

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -1996 -97**  
**(Part 16 of 30)**  
**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	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 (81)	1997 (82)	1996 (83)	1997 (84)	1996 (85)	1997 (86)	1996 (87)	1997 (88)	1996 (89)	1997 (90)
<b>1. Capital</b>	<b>75</b>	<b>75</b>	<b>75</b>	<b>754</b>	<b>75</b>	<b>96</b>	<b>100</b>	<b>100</b>	<b>75</b>	<b>100</b>
	(1.3)	(1.0)	(1.4)	(10.9)	(0.8)	(0.8)	(0.5)	(0.4)	(1.3)	(1.4)
<b>2. Reserves and Surplus</b>	-	-	-	-	-	-	<b>6</b>	<b>6</b>	-	-
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	-	-	-	-	-	-	-	-	-	-
<b>3. Deposits</b>	<b>4353</b>	<b>5765</b>	<b>3527</b>	<b>4276</b>	<b>5721</b>	<b>7116</b>	<b>11712</b>	<b>13986</b>	<b>4394</b>	<b>6036</b>
	(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	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>71</b>	<b>116</b>	<b>1567</b>	<b>1669</b>	<b>2318</b>	<b>2759</b>	<b>1980</b>	<b>1968</b>	<b>503</b>	<b>536</b>
	(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	-	-	-	-	-	-	-	-	-	-
<b>5. Other liabilities</b>	<b>1148</b>	<b>1427</b>	<b>155</b>	<b>197</b>	<b>815</b>	<b>796</b>	<b>7311</b>	<b>10598</b>	<b>784</b>	<b>700</b>
	(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
<b>Total Liabilities</b>	<b>5647</b>	<b>7408</b>	<b>5325</b>	<b>6896</b>	<b>8929</b>	<b>12540</b>	<b>21109</b>	<b>26658</b>	<b>5757</b>	<b>7373</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									
	Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank		Chitradurga Gramin Bank		Cuttack Gramya Bank		Damoh Panna Sagar Kshetriya Gramin Bank	
	1996 (81)	1997 (82)	1996 (83)	1997 (84)	1996 (85)	1997 (86)	1996 (87)	1997 (88)	1996 (89)	1997 (90)
<b>1. Cash in hand</b>	<b>157</b>	<b>216</b>	<b>82</b>	<b>143</b>	<b>74</b>	<b>145</b>	<b>225</b>	<b>230</b>	<b>30</b>	<b>63</b>
	(2.8)	(2.9)	(1.5)	(2.1)	(0.8)	(1.2)	(1.1)	(0.9)	(0.5)	(0.9)
<b>2. Balances with RBI</b>	<b>136</b>	<b>184</b>	<b>105</b>	<b>121</b>	<b>189</b>	<b>215</b>	<b>409</b>	<b>509</b>	<b>143</b>	<b>198</b>



<b>3. Deposits</b>	<b>8539</b>	<b>11470</b>	<b>4953</b>	<b>6332</b>	<b>3951</b>	<b>5393</b>	<b>2387</b>	<b>3240</b>	<b>10428</b>	<b>13583</b>
	(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	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>708</b>	<b>823</b>	<b>297</b>	<b>399</b>	<b>1447</b>	<b>1908</b>	<b>347</b>	<b>347</b>	<b>1447</b>	<b>1599</b>
	(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	-	-	-	-	-	-	-	-	-	-
<b>5. Other liabilities</b>	<b>546</b>	<b>1045</b>	<b>316</b>	<b>312</b>	<b>677</b>	<b>984</b>	<b>219</b>	<b>403</b>	<b>2879</b>	<b>3870</b>
	(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
<b>Total Liabilities</b>	<b>9843</b>	<b>14834</b>	<b>5640</b>	<b>7144</b>	<b>6149</b>	<b>9158</b>	<b>3028</b>	<b>4086</b>	<b>14854</b>	<b>20496</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									
	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)
<b>1. Cash in hand</b>	<b>191</b>	<b>278</b>	<b>101</b>	<b>143</b>	<b>67</b>	<b>114</b>	<b>37</b>	<b>49</b>	<b>156</b>	<b>192</b>
	(1.9)	(1.9)	(1.8)	(2.0)	(1.1)	(1.2)	(1.2)	(1.2)	(1.0)	(0.9)
<b>2. Balances with RBI</b>	<b>255</b>	<b>334</b>	<b>148</b>	<b>177</b>	<b>120</b>	<b>165</b>	<b>79</b>	<b>97</b>	<b>308</b>	<b>439</b>
	(2.6)	(2.3)	(2.6)	(2.5)	(2.0)	(1.8)	(2.6)	(2.4)	(2.1)	(2.1)
<b>3. Balances with banks in India</b>	<b>3226</b>	<b>5971</b>	<b>1522</b>	<b>1953</b>	<b>688</b>	<b>1928</b>	<b>921</b>	<b>1146</b>	<b>654</b>	<b>525</b>
	(32.8)	(40.3)	(27.0)	(27.3)	(11.2)	(21.1)	(30.4)	(28.0)	(4.4)	(2.6)
<b>4. Money at call and short notice</b>	-	-	-	-	-	-	-	-	<b>4466</b>	<b>6238</b>
	-	-	-	-	-	-	-	-	(30.1)	(30.4)
<b>5. Balances with banks outside India</b>	-	-	-	-	-	-	-	-	-	-
<b>6. Investments</b>	<b>2298</b>	<b>3000</b>	<b>1047</b>	<b>1325</b>	<b>1317</b>	<b>1680</b>	-	<b>200</b>	<b>1000</b>	<b>3402</b>
	(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	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>2490</b>	<b>2994</b>	<b>1573</b>	<b>1849</b>	<b>2566</b>	<b>3569</b>	<b>1156</b>	<b>1500</b>	<b>5843</b>	<b>6437</b>
	(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
<b>8.</b>	<b>Fixed Assets</b>	<b>25</b>	<b>25</b>	<b>9</b>	<b>8</b>	<b>9</b>	<b>11</b>	<b>12</b>	<b>14</b>	<b>26</b>	<b>27</b>
		(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
<b>9.</b>	<b>Other Assets</b>	<b>1359</b>	<b>2232</b>	<b>1239</b>	<b>1689</b>	<b>1383</b>	<b>1691</b>	<b>824</b>	<b>1081</b>	<b>2402</b>	<b>3236</b>
		(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
	<b>Total Assets</b>	<b>9843</b>	<b>14834</b>	<b>5640</b>	<b>7144</b>	<b>6149</b>	<b>9158</b>	<b>3028</b>	<b>4086</b>	<b>14854</b>	<b>20496</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.