

Table 48 : Liabilities and Assets of Scheduled Commercial Banks -1996 -97
(Part 18 of 30)
REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank		Gorakhpur Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)	(129)	(130)
1. Capital	173	187	75	100	75	1077	490	518	96	100
	(3.5)	(3.2)	(2.7)	(3.0)	(0.5)	(5.5)	(6.4)	(5.1)	(0.2)	(0.2)
2. Reserves and Surplus	151	278	-	-	-	-	-	-	5840	7220
	(3.1)	(4.8)	-	-	-	-	-	-	(10.8)	(11.6)
2.1. Statutory Reserves	23	40	-	-	-	-	-	-	1752	2166
2.2. Capital Reserves	-	-	-	-	-	-	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	127	238	-	-	-	-	-	-	4088	5054
2.5. Balance of Profit	1	1	-	-	-	-	-	-	-	-
3. Deposits	2685	3351	2032	2454	12927	16097	6434	8501	35317	41991
	(55.0)	(57.8)	(73.0)	(72.7)	(86.7)	(81.9)	(83.6)	(83.4)	(65.3)	(67.3)
3.1. Demand Deposits	54	113	182	331	461	735	176	448	932	1126
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	54	113	182	331	461	735	176	448	932	1126
3.2. Savings Deposits	596	787	644	609	5710	6388	3704	4556	19703	22336
3.3. Term Deposits	2035	2451	1206	1513	6756	8974	2554	3497	14682	18529
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	2035	2451	1206	1513	6756	8974	2554	3497	14682	18529
3.A. Deposits of branches in India	2685	3351	2032	2454	12927	16097	6434	8501	35317	41991
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	1556	1653	387	398	1626	1800	218	252	5488	5090
	(31.8)	(28.5)	(13.9)	(11.8)	(10.9)	(9.2)	(2.8)	(2.5)	(10.2)	(8.2)
4.1. Borrowings in India	1556	1653	387	398	1626	1800	218	252	5488	5090
(i) From Reserve Bank of India	-	488	-	-	-	-	-	-	-	-
(ii) From other Banks	473	1132	82	82	62	94	-	-	5488	5090
(iii) From other Institutions and Agencies	1083	33	305	316	1564	1706	218	252	-	-
4.2. Borrowings outside India	-	-	-	-	-	-	-	-	-	-
5. Other liabilities	320	330	287	424	279	685	557	927	7325	8019
	(6.6)	(5.7)	(10.3)	(12.6)	(1.9)	(3.5)	(7.2)	(9.1)	(13.5)	(12.8)
5.1. Bills Payable	9	7	-	-	98	373	-	-	-	-
5.2. Inter-office Adjustments	-	-	33	48	16	-	-	-	933	159
5.3. Interest Accrued	21	25	98	156	-	-	-	-	4307	5575
5.4. Others (including provisions)	290	298	157	221	165	312	557	927	2085	2285
Total Liabilities	4884	5799	2781	3376	14906	19659	7699	10197	54066	62420
	(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									
	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank		Gorakhpur Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)	(129)	(130)
1. Cash in hand	69	96	85	67	131	215	56	96	233	442
	(1.4)	(1.7)	(3.1)	(2.0)	(0.9)	(1.1)	(0.7)	(0.9)	(0.4)	(0.7)
2. Balances with RBI	93	120	60	68	390	480	193	255	1151	1376
	(1.9)	(2.1)	(2.2)	(2.0)	(2.6)	(2.4)	(2.5)	(2.5)	(2.1)	(2.2)
3. Balances with banks in India	841	1327	233	137	5752	7635	4153	5520	814	1167

	(17.2)	(22.9)	(8.4)	(4.0)	(38.6)	(38.8)	(53.9)	(54.1)	(1.5)	(1.9)
4. Money at call and short notice	-	-	498	936	-	-	-	-	28850	31585
			(17.9)	(27.7)					(53.4)	(50.6)
5. Balances with banks outside India	-	-	-	-	-	-	-	-	-	-
6. Investments	412	482	318	450	2540	4074	600	600	10550	13528
