

Table 49 : Liabilities and Assets of Regional Rural Banks - 1997-98
(Part 12 of 17)

(Amount in Rs. lakh)

Items	As on 31st March											
	Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank		Palamau Kshetriya Gramin Bank		Panchamahahal Gramin Bank		Pandyan Gramin Bank		Parvatiya Gramin Bank	
	1997 (253)	1998 (254)	1997 (255)	1998 (256)	1997 (257)	1998 (258)	1997 (259)	1998 (260)	1997 (261)	1998 (262)	1997 (263)	1998 (264)
1. Capital	100 (0.8)	100 (0.7)	100 (0.4)	100 (0.3)	88 (0.8)	100 (0.7)	1230 (13.9)	1230 (12.3)	100 (0.4)	836 (2.8)		305 (6.0)
2. Reserves and Surplus	1479 (12.5)	1479 (10.4)	2018 (7.1)	3061 (9.1)	-	-	-	-	-	-		-
3. Deposits	8363 (70.4)	10551 (74.0)	15119 (53.2)	17748 (52.6)	8869 (83.0)	12021 (83.7)	5493 (62.0)	6519 (65.3)	16766 (73.3)	22073 (73.8)		3838 (75.9)
3.1. Demand deposits	448	573	729	733	289	463	73	74	426	424		209
3.2. Savings bank deposits	2958	3660	4844	4983	5231	7430	2273	2498	4875	8109		1321
3.3. Term deposits	4957	6317	9545	12032	3349	4128	3146	3947	11465	13540		2308
4. Borrowings	1260 (10.6)	1143 (8.0)	10139 (35.7)	11798 (34.9)	204 (1.9)	327 (2.3)	1611 (18.2)	1618 (16.2)	4873 (21.3)	5250 (17.5)		445 (8.8)
4.1. From banks*	76	111	-	2273	2	7	218	234	2359	1481	N	44
4.2. From others	1184	1032	10139	9525	202	321	1393	1384	2514	3769	t	401
5. Other liabilities	669 (5.6)	982 (6.9)	1039 (3.7)	1052 (3.1)	1525 (14.3)	1913 (13.3)	527 (5.9)	619 (6.2)	1121 (4.9)	1763 (5.9)		470 (9.3)
5.1. Bills Payable	60	110	202	252	41	10	-	-	357	526	a	17
5.2. Inter-office adjustments	-	-	228	125	42	39	-	7	33	222	i	-
5.3. Interest accrued	30	30	106	118	783	1013	47	53	105	149	l	416
5.4. Others (including provisions)	580	842	503	557	660	852	480	560	625	867	a	38
Total Liabilities	11872	14255	28416	33759	10686	14362	8861	9986	22860	29922	b	5058
1. Cash in hand	91 (0.8)	97 (0.7)	716 (2.5)	606 (1.8)	82 (0.8)	95 (0.7)	42 (0.5)	49 (0.5)	416 (1.8)	252 (0.8)		46 (0.9)
2. Balances with RBI	240 (2.0)	330 (2.3)	480 (1.7)	566 (1.7)	287 (2.7)	386 (2.7)	162 (1.8)	183 (1.8)	523 (2.3)	684 (2.3)		125 (2.5)
3. Balances with banks in India	4266 (35.9)	4357 (30.6)	4356 (15.3)	4649 (13.8)	4353 (40.7)	6660 (46.4)	2808 (31.7)	2015 (20.2)	4848 (21.2)	10174 (34.0)		166 (3.3)
4. Money at call and short notice	-	-	-	-	-	-	-	-	-	-		1986

