

Table 49 : Liabilities and Assets of Regional Rural Banks - 1997-98
(Part 5 of 17)

(Amount in Rs. lakh)

Items	As on 31st March											
	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank		Etah Gramin Bank		Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank	
	1997 (97)	1998 (98)	1997 (99)	1998 (100)	1997 (101)	1998 (102)	1997 (103)	1998 (104)	1997 (105)	1998 (106)	1997 (107)	1998 (108)
1. Capital	96 (2.4)	890 (14.5)	1444 (7.0)	2145 (9.4)		100 (1.4)	93 (0.8)	1150 (8.7)	787 (10.4)	787 (9.6)	100 (0.8)	1224 (7.2)
2. Reserves and Surplus	-	-	-	-		-	-	-	-	-	-	-
3. Deposits	3240 (79.3)	4312 (70.5)	13583 (66.3)	16819 (74.0)		5805 (78.5)	7434 (67.8)	9630 (72.9)	5516 (73.1)	6035 (74.0)	11291 (85.7)	13745 (81.2)
3.1. Demand deposits	176	166	653	1012		212	254	368	59	58	358	412
3.2. Savings bank deposits	1108	1608	5774	7425		2485	2909	3814	2485	2880	5992	7545
3.3. Term deposits	1955	2538	7156	8382		3107	4270	5449	2971	3097	4940	5788
4. Borrowings	347 (8.5)	530 (8.7)	1599 (7.8)	1804 (7.9)		208 (2.8)	1658 (15.1)	1723 (13.0)	834 (11.1)	827 (10.1)	941 (7.1)	1011 (6.0)
4.1. From banks*	347	4	112	117	o	-	182	210	32	21	862	89
4.2. From others	-	527	1488	1687	t	208	1476	1513	801	806	80	921
5. Other liabilities	403 (9.9)	386 (6.3)	3870 (18.9)	1954 (8.6)		1282 (17.3)	1778 (16.2)	703 (5.3)	405 (5.4)	505 (6.2)	841 (6.4)	951 (5.6)
5.1. Bills Payable	12	36	18	19	a	24	246	130	10	5	15	21
5.2. Inter-office adjustments	-	-	99	95	i	-	459	369	-	20	119	108
5.3. Interest accrued	21	28	991	1152	l	665	59	82	43	43	-	-
5.4. Others (including provisions)	370	322	2762	688	a	594	1013	122	352	437	707	822
Total Liabilities	4086	6119	20496	22722	b	7395	10962	13205	7542	8154	13173	16930
1. Cash in hand	49 (1.2)	57 (0.9)	192 (0.9)	204 (0.9)	l	45 (0.6)	393 (3.6)	220 (1.7)	49 (0.6)	68 (0.8)	157 (1.2)	139 (0.8)
2. Balances with RBI	97 (2.4)	140 (2.3)	439 (2.1)	535 (2.4)		191 (2.6)	255 (2.3)	320 (2.4)	168 (2.2)	183 (2.2)	358 (2.8)	450 (2.7)
3. Balances with banks in India	1146 (28.0)	2378 (38.9)	525 (2.6)	1185 (5.2)		2268 (30.7)	3589 (32.7)	5304 (40.2)	2740 (36.3)	2722 (33.4)	706 (5.3)	8992 (53.1)

4. Money at call and short notice	-	-	6238	6604	-	-	-	-	-	5444	-
	-	-	(30.4)	(29.1)	-	-	-	-	-	(41.3)	-
5. Investments	200	443	3402	5716	-	1384	1447	400	400	1860	1740
	(4.9)	(7.2)	(16.6)	(25.2)	-	(12.6)	(11.0)	(5.3)	(4.9)	(14.1)	(10.3)
6. Advances	1500	1755	6437	5309	1252	4243	4982	2486	2575	2521	2799
	(36.7)	(28.7)	(31.4)	(23.4)	(16.9)	(38.7)	(37.7)	(33.0)	(31.6)	(19.1)	(16.5)
6.1. Bills purchased and discounted	54	5	-	-	-	-	-	-	-	-	20
6.2. Cash credits, overdrafts & loans	246	317	1104	1139	1044	1390	1529	295	297	-	310
6.3. Term loans	1200	1434	5333	4170	207	2853	3453	2191	2278	-	2469
7. Fixed Assets	14	16	27	40	14	18	17	11	10	17	14
	(0.3)	(0.3)	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	1081	1332	3236	3130	3626	1081	915	1688	2195	2110	2797
	(26.4)	(21.8)	(15.8)	(13.8)	(49.0)	(9.9)	(6.9)	(22.4)	(26.9)	(16.0)	(16.5)
8.1. Inter - office adjustments (net)	20	25	-	-	6	-	-	27	-	-	-
8.2. Interest accrued	52	228	356	419	25	108	154	224	402	75	1525
8.3. Others	1008	1079	2880	2711	3595	972	761	1436	1793	2030	1271
Total Assets	4086	6119	20496	22722	7395	10962	13205	7542	8154	13173	16930
	(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											
	Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
1. Capital	100	100	100	100	100	1242	485	485		100	79	100
	(1.6)	(2.0)	(0.6)	(0.5)	(1.3)	(11.3)	(9.6)	(7.9)		(0.4)	(2.2)	(2.0)
2. Reserves and Surplus	275	425	557	984	-	-	-	-		-	164	172
	(4.5)	(8.6)	(3.1)	(4.7)	-	-	-	-		-	(4.5)	(3.5)
3. Deposits	4712	3450	15076	17124	6215	7977	3526	4458		24099	2798	4032
	(76.3)	(70.0)	(83.1)	(82.0)	(80.3)	(72.8)	(69.9)	(72.4)		(86.6)	(77.4)	(81.0)
3.1. Demand deposits	168	249	997	1180	155	183	192	246		353	84	105
3.2. Savings bank deposits	638	835	7506	8398	3273	4337	1068	1388		8765	1268	1947
3.3. Term deposits	3907	2365	6573	7546	2787	3458	2266	2823		14982	1446	1981
4. Borrowings	648	594	1614	1766	865	889	438	539		2501	226	266
	(10.5)	(12.1)	(8.9)	(8.5)	(11.2)	(8.1)	(8.7)	(8.7)		N	(9.0)	(6.2)
4.1. From banks*	181	81	244	285	-	-	68	76		o	-	-
4.2. From others	467	513	1369	1481	865	889	370	463		t	2501	226

