

Table 49 : Liabilities and Assets of Regional Rural Banks - 1997-98
(Part 6 of 17)

(Amount in Rs. lakh)

Items	As on 31st March											
	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank		Gorakhpur Kshetriya Gramin Bank		Gurdaspur Amritsar Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)	(129)	(130)	(131)	(132)
1. Capital	187	187	100	100	1077	1077	518	597	100	187	837	837
	(3.2)	(2.9)	(3.0)	(2.3)	(5.5)	(4.6)	(5.1)	(4.8)	(0.2)	(0.2)	(8.2)	(6.8)
2. Reserves and Surplus	278	421	-	-	-	-	-	-	7220	8672	-	-
	(4.8)	(6.5)	-	-	-	-	-	-	(11.6)	(11.5)	-	-
3. Deposits	3351	3733	2454	3262	16097	19893	8501	10467	41991	52292	7779	9401
	(57.8)	(57.7)	(72.7)	(76.1)	(81.9)	(85.6)	(83.4)	(84.8)	(67.3)	(69.6)	(75.8)	(76.7)
3.1. Demand deposits	113	73	331	440	735	840	448	522	1126	2148	402	197
3.2. Savings bank deposits	787	759	609	961	6388	8349	4556	5719	22336	27498	2949	3752
3.3. Term deposits	2451	2901	1513	1861	8974	10705	3497	4226	18529	22646	4428	5452
4. Borrowings	1653	1764	398	434	1800	1973	252	281	5090	4417	760	853
	(28.5)	(27.3)	(11.8)	(10.1)	(9.2)	(8.5)	(2.5)	(2.3)	(8.2)	(5.9)	(7.4)	(7.0)
4.1. From banks*	1621	454	82	101	94	83	-	-	5090	-	51	59
4.2. From others	33	1310	316	333	1706	1890	252	281	-	4417	708	794
5. Other liabilities	330	362	424	491	685	299	927	999	8019	9572	884	1158
	(5.7)	(5.6)	(12.6)	(11.4)	(3.5)	(1.3)	(9.1)	(8.1)	(12.8)	(12.7)	(8.6)	(9.5)
5.1. Bills Payable	7	2	-	186	373	82	-	-	-	-	73	7
5.2. Inter-office adjustments	-	-	48	-	-	13	-	6	159	516	-	-
5.3. Interest accrued	25	24	156	-	-	27	-	-	5575	6375	8	11
5.4. Others (including provisions)	298	336	221	305	312	176	927	992	2285	2681	803	1140
Total Liabilities	5799	6466	3376	4287	19659	23242	10197	12343	62420	75139	10259	12250
1. Cash in hand	96	120	67	35	215	220	96	85	442	495	145	88
	(1.7)	(1.8)	(2.0)	(0.8)	(1.1)	(0.9)	(0.9)	(0.7)	(0.7)	(0.7)	(1.4)	(0.7)
2. Balances with RBI	120	121	68	104	480	600	255	313	1376	1739	240	285
	(2.1)	(1.9)	(2.0)	(2.4)	(2.4)	(2.6)	(2.5)	(2.5)	(2.2)	(2.3)	(2.3)	(2.3)
3. Balances with banks in India	1327	1264	137	212	7635	5590	5520	7471	1167	1173	208	2329
	(22.9)	(19.6)	(4.0)	(5.0)	(38.8)	(24.1)	(54.1)	(60.5)	(1.9)	(1.6)	(2.0)	(19.0)
4. Money at call and short notice	-	-	936	1290	-	-	-	-	31585	40468	3589	1035
	-	-	(27.7)	(30.1)	-	-	-	-	(50.6)	(53.9)	(35.0)	(8.4)

