

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1996 -97 (Part 15 of 30)
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. Capital	75	100	1215	1259	75	96	71	96	75	1429
	(3.4)	(2.9)	(12.1)	(10.3)	(1.3)	(1.3)	(2.3)	(2.0)	(0.6)	(8.3)
2. Reserves and Surplus	-	234	-	-	-	-	-	505	-	1
	-	(6.8)	-	-	-	-	-	(10.5)	-	-
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	2107	7077	9018	4100	5254	2361	3267	8552	9474
	(65.8)	(61.2)	(70.7)	(74.0)	(68.5)	(71.8)	(75.6)	(68.0)	(64.3)	(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	751	586	634	1409	1488	115	243	2963	2886
	(24.9)	(21.8)	(5.8)	(5.2)	(23.5)	(20.3)	(3.7)	(5.1)	(22.3)	(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	253	1139	1270	400	475	574	691	1720	3392
	(5.9)	(7.3)	(11.4)	(10.4)	(6.7)	(6.5)	(18.4)	(14.4)	(12.9)	(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	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)

(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)	(9.6)	(19.0)	(11.2)	(9.9)
6.A. Investments in India	40	135	1542	741	-	58	300	912	1495	1700
(i) Government securities	40	-	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.

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

		(Amount in Rs. lakh)									
		As on 31st March									
		Chaitanya		Chambal		Champanan		Chandrapur Gadchiroli		Chhatrasal	
		Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank		Gramin Bank	
Items		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)

(Amount in Rs. lakh)

Items	As on 31st March									
	Chaitanya		Chambal		Champanan		Chandrapur Gadchiroli		Chhatrasal	
	Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank		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	-	-
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.