

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

Items	REGIONAL RURAL BANKS									
	(Amount in Rs. lakh)									
	As on 31 st March									
	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank		Tripura Gramin Bank		Tulsi Gramin Bank	
1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	
	361	362	363	364	365	366	367	368	369	370
1. Capital	75	100	245	245	75	88	75	100	59	100
	(1.0)	(1.0)	(7.6)	(6.8)	(1.7)	(1.4)	(0.5)	(0.6)	(0.7)	(0.8)
2. Reserves and Surplus	-	-	11	92	-	-	-6486	-10416	-	-
	-	-	-	-	-	-	(-46.2)	(-59.1)	-	-
2.1. Statutory Reserves	-	-	-	-	-	-	-	-	-	-
2.2. Capital Reserves	-	-	-	-	-	-	-	-	-	-
2.3. Share Premium	-	-	-	-	-	-	-	-	-	-
2.4. Revenue and other Reserves	-	-	-	11	-	-	-	-	-	-
2.5. Balance of Profit	-	-	11	81	-	-	-6486	-10416	-	-
3. Deposits	6476	9200	2650	2844	3537	4558	12203	17212	7326	10112
	(87.7)	(89.0)	(82.7)	(79.6)	(79.3)	(74.9)	(86.9)	(97.6)	(83.1)	(79.6)
3.1. Demand Deposits	495	686	136	144	148	215	2681	2165	4396	1278
(i) From Banks	-	-	-	-	-	-	-	-	645	-
(ii) From Others	495	686	136	144	148	215	2681	2165	3751	1278
3.2. Savings Deposits	2989	4082	1765	1604	1446	1646	4213	7410	2930	4751
3.3. Term Deposits	2992	4432	749	1096	1944	2697	5309	7637	-	4083
(i) From Banks	-	-	-	-	-	-	-	-	-	-
(ii) From Others	2992	4432	749	1096	1944	2697	5309	7637	-	4083
3.A. Deposits of branches in India	6476	9200	2650	2844	3537	4558	12203	17212	7326	10112
3.B. Deposits of branches outside India	-	-	-	-	-	-	-	-	-	-
4. Borrowings	234	326	98	163	349	521	2758	2342	578	925
	(3.2)	(3.2)	(3.1)	(4.6)	(7.8)	(8.6)	(19.6)	(13.3)	(6.6)	(7.3)
4.1. Borrowings in India	234	326	98	163	349	521	2758	2342	578	925
(i) From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-
(ii) From other Banks	3	4	2	2	349	-	645	186	8	5
(iii) From other Institutions and Agencies	231	322	96	161	-	521	2114	2156	570	921
4.2. Borrowings outside India	-	-	-	-	-	-	-	-	-	-
5. Other liabilities	597	706	201	232	500	920	5495	8391	858	1563
	(8.1)	(6.8)	(6.3)	(6.5)	(11.2)	(15.1)	(39.1)	(47.6)	(9.7)	(12.3)
5.1. Bills Payable	53	62	62	78	24	51	-	-	27	30
5.2. Inter-office Adjustments	49	-	9	-	46	66	141	12	91	41
5.3. Interest Accrued	5	4	42	24	193	352	701	908	5	11

5.4. Others (including provisions)	490	640	88	129	237	450	4653	7471	734	1482
Total Liabilities	7382	10331	3204	3575	4462	6087	14045	17629	8820	12700
	(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									
	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank		Tripura Gramin Bank		Tulsi Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	361	362	363	364	365	366	367	368	369	370
1. Cash in hand	52	61	29	28	65	91	328	369	121	605
	(0.7)	(0.6)	(0.9)	(0.8)	(1.5)	(1.5)	(2.3)	(2.1)	(1.4)	(4.8)
2. Balances with RBI	203	259	84	92	108	134	345	501	216	300
	(2.8)	(2.5)	(2.6)	(2.6)	(2.4)	(2.2)	(2.5)	(2.8)	(2.5)	(2.4)
3. Balances with banks in India	1198	3124	1297	1215	1628	1877	3144	4720	3026	2942
	(16.2)	(30.2)	(40.5)	(34.0)	(36.5)	(30.8)	(22.4)	(26.8)	(34.3)	(23.2)
4. Money at call and short notice	1964	2064	-	-	-	-	-	-	-	-
	(26.6)	(20.0)	-	-	-	-	-	-	-	-
5. Balances with banks outside India	-	-	-	-	-	-	-	-	-	-
6. Investments	-	50	1150	1410	20	570	1081	2413	651	1851
	-	(0.5)	(35.9)	(39.4)	(0.4)	(9.4)	(7.7)	(13.7)	(7.4)	(14.6)
6.A. Investments in India	-	50	1150	1410	20	570	1081	2413	651	1851
(i) Government securities	-	-	-	-	-	-	-	-	500	500
(ii) Other approved securities	-	-	850	300	-	70	480	930	-	-
(iii) Shares	-	-	-	-	-	-	-	-	-	-
(iv) Debentures and Bonds	-	50	300	1110	-	500	601	1483	151	1351
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	-	-	-	-	20	-	-	-	-	-
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	1398	1838	479	553	1204	1828	8792	9128	2877	3741
	(18.9)	(17.8)	(15.0)	(15.5)	(27.0)	(30.0)	(62.6)	(51.8)	(32.6)	(29.5)
7.1. Bills purchased and discounted	-	-	2	2	9	9	-	-	-	218
7.2. Cash credits, overdrafts & loans	114	183	12	10	134	224	231	255	33	-
7.3. Term loans	1283	1655	465	541	1060	1595	8561	8874	2844	3523
8. Fixed Assets	17	20	14	16	9	11	29	27	19	27
	(0.2)	(0.2)	(0.4)	(0.4)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8.1. Premises	-	-	-	-	9	-	-	-	-	-
8.2. Other Fixed assets	17	20	14	16	-	11	29	27	19	27
9. Other Assets	2550	2916	151	261	1428	1577	326	470	1909	3234
	(34.5)	(28.2)	(4.7)	(7.3)	(32.0)	(25.9)	(2.3)	(2.7)	(21.6)	(25.5)
9.1. Inter - office adjustments (net)	-	41	-	31	-	-	-	-	-	-
9.2. Interest accrued	40	174	63	101	9	38	192	283	109	233
9.3. Tax paid	-	3	-	-	-	1	-	-	-	-
9.4. Stationery and Stamps	3	2	1	2	3	3	8	9	6	9