	-	-	-	-	-	-	-	-	-	-	-	(39.3)
5. Investments	1805	3039	2700	4286	895	1090	966	2613	396	743	989	
	(15.2)	(21.3)	(9.5)	(12.7)	(8.4)	(7.6)	(10.9)	(26.2)	(1.7)	(2.5)	989	(19.6)
6. Advances	3673	4524	18882	21919	2350	2864	3563	3934	12910	14315	1037	
	(30.9)	(31.7)	(66.4)	(64.9)	(22.0)	(19.9)	(40.2)	(39.4)	(56.5)	(47.8)	1037	(20.5)
6.1. Bills purchased and discounted	-	-	22	52	-	-	26	19	69	9	-	
6.2. Cash credits, overdrafts & loans	872	1322	9477	11408	2350	2864	1400	1298	9572	11924	300	
6.3. Term loans	2802	3202	9383	10459	-	-	2137	2616	3269	2382	737	
7. Fixed Assets	24	24	54	156	14	13	11	14	42	44	4	
	(0.2)	(0.2)	(0.2)	(0.5)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	4	(0.1)
8. Other Assets	1772	1884	1228	1576	2703	3253	1308	1178	3725	3711	705	
	(14.9)	(13.2)	(4.3)	(4.7)	(25.3)	(22.6)	(14.8)	(11.8)	(16.3)	(12.4)	705	(13.9)
8.1. Inter - office adjustments (net)	59	111	-	-	-	-	3	-	-	-	-	
8.2. Interest accrued	102	238	196	266	260	467	-	-	278	477	427	
8.3. Others	1611	1535	1032	1311	2443	2786						
Total Assets	11872	14255	28416	33759	10686	14362	8861	9986	22860	29922	5058	
	(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											
	Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank		Pragjyotish Gaonlia Bank		Pratapgarh Kshetriya Gramin Bank		Prathama Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(265)	(266)	(267)	(268)	(269)	(270)	(271)	(272)	(273)	(274)	(275)	(276)
1. Capital	71	316	100	1476	96	298	2604	3042	100	524	875	875
	(3.6)	(11.0)	(0.6)	(8.4)	(2.0)	(5.2)	(7.5)	(7.1)	(0.8)	(3.2)	(1.9)	(1.6)
2. Reserves and Surplus	-	-	68	22	18	66	49	49	-	-	-	349
	-	-	(0.4)	(0.1)	(0.4)	(1.2)	(0.1)	(0.1)	-	-	-	(0.6)
3. Deposits	1709	2301	10238	11852	3740	4290	23936	29964	11333	14557	30882	38711
	(85.3)	(79.9)	(59.2)	(67.2)	(78.4)	(75.1)	(69.3)	(70.1)	(89.5)	(87.8)	(67.4)	(71.9)
3.1. Demand deposits	40	172	960	713	47	90	2498	3172	453	448	1179	2311
3.2. Savings bank deposits	527	772	2941	3727	1450	1511	11889	14799	5210	6762	18486	23790
3.3. Term deposits	1142	1357	6337	7412	2243	2688	9549	11994	5670	7348	11218	12611
4. Borrowings	56	78	2898	3406	496	476	2920	2924	743	818	8655	8943
	(2.8)	(2.7)	(16.8)	(19.3)	(10.4)	(8.3)	(8.5)	(6.8)	(5.9)	(4.9)	(18.9)	(16.6)
4.1. From banks*	-	-	602	703	83	81	2920	-	711	40	1757	1769
4.2. From others	56	78	2296	2703	413	394	-	2924	32	778	6898	7174

5. Other liabilities	167	187	3977	889	420	585	5011	6746	485	679	5398	4988
	(8.3)	(6.5)	(23.0)	(5.0)	(8.8)	(10.2)	(14.5)	(15.8)	(3.8)	(4.1)	(11.8)	(9.3)
5.1. Bills Payable	1	6	555	266	-	-	-	-	44	43	624	530
5.2. Inter-office adjustments	17	10	77	170	1	6	-	-	-	42	18	249
5.3. Interest accrued	2	2	27	44	394	527	255	346	78	99	246	302
5.4. Others (including provisions)	147	169	3318	409	24	53	4756	6399	363	495	4511	3908
Total Liabilities	2003	2881	17281	17646	4770	5714	34520	42725	12661	16578	45810	53865
1. Cash in hand	61	108	378	687	37	48	498	527	243	236	866	735
	(3.1)	(3.7)	(2.2)	(3.9)	(0.8)	(0.8)	(1.4)	(1.2)	(1.9)	(1.4)	(1.9)	(1.4)
2. Balances with RBI	62	78	268	351	121	146	685	848	324	429	964	1200
	(3.1)	(2.7)	(1.6)	(2.0)	(2.5)	(2.6)	(2.0)	(2.0)	(2.6)	(2.6)	(2.1)	(2.2)
3. Balances with banks in India	39	110	5084	5830	45	144	6665	9061	3022	4757	1038	2669
	(2.0)	(3.8)	(29.4)	(33.0)	(0.9)	(2.5)	(19.3)	(21.2)	(23.9)	(28.7)	(2.3)	(5.0)
4. Money at call and short notice	393	420	-	-	2100	2570	-	-	1238	1366	-	-
	(19.6)	(14.6)	-	-	(44.0)	(45.0)	-	-	(9.8)	(8.2)	-	-
5. Investments	646	1029	30	64	1063	1263	7407	10425	2788	3901	19240	26008
	(32.2)	(35.7)	(0.2)	(0.4)	(22.3)	(22.1)	(21.5)	(24.4)	(22.0)	(23.5)	(42.0)	(48.3)
6. Advances	377	525	8829	8335	1137	1256	9680	10799	2557	2883	19962	18733
	(18.8)	(18.2)	(51.1)	(47.2)	(23.8)	(22.0)	(28.0)	(25.3)	(20.2)	(17.4)	(43.6)	(34.8)
6.1. Bills purchased and discounted	10	3	14	7	-	-	-	-	1	-	94	12
6.2. Cash credits, overdrafts & loans	95	147	65	98	348	378	330	2572	504	570	967	1467
6.3. Term loans	272	375	8750	8230	790	879	9350	8227	2051	2314	18901	17255
7. Fixed Assets	6	5	33	35	7	6	71	86	22	22	51	51
	(0.3)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)
8. Other Assets	418	607	2658	2343	260	281	9514	10979	2468	2983	3689	4470
	(20.9)	(21.1)	(15.4)	(13.3)	(5.5)	(4.9)	(27.6)	(25.7)	(19.5)	(18.0)	(8.1)	(8.3)
8.1. Inter - office adjustments (net)	-	-	-	37	-	-	3938	5660	155	-	-	-
8.2. Interest accrued	48	67	72	51	175	271	587	786	603	1128	2407	3058
8.3. Others	370	540	2585	2254	85	10	4989	4533	1710	1856	1282	1412
Total Assets	2003	2881	17281	17646	4770	5714	34520	42725	12661	16578	45810	53865
	(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.