

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -1996 -97**  
**(Part 21 of 30)**  
**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

| Items                                      | As on 31st March |              |                     |             |             |              |                                |              |                       |              |
|--|------------------|--------------|---------------------|-------------|-------------|--------------|--------------------------------|--------------|-----------------------|--------------|
|  | Kashi            |              | Kisan               |             | Kolar       |              | Koraput Panchabati Gramin Bank |              | Kosi                  |              |
|  | Gramin Bank      |              | Gramin Bank, Budaun |             | Gramin Bank |              | Gramin Bank                    |              | Kshetriya Gramin Bank |              |
|  | 1996             | 1997         | 1996                | 1997        | 1996        | 1997         | 1996                           | 1997         | 1996                  | 1997         |
|  | (181)            | (182)        | (183)               | (184)       | (185)       | (186)        | (187)                          | (188)        | (189)                 | (190)        |
| <b>1. Capital</b>                          | <b>75</b>        | <b>100</b>   | <b>75</b>           | <b>96</b>   | <b>75</b>   | <b>1583</b>  | <b>100</b>                     | <b>100</b>   | <b>75</b>             | <b>88</b>    |
|  | (0.6)            | (0.6)        | (1.5)               | (1.5)       | (0.8)       | (14.3)       | (0.8)                          | (0.6)        | (0.7)                 | (0.5)        |
| <b>2. Reserves and Surplus</b>             | -                | <b>2010</b>  | -                   | -           | <b>62</b>   | -            | -                              | -            | -                     | -            |
|  | -                | (12.2)       | -                   | -           | (0.7)       | -            | -                              | -            | -                     | -            |
| 2.1. Statutory Reserves                    | -                | -            | -                   | -           | -           | -            | -                              | -            | -                     | -            |
| 2.2. Capital Reserves                      | -                | -            | -                   | -           | -           | -            | -                              | -            | -                     | -            |
| 2.3. Share Premium                         | -                | 2010         | -                   | -           | -           | -            | -                              | -            | -                     | -            |
| 2.4. Revenue and other Reserves            | -                | -            | -                   | -           | 62          | -            | -                              | -            | -                     | -            |
| 2.5. Balance of Profit                     | -                | -            | -                   | -           | -           | -            | -                              | -            | -                     | -            |
| <b>3. Deposits</b>                         | <b>11088</b>     | <b>13315</b> | <b>3833</b>         | <b>5159</b> | <b>5602</b> | <b>6860</b>  | <b>8943</b>                    | <b>10148</b> | <b>9628</b>           | <b>12930</b> |
|  | (92.1)           | (80.8)       | (77.6)              | (78.5)      | (62.2)      | (62.1)       | (70.4)                         | (62.7)       | (87.9)                | (79.0)       |
| 3.1. Demand Deposits                       | 700              | 520          | 115                 | 278         | 38          | 69           | 2245                           | 1782         | 632                   | 774          |
| (i) From Banks                             | -                | -            | -                   | -           | -           | -            | -                              | -            | -                     | -            |
| (ii) From Others                           | 700              | 520          | 115                 | 278         | 38          | 69           | 2245                           | 1782         | 632                   | 774          |
| 3.2. Savings Deposits                      | 4788             | 5329         | 2045                | 2599        | 2098        | 2464         | 4288                           | 4919         | 4330                  | 5345         |
| 3.3. Term Deposits                         | 5601             | 7465         | 1673                | 2282        | 3466        | 4327         | 2410                           | 3446         | 4666                  | 6811         |
| (i) From Banks                             | -                | -            | -                   | -           | -           | -            | -                              | -            | -                     | -            |
