

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -1996 -97**  
**(Part 19 of 30)**  
**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank		Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank	
	1996 (141)	1997 (142)	1996 (143)	1997 (144)	1996 (145)	1997 (146)	1996 (147)	1997 (148)	1996 (149)	1997 (150)
<b>1. Capital</b>	<b>50</b>	<b>258</b>	<b>997</b>	<b>997</b>	<b>50</b>	<b>93</b>	<b>100</b>	<b>456</b>	<b>665</b>	<b>665</b>
	(1.4)	(5.2)	(5.7)	(4.6)	(2.5)	(3.2)	(1.8)	(6.3)	(6.8)	(5.2)
<b>2. Reserves and Surplus</b>	-	-	-	-	-	<b>283</b>	-	-	-	-
	-	-	-	-	-	(9.8)	-	-	-	-
2.1. Statutory Reserves	-	-	-	-	-	-	-	-	-	-
2.2. Capital Reserves	-	-	-	-	-	-	-	-	-	-
2.3. Share Premium	-	-	-	-	-	283	-	-	-	-
2.4. Revenue and other Reserves	-	-	-	-	-	-	-	-	-	-
2.5. Balance of Profit	-	-	-	-	-	-	-	-	-	-
<b>3. Deposits</b>	<b>3086</b>	<b>4090</b>	<b>14956</b>	<b>18491</b>	<b>1772</b>	<b>2313</b>	<b>3986</b>	<b>5035</b>	<b>7154</b>	<b>9727</b>
	(85.9)	(82.0)	(85.1)	(86.0)	(89.7)	(79.8)	(71.4)	(69.5)	(73.4)	(76.1)
3.1. Demand Deposits	237	184	273	299	59	81	176	175	94	128
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	237	184	273	299	59	81	176	175	94	128
3.2. Savings Deposits	1645	2118	4273	4741	976	1219	1112	1350	3455	4046
3.3. Term Deposits	1204	1789	10410	13451	736	1013	2699	3510	3605	5553
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	1204	1789	10410	13451	736	1013	2699	3510	3605	5553
3.A. Deposits of branches in India	3086	4090	14956	18491	1772	2313	3986	5035	7154	9727
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>196</b>	<b>269</b>	<b>1062</b>	<b>1279</b>	<b>94</b>	<b>141</b>	<b>1101</b>	<b>1441</b>	<b>506</b>	<b>573</b>
	(5.5)	(5.4)	(6.0)	(5.9)	(4.7)	(4.9)	(19.7)	(19.9)	(5.2)	(4.5)
4.1. Borrowings in India	196	269	1062	129	94	141	1101	1441	506	573
(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
(ii) From other Banks	-	-	127	129	-	12	136	165	18	23
(iii) From other Institutions and Agencies	196	269	935	-	94	129	965	1276	488	550
4.2. Borrowings outside India	-	-	-	1150	-	-	-	-	-	-
<b>5. Other liabilities</b>	<b>260</b>	<b>371</b>	<b>564</b>	<b>736</b>	<b>60</b>	<b>70</b>	<b>398</b>	<b>308</b>	<b>1420</b>	<b>1815</b>
	(7.2)	(7.4)	(3.2)	(3.4)	(3.1)	(2.4)	(7.1)	(4.3)	(14.6)	(14.2)
5.1. Bills Payable	2	2	9	10	11	8	14	4	-	5
5.2. Inter-office Adjustments	1	-	44	70	-	10	107	15	-	16
5.3. Interest Accrued	-	-	27	35	10	6	3	4	1420	1025
5.4. Others (including provisions)	257	369	484	622	39	45	273	286	-	770
<b>Total Liabilities</b>	<b>3592</b>	<b>4989</b>	<b>17578</b>	<b>21503</b>	<b>1976</b>	<b>2900</b>	<b>5585</b>	<b>7240</b>	<b>9745</b>	<b>12780</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									
	Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank		Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank	
	1996 (141)	1997 (142)	1996 (143)	1997 (144)	1996 (145)	1997 (146)	1996 (147)	1997 (148)	1996 (149)	1997 (150)
<b>1. Cash in hand</b>	<b>29</b>	<b>35</b>	<b>206</b>	<b>203</b>	<b>53</b>	<b>46</b>	<b>38</b>	<b>68</b>	<b>85</b>	<b>366</b>
	(0.8)	(0.7)	(1.2)	(0.9)	(2.7)	(1.6)	(0.7)	(0.9)	(0.9)	(2.9)
<b>2. Balances with RBI</b>	<b>90</b>	<b>109</b>	<b>450</b>	<b>570</b>	<b>52</b>	<b>67</b>	<b>124</b>	<b>155</b>	<b>235</b>	<b>322</b>

