

**Table 49 : Liabilities and Assets of Regional Rural Banks - 1997-98**  
**(Part 9 of 17)**

(Amount in Rs. lakh)

Items	As on 31st March											
	Kshetriya Gramin Bank		Kutch Gramin Bank		K.Kisan Gramin Bank		Lakhimi Gaonlia Bank		Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank	
	1997 (193)	1998 (194)	1997 (195)	1998 (196)	1997 (197)	1998 (198)	1997 (199)	1998 (200)	1997 (201)	1998 (202)	1997 (203)	1998 (204)
<b>1. Capital</b>	<b>1031</b>	<b>1761</b>	<b>854</b>	<b>100</b>	<b>100</b>	<b>854</b>	<b>96</b>	<b>96</b>	<b>84</b>	<b>855</b>	<b>88</b>	<b>100</b>
	(8.0)	(11.1)	(11.2)	(1.2)	(1.4)	(9.4)	(0.8)	(0.7)	(2.7)	(19.1)	(1.4)	(1.1)
<b>2. Reserves and Surplus</b>	-	-	-	<b>1</b>	<b>1</b>	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
<b>3. Deposits</b>	<b>10237</b>	<b>12230</b>	<b>5468</b>	<b>6659</b>	<b>5329</b>	<b>6716</b>	<b>10189</b>	<b>12457</b>	<b>2272</b>	<b>2753</b>	<b>5507</b>	<b>7566</b>
	(79.2)	(77.0)	(71.6)	(77.3)	(75.9)	(74.1)	(84.3)	(89.8)	(74.3)	(61.6)	(88.4)	(86.5)
3.1. Demand deposits	366	472	78	182	130	178	842	972	235	251	190	271
3.2. Savings bank deposits	4407	5359	1684	2793	2285	2029	4799	6014	1115	1410	2055	3239
3.3. Term deposits	5464	6398	3706	3685	2914	4509	4547	5471	922	1092	3263	4056
<b>4. Borrowings</b>	<b>892</b>	<b>1195</b>	<b>658</b>	<b>842</b>	<b>730</b>	<b>817</b>	<b>665</b>	<b>782</b>	<b>244</b>	<b>295</b>	<b>45</b>	<b>242</b>
	(6.9)	(7.5)	(8.6)	(9.8)	(10.4)	(9.0)	(5.5)	(5.6)	(8.0)	(6.6)	(0.7)	(2.8)
4.1. From banks*	40	40	62	56	50	76	8	3	25	25	-	-
4.2. From others	852	1156	596	786	679	741	657	779	219	270	45	242
<b>5. Other liabilities</b>	<b>766</b>	<b>693</b>	<b>661</b>	<b>1014</b>	<b>857</b>	<b>676</b>	<b>1139</b>	<b>538</b>	<b>457</b>	<b>569</b>	<b>587</b>	<b>834</b>
	(5.9)	(4.4)	(8.7)	(11.8)	(12.2)	(7.5)	(9.4)	(3.9)	(14.9)	(12.7)	(9.4)	(9.5)
5.1. Bills Payable	26	17	7	17	17	13	-	-	-	-	-	-
5.2. Inter-office adjustments	-	-	15	27	15	25	-	4	-	-	-	-
5.3. Interest accrued	62	79	440	21	24	475	125	118	183	209	-	3
5.4. Others (including provisions)	678	597	199	949	799	163	1014	417	273	360	587	831
<b>Total Liabilities</b>	<b>12925</b>	<b>15879</b>	<b>7641</b>	<b>8616</b>	<b>7016</b>	<b>9063</b>	<b>12089</b>	<b>13874</b>	<b>3057</b>	<b>4473</b>	<b>6227</b>	<b>8742</b>
<b>1. Cash in hand</b>	<b>202</b>	<b>193</b>	<b>55</b>	<b>152</b>	<b>121</b>	<b>105</b>	<b>118</b>	<b>130</b>	<b>14</b>	<b>17</b>	<b>50</b>	<b>64</b>
	(1.6)	(1.2)	(0.7)	(1.8)	(1.7)	(1.2)	(1.0)	(0.9)	(0.5)	(0.4)	(0.8)	(0.7)
<b>2. Balances with RBI</b>	<b>303</b>	<b>375</b>	<b>175</b>	<b>197</b>	<b>161</b>	<b>215</b>	<b>304</b>	<b>375</b>	<b>71</b>	<b>87</b>	<b>167</b>	<b>230</b>
	(2.3)	(2.4)	(2.3)	(2.3)	(2.3)	(2.4)	(2.5)	(2.7)	(2.3)	(1.9)	(2.7)	(2.6)
<b>3. Balances with banks in India</b>	<b>285</b>	<b>3559</b>	<b>2968</b>	<b>2010</b>	<b>1285</b>	<b>2025</b>	<b>1095</b>	<b>1499</b>	<b>122</b>	<b>730</b>	<b>1632</b>	<b>3031</b>
	(2.2)	(22.4)	(38.8)	(23.3)	(18.3)	(22.3)	(9.1)	(10.8)	(4.0)	(16.3)	(26.2)	(34.7)
<b>4. Money at call and short notice</b>	<b>2261</b>	<b>2876</b>	-	-	-	-	-	-	<b>448</b>	-	-	-

