

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1996 -97 (Part 27 of 30)**

Items	Regional Rural Banks									
	(Amount in Rs. lakh)									
	As on 31st March									
	Sagar Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank		Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank	
1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
(301)	(302)	(303)	(304)	(305)	(306)	(307)	(308)	(309)	(310)	
1. Capital	84	1427	75	100	71	84	187	187	75	100
	(0.5)	(5.9)	(2.0)	(2.0)	(1.0)	(0.8)	(0.5)	(0.4)	(0.9)	(0.8)
2. Reserves and Surplus	-	-	-	-	-	-	1203	1458	1	1
	-	-	-	-	-	-	(3.3)	(3.3)	-	-
2.1. Statutory Reserves	-	-	-	-	-	-	241	292	1	1
2.2. Capital Reserves	-	-	-	-	-	-	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	-	-	-	-	-	-	962	1167	-	-
2.5. Balance of Profit	-	-	-	-	-	-	-	-	-	-
3. Deposits	13958	18139	2125	2712	5605	7894	33404	40756	5319	7503
	(79.2)	(75.5)	(57.0)	(55.1)	(78.0)	(79.8)	(91.5)	(91.1)	(62.8)	(59.0)
3.1. Demand Deposits	149	157	99	130	377	371	1777	1933	538	815
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	149	157	99	130	377	371	1777	1933	538	815
3.2. Savings Deposits	6944	8205	724	827	3096	4049	16251	19012	1604	2700
3.3. Term Deposits	6866	9777	1302	1755	2132	3475	15376	19811	3177	3987
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	6866	9777	1302	1755	2132	3475	15376	19811	3177	3987
3.A. Deposits of branches in India	13958	18139	2125	2712	5605	7894	33404	40756	5319	7503
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	1112	1100	1270	1419	628	806	1576	1623	2349	2545
	(6.3)	(4.6)	(34.1)	(28.9)	(8.7)	(8.1)	(4.3)	(3.6)	(27.7)	(20.0)
4.1. Borrowings in India	1112	1100	1270	1419	628	806	1576	1623	2349	2545
(i) From Reserve Bank of India	-	-	-	-	-	-	140	-	-	-
(ii) From other Banks	-	-	286	172	291	106	1436	152	451	514
From other Institutions and Agencies	1112	1100	985	1248	338	700	-	1471	1897	2031
4.2. Borrowings outside India	-	-	-	-	-	-	-	-	-	-
5. Other liabilities	2462	3369	255	687	879	1107	152	726	730	2560
	(14.0)	(14.0)	(6.8)	(14.0)	(12.2)	(11.2)	(0.4)	(1.6)	(8.6)	(20.1)
5.1. Bills Payable	161	120	83	87	-	-	73	81	84	77
5.2. Inter-office Adjustments	-	39	23	36	-	-	8	12	-	-
5.3. Interest Accrued	408	270	26	20	394	653	31	313	503	644

