

**Table48 : Liabilities and Assets of Scheduled Commercial Banks -  
1996 -97 (Part 28 of 30)**

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Sharda Gramin Bank		Shekhawati Gramin Bank		Shivalik Kshetriya Gramin Bank		Shivpuri Guna Kshetriya Gramin Bank		Shri Sathavahana Gramin Bank	
1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	321	322	323	324	325	326	327	328	329	330
<b>1. Capital</b>	<b>100</b>	<b>100</b>	<b>1582</b>	<b>1582</b>	<b>75</b>	<b>100</b>	<b>75</b>	<b>100</b>	<b>96</b>	<b>96</b>
	(1.4)	(1.1)	(10.3)	(8.2)	(1.1)	(1.2)	(1.2)	(1.1)	(1.3)	(1.1)
<b>2. Reserves and Surplus</b>	<b>989</b>	<b>1035</b>	-	-	<b>24</b>	<b>84</b>	-	-	<b>144</b>	<b>144</b>
	(13.4)	(11.6)	(0.0)	(0.0)	(0.4)	(1.0)	-	-	(2.0)	(1.6)
2.1. Statutory Reserves	989	-	-	-	24	84	-	-	-	-
2.2. Capital Reserves	-	-	-	-	-	-	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	144	144
2.4. Revenue and other Reserves	-	1035	-	-	-	-	-	-	-	-
2.5. Balance of Profit	-	-	-	-	-	-	-	-	-	-
<b>3. Deposits</b>	<b>5445</b>	<b>6914</b>	<b>11443</b>	<b>14010</b>	<b>5655</b>	<b>6860</b>	<b>5397</b>	<b>7455</b>	<b>4600</b>	<b>5897</b>
	(73.8)	(77.4)	(74.3)	(72.4)	(83.0)	(84.1)	(83.8)	(83.0)	(63.8)	(66.9)
3.1. Demand Deposits	172	291	154	207	155	144	531	719	465	440
(i) From Banks	-	-	10	78	-	-	-	-	-	-
(ii) From Others	172	291	144	128	155	144	531	719	465	440
3.2. Savings Deposits	1882	2280	3876	4052	2608	2843	1785	2477	1292	1584
3.3. Term Deposits	3390	4344	7412	9752	2892	3873	3081	4259	2843	3873
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	3390	4344	7412	9752	2892	3873	3081	4259	2843	3873
3.A. Deposits of branches in India	5445	6914	11443	14010	5655	6860	5397	7455	4600	5897
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>270</b>	<b>297</b>	<b>1456</b>	<b>1852</b>	<b>700</b>	<b>739</b>	<b>325</b>	<b>460</b>	<b>1494</b>	<b>1623</b>
	(3.7)	(3.3)	(9.5)	(9.6)	(10.3)	(9.1)	(5.0)	(5.1)	(20.7)	(18.4)
4.1. Borrowings in India	270	297	1456	1852	700	739	325	460	1494	1623
(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
(ii) From other Banks	-	-	29	26	25	24	325	460	315	314
(iii) From other Institutions and Agencies	270	297	1427	1826	675	715	-	-	1179	1309
4.2. Borrowings outside India	-	-	-	-	-	-	-	-	-	-
<b>5. Other liabilities</b>	<b>577</b>	<b>583</b>	<b>915</b>	<b>1900</b>	<b>360</b>	<b>375</b>	<b>644</b>	<b>963</b>	<b>872</b>	<b>1050</b>

