

**Table 49 : Liabilities and Assets of Regional Rural Banks - 1997-98**  
**(Part 8 of 17)**

(Amount in Rs. lakh)

Items	As on 31st March											
	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakadurga Gramin Bank		Kanpur Kshetriya Gramin Bank		Kapurothala Firzpur Kshetriya Gramin Bank	
	1997 (169)	1998 (170)	1997 (171)	1998 (172)	1997 (173)	1998 (174)	1997 (175)	1998 (176)	1997 (177)	1998 (178)	1997 (179)	1998 (180)
<b>1. Capital</b>	<b>100</b>	<b>1277</b>	<b>1357</b>	<b>1357</b>	<b>100</b>	<b>100</b>	<b>215</b>	<b>215</b>	<b>1969</b>	<b>2440</b>	<b>755</b>	<b>755</b>
	(1.3)	(13.7)	(10.8)	(10.3)	(1.1)	(0.9)	(4.1)	(3.4)	(8.5)	(9.0)	(11.9)	(10.2)
<b>2. Reserves and Surplus</b>	<b>1178</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>11</b>	<b>11</b>	<b>235</b>	<b>407</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>-</b>
	(15.3)	-	-	-	(0.1)	(0.1)	(4.5)	(6.5)	-	-	-	-
<b>3. Deposits</b>	<b>5177</b>	<b>5553</b>	<b>7469</b>	<b>8333</b>	<b>8562</b>	<b>10326</b>	<b>3057</b>	<b>3743</b>	<b>17457</b>	<b>20687</b>	<b>4781</b>	<b>5780</b>
	(67.2)	(59.6)	(59.3)	(63.3)	(93.2)	(91.6)	(58.1)	(59.5)	(75.4)	(76.5)	(75.6)	(78.4)
3.1. Demand deposits	1179	692	314	402	1541	1741	101	82	638	873	115	170
3.2. Savings bank deposits	2398	2833	2786	3189	4100	4801	897	1139	7887	9030	1724	2179
3.3. Term deposits	1601	2028	4369	4742	2921	3784	2059	2522	8932	10784	2942	3431
<b>4. Borrowings</b>	<b>939</b>	<b>1194</b>	<b>2294</b>	<b>2295</b>	<b>244</b>	<b>465</b>	<b>1442</b>	<b>1565</b>	<b>2518</b>	<b>2931</b>	<b>545</b>	<b>614</b>
	(12.2)	(12.8)	(18.2)	(17.4)	(2.7)	(4.1)	(27.4)	(24.9)	(10.9)	(10.8)	(8.6)	(8.3)
4.1. From banks*	130	124	265	239	94	89	320	320	169	195	90	100
4.2. From others	810	1070	2029	2056	149	376	1122	1245	2349	2736	455	514
<b>5. Other liabilities</b>	<b>308</b>	<b>1299</b>	<b>1480</b>	<b>1184</b>	<b>270</b>	<b>373</b>	<b>316</b>	<b>366</b>	<b>1198</b>	<b>997</b>	<b>245</b>	<b>227</b>
	(4.0)	(13.9)	(11.7)	(9.0)	(2.9)	(3.3)	(6.0)	(5.8)	(5.2)	(3.7)	(3.9)	(3.1)
5.1. Bills Payable	-	-	-	-	6	7	-	-	242	181	8	6
5.2. Inter-office adjustments	-	-	16	-	46	100	37	42	-	-	-	3
5.3. Interest accrued	225	345	657	686	95	107	19	21	193	203	14	17
5.4. Others (including provisions)	83	955	807	498	123	160	259	303	764	613	223	200
<b>Total Liabilities</b>	<b>7702</b>	<b>9324</b>	<b>12600</b>	<b>13169</b>	<b>9186</b>	<b>11275</b>	<b>5265</b>	<b>6296</b>	<b>23142</b>	<b>27055</b>	<b>6327</b>	<b>7375</b>