| (ii) From Others                           | 5601             | 7465         | 1673                | 2282        | 3466        | 4327         | 2410                           | 3446         | 4966                  | 6811         |
| 3.A. Deposits of branches in India         | 11088            | 13315        | 3833                | 5159        | 5602        | 6860         | 8943                           | 10148        | 9628                  | 12930        |
| 3.B. Deposits of branches outside India    | -                | -            | -                   | -           | -           | -            | -                              | -            | -                     | -            |
| <b>4. Borrowings</b>                       | <b>842</b>       | <b>878</b>   | <b>674</b>          | <b>821</b>  | <b>2031</b> | <b>2095</b>  | <b>2247</b>                    | <b>2366</b>  | <b>917</b>            | <b>335</b>   |
|  | (7.0)            | (5.3)        | (13.6)              | (12.5)      | (22.6)      | (19.0)       | (17.7)                         | (14.6)       | (8.4)                 | (2.0)        |
| 4.1. Borrowings in India                   | 842              | 878          | 674                 | 821         | 2031        | 2095         | 2247                           | 2366         | 917                   | 335          |
| (i) From Reserve Bank of India             | -                | -            | -                   | -           | -           | -            | -                              | -            | -                     | -            |
| (ii) From other Banks                      | 24               | 21           | 56                  | 66          | 424         | 392          | 338                            | 318          | 5                     | 5            |
| (iii) From other Institutions and Agencies | 818              | 857          | 618                 | 756         | 1606        | 1702         | 1909                           | 2048         | 912                   | 330          |
| 4.2. Borrowings outside India              | -                | -            | -                   | -           | -           | -            | -                              | -            | -                     | -            |
| <b>5. Other liabilities</b>                | <b>32</b>        | <b>170</b>   | <b>357</b>          | <b>494</b>  | <b>1233</b> | <b>511</b>   | <b>1421</b>                    | <b>3576</b>  | <b>335</b>            | <b>3015</b>  |
|  | (0.3)            | (1.0)        | (7.2)               | (7.5)       | (13.7)      | (4.6)        | (11.2)                         | (22.1)       | (3.1)                 | (18.4)       |
| 5.1. Bills Payable                         | -                | -            | 14                  | 12          | 211         | 225          | -                              | -            | 58                    | 130          |
| 5.2. Inter-office Adjustments              | -                | -            | 98                  | 12          | 258         | 83           | -                              | -            | 14                    | 15           |
| 5.3. Interest Accrued                      | 13               | 14           | 30                  | 34          | 17          | 37           | 432                            | 623          | 264                   | 11           |
| 5.4. Others (including provisions)         | 18               | 157          | 215                 | 437         | 747         | 166          | 989                            | 2953         | -                     | 2859         |
| <b>Total Liabilities</b>                   | <b>12036</b>     | <b>16473</b> | <b>4938</b>         | <b>6570</b> | <b>9003</b> | <b>11048</b> | <b>12710</b>                   | <b>16189</b> | <b>10956</b>          | <b>16367</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 |            |                     |            |             |            |                                |            |                       |            |
|-----------------------------|------------------|------------|---------------------|------------|-------------|------------|--------------------------------|------------|-----------------------|------------|
|                             | Kashi            |            | Kisan               |            | Kolar       |            | Koraput Panchabati Gramin Bank |            | Kosi                  |            |
|                             | Gramin Bank      |            | Gramin Bank, Budaun |            | Gramin Bank |            | Gramin Bank                    |            | Kshetriya Gramin Bank |            |
|                             | 1996             | 1997       | 1996                | 1997       | 1996        | 1997       | 1996                           | 1997       | 1996                  | 1997       |
|                             | (181)            | (182)      | (183)               | (184)      | (185)       | (186)      | (187)                          | (188)      | (189)                 | (190)      |
| <b>1. Cash in hand</b>      | <b>168</b>       | <b>174</b> | <b>58</b>           | <b>99</b>  | <b>176</b>  | <b>425</b> | <b>102</b>                     | <b>159</b> | <b>102</b>            | <b>165</b> |
