

Table 49 : Liabilities and Assets of Regional Rural Banks - 1997-98
(Part 3 of 17)

(Amount in Rs. lakh)

Items	As on 31 st March											
	Bhilwara-Ajmer Kshetriya Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank		Bikaner Kshetriya Gramin Bank		Bilaspur Raipur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank	
	1997 (49)	1998 (50)	1997 (51)	1998 (52)	1997 (53)	1998 (54)	1997 (55)	1998 (56)	1997 (57)	1998 (58)	1997 (59)	1998 (60)
1. Capital	659 (8.0)	659 (6.7)	718 (2.2)	1802 (4.4)	737 (4.0)	737 (3.5)	88 (5.2)	100 (4.2)	100 (0.7)	918 (4.5)	100 (0.6)	100 (0.5)
2. Reserves and Surplus	-	-	5	-	186 (1.0)	737 (3.5)	-	-	-	-	-	-
3. Deposits	6045 (72.9)	7250 (73.1)	29856 (89.7)	35115 (85.2)	10976 (59.1)	12597 (59.1)	1207 (71.2)	1663 (69.7)	12738 (84.0)	16114 (79.8)	11939 (71.8)	13787 (72.7)
3.1. Demand deposits	432	510	1412	1803	296	285	58	61	1203	1649	942	1107
3.2. Savings bank deposits	1601	1874	13350	16234	4198	4723	325	441	4803	6253	5988	6869
3.3. Term deposits	4012	4866	15095	17079	6483	7590	824	1160	6732	8211	5010	5811
4. Borrowings	1203 (14.5)	1418 (14.3)	1250 (3.8)	1871 (4.5)	5529 (29.8)	5278 (24.8)	152 (9.0)	360 (15.1)	824 (5.4)	1158 (5.7)	2766 (16.6)	3002 (15.8)
4.1. From banks*	89	81	1250	-	1171	1034	10	-	211	195	551	512
4.2. From others	1114	1337	-	1871	4358	4244	141	360	612	963	2215	2491
5. Other liabilities	386 (4.7)	587 (5.9)	1442 (4.3)	2441 (5.9)	1153 (6.2)	1974 (9.3)	249 (14.7)	263 (11.0)	1506 (9.9)	2015 (10.0)	1832 (11.0)	2087 (11.0)
5.1. Bills Payable	11	17	-	-	-	202	8	3	-	-	153	206
5.2. Inter-office adjustments	-	-	-	-	76	235	5	5	-	-	-	-
5.3. Interest accrued	59	70	55	50	123	175	112	146	1269	1468	923	1098
5.4. Others (including provisions)	317	499	1387	2391	955	1362	123	109	237	547	756	782
Total Liabilities	8294	9914	33271	41230	18582	21322	1695	2385	15167	20205	16637	18976
1. Cash in hand	198 (2.4)	207 (2.1)	674 (2.0)	791 (1.9)	285 (1.5)	377 (1.8)	4 (0.2)	5 (0.2)	109 (0.7)	117 (0.6)	234 (1.4)	179 (0.9)
2. Balances with RBI	180 (2.2)	215 (2.2)	928 (2.8)	1157 (2.8)	320 (1.7)	394 (1.8)	41 (2.4)	59 (2.5)	417 (2.7)	528 (2.6)	398 (2.4)	474 (2.5)
3. Balances with banks in India	1772 (21.4)	2508 (25.3)	1558 (4.7)	1298 (3.1)	579 (3.1)	365 (1.7)	23 (1.3)	8 (0.3)	6322 (41.7)	9123 (45.2)	620 (3.7)	579 (3.1)

4. Money at call and short notice	-	-	8877	10164	4850	5792	418	657	-	-	3407	4069
	-	-	(26.7)	(24.7)	(26.1)	(27.2)	(24.7)	(27.5)	-	-	(20.5)	(21.4)
5. Investments	1000	1144	9197	12883	1510	2033	110	65	1362	1323	455	480
	(12.1)	(11.5)	(27.6)	(31.2)	(8.1)	(9.5)	(6.5)	(2.7)	(9.0)	(6.5)	(2.7)	(2.5)
6. Advances	4209	4973	7502	9319	10630	11705	560	950	3009	4297	4143	4617
	(50.7)	(50.2)	(22.5)	(22.6)	(57.2)	(54.9)	(33.0)	(39.8)	(19.8)	(21.3)	(24.9)	(24.3)
6.1. Bills purchased and discounted	47	54	527	129	1	3	-	-	-	-	-	-
6.2. Cash credits, overdrafts & loans	856	1345	1338	1520	4806	5386	154	231	1243	1569	2128	2029
6.3. Term loans	3305	3575	5637	7670	5823	6316	405	719	1766	2728	2015	2588
7. Fixed Assets	28	32	45	45	83	84	13	13	12	12	12	19
	(0.3)	(0.3)	(0.1)	(0.1)	(0.4)	(0.4)	(0.7)	(0.6)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	908	835	4491	5573	326	572	527	628	3936	4804	7368	8561
	(10.9)	(8.4)	(13.5)	(13.5)	(1.8)	(2.7)	(31.1)	(26.3)	(26.0)	(23.8)	(44.3)	(45.1)
8.1. Inter - office adjustments (net)	83	67	325	1285	-	-	-	-	115	268	193	200
8.2. Interest accrued	236	210	1778	2361	258	477	14	33	291	673	468	547
8.3. Others	590	558	2388	1928	68	94	514	595	3531	3863	6707	7814
Total Assets	8294	9914	33271	41230	18582	21322	1695	2385	15167	20205	16637	18976
	(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)

