

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1996 - 97 Part (22 of 30)**

| | | REGIONAL RURAL BANKS | | | | | | | | | |
|-----------|--|------------------------------|-------------|---------------------------------------|-------------|-----------------------|--------------|---|-------------|---------------------------|--------------|
| | | (Amount in Rs. lakh) | | | | | | | | | |
| | | As on 31 st March | | | | | | | | | |
| | | Langpi Dehangi | | Madhubani Kshetriya Gramin Bank | | Magadh Gramin Bank | | Mahakaushal Kshetriya Gramin Bank | | Malaprabha Gramin Bank | |
| | | Rural Bank | | | | | | | | | |
| Items | | 1996 | 1997 | 1996 | 1997 | 1996 | 1997 | 1996 | 1997 | 1996 | 1997 |
| | | (201) | (202) | (203) | (204) | (205) | (206) | (207) | (208) | (209) | (210) |
| 1. | Capital | 71 | 84 | 75 | 88 | 595 | 687 | 75 | 91 | 712 | 712 |
| | | (2.8) | (2.7) | (1.5) | (1.4) | (2.4) | (2.1) | (3.4) | (2.9) | (1.9) | (1.6) |
| 2. | Reserves and Surplus | - | - | - | - | - | - | - | - | 487 | 79 |
| | | - | - | - | - | - | - | - | - | (1.3) | (0.2) |
| | 2.1. Statutory Reserves | - | - | - | - | - | - | - | - | 49 | 79 |
| | 2.2. Capital Reserves | - | - | - | - | - | - | - | - | - | - |
| | 2.3. Share Premium | - | - | - | - | - | - | - | - | - | - |
| | 2.4. Revenue and other Reserves | - | - | - | - | - | - | - | - | 437 | - |
| | 2.5. Balance of Profit | - | - | - | - | - | - | - | - | - | - |
| 3. | Deposits | 1883 | 2272 | 4149 | 5507 | 20495 | 25116 | 1732 | 2276 | 21930 | 26316 |
| | | (74.7) | (74.3) | (83.1) | (88.4) | (83.8) | (78.4) | (79.5) | (71.9) | (57.0) | (58.6) |
| | 3.1. Demand Deposits | 190 | 235 | 128 | 190 | 749 | 631 | 99 | 130 | 365 | 644 |
| | (i) From Banks | - | - | - | - | 145 | - | - | - | - | - |
| | (ii) From Others | 190 | 235 | 128 | 190 | 604 | 631 | 99 | 130 | 365 | 644 |
| | 3.2. Savings Deposits | 997 | 1115 | 1667 | 2055 | 10724 | 12677 | 696 | 920 | 7961 | 9721 |
| | 3.3. Term Deposits | 696 | 922 | 2354 | 3263 | 9022 | 11809 | 937 | 1225 | 13604 | 15951 |
| | (i) From Banks | - | - | - | - | - | - | - | - | - | - |
| | (ii) From Others | 696 | 922 | 2354 | 3263 | 9022 | 11809 | 937 | 1225 | 13604 | 15951 |
| | 3.A. Deposits of branches in India | 1883 | 2272 | 4149 | 5507 | 20495 | 25116 | 1732 | 2276 | 21930 | 26316 |
| | 3.B. Deposits of branches outside India | - | - | - | - | - | - | - | - | - | - |
| 4. | Borrowings | 173 | 244 | 196 | 45 | 905 | 935 | 44 | 42 | 13360 | 15285 |
| | | (6.9) | (8.0) | (3.9) | (0.7) | (3.7) | (2.9) | (2.0) | (1.3) | (34.7) | (34.0) |
| | 4.1. Borrowings in India | 173 | 244 | 196 | 45 | 905 | 935 | 44 | 42 | 13360 | 15285 |
| | (i) From Reserve Bank of India | - | - | - | - | - | - | - | - | - | - |
| | (ii) From other Banks | 26 | 25 | - | - | 130 | 130 | - | - | 3125 | 3231 |
| | (iii) From other Institutions and Agencies | 147 | 219 | 196 | 45 | 775 | 805 | 44 | 42 | 10235 | 12054 |
| | 4.2. Borrowings outside India | - | - | - | - | - | - | - | - | - | - |
| 5. | Other liabilities | 395 | 457 | 571 | 587 | 2472 | 5304 | 327 | 757 | 1975 | 2539 |
| | | (15.6) | (14.9) | (11.4) | (9.4) | (10.1) | (16.6) | (15.0) | (23.9) | (5.1) | (5.7) |