<b>1. Cash in hand</b>	<b>163</b>	<b>184</b>	<b>148</b>	<b>229</b>	<b>50</b>	<b>45</b>	<b>83</b>	<b>82</b>	<b>160</b>	<b>208</b>	<b>86</b>	<b>127</b>
	(2.1)	(2.0)	(1.2)	(1.7)	(0.5)	(0.4)	(1.6)	(1.3)	(0.7)	(0.8)	(1.4)	(1.7)
<b>2. Balances with RBI</b>	<b>132</b>	<b>170</b>	<b>226</b>	<b>288</b>	<b>255</b>	<b>301</b>	<b>92</b>	<b>106</b>	<b>540</b>	<b>660</b>	<b>152</b>	<b>178</b>
	(1.7)	(1.8)	(1.8)	(2.2)	(2.8)	(2.7)	(1.7)	(1.7)	(2.3)	(2.4)	(2.4)	(2.4)
<b>3. Balances with banks in India</b>	<b>2172</b>	<b>2723</b>	<b>1553</b>	<b>1533</b>	<b>4439</b>	<b>5895</b>	<b>1860</b>	<b>2261</b>	<b>3074</b>	<b>2009</b>	<b>2058</b>	<b>2388</b>
	(28.2)	(29.2)	(12.3)	(11.6)	(48.3)	(52.3)	(35.3)	(35.9)	(13.3)	(7.4)	(32.5)	(32.4)

<b>4. Money at call and short notice</b>	-	-	-	-	-	-	-	-	-	<b>6230</b>	<b>6356</b>	-	-
	-	-	-	-	-	-	-	-	-	(26.9)	(23.5)	-	-
<b>5. Investments</b>	<b>263</b>	<b>423</b>	<b>3438</b>	<b>3821</b>	<b>942</b>	<b>692</b>	<b>310</b>	<b>435</b>	<b>3550</b>	<b>7786</b>	<b>986</b>	<b>1480</b>	
	(3.4)	(4.5)	(27.3)	(29.0)	(10.3)	(6.1)	(5.9)	(6.9)	(15.3)	(28.8)	(15.6)	(20.1)	
<b>6. Advances</b>	<b>2634</b>	<b>3307</b>	<b>4903</b>	<b>5476</b>	<b>1117</b>	<b>1616</b>	<b>2792</b>	<b>3283</b>	<b>4026</b>	<b>4960</b>	<b>1966</b>	<b>2186</b>	
	(34.2)	(35.5)	(38.9)	(41.6)	(12.2)	(14.3)	(53.0)	(52.1)	(26.9)	(18.3)	(31.1)	(29.6)	
6.1. Bills purchased and discounted	1853	-	146	216	-	-	-	24	-	-	1	1	
6.2. Cash credits, overdrafts & loans	681	-	1972	2186	437	641	1919	2223	428	690	386	800	
6.3. Term loans	100	3307	2785	3074	680	975	873	1036	3598	4270	1578	1385	
<b>7. Fixed Assets</b>	<b>16</b>	<b>15</b>	<b>24</b>	<b>27</b>	<b>23</b>	<b>27</b>	<b>50</b>	<b>51</b>	<b>31</b>	<b>34</b>	<b>14</b>	<b>11</b>	
	(0.2)	(0.2)	(0.2)	(0.2)	(0.3)	(0.2)	(0.9)	(0.8)	(0.1)	(0.1)	(0.2)	(0.1)	
<b>8. Other Assets</b>	<b>2322</b>	<b>2502</b>	<b>2308</b>	<b>1796</b>	<b>2360</b>	<b>2701</b>	<b>79</b>	<b>78</b>	<b>5531</b>	<b>5043</b>	<b>1066</b>	<b>1006</b>	
	(30.1)	(26.8)	(18.3)	(13.6)	(25.7)	(24.0)	(1.5)	(1.2)	(4.6)	(18.6)	(16.8)	(13.6)	
8.1. Inter - office adjustments (net)	113	106	-	7	-	-	-	-	82	85	39	-	
8.2. Interest accrued	106	98	247	277	133	182	19	18	793	950	89	120	
8.3. Others	2103	2297	2061	1512	2227	2519	60	60	4656	4007	937	886	