(ii) From other Banks	9069	10650	51	85	162	150	574	635	90	105
(iii) From other Institutions and Agencies	-	-	887	917	611	468	613	737	838	786
4.2. Borrowings outside India	-	-	-	-	-	-	-	-	-	-
5. Other liabilities	3629	2357	1798	3729	6666	5498	154	193	285	365
	(11.1)	(6.3)	(13.1)	(20.6)	(31.1)	(22.2)	(4.8)	(4.7)	(5.9)	(6.1)
5.1. Bills Payable	967	530	-	-	-	-	2	5	11	11
5.2. Inter-office Adjustments	543	141	-	-	-	-	9	13	-	-
5.3. Interest Accrued	320	175	800	1091	-	-	17	17	15	185
5.4. Others (including provisions)	1799	1511	998	2639	6666	5498	127	158	260	169
Total Liabilities	32801	37558	13765	18117	21418	24744	3207	4128	4828	5951
	(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									
	Tungabhadra Gramin Bank		Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank		Valsad-Dangs Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	371	372	373	374	375	376	377	378	379	380
1. Cash in hand	588	1157	64	97	204	250	33	38	33	28
	(1.8)	(3.1)	(0.5)	(0.5)	(1.0)	(1.0)	(1.0)	(0.9)	(0.7)	(0.5)
2. Balances with RBI	606	728	340	420	411	542	41	61	109	145
	(1.8)	(1.9)	(2.5)	(2.3)	(1.9)	(2.2)	(1.3)	(1.5)	(2.3)	(2.4)
3. Balances with banks in India	6506	6228	4125	4273	6730	9363	1165	1592	339	2470
	(19.8)	(16.6)	(30.0)	(23.6)	(31.4)	(37.8)	(36.3)	(38.5)	(7.0)	(41.5)
4. Money at call and short notice	-	-	-	-	-	-	-	-	1449	-
	-	-	-	-	-	-	-	-	(30.0)	-
5. Balances with banks outside India	-	-	-	-	-	-	-	-	-	-
6. Investments	7351	8170	700	1600	-	-	60	85	638	795
	(22.4)	(21.8)	(5.1)	(8.8)	(0.0)	(0.0)	(1.9)	(2.1)	(13.2)	(13.4)
6.A. Investments in India	7351	8170	700	1600	-	-	60	85	638	795
(i) Government securities	2584	2573	600	600	-	-	-	-	114	-
(ii) Other approved securities	-	-	-	-	-	-	-	-	524	-
(iii) Shares	-	-	-	-	-	-	-	-	-	-
(iv) Debentures and Bonds	1161	1175	100	-	-	-	60	85	-	695
(v) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(vi) Others	3606	4422	-	1000	-	-	-	-	-	100
6.B. Investments outside India	-	-	-	-	-	-	-	-	-	-
(i) Government securities	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-
(iii) Others	-	-	-	-	-	-	-	-	-	-
7. Advances	17218	20726	6287	7190	7049	5743	1860	2295	2054	1988
	(52.5)	(55.2)	(45.7)	(39.7)	(32.9)	(23.2)	(58.0)	(55.6)	(42.5)	(33.4)
7.1. Bills purchased and discounted	126	298	-	-	-	-	12	22	1	12
7.2. Cash credits, overdrafts & loans	11273	12790	802	1076	486	614	1281	1488	234	43
7.3. Term loans	5819	7637	5485	6114	6562	5129	566	785	1820	1933
8. Fixed Assets	77	90	32	33	17	25	10	11	15	18