	(7.8)	(6.5)	(5.9)	(9.8)	(5.3)	(4.6)	(10.0)	(10.7)	(12.1)	(11.9)
5.1. Bills Payable	32	42	47	38	33	3	-	-	-	-
5.2. Inter-office Adjustments	-	-	60	33	23	20	-	-	107	-
5.3. Interest Accrued	5	5	39	44	95	19	353	599	658	844
5.4. Others (including provisions)	540	536	769	1786	209	333	290	363	107	206
<b>Total Liabilities</b>	<b>7381</b>	<b>8929</b>	<b>15395</b>	<b>19344</b>	<b>6814</b>	<b>8157</b>	<b>6440</b>	<b>8978</b>	<b>7207</b>	<b>8810</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									
	Sharda Gramin Bank		Shekhawati Gramin Bank		Shivalik Kshetriya Gramin Bank		Shivpuri Guna Kshetriya Gramin Bank		Shri Sathavahana Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
<b>1 Cash in hand</b>	<b>82</b>	<b>118</b>	<b>262</b>	<b>377</b>	<b>33</b>	<b>67</b>	<b>81</b>	<b>108</b>	<b>109</b>	<b>229</b>
	(1.1)	(1.3)	(1.7)	(1.9)	(0.5)	(0.8)	(1.3)	(1.2)	(1.5)	(2.6)
<b>2. Balances with RBI</b>	<b>159</b>	<b>204</b>	<b>375</b>	<b>441</b>	<b>172</b>	<b>220</b>	<b>166</b>	<b>229</b>	<b>150</b>	<b>173</b>
	(2.2)	(2.3)	(2.4)	(2.3)	(2.5)	(2.7)	(2.6)	(2.6)	(2.1)	(2.0)
<b>3. Balances with banks in India</b>	<b>292</b>	<b>3885</b>	<b>3180</b>	<b>3366</b>	<b>2524</b>	<b>2718</b>	<b>180</b>	<b>333</b>	<b>2135</b>	<b>2931</b>
	(4.0)	(43.5)	(20.7)	(17.4)	(37.0)	(33.3)	(2.8)	(3.7)	(29.6)	(33.3)
<b>4. Money at call and short notice</b>	<b>3553</b>	-	-	-	-	-	<b>2163</b>	<b>3185</b>	-	-
	(48.1)	-	-	-	-	-	(33.6)	(35.5)	-	-
<b>5. Balances with banks outside India</b>	-	-	-	-	-	-	-	-	-	-
<b>6. Investments</b>	<b>200</b>	<b>1350</b>	<b>2592</b>	<b>3802</b>	<b>1867</b>	<b>2822</b>	<b>211</b>	<b>501</b>	<b>225</b>	<b>474</b>
	(2.7)	(15.1)	(16.8)	(19.7)	(27.4)	(34.6)	(3.3)	(5.6)	(3.1)	(5.4)
6.A. Investments in India	200	1350	2592	3802	1867	2822	211	501	225	474
(i) Government securities	-	-	-	400	25	25	-	-	-	-
(ii) Other approved securities	-	-	-	-	-	-	-	-	-	-
(iii) Shares	-	-	-	-	-	-	-	-	-	-
(iv) Debentures and Bonds	200	1350	2032	2842	1473	2293	211	501	225	474
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	-	-	560	560	370	504	-	-	-	-
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>1837</b>	<b>1514</b>	<b>6461</b>	<b>7579</b>	<b>1933</b>	<b>1938</b>	<b>1466</b>	<b>1978</b>	<b>3962</b>	<b>3735</b>
	(24.9)	(17.0)	(42.0)	(39.2)	(28.4)	(23.8)	(22.8)	(22.0)	(55.0)	(42.4)
7.1. Bills purchased and discounted	-	-	16	14	4	1	1466	-	-	-
7.2. Cash credits, overdrafts & loans	66	58	825	1055	125	17	-	570	2035	2204
7.3. Term loans	1771	1456	5620	6510	1804	1919	-	1408	1927	1532
<b>8. Fixed Assets</b>	<b>12</b>	<b>11</b>	<b>15</b>	<b>14</b>	<b>20</b>	<b>21</b>	<b>13</b>	<b>13</b>	<b>16</b>	<b>20</b>
	(0.2)	(0.1)	(0.1)	(0.1)	(0.3)	(0.3)	(0.2)	(0.1)	(0.2)	(0.2)

8.1. Premises	-	-	-	-	-	-	-	-	-	-
8.2. Other Fixed assets	12	11	15	14	20	21	13	13	16	20
<b>9. Other Assets</b>	<b>1246</b>	<b>1848</b>	<b>2510</b>	<b>3766</b>	<b>264</b>	<b>373</b>	<b>2161</b>	<b>2631</b>	<b>610</b>	<b>1248</b>
	(16.9)	(20.7)	(16.3)	(19.5)	(3.9)	(4.6)	(33.6)	(29.3)	(8.5)	(14.2)
9.1. Inter - office adjustments (net)	10	7	-	-	-	-	90	78	-	138
9.2. Interest accrued	77	136	290	519	133	212	14	158	160	194
9.3. Tax paid	-	-	-	1	-	-	-	-	-	-
9.4. Stationery and Stamps	1	2	2214	8	4	3	2	2	5	5
9.5. Others	1158	1703	6	3237	128	157	2054	2393	444	910
<b>Total Assets</b>	<b>7381</b>	<b>8929</b>	<b>15395</b>	<b>19344</b>	<b>6814</b>	<b>8157</b>	<b>6440</b>	<b>8978</b>	<b>7207</b>	<b>8810</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.

