

Table 48 : Liabilities and Assets of Scheduled Commercial Banks -1996 -97
(Part 17 of 30)
REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Ellaquai Dehati		Etah Gramin		Etawah		Faizabad		Faridkot	
	Gramin Bank		Bank		Kshetriya		Kshetriya		Bhatinda	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(101)	(102)	(103)	(104)	(105)	(106)	(107)	(108)	(109)	(110)
1. Capital	75		50	93	75	787	75	100	100	100
	(1.5)		(0.7)	(0.8)	(1.3)	(10.4)	(0.7)	(0.8)	(2.1)	(1.6)
2. Reserves and Surplus	-		-	-	-	-	-	-	142	275
	-		-	-	-	-	-	-	(3.1)	(4.5)
2.1. Statutory Reserves	-		-	-	-	-	-	-	68	168
2.2. Capital Reserves	-		-	-	-	-	-	-	-	87
2.3. Share Premium	-		-	-	-	-	-	-	74	-
2.4. Revenue and other Reserves	-	N	-	-	-	-	-	-	-	20
2.5. Balance of Profit	-		-	-	-	-	-	-	-	-
3. Deposits	3554	O	5609	7434	4565	5516	8580	11291	3128	4712
	(72.2)	T	(77.5)	(67.8)	(77.8)	(73.1)	(83.3)	(85.7)	(67.1)	(76.3)
3.1. Demand Deposits	137		131	254	48	59	205	358	198	168
(i) From Banks	-		-	-	-	-	-	-	90	94
(ii) From Others	137	A	131	254	48	59	205	358	107	74
3.2. Savings Deposits	1638		2411	2909	2189	2485	4620	5992	781	638
3.3. Term Deposits	1779	V	3066	4270	2329	2971	3755	-	2149	3907
(i) From Banks	-		-	-	-	-	-	4940	957	2589
(ii) From Others	1779	A	3066	4270	2329	2971	3755	4940	1192	1318
3.A. Deposits of branches in India	3554		5609	7434	4565	5516	8580	11291	3128	4712
3.B. Deposits of branches outside India	-	I	-	-	-	-	-	-	-	-
4. Borrowings	279	L	1328	1658	942	834	884	941	977	648
	(5.7)		(18.4)	(15.1)	(16.1)	(11.1)	(8.6)	(7.1)	(21.0)	(10.5)
4.1. Borrowings in India	279	A	1328	1658	942	834	884	941	977	648
(i) From Reserve Bank of India	-		-	-	-	-	-	862	50	-
(ii) From other Banks	-	B	179	182	55	32	811	80	510	181
(iii) From other Institutions and Agencies	279		1149	1476	887	801	73	-	416	467
4.2. Borrowings outside India	-	L	-	-	-	-	-	-	-	-
5. Other liabilities	1012	E	250	1778	285	405	767	841	311	444
	(20.6)		(3.5)	(16.2)	(4.9)	(5.4)	(7.4)	(6.4)	(6.7)	(7.2)
5.1. Bills Payable	23		18	246	8	10	13	15	11	7
5.2. Inter-office Adjustments	44		67	459	7	-	147	119	22	103
5.3. Interest Accrued	377		6	59	38	43	-	-	32	49
5.4. Others (including provisions)	567		159	1013	232	352	607	707	246	286
Total Liabilities	4920		7237	10962	5867	7542	10305	13173	4658	6180
	(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									
	Ellaquai Dehati		Etah Gramin		Etawah		Faizabad		Faridkot	
	Gramin Bank		Bank		Kshetriya		Kshetriya		Bhatinda	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(101)	(102)	(103)	(104)	(105)	(106)	(107)	(108)	(109)	(110)
1. Cash in hand	62		149	393	43	49	66	157	20	28
	(1.3)		(2.1)	(3.6)	(0.7)	(0.6)	(0.6)	(1.2)	(0.4)	(0.4)
2. Balances with RBI	102		179	255	140	168	270	358	75	81

	(2.1)		(2.5)	(2.3)	(2.4)	(2.2)	(2.6)	(2.8)	(1.6)	(1.3)
3. Balances with banks in India	1394	N	1691	3589	1813	2740	150	706	2170	3622
	(28.3)		(23.4)	(32.7)	(30.9)	(36.3)	(1.5)	(5.3)	(46.6)	(58.6)
4. Money at call and short notice	-	O	-	-	-	-	3435	5444	-	-
	-		-	-	-	-	(33.3)	(41.3)	-	-
5. Balances with banks outside India	-	T	-	-	-	-	-	-	-	-