<b>Total Assets</b>	<b>7702</b>	<b>9324</b>	<b>12600</b>	<b>13169</b>	<b>9186</b>	<b>11275</b>	<b>5265</b>	<b>6296</b>	<b>23142</b>	<b>27055</b>	<b>6327</b>	<b>7375</b>	
	(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	Kashi Gramin Bank		Kisan Gramin Bank		Kolar Gramin Bank		Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		Krishna Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
<b>1. Capital</b>	<b>100</b>	<b>2110</b>	<b>96</b>	<b>1008</b>	<b>1583</b>	<b>1583</b>	<b>100</b>	<b>187</b>	<b>88</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(0.6)	(10.8)	(1.5)	(11.0)	(14.3)	(12.9)	(0.6)	(1.0)	(0.5)	(0.5)	(0.5)	(0.5)
<b>2. Reserves and Surplus</b>	<b>2010</b>	-	-	-	-	-	-	-	-	-	-	-
	(12.2)	-	-	-	-	-	-	-	-	-	-	-
<b>3. Deposits</b>	<b>13315</b>	<b>16325</b>	<b>5159</b>	<b>6675</b>	<b>6860</b>	<b>7932</b>	<b>10148</b>	<b>12019</b>	<b>12930</b>	<b>16794</b>	<b>11993</b>	<b>13691</b>
	(80.8)	(83.3)	(78.5)	(72.9)	(62.1)	(64.5)	(62.7)	(63.5)	(79.0)	(81.0)	(62.8)	(61.7)
3.1. Demand deposits	520	432	278	438	69	347	1782	2055	774	862	558	618
3.2. Savings bank deposits	5329	6774	2599	3695	2464	2711	4919	5312	5345	7512	4296	4282
3.3. Term deposits	7465	9119	2282	2542	4327	4874	3446	4652	6811	8420	7138	8792
<b>4. Borrowings</b>	<b>878</b>	<b>780</b>	<b>821</b>	<b>883</b>	<b>2095</b>	<b>2241</b>	<b>2366</b>	<b>2975</b>	<b>335</b>	<b>668</b>	<b>5190</b>	<b>6209</b>
	(5.3)	(4.0)	(12.5)	(9.6)	(19.0)	(18.2)	(14.6)	(15.7)	(2.0)	(3.2)	(27.2)	(28.0)
4.1. From banks*	21	20	66	73	392	371	318	240	5	7	839	1066
4.2. From others	857	760	756	810	1702	1870	2048	2734	330	661	4351	5143

<b>5. Other liabilities</b>	<b>170</b>	<b>375</b>	<b>494</b>	<b>586</b>	<b>511</b>	<b>551</b>	<b>3576</b>	<b>3735</b>	<b>3015</b>	<b>3163</b>	<b>1806</b>	<b>2180</b>
	(1.0)	(1.9)	(7.5)	(6.4)	(4.6)	(4.5)	(22.1)	(19.7)	(18.4)	(15.3)	(9.5)	(9.8)
5.1. Bills Payable	-	-	12	23	225	274	-	-	130	-	8	80
5.2. Inter-office adjustments	-	-	12	-	83	28	-	-	15	26	11	6
5.3. Interest accrued	14	14	34	13	37	60	623	806	11	10	1097	1487
5.4. Others (including provisions)	157	361	437	549	166	188	2953	2930	2859	3127	691	607
<b>Total Liabilities</b>	<b>16473</b>	<b>19591</b>	<b>6570</b>	<b>9151</b>	<b>11048</b>	<b>12307</b>	<b>16189</b>	<b>18916</b>	<b>16367</b>	<b>20725</b>	<b>19089</b>	<b>22181</b>
<b>1. Cash in hand</b>	<b>174</b>	<b>234</b>	<b>99</b>	<b>110</b>	<b>425</b>	<b>343</b>	<b>159</b>	<b>132</b>	<b>165</b>	<b>210</b>	<b>325</b>	<b>261</b>
