

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks - 1996
- 97 (Part 26 of 30)**

		REGIONAL RURAL BANKS (Amount in Rs. lakh)									
		As on 31st March									
Items		Raigarh Kshetriya Gramin Bank		Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank		Rashikulya Gramin Bank	
		1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
		(281)	(282)	(283)	(284)	(285)	(286)	(287)	(288)	(289)	(290)
1.	Capital	75	100	75	100	50	79	50	93	75	1174
		(1.6)	(1.5)	(1.9)	(2.0)	(0.7)	(0.8)	(1.1)	(1.6)	(0.9)	(9.3)
2.	Reserves and Surplus	-	-	-	-	-	-	1	1	-	-
	2.1. Statutory Reserves	-	-	-	-	-	-	1	1	-	-
	2.2. Capital Reserves	-	-	-	-	-	-	-	-	-	-
	2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
	2.4. Revenue and other Reserves	-	-	-	-	-	-	-	-	-	-
	2.5. Balance of Profit	-	-	-	-	-	-	-	-	-	-
3.	Deposits	3907	5405	3159	4127	5954	8227	3213	4115	5787	8141
		(81.3)	(81.2)	(81.1)	(83.4)	(87.9)	(82.6)	(71.5)	(72.7)	(69.5)	(64.5)
	3.1. Demand Deposits	299	712	175	237	435	496	131	108	138	289
	(i) From Banks	-	-	-	-	-	-	-	-	-	-
	(ii) From Others	299	712	175	237	435	496	131	108	138	289
	3.2. Savings Deposits	1810	2165	1178	1551	2993	3873	1432	1713	1638	1982
	3.3. Term Deposits	1797	2528	1806	2339	2525	3858	1650	2294	4011	5871
	(i) From Banks	-	-	-	-	-	-	-	-	-	-
	(ii) From Others	1797	2528	1806	2339	2525	3858	1650	2294	4011	5871
	3.A. Deposits of branches in India	3907	5405	3159	4127	5954	8227	3213	4115	5787	8141
	3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4.	Borrowings	260	367	293	347	356	888	737	666	1812	1762
		(5.4)	(5.5)	(7.5)	(7.0)	(5.3)	(8.9)	(16.4)	(11.8)	(21.8)	(14.0)
	4.1. Borrowings in India	260	367	293	347	356	888	737	666	1812	1762
	(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
	(ii) From other Banks	14	24	67	27	-	15	184	112	390	325
	(iii) From other Institutions and Agencies	245	343	226	320	356	873	553	553	1422	1437
	4.2. Borrowings outside India	-	-	-	-	-	-	-	-	-	-
5.	Other liabilities	565	787	368	373	415	771	492	784	648	1546

	8.2. Other Fixed assets	7	7	14	14	27	36	16	14	16	20
9.	Other Assets	1537	1851	1156	1349	2038	2390	1530	2027	1743	2199
		(32.0)	(27.8)	(29.7)	(27.3)	(30.1)	(24.0)	(34.1)	(35.8)	(20.9)	(17.4)
	9.1. Inter - office adjustments (net)	34	43	52	73	143	-	-	7	30	11
	9.2. Interest accrued	35	124	4	60	-	57	39	32	-	277
	9.3. Tax paid	-	-	-	-	-	-	-	-	5	-
	9.4. Stationery and Stamps	3	4	4	5	6	7	6	5	-	7
	9.5. Others	1465	1680	1096	1211	1890	2326	1484	1983	1708	1904
	Total Assets	4807	6659	3896	4948	6774	9965	4493	5658	8322	12623
		(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

		REGIONAL RURAL BANKS									
		(Amount in Rs. lakh)									
		As on 31st March									
		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalaseema Gramin Bank		Rewa Sidhi Gramin Bank		Sabarkantha-Gandhi nagar Gramin Bank	
Items		1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
		(291)	(292)	(293)	(294)	(295)	(296)	(297)	(298)	(299)	(300)
1.	Capital	100	738	75	100	75	1354	668	668	100	486
		(2.2)	(11.1)	(2.3)	(2.3)	(0.3)	(4.0)	(4.6)	(3.5)	(2.5)	(8.6)
2.	Reserves and Surplus	-	-	-	-	418	1693	-	-	-	-
		-	-	-	-	(1.5)	(5.0)	-	-	-	-
	2.1. Statutory Reserves	-	-	-	-	263	263	-	-	-	-
	2.2. Capital Reserves	-	-	-	-	-	-	-	-	-	-
	2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
	2.4. Revenue and other Reserves	-	-	-	-	155	1430	-	-	-	-
	2.5. Balance of Profit	-	-	-	-	-	-	-	-	-	-
3.	Deposits	3706	5055	2706	3593	18043	21186	12038	16100	2857	3821
		(82.4)	(76.1)	(83.2)	(82.5)	(63.3)	(62.7)	(86.1)	(84.1)	(72.3)	(67.7)
	3.1. Demand Deposits	152	158	101	170	850	793	641	1287	150	251
	(i) From Banks	-	-	-	-	4	15	-	-	-	-
	(ii) From Others	152	158	101	170	846	778	641	1287	150	251
	3.2. Savings Deposits	1226	1665	1055	1250	4720	6034	5378	6375	1092	1313

