

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -  
1996 - 97 (Part 25 of 30)**

		REGIONAL RURAL BANKS									
		(Amount in Rs. lakh)									
		As on 31st March									
Items		Pandyan Gramin Bank		Parvatiya Gramin Bank		Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank	
		1996 (261)	1997 (262)	1996 (263)	1997 (264)	1996 (265)	1997 (266)	1996 (267)	1997 (268)	1996 (269)	1997 (270)
<b>1.</b>	<b>Capital</b>	<b>75</b> (0.4)	<b>100</b> (0.4)	<b>88</b> (2.7)		<b>46</b> (3.1)	<b>71</b> (3.6)	<b>75</b> (0.7)	<b>100</b> (0.6)	<b>75</b> (2.0)	<b>96</b> (2.0)
<b>2.</b>	<b>Reserves and Surplus</b>	-	-	-		-	-	-	<b>68</b> (0.4)	<b>6</b> (0.2)	<b>18</b> (0.4)
	2.1. Statutory Reserves	-	-	-		-	-	-	-	-	-
	2.2. Capital Reserves	-	-	-		-	-	-	-	-	-
	2.3. Share Premium	-	-	-		-	-	-	-	-	-
	2.4. Revenue and other Reserves	-	-	-		-	-	-	68	6	18
	2.5. Balance of Profit	-	-	-	N	-	-	-	-	-	-
<b>3.</b>	<b>Deposits</b>	<b>13293</b> (71.1)	<b>16766</b> (73.3)	<b>2360</b> (72.8)	<b>O</b>	<b>1280</b> (85.8)	<b>1709</b> (85.3)	<b>7273</b> (67.0)	<b>10238</b> (59.2)	<b>3051</b> (80.1)	<b>3740</b> (78.4)
	3.1. Demand Deposits	326	426	109	T	22	40	420	960	82	47
	(i) From Banks	-	-	-		-	-	-	-	-	-
	(ii) From Others	326	426	109		22	40	420	960	82	47
	3.2. Savings Deposits	4154	4875	762	A	491	527	2081	2941	1352	1450
	3.3. Term Deposits	8813	11465	1489		768	1142	4772	6337	1617	2243
	(i) From Banks	-	-	-	V	1	1	-	-	-	-
	(ii) From Others	8813	11465	1489		767	1141	4772	6337	1617	2243
	3.A. Deposits of branches in India	13293	16766	2360	A	1280	1709	7273	10238	3051	3740
	3.B. Deposits of branches outside India	-	-	-		-	-	-	-	-	-
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<b>4.</b>	<b>Borrowings</b>	<b>4301</b> (23.0)	<b>4873</b> (21.3)	<b>366</b> (11.3)	<b>L</b>	<b>55</b> (3.7)	<b>56</b> (2.8)	<b>2282</b> (21.0)	<b>2898</b> (16.8)	<b>425</b> (11.1)	<b>496</b> (10.4)
	4.1. Borrowings in India	4301	4873	366		55	56	2282	2898	425	496
	(i) From Reserve Bank of India	-	-	-	A	-	-	-	-	-	-
	(ii) From other Banks	1651	2359	56		-	-	514	602	59	83
	(iii) From other Institutions and Agencies	2650	2514	311	B	55	56	1768	2296	365	413
	4.2. Borrowings outside India	-	-	-	L	-	-	-	-	-	-
<b>5.</b>	<b>Other liabilities</b>	<b>1033</b>	<b>1121</b>	<b>429</b>	<b>E</b>	<b>111</b>	<b>167</b>	<b>1219</b>	<b>3977</b>	<b>254</b>	<b>420</b>

