

Table 48 : Liabilities and Assets of Scheduled Commercial Banks - 1996 - 97 (Part 23 of 30)

REGIONAL RURAL BANKS										
(Amount in Rs. lakh)										
As on 31st March										
Items	Marathwada Gramin Bank		Marudhar Kshetriya Gramin Bank		Marwar Gramin Bank		Mayurakshi Gramin Bank		Mewar Anchalik Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(221)	(222)	(223)	(224)	(225)	(226)	(227)	(228)	(229)	(230)
1. Capital	84	100	75	96	75	88	75	100	75	88
	(0.3)	(0.3)	(1.9)	(1.8)	(0.4)	(0.3)	(0.7)	(0.7)	(1.3)	(1.1)
2. Reserves and Surplus	-	-	-	6	-	-	-	-	-	-
	-	-	-	(0.1)	-	-	-	-	-	-
2.1. Statutory Reserves	-	-	-	-	-	-	-	-	-	-
2.2. Capital Reserves	-	-	-	-	-	-	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	-	-	-	6	-	-	-	-	-	-
2.5. Balance of Profit	-	-	-	-	-	-	-	-	-	-
3. Deposits	20346	25510	3232	4420	15966	21049	7772	10569	4508	6530
	(70.1)	(72.9)	(81.4)	(83.8)	(83.1)	(82.2)	(75.7)	(75.4)	(80.4)	(82.3)
3.1. Demand Deposits	1549	2232	168	217	915	1237	137	114	162	269
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	1549	2232	168	217	915	1237	137	114	162	269
3.2. Savings Deposits	11611	14079	839	1042	4682	5897	3076	3587	1250	1651
3.3. Term Deposits	7186	9199	2225	3161	10369	13915	4559	6868	3096	4610
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	7186	9199	2225	3161	10369	13915	4559	6868	3096	4610
3.A. Deposits of branches in India	20346	25510	3232	4420	15966	21049	7772	10569	4508	6530
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	4684	5118	276	313	1161	1621	1000	1110	476	513
	(16.1)	(14.6)	(6.9)	(5.9)	(6.0)	(6.3)	(9.7)	(7.9)	(8.4)	(6.5)
4.1. Borrowings in India	4684	5118	276	313	1161	1621	1000	1110	476	513
(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
(ii) From other Banks	1093	815	75	18	74	116	1000	46	34	20
(iii) From other Institutions and Agencies	3590	4303	201	295	1086	1505	-	1064	442	493
4.2. Borrowings outside India	-	-	-	-	-	-	-	-	-	-
5. Other liabilities	3912	4275	389	441	2003	2852	1426	2236	547	802
	(13.5)	(12.2)	(9.8)	(8.4)	(10.4)	(11.1)	(13.9)	(16.0)	(9.7)	(10.1)
5.1. Bills Payable	210	236	2	1	-	-	-	-	3	5
5.2. Inter-office Adjustments	-	96	19	4	18	-	58	95	493	62
5.3. Interest Accrued	988	1311	28	37	1390	2221	707	1194	331	547
5.4. Others (including provisions)	2714	2632	341	398	595	631	661	948	165	187
Total Liabilities	29025	35002	3972	5275	19205	25609	10273	14016	5607	7934
	(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	Marathwada Gramin Bank		Marudhar Kshetriya Gramin Bank		Marwar Gramin Bank		Mayurakshi Gramin Bank		Mewar Anchalik Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(221)	(222)	(223)	(224)	(225)	(226)	(227)	(228)	(229)	(230)
1. Cash in hand	458	598	36	57	452	559	75	99	48	81
	(1.6)	(1.7)	(0.9)	(1.1)	(2.4)	(2.2)	(0.7)	(0.7)	(0.8)	(1.0)
2. Balances with RBI	600	710	99	137	508	722	248	341	154	210
	(2.1)	(2.0)	(2.5)	(2.6)	(2.6)	(2.8)	(2.4)	(2.4)	(2.7)	(2.6)
3. Balances with banks in India	879	7548	182	1244	4905	5770	2653	3723	1988	3129