5. Other liabilities	444	361	799	908	560	842	596	676	a	1113	348	408
	(7.2)	(7.3)	(4.4)	(4.3)	(7.2)	(7.7)	(11.8)	(11.0)	v	(4.0)	(9.6)	(8.2)
5.1. Bills Payable	7	10	28	31	14	19	49	46	a	-	50	40
5.2. Inter-office adjustments	103	-	1	-	33	19	-	-	i	-	-	-
5.3. Interest accrued	49	13	42	9	21	29	366	428	l	314	-	-
5.4. Others (including provisions)	286	338	728	868	492	775	181	202	a	798	299	368
Total Liabilities	6180	4930	18146	20882	7740	10951	5045	6158	b	27813	3615	4979
1. Cash in hand	28	33	345	439	71	85	41	55	l	393	27	37
	(0.4)	(0.7)	(1.9)	(2.1)	(0.9)	(0.8)	(0.8)	(0.9)	e	(1.4)	(0.7)	(0.8)
2. Balances with RBI	81	96	475	540	190	256	108	134		737	82	117
	(1.3)	(1.9)	(2.6)	(2.6)	(2.4)	(2.3)	(2.1)	(2.2)		(2.6)	(2.3)	(2.3)
3. Balances with banks in India	3622	1736	3818	6009	2603	4760	112	1174		5233	107	220
	(58.6)	(35.2)	(21.0)	(28.8)	(33.6)	(43.5)	(2.2)	(19.1)		(18.8)	(3.0)	(4.4)
4. Money at call and short notice	-	-	5263	4793	-	-	2165	2000		-	1469	2321
	-	-	(29.0)	(23.0)	-	-	(42.9)	(32.5)		-	(40.6)	(46.6)
5. Investments	550	912	3423	3529	1001	1119	602	534		4709	450	583
	(8.9)	(18.5)	(18.9)	(16.9)	(12.9)	(10.2)	(11.9)	(8.7)		(16.9)	(12.4)	(11.7)
6. Advances	1644	1883	3761	4289	1750	2017	1259	1470		8924	1037	1256
	(26.6)	(38.2)	(20.7)	(20.5)	(22.6)	(18.4)	(24.9)	(23.9)		(32.1)	(28.7)	(25.2)
6.1. Bills purchased and discounted	3	1	-	-	-	-	-	-		1	-	14
6.2. Cash credits, overdrafts & loans	696	807	854	935	183	194	332	457		1958	176	249
6.3. Term loans	945	1076	2907	3354	1567	1823	927	1014		6965	861	994
7. Fixed Assets	13	15	20	18	16	18	7	6		45	13	12
	(0.2)	(0.3)	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)		(0.2)	(0.4)	(0.2)
8. Other Assets	242	255	1041	1264	2109	2697	752	784		7773	430	431
	(3.9)	(5.2)	(5.7)	(6.1)	(27.3)	(24.6)	(14.9)	(12.7)		(27.9)	(11.9)	(8.7)
8.1. Inter - office adjustments (net)	-	4	-	75	-	-	20	8		-	26	12
8.2. Interest accrued	220	246	976	1120	25	35	140	225		469	-	-
8.3. Others	22	4	66	69	2084	2663	592	551		7304	404	419
Total Assets	6180	4930	18146	20882	7740	10951	5045	6158		27813	3615	4979
	(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.