

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1996 -97 (Part 14 of 30)
REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	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)

(Amount in Rs. lakh)

Items	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. 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.

Table 48 : Liabilities and Assets of Scheduled Commercial Banks -1996 -97
REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bhojpur Rohtas		Bijapur		Bikaner Kshetriya Gramin Bank		Bilaspur Raipur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
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)

(Amount in Rs. lakh)

Items	As on 31st March									
	Bhojpur Rohtas		Bijapur		Bikaner Kshetriya		Bilaspur Raipur		Bolangir Anchalik	
	Gramin Bank		Gramin Bank		Gramin Bank		Kshetriya Gramin Bank		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
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.