

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -1996 -97**  
**(Part 20 of 30)**  
**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	As on 31st March									
	Jhbua Dhar		Junagadh Amreli		Ka Bank Nongkyndong Ri Khasi Jaintia		Kakathiya Gramin Bank		Kalahandi Anchalika Gramin Bank	
	Kshetriya Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)	(169)	(170)
<b>1. Capital</b>	<b>75</b>	<b>100</b>	<b>100</b>	<b>428</b>	<b>100</b>	<b>100</b>	<b>75</b>	<b>100</b>	<b>75</b>	<b>100</b>
	(0.9)	(0.9)	(3.2)	(9.4)	(1.4)	(1.2)	(1.7)	(1.6)	(1.4)	(1.3)
<b>2. Reserves and Surplus</b>	-	-	-	-	<b>93</b>	<b>182</b>	-	-	<b>1</b>	<b>1178</b>
	-	-	-	-	(1.3)	(2.1)	-	-	-	(15.3)
2.1. Statutory Reserves	-	-	-	-	-	-	-	-	-	-
2.2. Capital Reserves	-	-	-	-	-	-	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	1177
2.4. Revenue and other Reserves	-	-	-	-	15	30	-	-	1	1
2.5. Balance of Profit	-	-	-	-	78	152	-	-	-	-
<b>3. Deposits</b>	<b>6546</b>	<b>8349</b>	<b>2181</b>	<b>3038</b>	<b>6223</b>	<b>6859</b>	<b>2552</b>	<b>3450</b>	<b>3884</b>	<b>5177</b>
	(79.6)	(73.2)	(70.8)	(67.0)	(84.3)	(81.0)	(59.3)	(56.6)	(74.0)	(67.2)
3.1. Demand Deposits	324	427	47	59	1660	948	408	519	1044	1179
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	324	427	47	59	1660	948	408	519	1044	1179
3.2. Savings Deposits	2540	3098	682	1016	2447	2960	811	1159	1739	2398
3.3. Term Deposits	3682	4824	1452	1963	2117	2951	1333	1771	1101	1601
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	3682	4824	1452	1963	2117	2951	1333	1771	1101	1601
3.A. Deposits of branches in India	6546	8349	2181	3038	6223	6859	2552	3450	3884	5177
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>1301</b>	<b>1396</b>	<b>550</b>	<b>759</b>	<b>560</b>	<b>825</b>	<b>1360</b>	<b>1459</b>	<b>1100</b>	<b>939</b>
	(15.8)	(12.2)	(17.9)	(16.7)	(7.6)	(9.7)	(31.6)	(24.0)	(21.0)	(12.2)
4.1. Borrowings in India	1301	1396	550	759	560	825	1360	1459	1100	939
(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
(ii) From other Banks	1301	1396	124	165	112	149	296	316	229	130
(iii) From other Institutions and Agencies	-	-	427	594	448	676	1065	1143	871	810
4.2. Borrowings outside India	-	-	-	-	-	-	-	-	-	-
<b>5. Other liabilities</b>	<b>304</b>	<b>1563</b>	<b>250</b>	<b>311</b>	<b>403</b>	<b>505</b>	<b>318</b>	<b>1081</b>	<b>191</b>	<b>308</b>
	(3.7)	(13.7)	(8.1)	(6.8)	(5.5)	(6.0)	(7.4)	(17.8)	(3.6)	(4.0)
5.1. Bills Payable	9	23	2	3	-	-	-	-	-	-
5.2. Inter-office Adjustments	29	34	13	45	-	-	18	-	-	-
5.3. Interest Accrued	49	57	138	195	231	326	284	336	130	225
5.4. Others (including provisions)	218	1449	97	68	171	179	16	745	61	83
<b>Total Liabilities</b>	<b>8226</b>	<b>11407</b>	<b>3081</b>	<b>4536</b>	<b>7378</b>	<b>8471</b>	<b>4305</b>	<b>6090</b>	<b>5251</b>	<b>7702</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									