**Table48 : Liabilities and Assets of Scheduled Commercial Banks -1996 -97**

		<b>REGIONAL RURAL BANKS</b>						<b>(Amount in Rs. lakh)</b>			
		<b>As on 31st March</b>									
Items	Shri Venkateshwara Gramin Bank		Singhbhumi Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank		Solapur Gramin Bank		South Malabar Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
<b>1. Capital</b>	<b>75</b>	<b>100</b>	<b>63</b>	<b>79</b>	<b>544</b>	<b>544</b>	<b>75</b>	<b>100</b>	<b>100</b>	<b>535</b>	
	(0.8)	(0.7)	(0.8)	(0.8)	(6.0)	(6.0)	(2.4)	(2.4)	(0.4)	(1.6)	
<b>2. Reserves and Surplus</b>	-	-	-	-	-	-	-	-	<b>557</b>	<b>24</b>	
	-	-	-	-	-	-	-	-	(2.1)	(0.1)	
2.1. Statutory Reserves	-	-	-	-	-	-	-	-	170	24	
2.2. Capital Reserves	-	-	-	-	-	-	-	-	-	-	
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-	
2.4. Revenue and other Reserves	-	-	-	-	-	-	-	-	387	-	
2.5. Balance of Profit	-	-	-	-	-	-	-	-	-	-	
<b>3. Deposits</b>	<b>6436</b>	<b>8466</b>	<b>6477</b>	<b>9030</b>	<b>7734</b>	<b>7734</b>	<b>2021</b>	<b>2717</b>	<b>14348</b>	<b>18627</b>	
	(68.1)	(63.2)	(87.1)	(86.2)	(84.8)	(84.8)	(64.6)	(64.5)	(53.5)	(55.6)	
3.1. Demand Deposits	182	215	510	620	215	215	131	270	951	1336	
(i) From Banks	-	-	-	-	-	-	-	-	218	401	
(ii) From Others	182	215	510	620	215	215	131	270	733	935	
3.2. Savings Deposits	1672	2138	3075	3830	3405	3405	757	1010	5676	7647	
3.3. Term Deposits	4582	6112	2892	4580	4114	4114	1133	1437	7721	9643	

(i) From Banks	-	-	-	-	-	-	-	-	2	7
(ii) From Others	4582	6112	2892	4580	4114	4114	1133	1437	7719	9636
3.A. Deposits of branches in India	6436	8466	6477	9030	7734	7734	2021	2717	14348	18627
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
<b>4. Borrowings</b>	<b>2059</b>	<b>2860</b>	<b>245</b>	<b>586</b>	<b>408</b>	<b>408</b>	<b>875</b>	<b>1026</b>	<b>10295</b>	<b>12081</b>
	(21.8)	(21.4)	(3.3)	(5.6)	(4.5)	(4.5)	(28.0)	(24.3)	(38.4)	(36.0)
4.1. Borrowings in India	2059	2860	245	586	408	408	875	1026	10295	12081
(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
(ii) From other Banks	839	1112	-	-	-	-	135	152	2496	2814
(iii) From other Institutions and Agencies	1221	1748	245	586	408	408	740	874	7799	9266
4.2. Borrowings outside India	-	-	-	-	-	-	-	-	-	-
<b>5. Other liabilities</b>	<b>878</b>	<b>1963</b>	<b>654</b>	<b>786</b>	<b>440</b>	<b>440</b>	<b>156</b>	<b>371</b>	<b>1527</b>	<b>2262</b>
	(9.3)	(14.7)	(8.8)	(7.5)	(4.8)	(4.8)	(5.0)	(8.8)	(5.7)	(6.7)
5.1. Bills Payable	68	101	5	11	-	-	-	-	453	713
5.2. Inter-office Adjustments	241	107	2	-	-	-	2	-	160	456
5.3. Interest Accrued	111	121	-	-	35	35	-	3	152	205
5.4. Others (including provisions)	460	1634	647	775	405	405	154	368	762	888
<b>Total Liabilities</b>	<b>9449</b>	<b>13389</b>	<b>7439</b>	<b>10480</b>	<b>9125</b>	<b>9125</b>	<b>3127</b>	<b>4214</b>	<b>26827</b>	<b>33528</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									
	Shri Venkateshwara Gramin Bank		Singhbhumi Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank		Solapur Gramin Bank		South Malabar Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	331	332	333	334	335	336	337	338	339	340
<b>1. Cash in hand</b>	<b>120</b>	<b>82</b>	<b>43</b>	<b>86</b>	<b>79</b>	<b>79</b>	<b>73</b>	<b>120</b>	<b>480</b>	<b>1047</b>
	(1.3)	(0.6)	(0.6)	(0.8)	(0.9)	(0.9)	(2.3)	(2.9)	(1.8)	(3.1)
<b>2. Balances with RBI</b>	<b>189</b>	<b>256</b>	<b>189</b>	<b>255</b>	<b>234</b>	<b>234</b>	<b>53</b>	<b>71</b>	<b>439</b>	<b>535</b>
	(2.0)	(1.9)	(2.5)	(2.4)	(2.6)	(2.6)	(1.7)	(1.7)	(1.6)	(1.6)
<b>3. Balances with banks in India</b>	<b>2069</b>	<b>4301</b>	<b>2293</b>	<b>2960</b>	<b>4872</b>	<b>4872</b>	<b>678</b>	<b>964</b>	<b>3213</b>	<b>4434</b>
	(21.9)	(32.1)	(30.8)	(28.2)	(53.4)	(53.4)	(21.7)	(22.9)	(12.0)	(13.2)
<b>4. Money at call and short notice</b>	-	-	-	-	-	-	-	-	-	-
<b>5. Balances with banks outside India</b>	-	-	-	-	-	-	-	-	-	-
<b>6. Investments</b>	<b>185</b>	<b>210</b>	<b>1175</b>	<b>2245</b>	<b>610</b>	<b>610</b>	<b>25</b>	<b>75</b>	<b>3187</b>	<b>3873</b>
	(2.0)	(1.6)	(15.8)	(21.4)	(6.7)	(6.7)	(0.8)	(1.8)	(11.9)	(11.6)
6.A. Investments in India	185	210	1175	2245	610	610	25	75	3187	3873
(i) Government securities	-	-	400	-	500	500	-	-	1527	1521
(ii) Other approved securities	50	75	230	1225	-	-	-	-	1660	200

