.0)	(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	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.