

Table 49 : Liabilities and Assets of Regional Rural Banks - 1997-98
(Part 2 of 17)

(Amount in Rs. lakh)

Items	As on 31st March											
	Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank		Bara Banki Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank	
	1997 (25)	1998 (26)	1997 (27)	1998 (28)	1997 (29)	1998 (30)	1997 (31)	1998 (32)	1997 (33)	1998 (34)	1997 (35)	1998 (36)
1. Capital	88 (1.4)	88 (1.2)	1321 (7.0)	1321 (6.0)	100 (1.1)	742 (7.1)	100 (0.5)	483 (2.4)	921 (5.2)	921 (4.2)	100 (1.0)	100 (0.7)
2. Reserves and Surplus	-	-	8	8	-	-	453	444	-	-	-	-
	-	-	-	-	-	-	(2.5)	(2.2)	-	-	-	-
3. Deposits	3758 (58.7)	4608 (61.2)	13533 (71.5)	16629 (75.4)	5916 (67.7)	7047 (67.2)	15536 (85.2)	17092 (84.9)	13490 (75.9)	17176 (78.1)	8812 (83.9)	13125 (89.5)
3.1. Demand deposits	49	45	260	654	140	136	747	996	94	124	348	426
3.2. Savings bank deposits	1164	1412	5746	7449	2080	2295	8256	8910	5569	6714	4490	8045
3.3. Term deposits	2544	3151	7526	8527	3696	4616	6533	7186	7827	10338	3975	4654
4. Borrowings	1220 (19.1)	1220 (16.2)	1158 (6.1)	1107 (5.0)	1411 (16.1)	1593 (15.2)	1333 (7.3)	1314 (6.5)	1004 (5.7)	1028 (4.7)	918 (8.7)	1103 (7.5)
4.1. From banks*	119	119	0	49	169	190	1333	147	8	26	140	200
4.2. From others	1101	1101	1158	1058	1242	1403	-	1167	997	1003	778	903
5. Other liabilities	1337 (20.9)	1611 (21.4)	2910 (15.4)	2952 (13.4)	1317 (15.1)	1104 (10.5)	814 (4.5)	809 (4.0)	2361 (13.3)	2860 (13.0)	667 (6.4)	333 (2.3)
5.1. Bills Payable	-	-	17	26	4	10	37	38	-	5	24	68
5.2. Inter-office adjustments	36	15	-	-	31	-	41	64	77	23	-	28
5.3. Interest accrued	631	817	-	-	670	691	31	15	1220	1733	64	89
5.4. Others (including provisions)	670	779	2893	2925	613	403	705	692	1064	1099	579	148
Total Liabilities	6402	7527	18930	22053	8745	10485	18236	20143	17776	21984	10497	14660
1. Cash in hand	43 (0.7)	66 (0.9)	118 (0.6)	101 (0.5)	92 (1.1)	120 (1.1)	179 (1.0)	178 (0.9)	154 (0.9)	193 (0.9)	150 (1.4)	191 (1.3)
2. Balances with RBI	116 (1.8)	137 (1.8)	408 (2.2)	481 (2.2)	198 (2.3)	220 (2.1)	469 (2.6)	522 (2.6)	456 (2.6)	541 (2.5)	275 (2.6)	400 (2.7)
3. Balances with banks in India	221 (3.4)	594 (7.9)	7564 (40.0)	10022 (45.4)	1857 (21.2)	2880 (27.5)	4858 (26.6)	4651 (23.1)	740 (4.2)	6238 (28.4)	2992 (28.5)	5405 (36.9)
4. Money at call and short notice	-	-	-	-	-	-	-	-	3718	-	96	-

