

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -1996 -97 (Part 24 of 30)**

		REGIONAL RURAL BANKS									
		(Amount in Rs. lakh)									
		As on 31st March									
Items		Nadia		Nagaland		Nagarjuna		Nainital Almora		Nalanda	
		Gramin Bank		Gramin Bank		Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
		1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
		(241)	(242)	(243)	(244)	(245)	(246)	(247)	(248)	(249)	(250)
<b>1.</b>	<b>Capital</b>	<b>84</b>	<b>96</b>	<b>255</b>	<b>312</b>	<b>75</b>	<b>100</b>	<b>63</b>	<b>100</b>	<b>63</b>	<b>75</b>
		(1.0)	(0.8)	(45.3)	(44.5)	(0.4)	(0.5)	(1.2)	(1.3)	(0.9)	(0.8)
<b>2.</b>	<b>Reserves and Surplus</b>	-	-	-	-	-	-	-	912	-	-
		-	-	-	-	-	-	-	(11.9)	-	-
	2.1. Statutory Reserves	-	-	-	-	-	-	-	-	-	-
	2.2. Capital Reserves	-	-	-	-	-	-	-	912	-	-
	2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
	2.4. Revenue and other Reserves	-	-	-	-	-	-	-	-	-	-
	2.5. Balance of Profit	-	-	-	-	-	-	-	-	-	-
<b>3.</b>	<b>Deposits</b>	<b>6069</b>	<b>7541</b>	<b>245</b>	<b>294</b>	<b>12054</b>	<b>13396</b>	<b>4091</b>	<b>5497</b>	<b>5913</b>	<b>7947</b>
		(72.9)	(65.8)	(43.4)	(42.0)	(70.4)	(63.4)	(78.0)	(71.9)	(85.8)	(87.8)
	3.1. Demand Deposits	75	93	33	40	918	780	136	230	250	438
	(i) From Banks	-	-	-	-	-	-	3	1	-	-
	(ii) From Others	75	93	33	40	918	780	133	228	250	438
	3.2. Savings Deposits	3079	3223	137	161	5412	5728	1566	1983	2608	3206
	3.3. Term Deposits	2915	4225	75	92	5724	6888	2389	3285	3055	4302
	(i) From Banks	-	-	-	-	-	-	-	-	-	-
	(ii) From Others	2915	4225	75	92	5724	6888	2389	3285	3055	4302
	3.A. Deposits of branches in India	6069	7541	245	294	12054	13396	4091	5497	5913	7947
	3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
<b>4.</b>	<b>Borrowings</b>	<b>1442</b>	<b>1813</b>	<b>14</b>	<b>9</b>	<b>2096</b>	<b>3472</b>	<b>880</b>	<b>884</b>	<b>149</b>	<b>186</b>
		(17.3)	(15.8)	(2.5)	(1.3)	(12.2)	(16.4)	(16.8)	(11.6)	(2.2)	(2.1)
	4.1. Borrowings in India	1442	1813	14	9	2096	3472	880	884	149	186
	(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
	(ii) From other Banks	1440	1813	2	-	486	878	25	89	97	93
	(iii) From other Institutions and Agencies	2	-	12	9	1610	2593	854	796	52	93
	4.2. Borrowings outside India	-	-	-	-	-	-	-	-	-	-
<b>5.</b>	<b>Other liabilities</b>	<b>733</b>	<b>2017</b>	<b>49</b>	<b>86</b>	<b>2909</b>	<b>4161</b>	<b>212</b>	<b>249</b>	<b>767</b>	<b>839</b>

	(8.8)	(17.6)	(8.8)	(12.2)	(17.0)	(19.7)	(4.0)	(3.3)	(11.1)	(9.3)
5.1. Bills Payable	-	-	-	-	861	807	35	77	-	-
5.2. Inter-office Adjustments	3	22	-	-	-	218	-	-	52	31
5.3. Interest Accrued	52	64	13	15	585	905	53	56	7	10
5.4. Others (including provisions)	679	1931	37	70	1464	2231	124	116	709	798
<b>Total Liabilities</b>	<b>8328</b>	<b>11467</b>	<b>563</b>	<b>700</b>	<b>17134</b>	<b>21129</b>	<b>5245</b>	<b>7643</b>	<b>6891</b>	<b>9047</b>
	(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)