6. Investments	-		825	1384	400	400	2339	1860	640	550
	-		(11.4)	(12.6)	(6.8)	(5.3)	(22.7)	(14.1)	(13.7)	(8.9)
6.A. Investments in India	-	A	825	1384	400	400	2339	1860	640	550
(i) Government securities	-		825	200	400	400	200	200	450	250
(ii) Other approved securities	-	V	-	-	-	-	-	-	-	-
(iii) Shares	-		-	-	-	-	-	-	-	-
(iv) Debentures and Bonds	-	A	-	1184	-	-	1360	1360	190	300
(v) Subsidiaries and joint ventures	-		-	-	-	-	-	-	-	-
(vi) Others	-	I	-	-	-	-	779	300	-	-
6.B. Investments outside India	-		-	-	-	-	-	-	-	-
(i) Government securities	-	L	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-		-	-	-	-	-	-	-	-
(iii) Others	-	A	-	-	-	-	-	-	-	-
7. Advances	1043		3337	4243	2597	2486	2557	2521	1576	1644
	(21.2)	B	(46.1)	(38.7)	(44.3)	(33.0)	(24.8)	(19.1)	(33.8)	(26.6)
7.1. Bills purchased and discounted	-		-	-	-	-	1	-	-	3
7.2. Cash credits, overdrafts & loans	994	L	1096	1390	273	295	437	-	657	696
7.3. Term loans	48		2241	2853	2325	2191	2119	-	919	945
8. Fixed Assets	16	E	13	18	11	11	17	17	13	13
	(0.3)		(0.2)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.3)	(0.2)
8.1. Premises	-		-	-	-	-	-	-	-	-
8.2. Other Fixed assets	16		13	18	11	11	17	17	13	13
9. Other Assets	2302		1043	1081	863	1688	1472	2110	164	242
	(46.8)		(14.4)	(9.9)	(14.7)	(22.4)	(14.3)	(16.0)	(3.5)	(3.9)
9.1. Inter - office adjustments (net)	-		-	-	-	27	-	-	-	-
9.2. Interest accrued	15		60	108	85	224	76	75	139	220
9.3. Tax paid	-		5	3	-	-	-	-	-	-
9.4. Stationery and Stamps	2		5	6	6	6	4	-	1	1
9.5. Others	2285		973	963	772	1430	1392	2030	25	21
Total Assets	4920		7237	10962	5867	7542	10305	13173	4658	6180
	(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									
	Farrukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
1. Capital	100	100	75	100	54	485	84		50	79
	(0.7)	(0.6)	(1.3)	(1.3)	(1.5)	(9.6)	(0.5)		(2.2)	(2.2)
2. Reserves and Surplus	644	557	-	-	-	-	-	-	-	164
	(4.3)	(3.1)	-	-	-	-	-	-	-	(4.5)
2.1. Statutory Reserves	47	55	-	-	-	-	-	-	-	-
2.2. Capital Reserves	-	-	-	-	-	-	-	N	-	-
2.3. Share Premium	459	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	138	502	-	-	-	-	-	O	-	164
2.5. Balance of Profit	-	-	-	-	-	-	-	-	-	-
3. Deposits	12459	15076	4598	6215	2822	3526	15108		1898	2798
	(83.6)	(83.1)	(76.7)	(80.3)	(77.8)	(69.9)	(81.8)		(84.7)	(77.4)

3.1.	Demand Deposits	1433	997	157	155	184	192	287	A	40	84
	(i) From Banks	24	78	-	-	-	-	-		-	-
	(ii) From Others	1409	919	157	155	184	192	287	V	40	84
3.2.	Savings Deposits	6214	7506	2536	3273	901	1068	6457		912	1268
3.3.	Term Deposits	4812	6573	1905	2787	1738	2266	8364	A	946	1446
	(i) From Banks	-	-	-	-	1738	-	-		-	-
	(ii) From Others	4812	6573	1905	2787	-	2266	8364	I	946	1446
3.A.	Deposits of branches in India	12459	15076	4598	6215	2822	3526	15108		1898	2798
3.B.	Deposits of branches outside India	-	-	-	-	-	-	-	L	-	-
4.	Borrowings	1525	1614	788	865	391	438	2549	A	129	226
		(10.2)	(8.9)	(13.1)	(11.2)	(10.8)	(8.7)	(13.8)		(5.7)	(6.2)
4.1.	Borrowings in India	1525	1614	788	865	391	438	2549	B	129	226