	(2.5)	(2.2)	(2.6)	(2.7)	(2.6)	(2.3)	(2.2)	(2.1)	(2.4)	(2.5)
<b>3. Balances with banks in India</b>	<b>1837</b>	<b>2507</b>	<b>4945</b>	<b>5090</b>	<b>447</b>	<b>571</b>	<b>1338</b>	<b>2399</b>	<b>2870</b>	<b>3564</b>
	(51.1)	(50.2)	(28.1)	(23.7)	(22.6)	(19.7)	(23.9)	(33.1)	(29.5)	(27.9)
<b>4. Money at call and short notice</b>	-	-	-	-	<b>154</b>	<b>780</b>	-	-	-	-
	-	-	-	-	(7.8)	(26.9)	-	-	-	-
<b>5. Balances with banks outside India</b>	-	-	-	-	-	-	-	-	-	-
<b>6. Investments</b>	<b>583</b>	<b>951</b>	<b>6218</b>	<b>8734</b>	<b>350</b>	<b>410</b>	<b>812</b>	<b>996</b>	<b>2974</b>	<b>4321</b>
	(16.2)	(19.1)	(35.4)	(40.6)	(17.7)	(14.1)	(14.5)	(13.8)	(30.5)	(33.8)
6.A. Investments in India	583	951	6218	8734	350	410	812	996	2974	4321
(i) Government securities	20	20	1400	1400	160	160	-	-	618	137
(ii) Other approved securities	563	931	-	-	-	-	-	-	-	35
(iii) Shares	-	-	-	-	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	800	3319	190	250	612	796	2357	4149
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	-	-	4018	4015	-	-	200	200	-	-
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>730</b>	<b>1032</b>	<b>3796</b>	<b>4014</b>	<b>552</b>	<b>539</b>	<b>2822</b>	<b>3164</b>	<b>2685</b>	<b>3144</b>
	(20.3)	(20.7)	(21.6)	(18.7)	(28.0)	(18.6)	(50.5)	(43.7)	(27.6)	(24.6)
7.1. Bills purchased and discounted	-	-	295	240	-	-	1	57	-	-
7.2. Cash credits, overdrafts & loans	101	161	1792	2052	45	55	888	1062	520	544
7.3. Term loans	629	871	1709	1721	508	484	1933	2046	2165	2600
<b>8. Fixed Assets</b>	<b>10</b>	<b>10</b>	<b>12</b>	<b>16</b>	<b>12</b>	<b>10</b>	<b>30</b>	<b>31</b>	<b>24</b>	<b>29</b>
	(0.3)	(0.2)	(0.1)	(0.1)	(0.6)	(0.4)	(0.5)	(0.4)	(0.3)	(0.2)
8.1. Premises	-	-	-	-	-	-	-	-	-	-
8.2. Other Fixed assets	10	10	12	16	12	10	30	31	24	29
<b>9. Other Assets</b>	<b>312</b>	<b>345</b>	<b>1951</b>	<b>2876</b>	<b>356</b>	<b>477</b>	<b>420</b>	<b>427</b>	<b>871</b>	<b>1034</b>
	(8.7)	(6.9)	(11.1)	(13.4)	(18.0)	(16.4)	(7.5)	(5.9)	(8.9)	(8.1)
9.1. Inter - office adjustments (net)	-	51	-	-	9	-	-	-	14	-
9.2. Interest accrued	-	-	1014	1715	47	80	74	164	475	799
9.3. Tax paid	-	-	-	-	-	-	-	-	0	2
9.4. Stationery and Stamps	-	-	7	9	1	2	1	1	4	6
9.5. Others	312	294	930	1151	298	395	345	262	377	226
<b>Total Assets</b>	<b>3592</b>	<b>4989</b>	<b>17578</b>	<b>21503</b>	<b>1976</b>	<b>2900</b>	<b>5585</b>	<b>7240</b>	<b>9745</b>	<b>12780</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.