(iii) Shares	-	-	259	-	-	-	-	-	-	-
(iv) Debentures and Bonds	135	135	200	820	110	110	25	25	-	1482
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	-	-	86	200	-	-	-	50	-	669
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
<b>7. Advances</b>	<b>5185</b>	<b>6916</b>	<b>1925</b>	<b>2281</b>	<b>2394</b>	<b>2394</b>	<b>1575</b>	<b>2061</b>	<b>18998</b>	<b>22868</b>
	(54.9)	(51.7)	(25.9)	(21.8)	(26.2)	(26.2)	(50.4)	(48.9)	(70.8)	(68.2)
7.1. Bills purchased and discounted	51	18	4	-	-	-	-	-	15	68
7.2. Cash credits, overdrafts & loans	3565	4681	1921	662	345	345	741	818	14351	18053
7.3. Term loans	1570	2217	-	1620	2048	2048	834	1243	4631	4746
<b>8. Fixed Assets</b>	<b>20</b>	<b>24</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>16</b>	<b>20</b>	<b>77</b>	<b>76</b>
	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.5)	(0.5)	(0.3)	(0.2)
8.1. Premises	-	-	-	-	-	-	-	-	-	-
8.2. Other Fixed assets	20	24	12	12	12	12	16	20	77	76
<b>9. Other Assets</b>	<b>1679</b>	<b>1599</b>	<b>1801</b>	<b>2640</b>	<b>924</b>	<b>924</b>	<b>708</b>	<b>902</b>	<b>433</b>	<b>696</b>
	(17.8)	(11.9)	(24.2)	(25.2)	(10.1)	(10.1)	(22.6)	(21.4)	(1.6)	(2.1)
9.1. Inter - office adjustments (net)	-	-	-	124	19	19	59	22	-	-
9.2. Interest accrued	89	146	138	287	576	576	7	6	206	155
9.3. Tax paid	-	-	12	21	-	-	-	-	-	-
9.4. Stationery and Stamps	8	7	-	-	5	5	3	5	34	41
9.5. Others	1582	1446	1652	2208	324	324	639	869	192	499
<b>Total Assets</b>	<b>9449</b>	<b>13389</b>	<b>7439</b>	<b>10480</b>	<b>9125</b>	<b>9125</b>	<b>3127</b>	<b>4214</b>	<b>26827</b>	<b>33528</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.