	(i) From Reserve Bank of India	-	-	-	-	330	-	-		-	-
	(ii) From other Banks	217	244	788	-	61	68	179	L	-	-
	(iii) From other Institutions and Agencies	1308	1369	-	865	-	370	2370		129	226
4.2.	Borrowings outside India	-	-	-	-	-	-	-	E	-	-
5.	Other liabilities	168	799	533	560	359	596	735		165	348
		(1.1)	(4.4)	(8.9)	(7.2)	(9.9)	(11.8)	(4.0)		(7.4)	(9.6)
5.1.	Bills Payable	27	28	13	14	40	49	2		35	50
5.2.	Inter-office Adjustments	33	1	18	33	-	-	42		-	-
5.3.	Interest Accrued	43	42	19	21	236	366	203		-	-
5.4.	Others (including provisions)	65	728	484	492	83	181	488		130	299
	Total Liabilities	14895	18146	5995	7740	3626	5045	18476		2242	3615
		(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									
	Farrukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(111)	(112)	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)
1. Cash in hand	214	345	57	71	40	41	170		23	27
	(1.4)	(1.9)	(0.9)	(0.9)	(1.1)	(0.8)	(0.9)		(1.0)	(0.7)
2. Balances with RBI	341	475	154	190	85	108	460		57	82
	(2.3)	(2.6)	(2.6)	(2.4)	(2.3)	(2.1)	(2.5)		(2.5)	(2.3)
3. Balances with banks in India	3746	3818	2310	2603	1138	112	2622		868	107
	(25.1)	(21.0)	(38.5)	(33.6)	(31.4)	(2.2)	(14.2)		(38.7)	(3.0)
4. Money at call and short notice	2220	5263	-	-	-	2165	-		-	1469
	(14.9)	(29.0)	-	-	-	(42.9)	-	N	-	(40.6)
5. Balances with banks outside India	-	-	-	-	-	-	-		-	-
6. Investments	4023	3423	201	1001	837	602	2200	O	275	450
	(27.0)	(18.9)	(3.4)	(12.9)	(23.1)	(11.9)	(11.9)		(12.3)	(12.4)
6.A. Investments in India	4023	3423	201	1001	837	602	2200	T	275	450
(i) Government securities	400	-	101	101	-	602	1105		125	-
(ii) Other approved securities	2973	2973	-	-	-	-	149		-	-
(iii) Shares	-	-	-	-	-	-	-	A	-	-
(iv) Debentures and Bonds	650	450	100	900	-	-	746		150	450
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	V	-	-
(vi) Others	-	-	-	-	837	-	200		-	-
6.B. Investments outside India	-	-	-	-	-	-	-	A	-	-
(i) Government securities	-	-	-	-	-	-	-		-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	I	-	-
(iii) Others	-	-	-	-	-	-	-		-	-
7. Advances	3642	3761	1712	1750	1005	1259	8373	L	705	1037
	(24.5)	(20.7)	(28.6)	(22.6)	(27.7)	(24.9)	(45.3)		(31.5)	(28.7)
7.1. Bills purchased and discounted	-	-	-	-	-	-	-	A	-	-
7.2. Cash credits, overdrafts & loans	981	854	160	183	263	332	2134		82	176
7.3. Term loans	2661	2907	1552	1567	741	927	6239	B	624	861
8. Fixed Assets	19	20	13	16	8	7	49	L	13	13
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)	(0.3)		(0.6)	(0.4)

8.1. Premises	-	-	-	-	-	-	-	-	-	-
8.2. Other Fixed assets	19	20	13	16	8	7	49	E	13	13
9. Other Assets	690	1041	1549	2109	514	752	4601		301	430
	(4.6)	(5.7)	(25.8)	(27.3)	(14.2)	(14.9)	(24.9)		(13.4)	(11.9)
9.1. Inter - office adjustments (net)	-	-	-	-	25	20	-		29	26
9.2. Interest accrued	653	976	19	25	77	140	230		-	-
9.3. Tax paid	-	39	-	-	-	-	-		-	-
9.4. Stationery and Stamps	6	7	3	3	1	2	12		-	-
9.5. Others	32	20	1527	2081	411	591	4359		273	404
Total Assets	14895	18146	5995	7740	3626	5045	18476		2242	3615
	(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.