	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.3)	(0.3)	(0.3)
8.1. Premises	27	26	-	-	-	-	-	-	-	-
8.2. Other Fixed assets	50	64	32	33	17	25	10	11	15	18
9. Other Assets	455	460	2217	4502	7007	8821	38	47	191	507
	(1.4)	(1.2)	(16.1)	(24.9)	(32.7)	(35.6)	(1.2)	(1.1)	(4.0)	(8.5)
9.1. Inter - office adjustments (net)	-	-	46	43	16	33	-	-	4	6
9.2. Interest accrued	260	275	276	359	-	-	14	19	35	74
9.3. Tax paid	-	16	-	-	8	8	-	-	-	-
9.4. Stationery and Stamps	20	23	10	10	8	9	2	2	6	6
9.5. Others	175	146	1886	4091	6975	8772	22	25	145	422
Total Assets	32801	37558	13765	18117	21418	24744	3207	4128	4828	5951
	(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)		
As on 31 March														
Items	Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank		Vidur Gramin Bank		Vindhya vasini Gramin Bank		Visweshwaraya Gramin Bank		Yavatmal Gramin Bank			
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(381)	(382)	(383)	(384)	(385)	(386)	(387)	(388)	(389)	(390)	(391)	(392)		
1. Capital	75	466	75	100	75	96	369	369	75	100	75	430		
	(2.1)	(8.3)	(3.4)	(2.9)	(1.7)	(1.6)	(5.5)	(4.1)	(3.6)	(3.8)	(2.2)	(10.5)		
2. Reserves and Surplus	-221	-72	-	-	-	697	-	-	-	-	-	-		
	(-6.2)	(-1.3)	-	-	-	(11.5)	-	-	-	-	-	-		
2.1. Statutory Reserves	-	-	-	-	-	-	-	-	-	-	-	-		
2.2. Capital Reserves	-	-	-	-	-	-	-	-	-	-	-	-		
2.3. Share Premium	-	-	-	-	-	697	-	-	-	-	-	-		
2.4. Revenue and other Reserves	-	-	-	-	-	-	-	-	-	-	-	-		
2.5. Balance of Profit	-221	-72	-	-	-	-	-	-	-	-	-	-		
3. Deposits	2135	3133	1804	2914	3359	4311	5319	6663	1496	2002	2609	2820		
	(60.4)	(55.5)	(82.1)	(85.4)	(77.1)	(71.2)	(78.9)	(74.8)	(72.6)	(75.1)	(77.0)	(69.0)		
3.1. Demand Deposits	76	77	98	162	215	172	572	553	49	84	92	95		
(i) From Banks	-	-	-	-	-	-	-	-	-	-	-	-		
(ii) From Others	76	77	98	162	215	172	572	553	49	84	92	95		
3.2. Savings Deposits	430	612	667	953	1934	2531	2154	2578	550	836	1620	1607		
3.3. Term Deposits	1629	2444	1038	1799	1210	1608	2593	3532	898	1082	897	1117		
(i) From Banks	-	-	-	-	-	-	-	-	-	-	-	-		
(ii) From Others	1629	2444	1038	1799	1210	1608	2593	3532	898	1082	897	1117		
3.A. Deposits of branches in India	2135	3133	1804	2914	3359	4311	5319	6663	1496	2002	2609	2820		

(iii) Others	-	-	-	-	-	-	-	-	-	-	-	-
7. Advances	2299	3129	871	1225	1376	1441	3076	3508	902	1118	1593	1422
	(65.0)	(55.4)	(39.7)	(35.9)	(31.6)	(23.8)	(45.6)	(39.4)	(43.8)	(42.0)	(47.0)	(34.8)
7.1. Bills purchased and discounted	3	2	-	-	-	-	-	75	19	38	409	96
7.2. Cash credits, overdrafts & loans	545	804	212	406	119	138	92	-	20	40	349	489
7.3. Term loans	1751	2323	659	819	1256	1303	2984	3433	864	1040	835	838
8. Fixed Assets	10	31	17	17	8	8	16	16	6	11	7	9
	(0.3)	(0.6)	(0.8)	(0.5)	(0.2)	(0.1)	(0.2)	(0.2)	(0.3)	(0.4)	(0.2)	(0.2)
8.1. Premises	1	-	-	-	-	-	-	-	-	-	-	-
8.2. Other Fixed assets	9	31	17	17	8	8	16	16	6	11	7	9
9. Other Assets	89	194	426	591	850	931	326	1017	316	360	462	615
	(2.5)	(3.4)	(19.4)	(17.3)	(19.5)	(15.4)	(4.8)	(11.4)	(15.3)	(13.5)	(13.6)	(15.1)
9.1. Inter - office adjustments (net)	27	101	21	13	-	-	12	-	11	15	121	233
9.2. Interest accrued	36	71	30	51	60	123	101	162	18	40	-	-
9.3. Tax paid	-	-	-	-	-	-	-	-	-	-	-	-
9.4. Stationery and Stamps	5	6	9	8	2	2	9	9	2	3	4	4
9.5. Others	22	16	365	518	789	806	204	846	285	302	337	379
Total Assets	3535	5646	2196	3410	4357	6054	6743	8904	2061	2664	3390	4085
	(100.0)	(100.0)	(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.