	(17.5)	(18.1)	-	-	-	-	-	-	(14.7)	-	-	-
<b>5. Investments</b>	<b>2765</b>	<b>491</b>	<b>1961</b>	<b>396</b>	<b>501</b>	<b>3769</b>	<b>4350</b>	<b>5436</b>	<b>400</b>	<b>1271</b>	-	-
	(21.4)	(3.1)	(25.7)	(4.6)	(7.1)	(41.6)	(36.0)	(39.2)	(13.1)	(28.4)	-	-
<b>6. Advances</b>	<b>4136</b>	<b>5177</b>	<b>1504</b>	<b>3543</b>	<b>2980</b>	<b>2090</b>	<b>1510</b>	<b>1807</b>	<b>693</b>	<b>757</b>	<b>1471</b>	<b>1799</b>
	(32.0)	(32.6)	(19.7)	(41.1)	(42.5)	(23.1)	(12.5)	(13.0)	(22.7)	(16.9)	(23.6)	(20.6)
6.1. Bills purchased and discounted	-	-	-	-	-	25	-	-	-	-	-	-
6.2. Cash credits, overdrafts & loans	462	483	287	257	338	418	444	517	240	259	187	195
6.3. Term loans	3674	4694	1217	3286	2642	1646	1066	1290	453	499	1284	1604
<b>7. Fixed Assets</b>	<b>16</b>	<b>21</b>	<b>17</b>	<b>19</b>	<b>9</b>	<b>28</b>	<b>22</b>	<b>25</b>	<b>8</b>	<b>8</b>	<b>9</b>	<b>9</b>
	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.3)	(0.2)	(0.2)	(0.3)	(0.2)	(0.1)	(0.1)
<b>8. Other Assets</b>	<b>2956</b>	<b>3187</b>	<b>961</b>	<b>2299</b>	<b>1961</b>	<b>832</b>	<b>4689</b>	<b>4602</b>	<b>1301</b>	<b>1603</b>	<b>2898</b>	<b>3610</b>
	(22.9)	(20.1)	(12.6)	(26.7)	(27.9)	(9.2)	(38.8)	(33.2)	(42.6)	(35.8)	(46.5)	(41.3)
8.1. Inter - office adjustments (net)	36	47	-	-	-	-	20	-	1	11	20	-
8.2. Interest accrued	207	444	20	157	126	27	40	53	50	144	76	180
8.3. Others	2712	2695	941	2143	1834	805	4629	4549	1250	1448	2803	3430
<b>Total Assets</b>	<b>12925</b>	<b>15879</b>	<b>7641</b>	<b>8616</b>	<b>7016</b>	<b>9063</b>	<b>12089</b>	<b>13874</b>	<b>3057</b>	<b>4473</b>	<b>6227</b>	<b>8742</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.