|                             | (1.4)            | (1.1)      | (1.2)               | (1.5)      | (2.0)       | (3.8)      | (0.8)                          | (1.0)      | (0.9)                 | (1.0)      |
| <b>2. Balances with RBI</b> | <b>326</b>       | <b>402</b> | <b>117</b>          | <b>165</b> | <b>192</b>  | <b>201</b> | <b>250</b>                     | <b>295</b> | <b>287</b>            | <b>376</b> |

|   |              |              |             |             |             |              |              |              |              |              |
|---|--------------|--------------|-------------|-------------|-------------|--------------|--------------|--------------|--------------|--------------|
|   | (2.7)        | (2.4)        | (2.4)       | (2.5)       | (2.1)       | (1.8)        | (2.0)        | (1.8)        | (2.6)        | (2.3)        |
| <b>3. Balances with banks in India</b>      | <b>4024</b>  | <b>5970</b>  | <b>147</b>  | <b>191</b>  | <b>1514</b> | <b>2905</b>  | <b>686</b>   | <b>1015</b>  | <b>3746</b>  | <b>4638</b>  |
|   | (33.4)       | (36.2)       | (3.0)       | (2.9)       | (16.8)      | (26.3)       | (5.4)        | (6.3)        | (34.2)       | (28.3)       |
| <b>4. Money at call and short notice</b>    | -            | -            | <b>1069</b> | <b>1539</b> | -           | -            | <b>1677</b>  | -            | -            | -            |
|   | -            | -            | (21.6)      | (23.4)      | -           | -            | (13.2)       | -            | -            | -            |
| <b>5. Balances with banks outside India</b> | -            | -            | -           | -           | -           | -            | -            | -            | -            | -            |
| <b>6. Investments</b>                       | <b>1271</b>  | <b>2772</b>  | <b>399</b>  | <b>691</b>  | <b>1636</b> | <b>1811</b>  | <b>3770</b>  | <b>6429</b>  | -            | -            |
|   | (10.6)       | (16.8)       | (8.1)       | (10.5)      | (18.2)      | (16.4)       | (29.7)       | (39.7)       | -            | -            |
| 6.A. Investments in India                   | 1271         | 2772         | 399         | 691         | 1636        | 1811         | 3770         | 6429         | -            | -            |
| (i) Government securities                   | 400          | 400          | -           | -           | -           | 500          | -            | -            | -            | -            |
| (ii) Other approved securities              | 671          | 497          | -           | -           | -           | 220          | 2570         | 200          | -            | -            |
| (iii) Shares                                | -            | -            | -           | -           | -           | -            | -            | -            | -            | -            |
| (iv) Debentures and Bonds                   | 200          | 1875         | 199         | 491         | -           | 1091         | 1200         | 1500         | -            | -            |
| (v) Subsidiaries and joint ventures         | -            | -            | -           | -           | -           | -            | -            | -            | -            | -            |
| (vi) Others                                 | -            | -            | 200         | 200         | 1636        | -            | -            | 4729         | -            | -            |
| 6.B. Investments outside India              | -            | -            | -           | -           | -           | -            | -            | -            | -            | -            |
| (i) Government securities                   | -            | -            | -           | -           | -           | -            | -            | -            | -            | -            |
| (ii) Subsidiaries and joint ventures        | -            | -            | -           | -           | -           | -            | -            | -            | -            | -            |
| (iii) Others                                | -            | -            | -           | -           | -           | -            | -            | -            | -            | -            |
| <b>7. Advances</b>                          | <b>4402</b>  | <b>3262</b>  | <b>1796</b> | <b>2112</b> | <b>4373</b> | <b>4230</b>  | <b>4907</b>  | <b>6435</b>  | <b>1539</b>  | <b>4417</b>  |
|   | (36.6)       | (19.8)       | (36.4)      | (32.1)      | (48.6)      | (38.3)       | (38.6)       | (39.7)       | (14.0)       | (27.0)       |
| 7.1. Bills purchased and discounted         | 17           | 45           | -           | -           | -           | 3            | -            | -            | -            | -            |
| 7.2. Cash credits, overdrafts & loans       | 411          | 445          | 378         | 517         | 2267        | 2407         | 2489         | 3429         | 479          | 729          |
| 7.3. Term loans                             | 3974         | 2771         | 1418        | 1595        | 2106        | 1819         | 2418         | 3006         | 1060         | 3688         |