	(1.1)	(1.2)	(1.5)	(1.2)	(3.8)	(2.8)	(1.0)	(0.7)	(1.0)	(1.0)	(1.7)	(1.2)
<b>2. Balances with RBI</b>	<b>402</b>	<b>480</b>	<b>165</b>	<b>205</b>	<b>201</b>	<b>221</b>	<b>295</b>	<b>314</b>	<b>376</b>	<b>486</b>	<b>318</b>	<b>471</b>
	(2.4)	(2.5)	(2.5)	(2.2)	(1.8)	(1.8)	(1.8)	(1.7)	(2.3)	(2.3)	(1.7)	(2.1)
<b>3. Balances with banks in India</b>	<b>5970</b>	<b>6402</b>	<b>191</b>	<b>280</b>	<b>2905</b>	<b>3428</b>	<b>1015</b>	<b>690</b>	<b>4638</b>	<b>6689</b>	<b>366</b>	<b>4077</b>
	(36.2)	(32.7)	(2.9)	(3.1)	(26.3)	(27.9)	(6.3)	(3.6)	(28.3)	(32.3)	(1.9)	(18.4)
<b>4. Money at call and short notice</b>	<b>-</b>	<b>-</b>	<b>1539</b>	<b>3534</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3208</b>	<b>-</b>
	-	-	(23.4)	(38.6)	-	-	-	-	-	-	(16.8)	-
<b>5. Investments</b>	<b>2772</b>	<b>4746</b>	<b>691</b>	<b>691</b>	<b>1811</b>	<b>1940</b>	<b>6429</b>	<b>7728</b>	<b>-</b>	<b>200</b>	<b>2701</b>	<b>2600</b>
	(16.8)	(24.2)	(10.5)	(7.6)	(16.4)	(15.8)	(39.7)	(40.9)	-	(1.0)	(14.1)	(11.7)
<b>6. Advances</b>	<b>3262</b>	<b>3766</b>	<b>2112</b>	<b>2418</b>	<b>4230</b>	<b>5160</b>	<b>6435</b>	<b>8072</b>	<b>4417</b>	<b>5369</b>	<b>9061</b>	<b>11861</b>
	(19.8)	(19.2)	(32.1)	(26.4)	(38.3)	(41.9)	(39.7)	(42.7)	(27.0)	(25.9)	(47.5)	(53.5)
6.1. Bills purchased and discounted	45	102	-	-	3	3	-	-	-	-	-	-
6.2. Cash credits, overdrafts & loans	445	507	517	601	2407	3184	3429	4459	729	877	5129	7261
6.3. Term loans	2771	3156	1595	1817	1819	1973	3006	3613	3688	4492	3931	4600
<b>7. Fixed Assets</b>	<b>23</b>	<b>25</b>	<b>20</b>	<b>22</b>	<b>22</b>	<b>24</b>	<b>25</b>	<b>23</b>	<b>28</b>	<b>38</b>	<b>31</b>	<b>36</b>
	(0.1)	(0.1)	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
<b>8. Other Assets</b>	<b>3869</b>	<b>3937</b>	<b>1752</b>	<b>1892</b>	<b>1454</b>	<b>1189</b>	<b>1832</b>	<b>1958</b>	<b>6744</b>	<b>7733</b>	<b>3080</b>	<b>2875</b>
	(23.5)	(20.1)	(26.7)	(20.7)	(13.2)	(9.7)	(11.3)	(10.3)	(41.2)	(37.3)	(16.1)	(13.0)
8.1. Inter - office adjustments (net)	110	16	-	-	-	-	640	915	31	17	-	32
8.2. Interest accrued	401	541	161	238	116	147	366	453	402	722	400	699
8.3. Others	3358	3381	1591	1654	1338	1043	826	590	6310	6994	2680	2144
<b>Total Assets</b>	<b>16473</b>	<b>19591</b>	<b>6570</b>	<b>9151</b>	<b>11048</b>	<b>12307</b>	<b>16189</b>	<b>18916</b>	<b>16367</b>	<b>20725</b>	<b>19089</b>	<b>22181</b>
	(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.