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

		(Amount in Rs. lakh)									
		As on 31st March									
		Indore Ujjain		Jaipur Nagaur Anchalik		Jammu Rural Bank		Jamnagar		Jamuna	
		Gramin Bank		Gramin Bank				Gramin Bank		Gramin Bank	
Items		1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
		(151)	(152)	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)
<b>1. Capital</b>		<b>100</b>	<b>100</b>	<b>946</b>	<b>100</b>	<b>940</b>	<b>940</b>	<b>75</b>	<b>963</b>	<b>75</b>	<b>96</b>
		(3.3)	(2.3)	(5.1)	(0.4)	(7.2)	(5.5)	(1.3)	(11.2)	(1.0)	(1.0)
<b>2. Reserves and Surplus</b>		<b>78</b>	-	<b>4</b>	<b>850</b>	-	-	<b>32</b>	<b>64</b>	-	-
		(2.6)	-	-	(3.4)	-	-	(0.5)	(0.7)	-	-
2.1. Statutory Reserves		5	-	-	-	-	-	-	-	-	-
2.2. Capital Reserves		-	-	-	-	-	-	-	-	-	-
2.3. Share Premium		-	-	-	846	-	-	32	-	-	-
2.4. Revenue and other Reserves		73	-	4	4	-	-	-	64	-	-
2.5. Balance of Profit		-	-	-	-	-	-	-	-	-	-
<b>3. Deposits</b>		<b>2207</b>	<b>3017</b>	<b>15300</b>	<b>20232</b>	<b>10212</b>	<b>13696</b>	<b>4260</b>	<b>5325</b>	<b>4733</b>	<b>7618</b>
		(71.9)	(70.8)	(82.3)	(82.0)	(78.6)	(79.8)	(71.0)	(62.1)	(64.8)	(80.2)

3.1.	Demand Deposits	171	330	854	969	342	445	25	45	119	277
	(i) From Banks	-	-	-	-	-	-	-	-	-	-
	(ii) From Others	171	330	854	969	342	445	25	45	119	277
3.2.	Savings Deposits	828	1052	10675	7565	4229	5102	1558	1932	1595	2327
3.3.	Term Deposits	1209	1635	3771	11698	5641	8149	2677	3348	3020	5014
	(i) From Banks	-	-	-	-	-	-	-	-	-	-
	(ii) From Others	1209	1635	3771	11698	5641	8149	2677	3348	3020	5014
3.A.	Deposits of branches in India	2207	3017	15300	20232	10212	13696	4260	5325	4733	7618
3.B.	Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
<b>4.</b>	<b>Borrowings</b>	<b>429</b>	<b>332</b>	<b>709</b>	<b>902</b>	<b>491</b>	<b>650</b>	<b>1082</b>	<b>1540</b>	<b>1027</b>	<b>1512</b>
		(14.0)	(7.8)	(3.8)	(3.7)	(3.8)	(3.8)	(18.0)	(18.0)	(14.1)	(15.9)
4.1.	Borrowings in India	429	332	709	902	491	650	1082	1540	1027	1512
	(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
	(ii) From other Banks	126	3	-	-	-	-	275	1540	119	242
	(iii) From other Institutions and Agencies	303	329	709	902	491	650	808	-	908	1270
4.2.	Borrowings outside India	-	-	-	-	-	-	-	-	-	-
<b>5.</b>	<b>Other liabilities</b>	<b>255</b>	<b>813</b>	<b>1625</b>	<b>2576</b>	<b>1345</b>	<b>1880</b>	<b>550</b>	<b>679</b>	<b>1466</b>	<b>268</b>
		(8.3)	(19.1)	(8.7)	(10.4)	(10.4)	(11.0)	(9.2)	(7.9)	(20.1)	(2.8)
5.1.	Bills Payable	52	9	45	245	14	44	-	-	49	59
5.2.	Inter-office Adjustments	26	-	-	-	74	122	6	-	1294	82
5.3.	Interest Accrued	7	-	1077	1726	921	1339	376	540	23	43
5.4.	Others (including provisions)	171	805	503	605	336	374	168	139	100	84
	<b>Total Liabilities</b>	<b>3070</b>	<b>4262</b>	<b>18584</b>	<b>24660</b>	<b>12987</b>	<b>17166</b>	<b>5999</b>	<b>8570</b>	<b>7301</b>	<b>9494</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)