| <b>8. Fixed Assets</b>                      | <b>21</b>    | <b>23</b>    | <b>18</b>   | <b>20</b>   | <b>18</b>   | <b>22</b>    | <b>22</b>    | <b>25</b>    | <b>24</b>    | <b>28</b>    |
|   | (0.2)        | (0.1)        | (0.4)       | (0.3)       | (0.2)       | (0.2)        | (0.2)        | (0.2)        | (0.2)        | (0.2)        |
| 8.1. Premises                               | -            | -            | -           | -           | -           | -            | -            | -            | -            | -            |
| 8.2. Other Fixed assets                     | 21           | 23           | 18          | 20          | 18          | 22           | 22           | 25           | 24           | 28           |
| <b>9. Other Assets</b>                      | <b>1824</b>  | <b>3869</b>  | <b>1335</b> | <b>1752</b> | <b>1095</b> | <b>1454</b>  | <b>1296</b>  | <b>1832</b>  | <b>5257</b>  | <b>6744</b>  |
|   | (15.2)       | (23.5)       | (27.0)      | (26.7)      | (12.2)      | (13.2)       | (10.2)       | (11.3)       | (48.0)       | (41.2)       |
| 9.1. Inter - office adjustments (net)       | 16           | 110          | -           | -           | -           | -            | 596          | 640          | 17           | 31           |
| 9.2. Interest accrued                       | 206          | 401          | 93          | 161         | -           | 116          | 196          | 366          | 50           | 402          |
| 9.3. Tax paid                               | -            | -            | -           | 2           | 84          | -            | -            | -            | -            | -            |
| 9.4. Stationery and Stamps                  | 4            | 4            | 8           | 9           | -           | 15           | 8            | 7            | 7            | 8            |
| 9.5. Others                                 | 1598         | 3354         | 1233        | 1580        | 1011        | 1323         | 495          | 819          | 5184         | 6302         |
| <b>Total Assets</b>                         | <b>12036</b> | <b>16473</b> | <b>4938</b> | <b>6570</b> | <b>9003</b> | <b>11048</b> | <b>12710</b> | <b>16189</b> | <b>10956</b> | <b>16367</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                           | Krishna Gramin Bank |                      | Kshetriya Gramin Bank |              | Kutch Gramin Bank |             | K.Kisan Gramin Bank, Mainpuri |             | Lakhimi Gaonlia Bank |              |  |
|                                 | 1996                | 1997                 | 1996                  | 1997         | 1996              | 1997        | 1996                          | 1997        | 1996                 | 1997         |  |
|                                 | (191)               | (192)                | (193)                 | (194)        | (195)             | (196)       | (197)                         | (198)       | (199)                | (200)        |  |
| <b>1. Capital</b>               | <b>75</b>           | <b>100</b>           | <b>988</b>            | <b>1031</b>  | <b>75</b>         | <b>854</b>  | <b>75</b>                     | <b>100</b>  | <b>84</b>            | <b>96</b>    |  |
|                                 | (0.6)               | (0.5)                | (9.8)                 | (8.0)        | (1.4)             | (11.2)      | (1.4)                         | (1.4)       | (0.8)                | (0.8)        |  |
| <b>2. Reserves and Surplus</b>  | -                   | -                    | -                     | -            | -                 | -           | <b>1</b>                      | <b>1</b>    | -                    | -            |  |
|                                 | -                   | -                    | -                     | -            | -                 | -           | -                             | -           | -                    | -            |  |
| 2.1. Statutory Reserves         | -                   | -                    | -                     | -            | -                 | -           | -                             | -           | -                    | -            |  |
| 2.2. Capital Reserves           | -                   | -                    | -                     | -            | -                 | -           | -                             | -           | -                    | -            |  |
| 2.3. Share Premium              | -                   | -                    | -                     | -            | -                 | -           | -                             | -           | -                    | -            |  |
| 2.4. Revenue and other Reserves | -                   | -                    | -                     | -            | -                 | -           | 1                             | 1           | -                    | -            |  |
| 2.5. Balance of Profit          | -                   | -                    | -                     | -            | -                 | -           | -                             | -           | -                    | -            |  |