Items	As on 31st March											
	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Kshetriya Gramin Bank		Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
1. Capital	100	336	1259	1812	96	1645	96	96	1429	1429	489	540
	(2.9)	(8.9)	(10.3)	(12.3)	(1.3)	(17.9)	(2.0)	(1.5)	(8.3)	(7.4)	(5.7)	(5.2)
2. Reserves and Surplus	234	-	-	-	-	-	505	859	1	1	-	-
	(6.8)	-	-	-	-	-	(10.5)	(13.1)	-	-	-	-
3. Deposits	2107	2312	9018	10747	5254	6899	3267	4718	9474	11117	5399	7171
	(61.2)	(61.4)	(74.0)	(73.2)	(71.8)	(75.2)	(68.0)	(72.1)	(55.1)	(57.2)	(63.1)	(68.8)
3.1. Demand deposits	39	42	809	1026	210	261	93	114	716	1044	260	289
3.2. Savings bank deposits	1152	1212	3018	3645	1471	2273	1474	2204	2580	2880	1132	1479
3.3. Term deposits	916	1059	5192	6075	3573	4365	1700	2399	6178	7193	4006	5403
4. Borrowings	751	795	634	624	1488	1622	243	323	2886	3700	2110	2282
	(21.8)	(21.1)	(5.2)	(4.2)	(20.3)	(17.7)	(5.1)	(4.9)	(16.8)	(19.0)	(24.7)	(21.9)
4.1. From banks*	125	121	32	41	119	108	-	-	704	779	509	559

4.2. From others	626	674	601	583	1369	1515	243	323	2183	2921	1601	1723
5. Other liabilities	253	322	1270	1506	475	555	691	542	3392	3180	556	433
	(7.3)	(8.6)	(10.4)	(10.3)	(6.5)	(6.0)	(14.4)	(8.3)	(19.7)	(16.4)	(6.5)	(4.2)
5.1. Bills Payable	15	8	-	-	37	61	-	-	-	-	14	25
5.2. Inter-office adjustments	-	-	19	18	-	-	1	-	241	100	-	58
5.3. Interest accrued	19	-	1040	320	28	35	12	48	1384	1263	33	29
5.4. Others (including provisions)	219	314	212	1168	411	459	678	494	1767	1816	509	321
Total Liabilities	3446	3766	12181	14689	7313	9176	4802	6539	17182	19426	8553	10427
1. Cash in hand	54	58	87	114	98	120	51	89	138	151	266	282
	(1.6)	(1.5)	(0.7)	(0.8)	(1.3)	(1.3)	(1.1)	(1.4)	(0.8)	(0.8)	(3.1)	(2.7)
2. Balances with RBI	69	69	283	337	163	210	100	135	320	326	178	229
	(2.0)	(1.8)	(2.3)	(2.3)	(2.2)	(2.3)	(2.1)	(2.1)	(1.9)	(1.7)	(2.1)	(2.2)
3. Balances with banks in India	1098	985	5771	6208	1829	4193	629	2019	1715	377	3014	4086
	(31.9)	(26.2)	(47.4)	(42.3)	(25.0)	(45.7)	(13.1)	(30.9)	(10.0)	(1.9)	(35.2)	(39.2)
4. Money at call and short notice	-	-	-	-	-	-	467	-	2869	2855	-	-
	-	-	-	-	-	-	(9.7)	-	(16.7)	(14.7)	-	-
5. Investments	135	189	741	1726	58	97	912	1457	1700	4226	682	1093
	(3.9)	(5.0)	(6.1)	(11.8)	(0.8)	(1.1)	(19.0)	(22.3)	(9.9)	(21.8)	(8.0)	(10.5)
6. Advances	1705	2108	2186	2406	3242	3817	1151	1202	8307	9534	3906	4340
	(49.5)	(56.0)	(17.9)	(16.4)	(44.3)	(41.6)	(24.0)	(18.4)	(48.3)	(49.1)	(45.7)	(41.6)
6.1. Bills purchased and discounted	-	75	-	-	2	5	-	-	138	141	25	23
6.2. Cash credits, overdrafts & loans	471	635	834	860	3240	40	159	262	4722	5483	2873	3169
6.3. Term loans	1235	1398	1352	1547	-	3772	991	941	3447	3910	1008	1147
7. Fixed Assets	14	18	10	9	15	15	7	8	16	15	18	22
	(0.4)	(0.5)	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	371	338	3102	3888	1908	2271	1486	1629	2118	1942	490	374
	(10.8)	(9.0)	(25.5)	(26.5)	(26.1)	(24.7)	(30.9)	(24.9)	(12.3)	(10.0)	(5.7)	(3.6)
8.1. Inter - office adjustments (net)	38	4	-	-	36	145	5	5	-	-	11	-
8.2. Interest accrued	-	-	442	1095	10	16	45	92	331	439	65	67
8.3. Others	333	334	2660	2794	1862	2109	1436	1531	1787	1503	415	307
Total Assets	3446	3766	12181	14689	7313	9176	4802	6539	17182	19426	8553	10427
	(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.