	(8.4)	(8.3)	(11.4)	(13.3)	(17.0)	(20.7)	(7.8)	(5.9)	(19.5)	(21.7)
6.A. Investments in India	412	482	318	450	2540	4074	600	600	10550	13528
(i) Government securities	262	208	318	450	1500	1550	-	-	-	-
(ii) Other approved securities	-	274	-	-	-	-	600	600	4000	4000
(iii) Shares	-	-	-	-	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	910	1547	-	-	6050	9028
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	150	-	-	-	130	977	-	-	500	500
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	3395	3666	1139	1234	4741	4881	1873	2123	9710	11361
	(69.5)	(63.2)	(41.0)	(36.6)	(31.8)	(24.8)	(24.3)	(20.8)	(18.0)	(18.2)
7.1. Bills purchased and discounted	15	15	-	-	-	9	-	-	15	11
7.2. Cash credits, overdrafts & loans	1980	2178	562	716	148	-	173	270	3763	4418
7.3. Term loans	1400	1474	578	518	4593	4872	1700	1853	5932	6932
8. Fixed Assets	26	29	13	13	18	22	8	10	36	34
	(0.5)	(0.5)	(0.5)	(0.4)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8.1. Premises	-	-	-	-	-	-	-	-	-	-
8.2. Other Fixed assets	26	29	13	13	18	22	8	10	36	34
9. Other Assets	48	78	435	472	1335	2352	816	1593	2723	2927
	(1.0)	(1.3)	(15.6)	(14.0)	(9.0)	(12.0)	(10.6)	(15.6)	(5.0)	(4.7)
9.1. Inter - office adjustments (net)	7	22	-	-	-	76	39	46	-	-
9.2. Interest accrued	21	5	89	43	501	741	589	1223	1891	2890
9.3. Tax paid	1	1	-	-	3	6	-	-	12	12
9.4. Stationery and Stamps	8	10	4	4	4	6	2	3	9	12
9.5. Others	10	41	342	425	828	1523	186	321	811	13
Total Assets	4884	5799	2781	3376	14906	19659	7699	10197	54066	62420
	(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									
Items		Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank	
		1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
		(131)	(132)	(133)	(134)	(135)	(136)	(137)	(138)	(139)	(140)
1. Capital		100	837	1649	1649	75	91	75	100	75	88
		(1.3)	(8.2)	(4.7)	(4.1)	(2.7)	(2.2)	(0.7)	(0.7)	(0.5)	(0.5)
2. Reserves and Surplus		-	-	-393	-967	-	-	-	-	-	-
		-	-	(-1.1)	(-2.4)	-	-	-	-	-	-
2.1. Statutory Reserves		-	-	-	-	-	-	-	-	-	-
2.2. Capital Reserves		-	-	-	-	-	-	-	-	-	-
2.3. Share Premium		-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves		-	-	17	-	-	-	-	-	-	-
2.5. Balance of Profit		-	-	-410	-967	-	-	-	-	-	-
3. Deposits		6436	7779	28256	32865	2236	2967	8712	10576	12044	14671
		(82.6)	(75.8)	(79.7)	(81.1)	(81.9)	(72.2)	(86.3)	(76.9)	(85.9)	(84.8)
3.1. Demand Deposits		403	402	192	337	155	145	772	1147	120	80

	(i) From Banks	-	-	-	-	-	-	39	-	-	
	(ii) From Others	403	402	192	337	155	145	772	1108	120	80
3.2.	Savings Deposits	2898	2949	10146	11417	757	959	3747	3528	4605	5131
3.3.	Term Deposits	3135	4428	17918	21111	1324	1863	4193	5902	7318	9459
	(i) From Banks	-	-	-	-	-	-	-	-	-	-
	(ii) From Others	3135	4428	17918	21111	1324	1863	4193	5902	7318	9459
3.A.	Deposits of branches in India	6436	7779	28256	32865	2236	2967	8712	10576	12044	14671
3.B.	Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4.	Borrowings	790	760	3588	4763	323	361	841	1090	881	1609
		(10.1)	(7.4)	(10.1)	(11.8)	(11.8)	(8.8)	(8.3)	(7.9)	(6.3)	(9.3)
4.1.	Borrowings in India	790	760	3588	4763	323	361	841	1090	881	1609