| <b>3. Deposits</b>              | <b>9976</b>         | <b>11993</b>         | <b>7479</b>           | <b>10237</b> | <b>4137</b>       | <b>5468</b> | <b>3994</b>                   | <b>5329</b> | <b>8401</b>          | <b>10189</b> |  |
|                                 | (73.8)              | (62.8)               | (74.5)                | (79.2)       | (78.9)            | (71.6)      | (74.1)                        | (75.9)      | (83.0)               | (84.3)       |  |

|           |  |              |              |              |              |             |             |             |             |              |              |
|-----------|--|--------------|--------------|--------------|--------------|-------------|-------------|-------------|-------------|--------------|--------------|
| 3.1.      | Demand Deposits                            | 1016         | 558          | 277          | 366          | 50          | 78          | 77          | 130         | 659          | 842          |
|           | (i) From Banks                             | -            | -            | -            | -            | -           | -           | -           | -           | -            | -            |
|           | (ii) From Others                           | 1016         | 558          | 277          | 366          | 50          | 78          | 77          | 130         | 659          | 842          |
| 3.2.      | Savings Deposits                           | 3584         | 4296         | 3230         | 4407         | 1371        | 1684        | 1861        | 2285        | 4182         | 4799         |
| 3.3.      | Term Deposits                              | 5376         | 7138         | 3972         | 5464         | 2716        | 3706        | 2056        | 2914        | 3560         | 4547         |
|           | (i) From Banks                             | -            | -            | -            | -            | -           | 15          | -           | -           | -            | -            |
|           | (ii) From Others                           | 5376         | 7138         | 3972         | 5464         | 2716        | 3691        | 2056        | 2914        | 3560         | 4547         |
| 3.A.      | Deposits of branches in India              | 9976         | 11993        | 7479         | 10237        | 4137        | 5468        | 3994        | 5329        | 8401         | 10189        |
| 3.B.      | Deposits of branches outside India         | -            | -            | -            | -            | -           | -           | -           | -           | -            | -            |
| <b>4.</b> | <b>Borrowings</b>                          | <b>2631</b>  | <b>5190</b>  | <b>756</b>   | <b>892</b>   | <b>524</b>  | <b>658</b>  | <b>806</b>  | <b>730</b>  | <b>608</b>   | <b>665</b>   |
|           |  | (19.5)       | (27.2)       | (7.5)        | (6.9)        | (10.0)      | (8.6)       | (14.9)      | (10.4)      | (6.0)        | (5.5)        |
| 4.1.      | Borrowings in India                        | 2631         | 5190         | 756          | 892          | 524         | 658         | 806         | 730         | 608          | 665          |
|           | (i) From Reserve Bank of India             | -            | -            | -            | -            | -           | -           | -           | -           | -            | -            |
|           | (ii) From other Banks                      | 454          | 839          | 61           | 40           | 53          | 62          | 49          | 50          | -            | 8            |
|           | (iii) From other Institutions and Agencies | 2177         | 4351         | 696          | 852          | 471         | 596         | 756         | 679         | 608          | 657          |
| 4.2.      | Borrowings outside India                   | -            | -            | -            | -            | -           | -           | -           | -           | -            | -            |
| <b>5.</b> | <b>Other liabilities</b>                   | <b>840</b>   | <b>1806</b>  | <b>814</b>   | <b>766</b>   | <b>507</b>  | <b>661</b>  | <b>515</b>  | <b>857</b>  | <b>1035</b>  | <b>1139</b>  |
|           |  | (6.2)        | (9.5)        | (8.1)        | (5.9)        | (9.7)       | (8.7)       | (9.5)       | (12.2)      | (10.2)       | (9.4)        |
| 5.1.      | Bills Payable                              | 9            | 8            | 14           | 26           | 9           | 7           | 10          | 17          | -            | -            |
| 5.2.      | Inter-office Adjustments                   | 8            | 11           | 84           | -            | 1           | 15          | 20          | 15          | 35           | -            |
| 5.3.      | Interest Accrued                           | 762          | 1097         | 40           | 62           | 302         | 440         | 14          | 24          | 129          | 125          |
| 5.4.      | Others (including provisions)              | 61           | 691          | 676          | 678          | 196         | 199         | 470         | 799         | 870          | 1014         |