3.3. Term Deposits	2329	3231	1551	1250	12473	14359	6019	8438	1615	2257
(i) From Banks	-	-	-	-	73	68	-	-	-	-
(ii) From Others	2329	3231	1551	1250	12400	14291	6019	8438	1615	2257
3.A. Deposits of branches in India	3706	5055	2706	3593	18043	21186	12605	16100	2857	3821
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	471	585	384	514	8060	7898	1065	1468	627	772
	(10.5)	(8.8)	(11.8)	(11.8)	(28.3)	(23.4)	(7.3)	(7.7)	(15.9)	(13.7)
4.1. Borrowings in India	471	585	384	514	8060	7898	1065	1468	627	772
(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
(ii) From other Banks	11	585	85	54	8060	7898	45	3	22	32
(iii) From other Institutions and Agencies	460	-	298	460	-	-	1020	1465	604	739
4.2. Borrowings outside India	-	-	-	-	-	-	-	-	-	-
5. Other liabilities	220	261	89	150	1930	1645	868	915	367	562
	(4.9)	(3.9)	(2.7)	(3.4)	(6.8)	(4.9)	(2.1)	(4.8)	(9.3)	(10.0)
5.1. Bills Payable	10	2	9	5	292	503	18	38	27	7
5.2. Inter-office Adjustments	-	-	-	-	478	5	74	-	45	157
5.3. Interest Accrued	11	12	3	4	46	65	88	-	166	265
5.4. Others (including provisions)	200	247	77	141	1113	1071	777	876	128	134
Total Liabilities	4497	6639	3254	4357	28526	33775	14640	19151	3950	5641
	(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									
		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalaseema Gramin Bank		Rewa Sidhi Gramin Bank		Sabarkantha-Gandhi nagar Gramin Bank	
Items		1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
		(291)	(292)	(293)	(294)	(295)	(296)	(297)	(298)	(299)	(300)
1.	Cash in hand	71	123	31	53	431	357	168	178	48	76
		(1.6)	(1.9)	(0.9)	(1.2)	(1.5)	(1.1)	(1.1)	(0.9)	(1.2)	(1.3)
2.	Balances with RBI	114	150	83	109	561	615	389	490	96	121
		(2.5)	(2.3)	(2.6)	(2.5)	(2.0)	(1.8)	(2.7)	(2.6)	(2.4)	(2.1)
3.	Balances with banks in India	389	445	320	347	994	7223	5636	7975	334	571
		(8.7)	(6.7)	(9.8)	(8.0)	(3.5)	(21.4)	(38.5)	(41.6)	(8.5)	(10.1)
4.	Money at call and short notice	1325	2658	-	-	6478	-	-	-	1228	2092
		(29.5)	(40.0)	-	-	(22.7)	-	-	-	(31.1)	(37.1)
5.	Balances with banks outside India	-	-	-	-	-	-	-	-	-	-
6.	Investments	201	201	885	1190	578	2582	2523	3300	465	769
		(4.5)	(3.0)	(27.2)	(27.3)	(2.0)	(7.6)	(17.2)	(17.2)	(11.8)	(13.6)
6.A.	Investments in India	201	201	885	1190	578	2582	2523	3300	465	769
	(i) Government securities	201	-	131	90	-	-	-	-	50	50
	(ii) Other approved securities	-	-	250	450	578	2082	1700	3300	-	-

	(iii) Shares	-	-	-	-	-	-	-	-	-	
	(iv) Debentures and Bonds	-	-	-	-	-	-	-	415	719	
	(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	
	(vi) Others	-	201	504	650	-	500	823	-	-	
	6.B. Investments outside India	-	-	-	-	-	-	-	-	-	
	(i) Government securities	-	-	-	-	-	-	-	-	-	
	(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	
	(iii) Others	-	-	-	-	-	-	-	-	-	
7.	Advances	1689	2186	1254	1786	18860	21997	4662	5448	1396	1618
		(37.6)	(32.9)	(38.5)	(41.0)	(66.1)	(65.1)	(31.8)	(28.4)	(35.3)	(28.7)
	7.1. Bills purchased and discounted	-	-	1	2	79	256	168	100	7	16
	7.2. Cash credits, overdrafts & loans	470	657	374	507	12403	14542	144	346	223	293
	7.3. Term loans	1219	1529	878	1277	6377	7200	4350	5001	1166	1309
8.	Fixed Assets	13	15	12	20	93	95	28	34	12	12
		(0.3)	(0.2)	(0.4)	(0.5)	(0.3)	(0.3)	(0.2)	(0.2)	(0.3)	(0.2)
	8.1. Premises	-	-	12	-	43	43	-	-	-	-
	8.2. Other Fixed assets	13	15	-	20	50	52	28	34	12	12
9.	Other Assets	694	861	670	852	531	906	1234	1726	371	382
		(15.4)	(13.0)	(20.6)	(20.0)	(1.9)	(2.7)	(8.4)	(9.0)	(9.4)	(6.8)
	9.1. Inter - office adjustments (net)	4	13	10	21	-	-	-	24	-	-
	9.2. Interest accrued	85	236	44	60	217	292	511	771	47	85
	9.3. Tax paid	4	-	7	10	1	1	3	7	1	-
	9.4. Stationery and Stamps	-	5	4	7	28	31	7	6	2	3
	9.5. Others	601	607	606	754	286	583	714	917	320	293
	Total Assets	4497	6639	3254	4357	28526	33775	14640	19151	3950	5641
		(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.