5.4. Others (including provisions)	1893	2940	123	545	486	454	41	320	143	1839
Total Liabilities	17616	24034	3725	4919	7184	9890	36522	44749	8473	12709
	(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									
	Sagar Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank		Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(301)	(302)	(303)	(304)	(305)	(306)	(307)	(308)	(309)	(310)
1. Cash in hand	102	214	58	96	56	91	549	599	174	199
	(0.6)	(0.9)	(1.6)	(2.0)	(0.8)	(0.9)	(1.5)	(1.3)	(2.0)	(1.6)
2. Balances with RBI	440	569	70	83	189	262	921	1236	182	220
	(2.5)	(2.4)	(1.9)	(1.7)	(2.6)	(2.6)	(2.5)	(2.8)	(2.2)	(1.7)
3. Balances with banks in India	4212	5940	487	1704	1775	4278	20030	26295	1625	3042
	(23.9)	(24.7)	(13.1)	(34.7)	(24.7)	(43.3)	(54.8)	(58.8)	(19.2)	(23.9)
4. Money at call and short notice	-	-	569	-	-	-	-	-	-	-
	-	-	(15.3)	-	-	-	-	-	-	-
5. Balances with banks outside India	-	-	-	-	-	-	-	-	-	-
6. Investments	4384	7200	-	211	1371	600	6784	8610	537	2548
	(24.9)	(30.0)	-	(4.3)	(19.1)	(6.1)	(18.6)	(19.2)	(6.3)	(20.1)
6.A. Investments in India	4384	7200	-	211	1371	600	6784	8610	537	2548
(i) Government securities	999	1610	-	211	-	-	-	-	-	2548
(ii) Other approved securities	2400	2900	-	-	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-	-	-	-	-
(iv) Debentures and Bonds	985	2690	-	-	150	400	1360	3610	537	-
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	-	-	-	-	1221	200	5424	5000	-	-
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	5541	5673	2017	2331	1374	1870	6298	5495	3934	4810
	(31.5)	(23.6)	(54.1)	(47.4)	(19.1)	(18.9)	(17.2)	(12.3)	(46.4)	(37.8)
7.1. Bills purchased and discounted	-	-	-	1	-	-	7	5	-	-
7.2. Cash credits, overdrafts & loans	13	46	741	918	323	691	782	674	2673	3244
7.3. Term loans	5527	5627	1276	1412	1050	1179	5509	4816	1261	1566
8. Fixed Assets	38	40	13	15	13	15	41	40	16	15
	(0.2)	(0.2)	(0.4)	(0.3)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)
8.1. Premises	-	-	-	-	-	-	-	-	-	-
8.2. Other Fixed assets	38	40	13	15	13	15	41	40	16	15
9. Other Assets	2900	4398	511	478	2406	2773	1899	2474	2005	1874
	(16.5)	(18.3)	(13.7)	(9.7)	(33.5)	(28.0)	(5.2)	(5.5)	(23.7)	(14.7)
9.1. Inter - office adjustments (net)	57	-	-	-	154	177	-	-	5	24
9.2. Interest accrued	705	770	16	31	67	114	1728	2286	112	116
9.3. Tax paid	-	-	-	-	-	-	7	15	-	-

9.4. Stationery and Stamps	10	10	3	5	11	12	6	8	3	4
9.5. Others	2128	3618	492	442	2174	2471	158	166	1885	1730
Total Assets	17616	24034	3725	4919	7184	9890	36522	44749	8473	12709
	(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

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Santhal Parganas Gramin Bank		Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gramin Bank	
1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
(311)	(312)	(313)	(314)	(315)	(316)	(317)	(318)	(319)	(320)	
1. Capital	71	88	50	75	279	279	75	100	75	100
	(0.5)	(0.5)	(0.9)	(1.0)	(4.6)	(3.8)	(1.9)	(1.8)	(2.3)	(2.1)
2. Reserves and Surplus	-	1119	-	-	60	228	-	-	-	-
	(0.0)	(6.3)	-	-	(1.0)	(3.1)	-	-	-	-
2.1. Statutory Reserves	-	-	-	-	6	39	-	-	-	-
2.2. Capital Reserves	-	-	-	-	-	-	-	-	-	-
2.3. Share Premium	-	1119	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	-	-	-	-	-	-	-	-	-	-
2.5. Balance of Profit	-	-	-	-	54	188	-	-	-	-
3. Deposits	10752	13493	5158	6667	4645	5890	2821	3858	2739	4024
	(80.4)	(75.9)	(88.0)	(88.5)	(77.1)	(79.7)	(71.2)	(70.8)	(84.4)	(86.3)
3.1. Demand Deposits	898	465	27	31	157	196	55	150	205	327
(i) From Banks	-	-	-	-	-	20	-	-	-	-
(ii) From Others	898	465	27	31	157	176	55	150	205	327
3.2. Savings Deposits	6424	8450	2294	2718	3039	3615	1583	2046	1172	1618
3.3. Term Deposits	3431	4577	2837	3919	1450	2079	1182	1663	1363	2080
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	3431	4577	2837	3919	1450	2079	1182	1663	1363	2080
3.A. Deposits of branches in India	10752	13493	5158	6667	4645	5890	2821	3858	2739	4024
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	1236	1211	314	363	742	847	840	1061	91	123
	(9.2)	(6.8)	(5.4)	(4.8)	(12.3)	(11.5)	(21.2)	(19.5)	(2.8)	(2.6)
4.1. Borrowings in India	1236	1211	314	363	742	847	840	1061	91	123