|           | <b>Total Liabilities</b>                   | <b>13522</b> | <b>19089</b> | <b>10036</b> | <b>12925</b> | <b>5244</b> | <b>7641</b> | <b>5390</b> | <b>7016</b> | <b>10127</b> | <b>12089</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    |             |                       |             |                   |             |                               |             |                      |             |
|---|---------------------|-------------|-----------------------|-------------|-------------------|-------------|-------------------------------|-------------|----------------------|-------------|
|   | Krishna Gramin Bank |             | Kshetriya Gramin Bank |             | Kutch Gramin Bank |             | K.Kisan Gramin Bank, Mainpuri |             | Lakhimi Gaonlia Bank |             |
|   | 1996                | 1997        | 1996                  | 1997        | 1996              | 1997        | 1996                          | 1997        | 1996                 | 1997        |
|   | (191)               | (192)       | (193)                 | (194)       | (195)             | (196)       | (197)                         | (198)       | (199)                | (200)       |
| <b>1. Cash in hand</b>                      | <b>280</b>          | <b>325</b>  | <b>124</b>            | <b>202</b>  | <b>36</b>         | <b>55</b>   | <b>90</b>                     | <b>121</b>  | <b>81</b>            | <b>118</b>  |
|   | (2.1)               | (1.7)       | (1.2)                 | (1.6)       | (0.7)             | (0.7)       | (1.7)                         | (1.7)       | (0.8)                | (1.0)       |
| <b>2. Balances with RBI</b>                 | <b>263</b>          | <b>318</b>  | <b>213</b>            | <b>303</b>  | <b>135</b>        | <b>175</b>  | <b>117</b>                    | <b>161</b>  | <b>256</b>           | <b>304</b>  |
|   | (1.9)               | (1.7)       | (2.1)                 | (2.3)       | (2.6)             | (2.3)       | (2.2)                         | (2.3)       | (2.5)                | (2.5)       |
| <b>3. Balances with banks in India</b>      | <b>247</b>          | <b>366</b>  | <b>1943</b>           | <b>285</b>  | <b>42</b>         | <b>2968</b> | <b>456</b>                    | <b>1285</b> | <b>1533</b>          | <b>1095</b> |
|   | (1.8)               | (1.9)       | (19.4)                | (2.2)       | (0.8)             | (38.8)      | (8.5)                         | (18.3)      | (15.1)               | (9.1)       |
| <b>4. Money at call and short notice</b>    | <b>2075</b>         | <b>3208</b> | <b>-</b>              | <b>2261</b> | <b>1443</b>       | <b>-</b>    | <b>779</b>                    | <b>-</b>    | <b>-</b>             | <b>-</b>    |
|   | (15.3)              | (16.8)      | -                     | (17.5)      | (27.5)            | -           | (14.5)                        | -           | -                    | -           |
| <b>5. Balances with banks outside India</b> | <b>-</b>            | <b>-</b>    | <b>-</b>              | <b>-</b>    | <b>-</b>          | <b>-</b>    | <b>-</b>                      | <b>-</b>    | <b>-</b>             | <b>-</b>    |
| <b>6. Investments</b>                       | <b>2530</b>         | <b>2701</b> | <b>2031</b>           | <b>2765</b> | <b>1486</b>       | <b>1961</b> | <b>101</b>                    | <b>501</b>  | <b>2697</b>          | <b>4350</b> |
|   | (18.7)              | (14.1)      | (20.2)                | (21.4)      | (28.3)            | (25.7)      | (1.9)                         | (7.1)       | (26.6)               | (36.0)      |
| 6.A. Investments in India                   | 2530                | 2701        | 2031                  | 2765        | 1486              | 1961        | 101                           | 501         | 2697                 | 4350        |
|   | -                   | -           | -                     | -           | 700               | 750         | 101                           | 101         | -                    | -           |
| (i) Government securities                   | -                   | -           | -                     | -           | -                 | -           | -                             | -           | -                    | -           |
| (ii) Other approved securities              | 5                   | 5           | 202                   | 202         | 786               | 350         | -                             | -           | 210                  | 233         |
| (iii) Shares                                | -                   | -           | -                     | -           | -                 | -           | -                             | -           | -                    | -           |
| (iv) Debentures and Bonds                   | 350                 | 1381        | -                     | -           | -                 | 661         | -                             | 400         | 2130                 | 3380        |
| (v) Subsidiaries and joint ventures         | -                   | -           | -                     | -           | -                 | -           | -                             | -           | -                    | -           |