| | | | | | | | | | | |
|------------------------------------|-------------|-------------|-------------|-------------|--------------|--------------|-------------|-------------|--------------|--------------|
| 5.1. Bills Payable | - | - | - | - | 65 | 71 | 23 | 30 | 297 | 463 |
| 5.2. Inter-office Adjustments | 9 | - | - | - | 627 | 732 | - | - | 129 | 278 |
| 5.3. Interest Accrued | 131 | 183 | 5 | - | 30 | 37 | 93 | 140 | 409 | 213 |
| 5.4. Others (including provisions) | 255 | 273 | 566 | 587 | 1750 | 4464 | 211 | 587 | 1140 | 1584 |
| Total Liabilities | 2522 | 3057 | 4992 | 6227 | 24467 | 32042 | 2177 | 3165 | 38463 | 44930 |
| | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) |

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

As on 31st March

| Items | Langpi Dehangi | | Madhubani | | Magadh | | Mahakaushal | | Malaprabha | |
|---|----------------|------------|-----------------------|-------------|-------------|--------------|-----------------------|------------|--------------|--------------|
| | Rural Bank | | Kshetriya Gramin Bank | | Gramin Bank | | Kshetriya Gramin Bank | | Gramin Bank | |
| | 1996 | 1997 | 1996 | 1997 | 1996 | 1997 | 1996 | 1997 | 1996 | 1997 |
| | (201) | (202) | (203) | (204) | (205) | (206) | (207) | (208) | (209) | (210) |
| 1. Cash in hand | 13 | 14 | 45 | 50 | 281 | 348 | 56 | 92 | 744 | 728 |
| | (0.5) | (0.5) | (0.9) | (0.8) | (1.1) | (1.1) | (2.6) | (2.9) | (1.9) | (1.6) |
| 2. Balances with RBI | 71 | 71 | 127 | 167 | 630 | 766 | 54 | 73 | 677 | 812 |
| | (2.8) | (2.3) | (2.6) | (2.7) | (2.6) | (2.4) | (2.5) | (2.3) | (1.8) | (1.8) |
| 3. Balances with banks in India | 67 | 122 | 1041 | 1632 | 5816 | 6909 | 558 | 837 | 8086 | 9762 |
| | (2.6) | (4.0) | (20.9) | (26.2) | (23.8) | (21.6) | (25.6) | (26.4) | (21.0) | (21.7) |
| 4. Money at call and short notice | 500 | 448 | - | - | - | - | - | - | - | - |
| | (19.8) | (14.7) | - | - | - | - | - | - | - | - |
| 5. Balances with banks outside India | - | - | - | - | - | - | - | - | - | - |
| 6. Investments | 187 | 400 | - | - | - | - | - | - | - | - |
| | (7.4) | (13.1) | - | - | 7148 | 10496 | - | - | 2141 | 5843 |
| 6.A. Investments in India | 187 | 400 | - | - | (29.2) | (32.8) | - | - | (5.6) | (13.0) |
| (i) Government securities | - | - | - | - | 7148 | 10496 | - | - | 2141 | 5843 |
| (ii) Other approved securities | - | - | - | - | 1000 | 1000 | - | - | 515 | 515 |
| (iii) Shares | - | - | - | - | - | - | - | - | 226 | 130 |
| (iv) Debentures and Bonds | 187 | 400 | - | - | - | - | - | - | - | - |
| (v) Subsidiaries and joint ventures | - | - | - | - | 2277 | 7737 | - | - | - | - |
| (vi) Others | - | - | - | - | - | - | - | - | - | - |
| 6.B. Investments outside India | - | - | - | - | 3871 | 1759 | - | - | 1400 | 5198 |
| (i) Government securities | - | - | - | - | - | - | - | - | - | - |
| (ii) Subsidiaries and joint ventures | - | - | - | - | - | - | - | - | - | - |
| (iii) Others | - | - | - | - | - | - | - | - | - | - |
| 7. Advances | 649 | 693 | 1624 | 1471 | 8218 | 8805 | 676 | 810 | 24976 | 25193 |
| | (25.7) | (22.7) | (32.5) | (23.6) | (33.6) | (27.5) | (31.0) | (25.6) | (64.9) | (56.1) |
| 7.1. Bills purchased and discounted | - | - | - | - | 85 | 10 | 8 | 13 | 34 | 40 |
| 7.2. Cash credits, overdrafts & loans | 217 | 240 | 140 | 187 | 475 | 672 | 93 | 116 | 4243 | 9142 |
| 7.3. Term loans | 432 | 453 | 1484 | 1284 | 7658 | 8124 | 574 | 681 | 20699 | 16011 |
| 8. Fixed Assets | 6 | 8 | 9 | 9 | 41 | 42 | 11 | 8 | 145 | 155 |
| | (0.2) | (0.3) | (0.2) | (0.1) | (0.2) | (0.1) | (0.5) | (0.2) | (0.4) | (0.3) |
| 8.1. Premises | - | - | - | - | - | - | - | - | 73 | 77 |
| 8.2. Other Fixed assets | 6 | 8 | 9 | 9 | 41 | 42 | 11 | 8 | 72 | 77 |