	Jhbua Dhar		Junagadh Amreli		Ka Bank Nongkyndong Ri Khasi Jaintia		Kakathiya Gramin Bank		Kalahandi Anchalika Gramin Bank	
	Kshetriya Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)	(169)	(170)
<b>1. Cash in hand</b>	<b>154</b>	<b>175</b>	<b>42</b>	<b>100</b>	<b>30</b>	<b>40</b>	<b>105</b>	<b>161</b>	<b>49</b>	<b>163</b>
	(1.9)	(1.5)	(1.4)	(2.2)	(0.4)	(0.5)	(2.4)	(2.6)	(0.9)	(2.1)
<b>2. Balances with RBI</b>	<b>174</b>	<b>235</b>	<b>70</b>	<b>86</b>	<b>175</b>	<b>255</b>	<b>95</b>	<b>114</b>	<b>94</b>	<b>132</b>

	(2.1)	(2.1)	(2.3)	(1.9)	(2.4)	(3.0)	(2.2)	(1.9)	(1.8)	(1.7)
<b>3. Balances with banks in India</b>	<b>2339</b>	<b>3404</b>	<b>44</b>	<b>1856</b>	<b>2765</b>	<b>2416</b>	<b>731</b>	<b>1925</b>	<b>1095</b>	<b>2172</b>
	(28.4)	(29.8)	(1.4)	(40.9)	(37.5)	(28.5)	(17.0)	(31.6)	(20.9)	(28.2)
<b>4. Money at call and short notice</b>	-	-	<b>1240</b>	-	-	-	<b>50</b>	-	-	-
	-	-	(40.2)	-	-	-	(1.2)	-	-	-
<b>5. Balances with banks outside India</b>	-	-	-	-	-	-	-	-	-	-
<b>6. Investments</b>	<b>50</b>	<b>75</b>	<b>395</b>	<b>784</b>	<b>3289</b>	<b>4301</b>	-	-	<b>109</b>	<b>263</b>
	(0.6)	(0.7)	(12.8)	(17.3)	(44.6)	(50.8)	-	-	(2.1)	(3.4)
6.A. Investments in India	50	75	395	784	3289	4301	-	-	109	263
(i) Government securities	-	-	25	25	-	-	-	-	-	-
(ii) Other approved securities	-	-	-	-	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-	-	-	-	-
(iv) Debentures and Bonds	50	75	270	759	1635	2335	-	-	109	263
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	-	-	100	-	1654	1966	-	-	-	-
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>3908</b>	<b>4552</b>	<b>781</b>	<b>1062</b>	<b>916</b>	<b>1028</b>	<b>2405</b>	<b>2685</b>	<b>2337</b>	<b>2634</b>
	(47.5)	(39.9)	(25.3)	(23.4)	(12.4)	(12.1)	(55.9)	(44.1)	(44.5)	(34.2)
7.1. Bills purchased and discounted	1	1	-	-	-	-	-	-	-	1853
7.2. Cash credits, overdrafts & loans	33	50	547	786	526	599	1750	1939	1822	681
7.3. Term loans	3874	4502	234	276	390	429	654	746	515	100
<b>8. Fixed Assets</b>	<b>13</b>	<b>15</b>	<b>8</b>	<b>10</b>	<b>11</b>	<b>11</b>	<b>15</b>	<b>15</b>	<b>17</b>	<b>16</b>
	(0.2)	(0.1)	(0.3)	(0.2)	(0.1)	(0.1)	(0.4)	(0.2)	(0.3)	(0.2)
8.1. Premises	-	-	-	-	-	-	-	-	-	-
8.2. Other Fixed assets	13	15	8	10	11	11	15	15	17	16
<b>9. Other Assets</b>	<b>1588</b>	<b>2952</b>	<b>501</b>	<b>638</b>	<b>192</b>	<b>420</b>	<b>905</b>	<b>1190</b>	<b>1550</b>	<b>2322</b>
	(19.3)	(25.9)	(16.3)	(14.1)	(2.6)	(5.0)	(21.0)	(19.5)	(29.5)	(30.1)
9.1. Inter - office adjustments (net)	-	-	16	50	9	9	-	15	64	113
9.2. Interest accrued	-	-	33	96	177	404	14	15	36	106
9.3. Tax paid	-	-	-	3	1	1	-	-	-	-
9.4. Stationery and Stamps	9	12	3	3	3	4	5	6	5	6
9.5. Others	1579	2939	449	487	2	3	886	1153	1445	2097
<b>Total Assets</b>	<b>8226</b>	<b>11407</b>	<b>3081</b>	<b>4536</b>	<b>7378</b>	<b>8471</b>	<b>4305</b>	<b>6090</b>	<b>5251</b>	<b>7702</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									