| (vi) Others                                 | 2175                | 1315        | 1829                  | 2563        | -                 | 200         | -                             | -           | 358                  | 737         |
| 6.B. Investments outside India              | -                   | -           | -                     | -           | -                 | -           | -                             | -           | -                    | -           |
|   | -                   | -           | -                     | -           | -                 | -           | -                             | -           | -                    | -           |
| (i) Government securities                   | -                   | -           | -                     | -           | -                 | -           | -                             | -           | -                    | -           |
| (ii) Subsidiaries and joint ventures        | -                   | -           | -                     | -           | -                 | -           | -                             | -           | -                    | -           |
| (iii) Others                                | -                   | -           | -                     | -           | -                 | -           | -                             | -           | -                    | -           |
| <b>7. Advances</b>                          | <b>5045</b>         | <b>9061</b> | <b>4034</b>           | <b>4136</b> | <b>1153</b>       | <b>1504</b> | <b>2505</b>                   | <b>2980</b> | <b>2611</b>          | <b>1510</b> |
|   | (37.3)              | (47.5)      | (40.2)                | (32.0)      | (22.0)            | (19.7)      | (46.5)                        | (42.5)      | (25.8)               | (12.5)      |
| 7.1. Bills purchased and discounted         | -                   | -           | -                     | -           | -                 | -           | -                             | -           | 3                    | -           |
| 7.2. Cash credits, overdrafts & loans       | 2649                | 5129        | 316                   | 462         | 239               | 287         | 460                           | 338         | 412                  | 444         |
| 7.3. Term loans                             | 2396                | 3931        | 3718                  | 3674        | 914               | 1217        | 2045                          | 2642        | 2196                 | 1066        |
| <b>8. Fixed Assets</b>                      | <b>19</b>           | <b>31</b>   | <b>16</b>             | <b>16</b>   | <b>11</b>         | <b>17</b>   | <b>9</b>                      | <b>9</b>    | <b>22</b>            | <b>22</b>   |
|   | (0.1)               | (0.2)       | (0.2)                 | (0.1)       | (0.2)             | (0.2)       | (0.2)                         | (0.1)       | (0.2)                | (0.2)       |

|                                       |              |              |              |              |             |             |             |             |              |              |
|---------------------------------------|--------------|--------------|--------------|--------------|-------------|-------------|-------------|-------------|--------------|--------------|
| 8.1. Premises                         | -            | -            | -            | -            | -           | -           | -           | -           | -            | -            |
| 8.2. Other Fixed assets               | 19           | 31           | 16           | 16           | 11          | 17          | 9           | 9           | 22           | 22           |
| <b>9. Other Assets</b>                | <b>3063</b>  | <b>3080</b>  | <b>1675</b>  | <b>2956</b>  | <b>939</b>  | <b>961</b>  | <b>1334</b> | <b>1961</b> | <b>2927</b>  | <b>4689</b>  |
|                                       | (22.7)       | (16.1)       | (16.7)       | (22.9)       | (17.9)      | (12.6)      | (24.7)      | (27.9)      | (28.9)       | (38.8)       |
| 9.1. Inter - office adjustments (net) | 7            | -            | -            | 36           | -           | -           | -           | -           | -            | 20           |
| 9.2. Interest accrued                 | 203          | 400          | 102          | 207          | 11          | 20          | 62          | 126         | 18           | 40           |
| 9.3. Tax paid                         | -            | -            | -            | -            | 8           | 7           | -           | 1           | -            | -            |
| 9.4. Stationery and Stamps            | 6            | 9            | 7            | 9            | 1           | 1           | 3           | 4           | 9            | 10           |
| 9.5. Others                           | 2846         | 2671         | 1566         | 2704         | 918         | 933         | 1269        | 1830        | 2900         | 4619         |
| <b>Total Assets</b>                   | <b>13522</b> | <b>19089</b> | <b>10036</b> | <b>12925</b> | <b>5244</b> | <b>7641</b> | <b>5390</b> | <b>7016</b> | <b>10127</b> | <b>12089</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.