| | | | | | | | | | | | | |
|-------------|-------|----------------------------------|--------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|--------------|
| | (iv) | Debtures and Bonds | 3771 | - | 200 | 300 | - | - | - | 80 | 225 | 625 |
| | (v) | Subsidiaries and joint ventures | - | - | - | - | - | - | - | - | - | - |
| | (vi) | Others | - | - | - | - | - | - | - | - | 415 | 425 |
| 6.B. | | Investments outside India | - | - | - | - | - | - | - | - | - | - |
| | (i) | Government securities | - | - | - | - | - | - | - | - | - | - |
| | (ii) | Subsidiaries and joint ventures | - | - | - | - | - | - | - | - | - | - |
| | (iii) | Others | - | - | - | - | - | - | - | - | - | - |
| 7. | | Advances | 9598 | 10653 | 2434 | 2815 | 781 | 1060 | 409 | 512 | 6463 | 7127 |
| | | | (37.5) | (32.3) | (45.4) | (42.6) | (21.4) | (21.6) | (21.6) | (20.4) | (60.4) | (52.4) |
| | 7.1. | Bills purchased and discounted | - | - | - | 1 | - | - | - | 1 | - | - |
| | 7.2. | Cash credits, overdrafts & loans | 55 | 88 | 1399 | 1650 | 78 | 108 | 24 | 29 | 4422 | 5090 |
| | 7.3. | Term loans | 9543 | 10565 | 1035 | 1164 | 703 | 951 | 385 | 483 | 2041 | 2037 |
| 8. | | Fixed Assets | 36 | 36 | 11 | 13 | 5 | 5 | 5 | 5 | 37 | 46 |
| | | | (0.1) | (0.1) | (0.2) | (0.2) | (0.1) | (0.1) | (0.3) | (0.2) | (0.3) | (0.3) |
| | 8.1. | Premises | - | - | 14 | 13 | - | - | - | - | - | - |
| | 8.2. | Other Fixed assets | 36 | 36 | -3 | - | 5 | 5 | 5 | 5 | 37 | 46 |
| 9. | | Other Assets | 4367 | 6389 | 235 | 387 | 1245 | 1578 | 576 | 922 | 1119 | 1697 |
| | | | (17.1) | (19.4) | (4.4) | (5.9) | (34.1) | (32.2) | (30.4) | (36.8) | (10.5) | (12.5) |
| | 9.1. | Inter - office adjustments (net) | - | - | 4 | 7 | 169 | 187 | - | 6 | 882 | 1418 |
| | 9.2. | Interest accrued | 544 | 1197 | 225 | 370 | 4 | 41 | - | - | 139 | 247 |
| | 9.3. | Tax paid | - | - | - | 1 | - | - | - | - | - | - |
| | 9.4. | Stationery and Stamps | 9 | 14 | 1 | 1 | 3 | 3 | 3 | 5 | 14 | 17 |
| | 9.5. | Others | 3814 | 5179 | 5 | 8 | 1069 | 1347 | 572 | 911 | 84 | 15 |
| | | Total Assets | 25570 | 33000 | 5366 | 6606 | 3655 | 4903 | 1896 | 2506 | 10707 | 13598 |
| | | | (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.