	(3.0)	(21.6)	(4.6)	(23.6)	(25.5)	(22.5)	(25.8)	(26.6)	(35.5)	(39.4)
4. Money at call and short notice	-	-	695	-	1325	2295	-	-	-	-
	-	-	(17.5)	-	(6.9)	(9.0)	-	-	-	-
5. Balances with banks outside India	-	-	-	-	-	-	-	-	-	-
6. Investments	9647	5565	-	50	5098	6269	1026	1976	725	1125
	(33.2)	(15.9)	-	(0.9)	(26.5)	(24.5)	(10.0)	(14.1)	(12.9)	(14.2)
6.A. Investments in India	9647	5565	-	50	5098	6269	1026	1976	-	1125
(i) Government securities	-	-	-	-	1100	1100	-	-	-	-
(ii) Other approved securities	9639	5564	-	-	2460	1529	-	-	100	725
(iii) Shares	-	-	-	-	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	50	1537	3640	-	-	625	400
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	8	1	-	-	-	-	1026	1976	-	-
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	9660	11040	864	1208	3746	5870	3509	4265	1432	1910
	(33.3)	(31.5)	(21.8)	(22.9)	(19.5)	(22.9)	(34.2)	(30.4)	(25.5)	(24.1)
7.1. Bills purchased and discounted	224	140	23	11	-	-	9	2	-	1
7.2. Cash credits, overdrafts & loans	1832	2217	348	484	1548	2479	233	483	434	615
7.3. Term loans	7603	8683	493	713	2198	3390	3267	3780	998	1295
8. Fixed Assets	44	44	11	10	19	27	11	14	14	13
	(0.2)	(0.1)	(0.3)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8.1. Premises	-	-	-	-	-	-	-	-	-	-
8.2. Other Fixed assets	44	44	11	10	19	27	11	14	14	13
9. Other Assets	7737	9496	2085	2570	3152	4098	2751	3599	1246	1466
	(26.7)	(27.1)	(52.5)	(48.7)	(16.4)	(16.0)	(26.8)	(25.7)	(22.2)	(18.5)
9.1. Inter - office adjustments (net)	85	-	-	-	-	85	-	-	-	-
9.2. Interest accrued	141	278	62	102	708	1548	255	418	86	176
9.3. Tax paid	-	1	-	-	5	21	2	6	-	-
9.4. Stationery and Stamps	16	16	7	7	12	12	6	6	4	6
9.5. Others	7495	9201	2017	2460	2427	2432	2488	3169	1155	1285
Total Assets	29025	35002	3972	5275	19205	25609	10273	14016	5607	7934
	(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									
		Mithila Kshetriya		Mizoram		Monghyr Kshetriya		Murshidabad		Muzaffarnagar	
		Gramin Bank		Rural Bank		Gramin Bank		Gramin Bank		Gramin Bank	
Items		1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
		(231)	(232)	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)
1. Capital		71	93	100		1525	91	100		75	339
		(1.1)	(1.0)	(2.6)		(10.5)	(0.5)	(2.3)		(2.3)	(7.7)
2. Reserves and Surplus		-	-	-		-	1711	-		-	-
		-	-	-		-	(9.0)	-		-	-
2.1. Statutory Reserves		-	-	-		-	-	-		-	-
2.2. Capital Reserves		-	-	-		-	-	-		-	-
2.3. Share Premium		-	-	-		-	1711	-		-	-
2.4. Revenue and other Reserves		-	-	-		-	-	-		-	-
2.5. Balance of Profit		-	-	-		-	-	-		-	-
3. Deposits		4894	6837	2833	N	10203	13982	3256	N	2480	3334
		(74.8)	(76.6)	(72.7)	O	(70.3)	(73.3)	(73.4)	T	(76.3)	(75.9)
3.1. Demand Deposits		161	159	379		565	888	34		13	14
(i) From Banks		-	-	-	A	-	-	-	A	-	-
(ii) From Others		161	159	379	V	565	888	34	V	13	14

