

Table 49 : Liabilities and Assets of Regional Rural Banks - 1997-98
(Part 4 of 17)

(Amount in Rs. lakh)

Items	As on 31st March											
	Chambal Kshetriya Gramin Bank		Champaran Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank		Chhatrasal Gramin Bank		Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank	
	1997 (73)	1998 (74)	1997 (75)	1998 (76)	1997 (77)	1998 (78)	1997 (79)	1998 (80)	1997 (81)	1998 (82)	1997 (83)	1998 (84)
1. Capital	100	100	75	100	75	100	1255	1255	100	100	754	754
	(2.2)	(1.6)	(0.5)	(0.6)	(1.5)	(1.2)	(10.5)	(9.2)	(1.3)	(1.2)	(10.9)	(9.1)
2. Reserves and Surplus	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
3. Deposits	3194	5263	11693	14273	4268	6948	8335	9861	5765	7569	4276	5318
	(69.8)	(83.2)	(85.3)	(86.3)	(87.6)	(86.4)	(69.4)	(72.2)	(77.8)	(90.7)	(62.0)	(64.4)
3.1. Demand deposits	122	199	259	280	99	118	491	520	527	593	96	166
3.2. Savings bank deposits	951	1585	5206	6806	2287	3522	4621	5403	2117	3081	1680	1963
3.3. Term deposits	2122	3479	6228	7186	1883	3308	3223	3939	3122	3895	2500	3190
4. Borrowings	91	204	450	524	316	585	947	1055	116	187	1669	1946
	(2.0)	(3.2)	(3.3)	(3.2)	(6.5)	(7.3)	(7.9)	(7.7)	(1.6)	(2.2)	(24.2)	(23.6)
4.1. From banks*	-	-	-	-	19	34	80	106	-	-	401	422
4.2. From others	91	204	450	524	298	551	867	949	116	187	1268	1524
5. Other liabilities	1189	761	1487	1650	215	412	1466	1497	1427	491	197	242
	(26.0)	(12.0)	(10.9)	(10.0)	(4.4)	(5.1)	(12.2)	(10.9)	(19.3)	(5.9)	(2.9)	(2.9)
5.1. Bills Payable	-	-	-	-	3	2	17	13	-	-	2	2
5.2. Inter-office adjustments	-	-	-	29	-	-	79	21	-	-	-	-
5.3. Interest accrued	15	22	6	7	4	7	16	10	-	-	14	12
5.4. Others (including provisions)	1174	739	1481	1614	208	403	1354	1453	1427	491	181	229
Total Liabilities	4575	6328	13706	16546	4875	8045	12004	13668	7408	8347	6896	8260
1. Cash in hand	65	53	352	317	149	148	146	132	216	171	143	249
	(1.4)	(0.8)	(2.6)	(1.9)	(3.1)	(1.8)	(1.2)	(1.0)	(2.9)	(2.0)	(2.1)	(3.0)
2. Balances with RBI	90	165	345	420	121	208	220	288	184	202	121	145
	(2.0)	(2.6)	(2.5)	(2.5)	(2.5)	(2.6)	(1.8)	(2.1)	(2.5)	(2.4)	(1.8)	(1.8)
3. Balances with banks in India	520	1116	4597	6208	829	1839	5152	6048	2207	2628	1436	2194
	(11.4)	(17.6)	(33.5)	(37.5)	(17.0)	(22.9)	(42.9)	(44.3)	(29.8)	(31.5)	(20.8)	(26.6)

4. Money at call and short notice	792	786	-	-	-	-	-	-	-	592	-	-
	(17.3)	(12.4)	-	-	-	-	-	-	-	(7.1)	-	-
5. Investments	28	309	-	109	985	1642	1715	2004	-	-	782	547
	(0.6)	(4.9)	-	(0.7)	(20.2)	(20.4)	(14.3)	(14.7)	-	-	(11.3)	(6.6)
6. Advances	1810	2458	3804	4021	1364	2323	3068	3485	2911	2541	3854	4790
	(39.6)	(38.8)	(27.8)	(24.3)	(28.0)	(28.9)	(25.6)	(25.5)	(39.3)	(30.4)	(55.9)	(58.0)
6.1. Bills purchased and discounted	-	-	-	-	3	2	-	8	13	39	4	20
6.2. Cash credits, overdrafts & loans	187	319	515	593	51	844	522	596	693	845	1021	1481
6.3. Term loans	1624	2138	3289	3428	1309	1476	2546	2881	2204	1658	2829	3288
7. Fixed Assets	16	18	15	14	10	17	10	19	18	18	19	31
	(0.4)	(0.3)	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)	(0.3)	(0.4)
8. Other Assets	1253	1423	4592	5458	1417	1869	1693	1692	1872	2196	542	305
	(27.4)	(22.5)	(33.5)	(33.0)	(29.1)	(23.2)	(14.1)	(12.4)	(25.3)	(26.3)	(7.9)	(3.7)
8.1. Inter - office adjustments (net)	8	-	28	-	65	91	-	-	104	166	27	26
8.2. Interest accrued	33	128	378	404	54	91	227	338	-	-	39	37
8.3. Others	1211	1295	4186	5053	1297	1687	1466	1354	1769	2030	476	242
Total Assets	4575	6328	13706	16546	4875	8045	12004	13668	7408	8347	6896	8260
	(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											
	Chitradurga Gramin Bank		Cuttack Gramin Bank		Damoh Panna Sagar Kshetriya Gramin Bank		Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(85)	(86)	(87)	(88)	(89)	(90)	(91)	(92)	(93)	(94)	(95)	(96)
1. Capital	1869	1872	100	3728	100	804	1497	1497	100	100	873	873
	(14.9)	(12.8)	(0.4)	(14.8)	(1.4)	(7.8)	(10.1)	(7.5)	(1.4)	(1.0)	(9.5)	(7.5)
2. Reserves and Surplus	-	-	6	6	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
3. Deposits	7116	8975	13986	17108	6036	7939	11470	16378	6332	8679	5393	7145
	(56.7)	(61.2)	(52.5)	(67.9)	(81.9)	(77.3)	(77.3)	(81.9)	(88.6)	(89.0)	(58.9)	(61.7)
3.1. Demand deposits	286	318	282	295	386	602	1198	2291	214	259	121	186
3.2. Savings bank deposits	2157	2683	5665	7018	2035	2960	6459	9269	2207	3422	1344	1704
3.3. Term deposits	4672	5974	8039	9795	3615	4377	3813	4818	3911	4999	3929	5256
4. Borrowings	2759	3316	1968	2130	536	621	823	879	399	572	1908	2489
	(22.0)	(22.6)	(7.4)	(8.5)	(7.3)	(6.0)	(5.5)	(4.4)	(5.6)	(5.9)	(20.8)	(21.5)
4.1. From banks*	588	652	167	267	536	72	43	36	4	8	474	426

