

**Table 48 : Liabilities and Assets of Scheduled Commercial Banks -
1996 - 97 (Part 29 of 30)**

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31st March									
	Sravasthi Gramin Bank		Sree Ananta Gramin Bank		Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank		Sriganganagar Kshetriya Gramin Bank	
1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
1. Capital	75	2091	75	100	75	234	75	100	75	88
	(0.6)	(13.1)	(0.5)	(0.5)	(0.6)	(1.6)	(0.3)	(0.3)	(2.2)	(1.8)
2. Reserves and Surplus	-	-	39	348	-	10	29	29	-	-
	-	-	(0.3)	(1.7)	-	(0.1)	(0.1)	(0.1)	-	-
2.1. Statutory Reserves	-	-	-	-	-	-	29	29	-	-
2.2. Capital Reserves	-	-	-	-	-	-	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	-	-	-	197	-	-	-	-	-	-
2.5. Balance of Profit	-	-	39	152	-	10	-	-	-	-
3. Deposits	9457	11439	10272	13132	7916	10525	19640	23491	2817	3562
	(79.9)	(71.5)	(68.0)	(62.7)	(67.7)	(70.1)	(77.0)	(76.5)	(83.1)	(75.2)
3.1. Demand Deposits	449	847	241	234	402	393	2277	1542	296	251
(i) From Banks	2	-	-	-	-	-	-	-	-	-
(ii) From Others	447	847	241	234	402	393	2277	1542	296	251
3.2. Savings Deposits	5325	5756	3054	4480	2639	3429	5394	7933	647	848
3.3. Term Deposits	3682	4836	6978	8418	4875	6703	11969	14017	1874	2463
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	3682	4836	6978	8418	4875	6703	11969	14017	1874	2463
3.A. Deposits of branches in India	9457	11439	10272	13132	7916	10525	19640	23491	2817	3562
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	1556	1690	3396	4349	2407	2366	4386	4808	266	518
	(13.1)	(10.6)	(22.5)	(20.8)	(20.6)	(15.8)	(17.2)	(15.7)	(7.8)	(10.9)
4.1. Borrowings in India	1556	1690	3396	4349	2407	2366	4386	4808	266	518
(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
(ii) From other Banks	104	106	697	823	538	516	953	1147	27	32
(iii) From other Institutions and Agencies	1452	1584	2699	3526	1870	1850	3433	3661	239	486
4.2. Borrowings outside India	-	-	-	-	-	-	-	-	-	-
5. Other liabilities	749	768	1315	3028	1298	1881	1380	2280	233	571
	(6.3)	(4.8)	(8.7)	(14.4)	(11.1)	(12.5)	(5.4)	(7.4)	(6.9)	(12.1)
5.1. Bills Payable	18	13	295	1128	182	128	-	-	8	-
5.2. Inter-office Adjustments	12	-	423	661	33	103	-	-	-	10
5.3. Interest Accrued	20	33	48	69	957	1371	1272	1823	189	321

5.4. Others (including provisions)	698	722	549	1170	127	279	108	457	37	240
Total Liabilities	11837	15988	15097	20958	11696	15015	25510	30709	3390	4738
	(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									
	Sravasthi Gramin Bank		Sree Ananta Gramin Bank		Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank		Sriganganagar Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	341	342	343	344	345	346	347	348	349	350
1. Cash in hand	288	390	391	572	182	166	250	355	15	22
	(2.4)	(2.4)	(2.6)	(2.7)	(1.6)	(1.1)	(1.0)	(1.2)	(0.4)	(0.5)
2. Balances with RBI	302	311	234	384	311	351	584	768	93	122
	(2.6)	(1.9)	(1.5)	(1.8)	(2.7)	(2.3)	(2.3)	(2.5)	(2.7)	(2.6)
3. Balances with banks in India	3411	5413	5529	6858	487	812	6052	7409	968	1255
	(28.8)	(33.9)	(36.6)	(32.7)	(4.2)	(5.4)	(23.7)	(24.1)	(28.5)	(26.5)
4. Money at call and short notice	-	-	-	-	3218	6865	-	-	-	-
	-	-	-	-	(27.5)	(45.7)	-	-	-	-
5. Balances with banks outside India	-	-	-	-	-	-	-	-	-	-
6. Investments	1697	2894	75	875	2087	1000	3856	4949	172	590
	(14.3)	(18.1)	(0.5)	(4.2)	(17.8)	(6.7)	(15.1)	(16.1)	(5.1)	(12.4)
6.A. Investments in India	1697	2894	75	875	2087	1000	3856	4949	172	590
(i) Government securities	-	-	-	-	300	300	-	-	-	-
(ii) Other approved securities	-	-	-	-	-	-	-	-	10	10
(iii) Shares	-	-	-	-	1787	-	-	-	-	-
(iv) Debentures and Bonds	1192	2389	75	875	-	700	3696	-	162	580
(v) Subsidiaries and joint ventures	505	-	-	-	-	-	-	-	-	-
(vi) Others	-	505	-	-	-	-	160	4949	-	-
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	4585	4121	8080	10323	4906	5273	12027	12889	1215	1645
	(38.7)	(25.8)	(53.5)	(49.3)	(41.9)	(35.1)	(47.1)	(42.0)	(35.8)	(34.7)
7.1. Bills purchased and discounted	94	111	146	248	169	182	65	300	-	1
7.2. Cash credits, overdrafts & loans	747	539	4320	5382	3570	3850	8671	9376	404	641
7.3. Term loans	3743	3470	3615	4693	1167	1241	3291	3213	810	1003
8. Fixed Assets	19	27	79	88	33	33	24	24	8	10
	(0.2)	(0.2)	(0.5)	(0.4)	(0.3)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)
8.1. Premises	-	-	43	42	-	-	24	-	-	-
8.2. Other Fixed assets	19	27	36	46	33	33	-	24	8	10
9. Other Assets	1534	2833	709	1858	471	515	2717	4315	920	1095
	(13.0)	(17.7)	(4.7)	(8.9)	(4.0)	(3.4)	(10.7)	(14.1)	(27.1)	(23.1)
9.1. Inter - office adjustments (net)	-	6	-	-	155	179	35	154	-	-
9.2. Interest accrued	226	519	91	196	276	323	338	641	50	75
9.3. Tax paid	-	2	-	-	-	-	12	37	-	-
9.4. Stationery and Stamps	5	7	12	15	8	12	7	8	3	3