	(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
	(ii) From other Banks	59	51	921	1303	5	-	53	63	30	26
	(iii) From other Institutions and Agencies	731	708	2667	3460	317	361	788	1027	851	1583
4.2.	Borrowings outside India	-	-	-	-	-	-	-	-	-	-
5.	Other liabilities	461	884	2343	2203	98	690	463	1989	1020	933
		(5.9)	(8.6)	(6.6)	(5.4)	(3.6)	(16.8)	(4.6)	(14.5)	(7.3)	(5.4)
5.1.	Bills Payable	13	73	-	-	-	-	-	-	7	18
5.2.	Inter-office Adjustments	-	-	94	120	-	1	-	-	1	-
5.3.	Interest Accrued	9	8	208	240	-	689	8	26	15	17
5.4.	Others (including provisions)	439	803	2042	1843	98	-	455	1963	996	898
	Total Liabilities	7787	10259	35443	40511	2732	4109	10091	13756	14020	17300
		(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									
	Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(131)	(132)	(133)	(134)	(135)	(136)	(137)	(138)	(139)	(140)
1. Cash in hand	65	145	359	644	28	50	312	467	139	173
	(0.8)	(1.4)	(1.0)	(1.6)	(1.0)	(1.2)	(3.1)	(3.4)	(1.0)	(1.0)
2. Balances with RBI	189	240	836	996	70	89	265	288	370	455
	(2.4)	(2.3)	(2.4)	(2.5)	(2.6)	(2.2)	(2.6)	(2.1)	(2.6)	(2.6)
3. Balances with banks in India	350	208	18462	18067	192	228	648	985	295	284
	(4.5)	(2.0)	(52.1)	(44.6)	(7.0)	(5.5)	(6.4)	(7.2)	(2.1)	(1.6)
4. Money at call and short notice	2042	3589	-	-	879	1602	2353	3181	3428	4787
	(26.2)	(35.0)	-	-	(32.2)	(39.0)	(23.3)	(23.1)	(24.4)	(27.7)
5. Balances with banks outside India	-	-	-	-	-	-	-	-	-	-
6. Investments	1397	1633	4680	7625	-	-	399	726	2345	2500
	(17.9)	(15.9)	(13.2)	(18.8)	-	-	(4.0)	(5.3)	(16.7)	(14.5)
6.A. Investments in India	1397	1633	4680	7625	-	-	399	726	2345	2500
(i) Government securities	200	200	-	-	-	-	-	-	1	-
(ii) Other approved securities	-	-	2300	100	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-	-	-	-	-
(iv) Debentures and Bonds	1197	1433	500	4477	-	-	-	-	1430	1485
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	-	-	1880	3048	-	-	399	726	914	1015
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	3072	3451	9601	10486	1100	1450	4219	4620	5217	5144
	(39.5)	(33.6)	(27.1)	(25.9)	(40.3)	(35.3)	(41.8)	(33.6)	(37.2)	(29.7)
7.1. Bills purchased and discounted	4	3	4	3	-	38	260	7	-	-
7.2. Cash credits, overdrafts & loans	622	849	1802	3116	65	85	575	958	366	555
7.3. Term loans	2447	2598	7795	7367	1036	1327	3384	3654	4851	4589
8. Fixed Assets	30	28	29	35	10	10	17	19	29	31
	(0.4)	(0.3)	(0.1)	(0.1)	(0.4)	(0.2)	(0.2)	(0.1)	(0.2)	(0.2)

8.1. Premises	-	-	-	-	-	-	-	-	-	-
8.2. Other Fixed assets	30	28	29	35	10	10	17	19	29	31
9. Other Assets	642	966	1475	2658	451	681	1878	3470	2197	3926
	(8.2)	(9.4)	(4.2)	(6.6)	(16.5)	(16.6)	(18.6)	(25.2)	(15.7)	(22.7)
9.1. Inter - office adjustments (net)	51	9	-	-	11	-	196	373	-	5
9.2. Interest accrued	3	4	-	2474	-	-	54	123	280	403
9.3. Tax paid	1	-	-	4	-	-	-	-	-	-
9.4. Stationery and Stamps	3	3	10	20	3	4	13	13	4	9
9.5. Others	583	950	1465	159	436	677	1615	2961	1913	3510
Total Assets	7787	10259	35443	40511	2732	4109	10091	13756	14020	17300
	(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.