4.2. From others	2171	2664	1801	1863	-	549	780	843	395	563	1434	2063
5. Other liabilities	796	503	10598	2227	700	910	1045	1245	312	403	984	1075
	(6.4)	(3.4)	(39.8)	(8.8)	(9.5)	(8.9)	(7.0)	(6.2)	(4.4)	(4.1)	(10.7)	(9.3)
5.1. Bills Payable	383	135	67	38	-	-	14	24	2	6	18	14
5.2. Inter-office adjustments	82	15	158	55	27	68	-	-	-	5	67	106
5.3. Interest accrued	78	88	1711	1690	568	702	18	27	7	11	156	142
5.4. Others (including provisions)	254	265	8662	445	105	140	1013	1194	303	381	743	813
Total Liabilities	12540	14666	26658	25200	7373	10273	14834	20000	7144	9754	9158	11581
1. Cash in hand	145	129	230	266	63	83	278	230	143	124	114	123
	(1.2)	(0.9)	(0.9)	(1.1)	(0.9)	(0.8)	(1.9)	(1.2)	(2.0)	(1.3)	(1.2)	(1.1)
2. Balances with RBI	215	276	509	562	198	258	334	485	177	256	165	217
	(1.7)	(1.9)	(1.9)	(2.2)	(2.7)	(2.5)	(2.3)	(2.4)	(2.5)	(2.6)	(1.8)	(1.9)
3. Balances with banks in India	3809	3269	6591	9010	3599	5284	5971	8983	1953	2490	1928	2240
	(30.4)	(22.3)	(24.7)	(35.8)	(48.8)	(51.4)	(40.3)	(44.9)	(27.3)	(25.5)	(21.1)	(19.3)
4. Money at call and short notice	-	-	700	-	-	-	-	-	-	-	-	-
	-	-	(2.6)	-	-	-	-	-	-	-	-	-
5. Investments	1020	1837	1710	2146	-	509	3000	4288	1325	2378	1680	2186
	(8.1)	(12.5)	(6.4)	(8.5)	-	(5.0)	(20.2)	(21.4)	(18.5)	(24.4)	(18.3)	(18.9)
6. Advances	5326	7247	9451	5279	1063	1380	2994	3424	1849	2667	3569	5380
	(42.5)	(49.4)	(35.5)	(20.9)	(14.4)	(13.4)	(20.2)	(17.1)	(25.9)	(27.3)	(39.0)	(46.5)
6.1. Bills purchased and discounted	2	-	55	32	-	-	-	-	-	-	4	1
6.2. Cash credits, overdrafts & loans	3647	4856	896	425	417	581	338	210	405	525	498	799
6.3. Term loans	1677	2391	8500	4822	646	798	2656	3214	1444	2142	3066	4581
7. Fixed Assets	23	36	46	48	12	11	25	29	8	12	11	18
	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)
8. Other Assets	2003	1872	7422	7889	2437	2748	2232	2560	1689	1826	1691	1417
	(16.0)	(12.8)	(27.8)	(31.3)	(33.1)	(26.8)	(15.0)	(12.8)	(23.6)	(18.7)	(18.5)	(12.2)
8.1. Inter - office adjustments (net)	-	-	-	-	-	187	66	38	33	-	-	-
8.2. Interest accrued	101	189	280	234	101	-	556	797	179	307	129	183
8.3. Others	1902	1683	7142	7655	2336	2562	1610	1725	1478	1520	1562	1234
Total Assets	12540	14666	26658	25200	7373	10273	14834	20000	7144	9754	9158	11581
	(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.