Items		Kalpatharu		Kamraz		Kanakadurga		Kanpur		Kapurthala Firozpur	
		Gramin Bank		Gramin Bank		Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank	
		1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
<b>1. Capital</b>		<b>75</b>	<b>1357</b>	<b>75</b>	<b>100</b>	<b>84</b>	<b>215</b>	<b>75</b>	<b>1969</b>	<b>75</b>	<b>755</b>
		(0.8)	(10.8)	(1.1)	(1.1)	(1.7)	(4.1)	(0.5)	(8.5)	(1.5)	(11.9)
<b>2. Reserves and Surplus</b>		-	-	-	<b>11</b>	<b>113</b>	<b>235</b>	-	-	<b>1</b>	<b>1</b>
		-	-	-	(0.1)	(2.3)	(4.5)	-	-	-	-
2.1. Statutory Reserves		-	-	-	-	20	44	-	-	1	1
2.2. Capital Reserves		-	-	-	11	15	15	-	-	-	-
2.3. Share Premium		-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves		-	-	-	-	-	-	-	-	-	-
2.5. Balance of Profit		-	-	-	-	79	176	-	-	-	-
<b>3. Deposits</b>		<b>7194</b>	<b>7469</b>	<b>6466</b>	<b>8562</b>	<b>2715</b>	<b>3057</b>	<b>13122</b>	<b>17457</b>	<b>4205</b>	<b>4781</b>

	(72.8)	(59.3)	(92.8)	(93.2)	(56.0)	(58.1)	(80.7)	(75.4)	(83.7)	(75.6)
3.1. Demand Deposits	685	314	943	1541	97	101	518	638	199	115
(i) From Banks	-	-	-	-	-	-	-	1	-	-
(ii) From Others	685	314	943	1541	97	101	518	637	199	115
3.2. Savings Deposits	2749	2786	3407	4100	795	897	6401	7888	1604	1724
3.3. Term Deposits	3760	4369	2115	2921	1823	2059	6203	8932	2402	2942
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	3760	4369	2115	2921	1823	2059	6203	8932	2402	2942
3.A. Deposits of branches in India	7194	7469	6466	8562	2715	3057	13122	17457	4205	4781
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>1960</b>	<b>2294</b>	<b>252</b>	<b>244</b>	<b>1339</b>	<b>1442</b>	<b>2117</b>	<b>2518</b>	<b>503</b>	<b>545</b>
	(19.8)	(18.2)	(3.6)	(2.7)	(27.6)	(27.4)	(13.0)	(10.9)	(10.0)	(8.6)
4.1. Borrowings in India	1960	2294	252	244	1339	1442	2117	2518	503	545
(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
(ii) From other Banks	278	265	100	94	313	320	109	169	71	90
(iii) From other Institutions and Agencies	1682	2029	152	149	1026	1122	2009	2349	432	455
4.2. Borrowings outside India	-	-	-	-	-	-	-	-	-	-
<b>5. Other liabilities</b>	<b>654</b>	<b>1480</b>	<b>179</b>	<b>270</b>	<b>595</b>	<b>316</b>	<b>937</b>	<b>1198</b>	<b>242</b>	<b>245</b>
	(6.6)	(11.7)	(2.6)	(2.9)	(12.3)	(6.0)	(5.8)	(5.2)	(4.8)	(3.9)
5.1. Bills Payable	-	-	9	6	-	-	111	242	4	8
5.2. Inter-office Adjustments	21	16	-	46	169	37	-	-	-	-
5.3. Interest Accrued	510	657	58	95	27	19	150	193	12	14
5.4. Others (including provisions)	123	807	112	123	398	259	676	764	226	223
<b>Total Liabilities</b>	<b>9883</b>	<b>12600</b>	<b>6971</b>	<b>9186</b>	<b>4847</b>	<b>5265</b>	<b>16252</b>	<b>23142</b>	<b>5026</b>	<b>6327</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									
	Kalpatharu		Kamraz		Kanakadurga		Kanpur		Kapurthala Firozpur	