	(5.5)	(4.9)	(13.2)	(7.4)	(8.3)	(11.2)	(23.0)	(6.7)	(8.8)
5.1. Bills Payable	422	357	1	-	1	223	555	-	-
5.2. Inter-office Adjustments	-	33	16	4	17	47	77	-	1
5.3. Interest Accrued	87	105	265	2	2	25	27	247	394
5.4. Others (including provisions)	524	625	147	105	147	925	3318	7	24
<b>Total Liabilities</b>	<b>18702</b>	<b>22860</b>	<b>3243</b>	<b>1492</b>	<b>2003</b>	<b>10849</b>	<b>17281</b>	<b>3811</b>	<b>4770</b>
	(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									
	Pandyam Gramin Bank		Parvatiya Gramin Bank		Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(261)	(262)	(263)	(264)	(265)	(266)	(267)	(268)	(269)	(270)
<b>1. Cash in hand</b>	<b>261</b>	<b>416</b>	<b>14</b>		<b>31</b>	<b>61</b>	<b>123</b>	<b>378</b>	<b>31</b>	<b>37</b>
	(1.4)	(1.8)	(0.4)		(2.1)	(3.1)	(1.1)	(2.2)	(0.8)	(0.8)
<b>2. Balances with RBI</b>	<b>411</b>	<b>523</b>	<b>79</b>		<b>39</b>	<b>62</b>	<b>214</b>	<b>268</b>	<b>96</b>	<b>121</b>
	(2.2)	(2.3)	(2.4)		(2.6)	(3.1)	(2.0)	(1.6)	(2.5)	(2.5)
<b>3. Balances with banks in India</b>	<b>4679</b>	<b>4848</b>	<b>34</b>		<b>50</b>	<b>39</b>	<b>1969</b>	<b>5084</b>	<b>56</b>	<b>45</b>
	(25.0)	(21.2)	(1.1)		(3.3)	(2.0)	(18.1)	(29.4)	(1.5)	(0.9)
<b>4. Money at call and short notice</b>	-	-	<b>764</b>		<b>191</b>	<b>393</b>	-	-	<b>1247</b>	<b>2100</b>
	-	-	(23.5)		(12.8)	(19.6)	-	-	(32.7)	(44.0)
<b>5. Balances with banks outside India</b>	-	-	-		-	-	-	-	-	-
<b>6. Investments</b>	<b>112</b>	<b>396</b>	<b>1026</b>	<b>N</b>	<b>471</b>	<b>646</b>	-	<b>30</b>	<b>1088</b>	<b>1063</b>
	(0.6)	(1.7)	(31.6)		(31.6)	(32.2)	-	(0.2)	(28.5)	(22.3)
6.A. Investments in India	112	396	1026	<b>O</b>	471	646	-	30	1088	1063
(i) Government securities	-	-	-		100	100	-	-	710	710
(ii) Other approved securities	67	67	-	<b>T</b>	-	-	-	-	-	-
(iii) Shares	-	-	830		-	228	-	-	90	-
(iv) Debentures and Bonds	45	279	100		38	-	-	30	-	353
(v) Subsidiaries and joint ventures	-	-	-	<b>A</b>	-	-	-	-	-	-
(vi) Others	-	50	96		333	318	-	-	288	-
6.B. Investments outside India	-	-	-	<b>V</b>	-	-	-	-	-	-
(i) Government securities	-	-	-		-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	<b>A</b>	-	-	-	-	-	-
(iii) Others	-	-	-		-	-	-	-	-	-
<b>7. Advances</b>	<b>10018</b>	<b>12910</b>	<b>789</b>	<b>I</b>	<b>307</b>	<b>377</b>	<b>7247</b>	<b>8829</b>	<b>1047</b>	<b>1137</b>
	(53.6)	(56.5)	(24.3)		(20.6)	(18.8)	(66.8)	(51.1)	(27.5)	(23.8)
7.1. Bills purchased and discounted	152	69	-	<b>L</b>	-	10	5	14	-	-
7.2. Cash credits, overdrafts & loans	7054	9572	234		63	95	83	65	312	348
7.3. Term loans	2812	3269	555	<b>A</b>	244	272	7159	8750	735	790
<b>8. Fixed Assets</b>	<b>35</b>	<b>42</b>	<b>7</b>		<b>7</b>	<b>6</b>	<b>30</b>	<b>33</b>	<b>6</b>	<b>7</b>
	(0.2)	(0.2)	(0.2)	<b>B</b>	(0.5)	(0.3)	(0.3)	(0.2)	(0.2)	(0.1)
8.1. Premises	1	-	-		-	-	-	-	-	-





	(vi) Others	7180	7407	671	650	8178	10797	386	-	2221	2016
6.B.	Investments outside India	-	-	-	-	-	-	-	-	-	-
	(i) Government securities	-	-	-	-	-	-	-	-	-	-
	(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
	(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7.</b>	<b>Advances</b>	<b>11001</b>	<b>9680</b>	<b>2603</b>	<b>2557</b>	<b>20641</b>	<b>19962</b>	<b>4407</b>	<b>4942</b>	<b>2173</b>	<b>2468</b>
		(37.4)	(28.0)	(26.3)	(20.2)	(55.2)	(43.6)	(34.1)	(30.5)	(20.9)	(17.8)
	7.1. Bills purchased and discounted	-	-	-	1	22	94	21	3	13	2
	7.2. Cash credits, overdrafts & loans	359	330	444	504	1003	967	1368	1503	2159	2463
	7.3. Term loans	10642	9350	2160	2051	19616	18901	3019	3437	1	3
<b>8.</b>	<b>Fixed Assets</b>	<b>65</b>	<b>71</b>	<b>18</b>	<b>22</b>	<b>51</b>	<b>51</b>	<b>5</b>	<b>8</b>	<b>24</b>	<b>22</b>
		(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	-	-	(0.2)	(0.2)
	8.1. Premises	-	-	-	-	-	-	-	-	-	-
	8.2. Other Fixed assets	65	71	18	22	51	51	5	8	24	22
<b>9.</b>	<b>Other Assets</b>	<b>5295</b>	<b>9514</b>	<b>1851</b>	<b>2468</b>	<b>1143</b>	<b>3689</b>	<b>5255</b>	<b>6718</b>	<b>1561</b>	<b>2127</b>
		(18.0)	(27.6)	(18.7)	(19.5)	(3.1)	(8.1)	(40.7)	(41.4)	(15.0)	(15.3)
	9.1. Inter - office adjustments (net)	-	3938	-	155	-	-	-	-	72	-
	9.2. Interest accrued	511	587	377	603	308	2407	71	138	388	763
	9.3. Tax paid	-	-	-	5	18	18	-	-	-	-
	9.4. Stationery and Stamps	26	40	3	5	30	35	11	10	3	4
	9.5. Others	4757	4949	1470	1701	787	1230	5173	6570	1098	1360
	<b>Total Assets</b>	<b>29443</b>	<b>34520</b>	<b>9916</b>	<b>12661</b>	<b>37420</b>	<b>45810</b>	<b>12913</b>	<b>16221</b>	<b>10408</b>	<b>13887</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.