Items	As on 31st March									
	Nadia		Nagaland		Nagarjuna		Nainital Almora		Nalanda	
	Gramin Bank		Gramin Bank		Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(241)	(242)	(243)	(244)	(245)	(246)	(247)	(248)	(249)	(250)
<b>1. Cash in hand</b>	<b>59</b>	<b>94</b>	<b>2</b>	<b>5</b>	<b>605</b>	<b>595</b>	<b>52</b>	<b>74</b>	<b>96</b>	<b>170</b>
	(0.7)	(0.8)	(0.3)	(0.7)	(3.5)	(2.8)	(1.0)	(1.0)	(1.4)	(1.9)
<b>2. Balances with RBI</b>	<b>186</b>	<b>231</b>	<b>9</b>	<b>10</b>	<b>397</b>	<b>428</b>	<b>123</b>	<b>164</b>	<b>177</b>	<b>239</b>
	(2.2)	(2.0)	(1.6)	(1.4)	(2.3)	(2.0)	(2.3)	(2.1)	(2.6)	(2.6)
<b>3. Balances with banks in India</b>	<b>1469</b>	<b>2737</b>	<b>291</b>	<b>387</b>	<b>3837</b>	<b>4888</b>	<b>1285</b>	<b>2725</b>	<b>1505</b>	<b>1955</b>
	(17.6)	(23.9)	(51.7)	(55.3)	(22.4)	(23.1)	(24.5)	(35.7)	(21.8)	(21.6)
<b>4. Money at call and short notice</b>	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
<b>5. Balances with banks outside India</b>	-	-	-	-	-	-	-	-	-	-
<b>6. Investments</b>	<b>2247</b>	<b>3170</b>	-	-	<b>2440</b>	<b>2040</b>	<b>391</b>	<b>886</b>	<b>709</b>	<b>1500</b>
	(27.0)	(27.6)	-	-	(14.2)	(9.7)	(7.5)	(11.6)	(10.3)	(16.6)
6.A. Investments in India	2247	3170	-	-	2440	2040	391	886	709	1500
(i) Government securities	200	200	-	-	1500	1500	100	75	-	-
(ii) Other approved securities	323	323	-	-	-	-	-	-	-	1500
(iii) Shares	-	-	-	-	-	-	-	-	709	-
(iv) Debentures and Bonds	872	2010	-	-	340	540	291	811	-	-
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	852	637	-	-	600	-	-	-	-	-
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>2691</b>	<b>3021</b>	<b>85</b>	<b>106</b>	<b>6156</b>	<b>7282</b>	<b>2298</b>	<b>2530</b>	<b>2425</b>	<b>2504</b>
	(32.3)	(26.3)	(15.1)	(15.2)	(35.9)	(34.5)	(43.8)	(33.1)	(35.2)	(27.7)
7.1. Bills purchased and discounted	-	-	-	-	-	-	2	2	105	154
7.2. Cash credits, overdrafts & loans	2	3	65	82	4134	5209	492	516	205	318
7.3. Term loans	2689	3018	20	24	2023	2073	1804	2012	2115	2032
<b>8. Fixed Assets</b>	<b>16</b>	<b>16</b>	<b>1</b>	<b>1</b>	<b>22</b>	<b>22</b>	<b>14</b>	<b>15</b>	<b>13</b>	<b>13</b>
	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.2)	(0.2)	(0.1)
8.1. Premises	-	-	-	-	-	-	-	-	-	-
8.2. Other Fixed assets	16	16	1	1	22	22	14	15	13	13





	(vi) Others	-	-	984	997	-	-	2017	-	-	150
6.B.	Investments outside India	-	-	-	-	-	-	-	-	-	-
	(i) Government securities	-	-	-	-	-	-	-	-	-	-
	(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
	(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7.</b>	<b>Advances</b>	<b>846</b>	<b>1125</b>	<b>3344</b>	<b>3673</b>	<b>15019</b>	<b>18882</b>	<b>2174</b>	<b>2350</b>	<b>3356</b>	<b>3563</b>
		(49.7)	(52.7)	(40.3)	(30.9)	(68.8)	(66.4)	(25.4)	(22.0)	(52.4)	(40.2)
	7.1. Bills purchased and discounted	1	-	-	-	14	22	-	-	-	26
	7.2. Cash credits, overdrafts & loans	135	177	785	872	8445	9477	2174	2350	1184	1400
	7.3. Term loans	710	947	2559	2802	6559	9383	-	-	2171	2137
<b>8.</b>	<b>Fixed Assets</b>	<b>3</b>	<b>9</b>	<b>24</b>	<b>24</b>	<b>48</b>	<b>54</b>	<b>11</b>	<b>14</b>	<b>12</b>	<b>11</b>
		(0.2)	(0.4)	(0.3)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)
	8.1. Premises	-	-	-	-	2	2	-	-	-	-
	8.2. Other Fixed assets	3	9	24	24	46	52	11	14	12	11
<b>9.</b>	<b>Other Assets</b>	<b>364</b>	<b>417</b>	<b>1551</b>	<b>1772</b>	<b>877</b>	<b>1228</b>	<b>1848</b>	<b>2703</b>	<b>1098</b>	<b>1308</b>
		(21.4)	(19.5)	(18.7)	(14.9)	(4.0)	(4.3)	(21.6)	(25.3)	(17.1)	(14.8)
	9.1. Inter - office adjustments (net)	5	32	117	59	-	-	-	-	-	3
	9.2. Interest accrued	6	13	76	102	-	196	101	260	-	-
	9.3. Tax paid	-	-	14	16	-	2	3	11	8	3
	9.4. Stationery and Stamps	2	2	6	6	20	21	7	9	5	5
	9.5. Others	351	370	1338	1590	857	1009	1736	2423	1085	1298
	<b>Total Assets</b>	<b>1703</b>	<b>2135</b>	<b>8291</b>	<b>11872</b>	<b>21845</b>	<b>28416</b>	<b>8545</b>	<b>10686</b>	<b>6403</b>	<b>8861</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.