(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
(ii) From other Banks	256	228	-	-	137	845	840	1061	-	-
(iii) From other Institutions and Agencies	980	983	314	363	605	1	-	-	91	123
4.2. Borrowings outside India	-	-	-	-	-	-	-	-	-	-
5. Other liabilities	1308	1873	342	431	298	147	224	433	340	418
	(9.8)	(10.5)	(5.8)	(5.7)	(5.0)	(2.0)	(5.7)	(7.9)	(10.5)	(9.0)
5.1. Bills Payable	219	305	-	-	5	9	8	18	31	11
5.2. Inter-office Adjustments	-	-	-	-	-	-	-	48	-	-
5.3. Interest Accrued	824	1164	31	36	225	33	10	11	11	15
5.4. Others (including provisions)	266	404	311	395	68	106	206	356	298	392
Total Liabilities	13368	17784	5863	7535	6025	7390	3960	5452	3246	4665
	(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									
	Santhal Parganas Gramin Bank		Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(311)	(312)	(313)	(314)	(315)	(316)	(317)	(318)	(319)	(320)
1. Cash in hand	44	70	34	63	266	189	17	35	18	39
	(0.3)	(0.4)	(0.6)	(0.8)	(4.4)	(2.6)	(0.4)	(0.6)	(0.6)	(0.8)
2. Balances with RBI	389	448	156	199	160	180	89	120	83	121
	(2.9)	(2.5)	(2.7)	(2.6)	(2.7)	(2.4)	(2.2)	(2.2)	(2.6)	(2.6)
3. Balances with banks in India	873	1369	2049	3020	220	176	1250	1782	1082	1997
	(6.5)	(7.7)	(34.9)	(40.1)	(3.7)	(2.4)	(31.6)	(32.7)	(33.3)	(42.8)
4. Money at call and short notice	2824	8076	-	-	-	-	-	-	-	-
	(21.1)	(45.4)	-	-	-	-	-	-	-	-
5. Balances with banks outside India	-	-	-	-	-	-	-	-	-	-
6. Investments	4230	1900	-	-	3791	4804	455	1007	-	-
	(31.6)	(10.7)	-	-	(62.9)	(65.0)	(11.5)	(18.5)	-	-
6.A. Investments in India	4230	1900	-	-	3791	4804	455	1007	-	-
(i) Government securities	1900	1900	-	-	500	500	-	-	-	-
(ii) Other approved securities	-	-	-	-	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-	-	-	-	-
(iv) Debentures and Bonds	-	-	-	-	885	1553	352	695	-	-
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	2330	-	-	-	2406	2751	103	312	-	-
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	3281	2629	2026	1960	1394	1639	1442	1774	890	983
	(24.5)	(14.8)	(34.6)	(26.0)	(23.1)	(22.2)	(36.4)	(32.5)	(27.4)	(21.1)

7.1. Bills purchased and discounted	-	-	-	-	-	1	-	-	12	127
7.2. Cash credits, overdrafts & loans	1101	883	132	200	647	687	488	631	45	57
7.3. Term loans	2180	1746	1894	1760	746	951	953	1142	834	799
8. Fixed Assets	9	8	6	5	15	16	7	6	6	6
	(0.1)	(0.0)	(0.1)	(0.1)	(0.3)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)
8.1. Premises	-	-	-	-	-	-	-	-	-	-
8.2. Other Fixed assets	9	8	6	5	15	16	7	6	6	6
9. Other Assets	1719	3284	1593	2289	179	386	700	728	1166	1519
	(12.9)	(18.5)	(27.2)	(30.4)	(3.0)	(5.2)	(17.7)	(13.3)	(35.9)	(32.6)
9.1. Inter - office adjustments) (net)	215	132	22	34	4	87	38	-	91	41
9.2. Interest accrued	583	892	144	110	165	248	8	12	-	112
9.3. Tax paid	-	-	-	-	-	-	-	1	-	-
9.4. Stationery and Stamps	3	4	1	1	5	6	4	3	4	5
9.5. Others	919	2256	1426	2144	3	45	650	712	1070	1361
Total Assets	13368	17784	5863	7535	6025	7390	3960	5452	3246	4665
	(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.