	Gramin Bank		Gramin Bank		Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
<b>1. Cash in hand</b>	<b>156</b>	<b>148</b>	<b>88</b>	<b>50</b>	<b>86</b>	<b>83</b>	<b>117</b>	<b>160</b>	<b>66</b>	<b>86</b>
	(1.6)	(1.2)	(1.3)	(0.5)	(1.8)	(1.6)	(0.7)	(0.7)	(1.3)	(1.4)
<b>2. Balances with RBI</b>	<b>222</b>	<b>226</b>	<b>205</b>	<b>255</b>	<b>79</b>	<b>92</b>	<b>400</b>	<b>540</b>	<b>123</b>	<b>152</b>
	(2.2)	(1.8)	(2.9)	(2.8)	(1.6)	(1.7)	(2.5)	(2.3)	(2.4)	(2.4)
<b>3. Balances with banks in India</b>	<b>396</b>	<b>1553</b>	<b>2950</b>	<b>4439</b>	<b>1490</b>	<b>1860</b>	<b>1104</b>	<b>3074</b>	<b>182</b>	<b>2058</b>
	(4.0)	(12.3)	(42.3)	(48.3)	(30.7)	(35.3)	(6.8)	(13.3)	(3.6)	(32.5)
<b>4. Money at call and short notice</b>	-	-	-	-	-	-	<b>4091</b>	<b>6230</b>	<b>1154</b>	-
	-	-	-	-	-	-	(25.2)	(26.9)	(23.0)	-
<b>5. Balances with banks outside India</b>	-	-	-	-	-	-	-	-	-	-
<b>6. Investments</b>	<b>3316</b>	<b>3438</b>	<b>931</b>	<b>942</b>	<b>438</b>	<b>310</b>	<b>2300</b>	<b>3550</b>	<b>738</b>	<b>986</b>
	(33.6)	(27.3)	(13.4)	(10.3)	(9.0)	(5.9)	(14.2)	(15.3)	(14.7)	(15.6)
6.A. Investments in India	3316	3438	931	942	438	310	2300	3550	738	986
(i) Government securities	-	26	20	20	-	-	700	900	-	-
(ii) Other approved securities	-	-	-	-	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-	-	-	-	-
(iv) Debentures and Bonds	200	995	911	922	285	310	1600	2650	403	839
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	3116	2417	-	-	153	-	-	-	336	147
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>4412</b>	<b>4903</b>	<b>953</b>	<b>1117</b>	<b>2423</b>	<b>2792</b>	<b>5496</b>	<b>4026</b>	<b>2228</b>	<b>1966</b>
	(44.6)	(38.9)	(13.7)	(12.2)	(50.0)	(53.0)	(33.8)	(17.4)	(44.3)	(31.1)
7.1. Bills purchased and discounted	28	146	-	-	17	-	-	-	1	1
7.2. Cash credits, overdrafts & loans	1660	1972	313	437	1701	1919	695	428	297	386
7.3. Term loans	2724	2785	640	680	706	873	4801	3598	1930	1578

<b>8. Fixed Assets</b>	22	24	19	23	48	50	29	31	17	14
	(0.2)	(0.2)	(0.3)	(0.3)	(1.0)	(0.9)	(0.2)	(0.1)	(0.3)	(0.2)
8.1. Premises	-	-	-	-	25	24	-	-	-	-
8.2. Other Fixed assets	22	24	19	23	23	26	29	31	17	14
<b>9. Other Assets</b>	<b>1359</b>	<b>2308</b>	<b>1825</b>	<b>2360</b>	<b>284</b>	<b>79</b>	<b>2714</b>	<b>5531</b>	<b>519</b>	<b>1066</b>
	(13.8)	(18.3)	(26.2)	(25.7)	(5.9)	(1.5)	(16.7)	(23.9)	(10.3)	(16.8)
9.1. Inter - office adjustments (net)	-	-	17	-	-	-	132	83	8	39
9.2. Interest accrued	55	247	72	133	31	19	362	793	51	89
9.3. Tax paid	-	-	10	1	-	-	-	-	-	1
9.4. Stationery and Stamps	7	7	-	-	3	4	15	19	1	1
9.5. Others	1298	2054	1726	2226	250	56	2205	4637	458	935
<b>Total Assets</b>	<b>9883</b>	<b>12600</b>	<b>6971</b>	<b>9186</b>	<b>4847</b>	<b>5265</b>	<b>16252</b>	<b>23142</b>	<b>5026</b>	<b>6327</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.