		As on 31st March									
		Indore Ujjain		Jaipur Nagaur Anchalik		Jammu Rural Bank		Jamnagar		Jamuna	
		Gramin Bank		Gramin Bank				Gramin Bank		Gramin Bank	
Items		1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
		(151)	(152)	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)
<b>1.</b>	<b>Cash in hand</b>	<b>12</b>	<b>17</b>	<b>500</b>	<b>785</b>	<b>84</b>	<b>93</b>	<b>24</b>	<b>56</b>	<b>159</b>	<b>454</b>
		(0.4)	(0.4)	(2.7)	(3.2)	(0.6)	(0.5)	(0.4)	(0.7)	(2.2)	(4.8)
<b>2.</b>	<b>Balances with RBI</b>	<b>66</b>	<b>87</b>	<b>561</b>	<b>721</b>	<b>320</b>	<b>451</b>	<b>140</b>	<b>171</b>	<b>144</b>	<b>225</b>
		(2.2)	(2.0)	(3.0)	(2.9)	(2.5)	(2.6)	(2.3)	(2.0)	(2.0)	(2.4)
<b>3.</b>	<b>Balances with banks in India</b>	<b>882</b>	<b>1485</b>	<b>1689</b>	<b>10924</b>	<b>7183</b>	<b>12738</b>	<b>2104</b>	<b>3675</b>	<b>2557</b>	<b>2512</b>
		(28.7)	(34.8)	(9.1)	(44.3)	(55.3)	(74.2)	(35.1)	(42.9)	(35.0)	(26.5)
<b>4.</b>	<b>Money at call and short notice</b>	-	-	<b>5156</b>	-	-	-	-	-	-	-
		-	-	(27.7)	-	-	-	-	-	-	-
<b>5.</b>	<b>Balances with banks outside India</b>	-	-	-	-	-	-	-	-	-	-
<b>6.</b>	<b>Investments</b>	<b>504</b>	<b>648</b>	<b>5556</b>	<b>5145</b>	<b>2014</b>	<b>14</b>	<b>775</b>	<b>885</b>	<b>1065</b>	<b>1809</b>
		(16.4)	(15.2)	(29.9)	(20.9)	(15.5)	(0.1)	(12.9)	(10.3)	(14.6)	(19.1)
6.A.	Investments in India	504	648	5556	5145	2014	14	775	885	1065	1809
	(i) Government securities	304	348	5556	-	-	-	300	300	200	200
	(ii) Other approved securities	-	-	-	700	-	-	-	-	-	-
	(iii) Shares	-	-	-	-	-	-	-	-	-	-
	(iv) Debentures and Bonds	-	300	-	4445	2014	14	475	585	-	-
	(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
	(vi) Others	200	-	-	-	-	-	-	-	865	1609
6.B.	Investments outside India	-	-	-	-	-	-	-	-	-	-
	(i) Government securities	-	-	-	-	-	-	-	-	-	-
	(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
	(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7.</b>	<b>Advances</b>	<b>1146</b>	<b>1399</b>	<b>3600</b>	<b>4614</b>	<b>2212</b>	<b>2462</b>	<b>1911</b>	<b>2416</b>	<b>2515</b>	<b>3394</b>
		(37.3)	(32.8)	(19.4)	(18.7)	(17.0)	(14.3)	(31.9)	(28.2)	(34.4)	(35.7)
7.1.	Bills purchased and discounted	-	-	7	99	23	21	1	1	8	3
7.2.	Cash credits, overdrafts & loans	184	295	779	1140	109	76	1532	1820	629	1180
7.3.	Term loans	961	1104	2813	3375	2079	2365	378	594	1878	2211
<b>8.</b>	<b>Fixed Assets</b>	<b>11</b>	<b>11</b>	<b>7</b>	<b>11</b>	<b>12</b>	<b>20</b>	<b>5</b>	<b>6</b>	<b>22</b>	<b>23</b>
		(0.3)	(0.2)	-	-	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.2)

8.1. Premises	-	-	-	-	-	-	-	-	-	-
8.2. Other Fixed assets	11	11	7	11	12	20	5	6	22	23
<b>9. Other Assets</b>	<b>449</b>	<b>616</b>	<b>1516</b>	<b>2459</b>	<b>1161</b>	<b>1388</b>	<b>1039</b>	<b>1361</b>	<b>840</b>	<b>1078</b>
	(14.6)	(14.4)	(8.2)	(10.0)	(8.9)	(8.1)	(17.3)	(15.9)	(11.5)	(11.4)
9.1. Inter - office adjustments (net)	-	6	82	244	-	-	-	-	-	-
9.2. Interest accrued	17	25	476	441	215	351	146	276	61	92
9.3. Tax paid	-	2	3	7	-	-	-	-	3	20
9.4. Stationery and Stamps	1	4	13	17	5	6	5	8	3	6
9.5. Others	431	579	942	1751	942	1031	888	1078	773	960
<b>Total Assets</b>	<b>3070</b>	<b>4262</b>	<b>18584</b>	<b>24660</b>	<b>12987</b>	<b>17166</b>	<b>5999</b>	<b>8570</b>	<b>7301</b>	<b>9494</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.