3.2.	Savings Deposits	2297	3114	1639	A	5411	6813	1292	A	1453	1852
3.3.	Term Deposits	2437	3564	815	I	4227	6281	1931	I	1014	1467
	(i) From Banks	-	-	-	L	-	-	-	L	-	-
	(ii) From Others	2437	3564	815	A	4227	6281	1931	A	1014	1467
3.A.	Deposits of branches in India	4894	6837	2833	B	10223	13982	3256	B	2480	3334
3.B.	Deposits of branches outside India	-	-	-	L	-	-	-	L	-	-
					E				E		
4.	Borrowings	502	431	341		239	332	401		508	513
		(7.7)	(4.8)	(8.7)		(1.6)	(1.7)	(9.0)		(15.6)	(11.7)
4.1.	Borrowings in India	502	431	341		-	332	401		508	513
	(i) From Reserve Bank of India	-	-	-		-	-	-		-	-
	(ii) From other Banks	104	83	34		239	332	401		97	513
	(iii) From other Institutions and Agencies	398	348	306		-	-	-		411	-
4.2.	Borrowings outside India	-	-	-		-	-	-		-	-
5.	Other liabilities	1073	1560	625		2540	2949	682		188	208
		(16.4)	(17.5)	(16.0)		(17.5)	(15.5)	(15.4)		(5.8)	(4.7)
5.1.	Bills Payable	-	-	-		7	35	-		4	2
5.2.	Inter-office Adjustments	33	-	5		326	-	-		13	18
5.3.	Interest Accrued	20	13	79		699	421	53		19	8
5.4.	Others (including provisions)	1020	1547	541		1508	2493	629		153	180
	Total Liabilities	6541	8920	3899		14507	19066	4439		3252	4393
		(100.0)	(100.0)	(100.0)		(100.0)	(100.0)	(100.0)		(100.0)	(100.0)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items		As on 31st March									
		Mithila Kshetriya		Mizoram		Monghyr Kshetriya		Murshidabad		Muzaffarnagar	
		Gramin Bank		Rural Bank		Gramin Bank		Gramin Bank		Gramin Bank	
		1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
		(231)	(232)	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)
1.	Cash in hand	55	75	103		163	230	43		101	72
		(0.8)	(0.8)	(2.6)		(1.1)	(1.2)	(1.0)		(3.1)	(1.6)
2.	Balances with RBI	147	192	105		315	405	97		71	102
		(2.2)	(2.2)	(2.7)		(2.1)	(2.1)	(2.2)		(2.2)	(2.3)
3.	Balances with banks in India	1764	2822	777		6324	7129	212		269	207
		(27.0)	(31.6)	(19.9)		(43.6)	(37.4)	(4.8)		(8.3)	(4.7)
4.	Money at call and short notice	-	-	-		-	-	444		648	1313
		-	-	-		-	-	(10.0)		(19.9)	(29.9)
5.	Balances with banks outside India	-	-	-	N	-	-	-	N	-	-
6.	Investments	-	-	1272	O	7.00	2053	900	O	675	1075
		-	-	(32.6)	T	(4.8)	(10.8)	(20.3)	T	(20.8)	(24.5)
6.A.	Investments in India	-	-	1272		-	2053	900		675	1075
	(i) Government securities	-	-	-	A	-	-	300	A	150	150
	(ii) Other approved securities	-	-	-	V	-	-	600	V	-	-
	(iii) Shares	-	-	-	A	-	3	-	A	-	-
	(iv) Debentures and Bonds	-	-	1272	I	500	1750	-	I	460	925
	(v) Subsidiaries and joint ventures	-	-	-	L	-	-	-	L	-	-
	(vi) Others	-	-	-	A	-	300	-	A	65	-
6.B.	Investments outside India	-	-	-	B	-	-	-	B	-	-
	(i) Government securities	-	-	-	L	-	-	-	L	-	-
	(ii) Subsidiaries and joint ventures	-	-	-	E	-	-	-	E	-	-
	(iii) Others	-	-	-		200	-	-		-	-
7.	Advances	2422	2586	1009		5546	5007	1580		1196	1081
		(37.0)	(29.0)	(25.9)		(38.2)	(26.3)	(35.6)		(36.8)	(24.6)
7.1.	Bills purchased and discounted	1	2	-		314	775	-		-	4
7.2.	Cash credits, overdrafts & loans	184	309	188		529	556	246		83	114
7.3.	Term loans	2237	2276	822		4704	3677	1334		1113	963
8.	Fixed Assets	12	12	14		22	23	9		12	15
		(0.2)	(0.1)	(0.4)		(0.1)	(0.1)	(0.2)		(0.4)	(0.4)
8.1.	Premises	-	-	-		-	-	-		12	-
8.2.	Other Fixed assets	12	12	14		22	23	9		-	15
9.	Other Assets	2142	3232	619		1437	4219	1154		279	528
		(32.7)	(36.2)	(15.9)		-	(22.1)	(26.0)		(8.6)	(12.0)
9.1.	Inter - office adjustments (net)	-	72	-		-	915	7		-	-
9.2.	Interest accrued	141	220	64		-	-	7		69	120

9.3. Tax paid	-	-	-	-	-	-	-	2
9.4. Stationery and Stamps	3	3	5	4	4	4	1	1
9.5. Others	1997	2937	550	1433	3300	1135	209	405
Total Assets	6541	8920	3899	14507	19066	4439	3252	4393
	(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.