	-	-	-	-	-	-	-	-	(20.9)	-	(0.9)	-
5. Investments	-	-	2878	3352	1298	1716	7751	8720	5976	6880	1380	2718
	-	-	(15.2)	(15.2)	(14.8)	(16.4)	(42.5)	(43.3)	(33.6)	(31.3)	(13.1)	(18.5)
6. Advances	3020	2954	5435	5709	2827	2988	2813	3017	4821	5422	2749	2760
	(47.2)	(39.2)	(28.7)	(25.9)	(32.3)	(28.5)	(15.4)	(15.0)	(27.1)	(24.7)	(26.2)	(18.8)
6.1. Bills purchased and discounted	7	2	-	-	-	-	-	-	-	-	-	-
6.2. Cash credits, overdrafts & loans	652	685	487	593	503	803	2813	733	265	341	1256	-
6.3. Term loans	2360	2267	4947	5116	2324	2185	-	2284	4556	5081	1493	2760
7. Fixed Assets	15	14	14	13	14	15	22	23	24	22	12	11
	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	2987	3762	2513	2339	2459	2547	2144	3033	1887	2688	2842	3175
	(46.7)	(50.0)	(13.3)	(10.6)	(28.1)	(24.3)	(11.8)	(15.1)	(10.6)	(12.2)	(27.1)	(21.7)
8.1. Inter - office adjustments (net)	-	-	-	-	-	12	-	-	-	-	7	-
8.2. Interest accrued	9	15	-	-	138	168	2108	2950	1072	2033	412	753
8.3. Others	2978	3748	2513	2339	2320	2367	36	83	815	656	2423	2422
Total Assets	6402	7527	18930	22053	8745	10485	18236	20143	17776	21984	10497	14660
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on 31st March												
Items	Bastar Kshetriya Gramin Bank		Basti Gramin Bank		Begusarai Kshetriya Gramin Bank		Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
1. Capital	100	100	100	187	75	177	71	100	309	309	100	100
	(2.0)	(1.6)	(0.5)	(0.8)	(3.1)	(4.9)	(2.0)	(1.3)	(1.2)	(1.0)	(2.2)	(1.8)
2. Reserves and Surplus	-	-	73	73	-	-	-	-	1198	2238	-	-
	-	-	(0.4)	(0.3)	-	-	-	-	(4.8)	(7.2)	-	-
3. Deposits	4127	4992	13452	17719	1784	2854	2806	3928	20887	25668	3625	4673
	(81.4)	(81.6)	(72.2)	(75.4)	(73.9)	(79.3)	(80.3)	(50.1)	(83.3)	(82.6)	(80.3)	(81.9)
3.1. Demand deposits	343	580	334	642	65	239	179	204	1201	2844	59	61
3.2. Savings bank deposits	1795	1944	7658	10510	828	1402	1414	1965	11841	14361	1484	1989
3.3. Term deposits	1988	2469	5459	6568	891	1213	1212	1759	7845	8463	2082	2623
4. Borrowings	198	277	1656	1868	119	118	208	467	1747	1769	420	514
	(3.9)	(4.5)	(8.9)	(7.9)	(4.9)	(3.3)	(5.9)	(6.0)	(7.0)	(5.7)	(9.3)	(9.0)
4.1. From banks*	-	-	120	120	-	-	-	-	270	270	64	63
4.2. From others	198	277	1536	1748	119	118	208	467	1477	1499	355	451

5. Other liabilities	643	750	3351	3652	437	450	408	3342	946	1106	368	422
	(12.7)	(12.3)	(18.0)	(15.5)	(18.1)	(12.5)	(11.7)	(42.6)	(3.8)	(3.6)	(8.1)	(7.4)
5.1. Bills Payable	49	36	30	34	-	-	-	-	32	90	-	-
5.2. Inter-office adjustments	-	18	-	118	-	-	12	2774	70	99	-	-
5.3. Interest accrued	389	449	1513	1600	106	166	162	234	21	19	-	-
5.4. Others (including provisions)	205	247	1809	1900	331	284	234	334	824	898	368	422
Total Liabilities	5068	6120	18633	23499	2415	3599	3492	7837	25087	31090	4512	5709
1. Cash in hand	32	40	172	158	35	52	59	54	475	432	62	82
	(0.6)	(0.7)	(0.9)	(0.7)	(1.5)	(1.4)	(1.7)	(0.7)	(1.9)	(1.4)	(1.4)	(1.4)
2. Balances with RBI	138	173	440	570	61	90	79	114	640	763	111	145
	(2.7)	(2.8)	(2.4)	(2.4)	(2.5)	(2.5)	(2.3)	(1.5)	(2.5)	(2.5)	(2.5)	(2.5)
3. Balances with banks in India	1729	2131	5845	8923	1052	1770	1233	1996	12279	14598	1000	1278
	(34.1)	(34.8)	(31.4)	(38.0)	(43.5)	(49.2)	(35.3)	(25.5)	(48.9)	(47.0)	(22.2)	(22.4)
4. Money at call and short notice	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
5. Investments	75	7	5750	6979	247	515	285	359	5690	7705	365	424
	(1.5)	(0.1)	(30.9)	(29.7)	(10.2)	(14.3)	(8.2)	(4.6)	(22.7)	(24.8)	(8.1)	(7.4)
6. Advances	770	1136	4797	5279	655	700	1348	1949	4108	4179	1532	2123
	(15.2)	(18.6)	(25.7)	(22.5)	(27.1)	(19.4)	(38.6)	(24.9)	(16.4)	(13.4)	(34.0)	(37.2)
6.1. Bills purchased and discounted	-	-	-	-	1	-	2	3	1	-	-	-
6.2. Cash credits, overdrafts & loans	253	349	1135	2111	22	26	84	109	4108	4178	588	823
6.3. Term loans	516	787	3662	3168	632	674	1262	1837	-	-	944	1299
7. Fixed Assets	6	6	15	14	7	10	18	22	20	24	15	19
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.3)	(0.5)	(0.3)	(0.1)	(0.1)	(0.3)	(0.3)
8. Other Assets	2318	2627	1613	1577	358	463	470	3341	1875	3390	1427	1638
	(45.7)	(42.9)	(8.7)	(6.7)	(14.8)	(12.9)	(13.5)	(42.6)	(7.5)	(10.9)	(31.6)	(28.7)
8.1. Inter - office adjustments (net)	44	-	42	-	32	28	-	2800	-	-	31	68
8.2. Interest accrued	27	41	1061	1508	51	176	96	145	1788	3304	-	-
8.3. Others	2247	2587	510	68	275	259	374	396	87	86	1396	1570
Total Assets	5068	6120	18633	23499	2415	3599	3492	7837	25087	31090	4512	5709
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

- : Nil or negligible.

Source: Annual accounts of banks.