9.5. Others	1304	2298	607	1646	32	2	2324	3475	868	1017
Total Assets	11837	15988	15097	20958	11696	15015	25510	30709	3390	4738
	(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

REGIONAL RURAL BANKS										
(Amount in Rs. lakh)										
Items	As on 31st March									
	Srirama Gramina Bank		Subansiri Gaonlia Gramina Bank		Sultanpur Kshetriya Gramina Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	351	352	353	354	355	356	357	358	359	360
1. Capital	85	100	71	96	75	100	547	566	75	760
	(1.7)	(1.8)	(2.1)	(2.2)	(0.4)	(0.4)	(9.3)	(7.1)	(2.6)	(14.8)
2. Reserves and Surplus	201	248	-	-	-	-	18	27	7	21
	(4.1)	(4.4)	-	-	-	-	(0.3)	(0.3)	(0.2)	(0.4)
2.1. Statutory Reserves	42	51	-	-	-	-	-	-	-	-
2.2. Capital Reserves	-	-	-	-	-	-	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	159	196	-	-	-	-	18	27	7	21
2.5. Balance of Profit	1	1	-	-	-	-	-	-	-	-
3. Deposits	2426	2940	2936	3246	14682	17751	3626	5076	1996	2971
	(49.3)	(52.6)	(86.2)	(73.4)	(70.7)	(78.7)	(61.8)	(63.5)	(68.1)	(57.9)
3.1. Demand Deposits	77	150	286	234	287	275	71	168	91	206
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	77	150	286	234	287	275	71	168	91	206
3.2. Savings Deposits	670	845	1551	1590	7154	7878	1898	2422	668	976
3.3. Term Deposits	1680	1945	1099	1422	7241	9599	1657	2487	1238	1789
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	1680	1945	1099	1422	7241	9599	1657	2487	1238	1789
3.A. Deposits of branches in India	2426	2940	2936	3246	14682	17751	3626	5076	1996	2971
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	1482	1406	186	119	1740	2391	1402	1779	627	951
	(30.1)	(25.2)	(5.5)	(2.7)	(8.4)	(10.6)	(23.9)	(22.2)	(21.4)	(18.5)
4.1. Borrowings in India	1482	1406	186	119	1740	2391	1402	1779	627	951
(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
(ii) From other Banks	324	297	186	-	-	-	295	415	118	190
(iii) From other Institutions and Agencies	1158	1109	-	119	1740	2391	1106	1364	509	760

8.2. Other Fixed assets	25	23	11	11	29	29	11	9	9	13
9. Other Assets	207	146	1036	1646	3337	2299	473	589	704	880
	(4.2)	(2.6)	(30.4)	(37.2)	(16.1)	(10.2)	(8.1)	(7.4)	(24.0)	(17.2)
9.1. Inter - office adjustments (net)	108	43	-	28	-	588	7	95	19	30
9.2. Interest accrued	78	67	73	150	895	83	-	-	28	70
9.3. Tax paid	-	2	-	-	-	-	-	13	-	-
9.4. Stationery and Stamps	3	4	6	8	9	10	4	8	4	5
9.5. Others	18	30	957	1461	2433	1617	461	473	653	776
Total Assets	4922	5587	3405	4423	20771	22563	5863	7999	2930	5129
	(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.