5. Investments	482	775	450	595	4074	8596	600	600	13528	14447	1633	3655
	(8.3)	(12.0)	(13.3)	(13.9)	(20.7)	(37.0)	(5.9)	(4.9)	(21.7)	(19.2)	(15.9)	(29.8)
6. Advances	3666	4036	1234	1491	4881	6007	2123	2258	11361	12657	3451	3759
	(63.2)	(62.4)	(36.6)	(34.8)	(24.8)	(25.8)	(20.8)	(18.3)	(18.2)	(16.8)	(33.6)	(30.7)
6.1. Bills purchased and discounted	15	17	-	-	9	-	-	-	11	8	3	-
6.2. Cash credits, overdrafts & loans	2178	2666	716	918	-	266	270	313	4418	4677	849	2196
6.3. Term loans	1474	1353	518	573	4872	5741	1853	1945	6932	7973	2598	1563
7. Fixed Assets	29	32	13	15	22	26	10	10	34	37	28	29
	(0.5)	(0.5)	(0.4)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	-	(0.3)	(0.2)
8. Other Assets	78	118	472	546	2352	2203	1593	1605	2927	4122	966	1069
	(1.3)	(1.8)	(14.0)	(12.7)	(12.0)	(9.5)	(15.6)	(13.0)	(4.7)	(5.5)	(9.4)	(8.7)
8.1. Inter - office adjustments (net)	22	22	-	201	76	-	46	-	-	-	9	105
8.2. Interest accrued	5	32	43	52	741	1028	1223	1540	2890	4064	4	296
8.3. Others	52	63	429	293	1535	1175	325	66	37	58	953	669
Total Assets	5799	6466	3376	4287	19659	23242	10197	12343	62420	75139	10259	12250
	(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											
	Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(133)	(134)	(135)	(136)	(137)	(138)	(139)	(140)	(141)	(142)	(143)	(144)
1. Capital	1649	1649	91	461	100	100	88	96	258	287	997	997
	(4.1)	(3.7)	(2.2)	(9.1)	(0.7)	(0.6)	(0.5)	(0.4)	(5.2)	(4.1)	(4.6)	(4.0)
2. Reserves and Surplus	-967	349	-	-	-	-	-	-	-	-	-	-
	(-2.4)	(0.8)	-	-	-	-	-	-	-	-	-	-
3. Deposits	32865	35111	2967	3707	10576	12436	14671	17189	4090	5952	18491	22001
	(81.1)	(78.0)	(72.2)	(73.5)	(76.9)	(76.9)	(84.8)	(77.9)	(82.0)	(84.1)	(86.0)	(87.5)
3.1. Demand deposits	337	559	145	174	1147	801	80	91	184	152	299	498
3.2. Savings bank deposits	11417	13736	959	1073	3528	4545	5131	6400	2118	3437	4741	6345
3.3. Term deposits	21111	20817	1863	2460	5902	7090	9459	10698	1789	2363	13451	15158
4. Borrowings	4763	5584	361	476	1090	1467	1609	2146	269	346	1279	1292
	(11.8)	(12.4)	(8.8)	(9.5)	(7.9)	(9.1)	(9.3)	(9.7)	(5.4)	(4.9)	(5.9)	(5.1)
4.1. From banks*	1303	1356	-	22	63	137	26	13	-	-	129	126
4.2. From others	3460	4228	361	454	1027	1330	1583	2133	269	346	-	1166
5. Other liabilities	2203	2330	690	397	1989	2166	933	2625	371	492	736	855
	(5.4)	(5.2)	(16.8)	(7.9)	(14.5)	(13.4)	(5.4)	(11.9)	(7.4)	(7.0)	(3.4)	(3.4)

5.1. Bills Payable	-	-	-	-	-	-	18	-	2	-	10	8
5.2. Inter-office adjustments	120	86	1	13	-	-	-	-	-	-	70	90
5.3. Interest accrued	240	256	689	-	26	31	17	20	-	-	35	37
5.4. Others (including provisions)	1843	1988	-	384	1963	2134	898	2604	369	492	622	721
Total Liabilities	40511	45023	4109	5041	13756	16169	17300	22055	4989	7077	21503	25144
1. Cash in hand	644	733	50	44	467	302	173	271	35	56	203	353
	(1.6)	(1.6)	(1.2)	(0.9)	(3.4)	(1.9)	(1.0)	(1.2)	(0.7)	(0.8)	(0.9)	(1.4)
2. Balances with RBI	996	1061	89	113	288	376	455	540	109	164	570	675
	(2.5)	(2.4)	(2.2)	(2.2)	(2.1)	(2.3)	(2.6)	(2.5)	(2.2)	(2.3)	(2.7)	(2.7)
3. Balances with banks in India	18067	19144	228	73	985	3574	284	286	2507	2179	5090	7523
	(44.6)	(42.5)	(5.5)	(1.4)	(7.2)	(22.1)	(1.6)	(1.3)	(50.2)	(30.8)	(23.7)	(29.9)
4. Money at call and short notice	-	-	1602	2180	3181	2192	4787	5425	-	-	-	-
	-	-	(39.0)	(43.3)	(23.1)	(13.6)	(27.7)	(24.6)	-	-	-	-
5. Investments	7625	8915	-	-	726	400	2500	2786	951	3019	8734	9560
	(18.8)	(19.8)	-	-	(5.3)	(2.5)	(14.5)	(12.6)	(19.1)	(42.7)	(40.6)	(38.0)
6. Advances	10486	12523	1450	1755	4620	5582	5144	8687	1032	1304	4014	4553
	(25.9)	(27.8)	(35.3)	(34.8)	(33.6)	(34.5)	(29.7)	(39.4)	(20.7)	(18.4)	(18.7)	(18.1)
6.1. Bills purchased and discounted	3	-	38	-	7	-	-	-	-	-	240	454
6.2. Cash credits, overdrafts & loans	3116	3380	85	139	958	1194	555	644	161	237	2052	2138
6.3. Term loans	7367	9142	1327	1616	3654	4388	4589	8042	871	1066	1721	1961
7. Fixed Assets	35	55	10	11	19	23	31	32	10	12	16	21
	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	2658	2592	681	865	3470	3720	3926	4030	345	343	2876	2460
	(6.6)	(5.8)	(16.6)	(17.2)	(25.2)	(23.0)	(22.7)	(18.3)	(6.9)	(4.8)	(13.4)	(9.8)
8.1. Inter - office adjustments (net)	-	-	-	-	373	319	5	38	51	32	-	-
8.2. Interest accrued	2474	2319	-	216	123	274	403	487	-	-	1715	1392
8.3. Others	183	273	681	649	2974	3126	3518	3505	294	311	1160	1068
Total Assets	40511	45023	4109	5041	13756	16169	17300	22055	4989	7077	21503	25144
	(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.

