

**Table 49 : Liabilities and Assets of Regional Rural Banks - 1997-98**  
(Part 13 of 17)

(Amount in Rs. lakh)

Items	As on 31st March											
	Puri Gramya Bank		Rae Bareli Kshetriya Gramin Bank		Raigarh Kshetriya Gramin Bank		Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	1997 (277)	1998 (278)	1997 (279)	1998 (280)	1997 (281)	1998 (282)	1997 (283)	1998 (284)	1997 (285)	1998 (286)	1997 (287)	1998 (288)
<b>1. Capital</b>	<b>100</b>	<b>100</b>	<b>1107</b>	<b>1385</b>	<b>100</b>	<b>1114</b>	<b>100</b>	<b>100</b>	<b>79</b>	<b>100</b>	<b>93</b>	<b>100</b>
	(0.6)	(0.5)	(8.0)	(8.3)	(1.5)	(12.1)	(2.0)	(1.5)	(0.8)	(0.8)	(1.6)	(1.6)
<b>2. Reserves and Surplus</b>	-	-	-	-	-	-	-	-	-	-	<b>1</b>	<b>1</b>
	-	-	-	-	-	-	-	-	-	-	-	-
<b>3. Deposits</b>	<b>10176</b>	<b>13726</b>	<b>11495</b>	<b>13828</b>	<b>5405</b>	<b>6713</b>	<b>4127</b>	<b>5574</b>	<b>8227</b>	<b>10840</b>	<b>4115</b>	<b>5057</b>
	(62.7)	(72.2)	(82.8)	(83.4)	(81.2)	(73.1)	(83.4)	(83.3)	(82.6)	(84.4)	(72.7)	(79.9)
3.1. Demand deposits	324	276	409	481	712	732	237	253	496	735	108	99
3.2. Savings bank deposits	3399	4077	5090	6213	2165	2894	1551	2106	3873	5221	1713	2170
3.3. Term deposits	6454	9373	5996	7134	2528	3088	2339	3215	3858	4884	2294	2789
<b>4. Borrowings</b>	<b>2553</b>	<b>3273</b>	<b>849</b>	<b>787</b>	<b>367</b>	<b>397</b>	<b>347</b>	<b>577</b>	<b>888</b>	<b>838</b>	<b>666</b>	<b>458</b>
	(15.7)	(17.2)	(6.1)	(4.7)	(5.5)	(4.3)	(7.0)	(8.6)	(8.9)	(6.5)	(11.8)	(7.2)
4.1. From banks*	571	682	849	-	24	25	27	31	15	-	112	21
4.2. From others	1982	2591	-	787	343	372	320	547	873	838	553	437
<b>5. Other liabilities</b>	<b>3391</b>	<b>1902</b>	<b>436</b>	<b>590</b>	<b>787</b>	<b>956</b>	<b>373</b>	<b>440</b>	<b>771</b>	<b>1059</b>	<b>784</b>	<b>714</b>
	(20.9)	(10.0)	(3.1)	(3.6)	(11.8)	(10.4)	(7.6)	(6.6)	(7.7)	(8.3)	(13.9)	(11.3)
5.1. Bills Payable	65	63	9	12	-	-	21	48	-	-	17	9
5.2. Inter-office adjustments	826	669	64	94	-	-	-	-	40	-	-	-
5.3. Interest accrued	91	101	85	101	519	664	12	14	-	302	18	7
5.4. Others (including provisions)	2409	1070	277	384	268	293	340	378	731	757	749	698
<b>Total Liabilities</b>	<b>16221</b>	<b>19001</b>	<b>13887</b>	<b>16590</b>	<b>6659</b>	<b>9181</b>	<b>4948</b>	<b>6692</b>	<b>9965</b>	<b>12837</b>	<b>5658</b>	<b>6330</b>
<b>1. Cash in hand</b>	<b>179</b>	<b>210</b>	<b>181</b>	<b>157</b>	<b>47</b>	<b>29</b>	<b>108</b>	<b>117</b>	<b>102</b>	<b>121</b>	<b>91</b>	<b>81</b>
	(1.1)	(1.1)	(1.3)	(0.9)	(0.7)	(0.3)	(2.1)	(1.8)	(1.0)	(0.9)	(1.6)	(1.3)
<b>2. Balances with RBI</b>	<b>322</b>	<b>417</b>	<b>345</b>	<b>415</b>	<b>182</b>	<b>230</b>	<b>120</b>	<b>162</b>	<b>246</b>	<b>315</b>	<b>120</b>	<b>156</b>
	(2.0)	(2.2)	(2.5)	(2.5)	(2.7)	(2.5)	(2.4)	(2.4)	(2.5)	(2.5)	(2.1)	(2.5)
<b>3. Balances with banks in India</b>	<b>2467</b>	<b>3642</b>	<b>5029</b>	<b>5153</b>	<b>3314</b>	<b>4773</b>	<b>1222</b>	<b>1613</b>	<b>3039</b>	<b>4184</b>	<b>304</b>	<b>278</b>
	(15.2)	(19.2)	(36.2)	(31.1)	(49.8)	(52.0)	(24.6)	(24.1)	(30.5)	(32.6)	(5.4)	(4.4)

<b>4. Money at call and short notice</b>	-	-	-	-	-	-	-	-	-	-	<b>1333</b>	<b>1551</b>
	-	-	-	-	-	-	-	-	-	-	(23.6)	(24.5)
<b>5. Investments</b>	<b>1584</b>	<b>2010</b>	<b>3716</b>	<b>6217</b>	<b>100</b>	<b>211</b>	<b>665</b>	<b>1186</b>	<b>1328</b>	<b>2190</b>	-	-
	(9.8)	(10.6)	(26.8)	(37.5)	(1.5)	(2.3)	(18.4)	(17.7)	(13.3)	(17.1)	-	-
<b>6. Advances</b>	<b>4942</b>	<b>5932</b>	<b>2468</b>	<b>2694</b>	<b>1159</b>	<b>1435</b>	<b>1470</b>	<b>2024</b>	<b>2824</b>	<b>3190</b>	<b>1769</b>	<b>1921</b>
	(30.5)	(31.2)	(17.8)	(16.2)	(17.4)	(15.6)	(30.3)	(30.3)	(28.3)	(24.8)	(31.3)	(30.3)
6.1. Bills purchased and discounted	3	63	2	2	-	0	-	-	-	-	-	-
6.2. Cash credits, overdrafts & loans	1503	2784	2463	2692	523	505	406	502	2272	2521	197	260
6.3. Term loans	3437	3086	3	-	635	930	1064	1523	552	669	1572	1661
<b>7. Fixed Assets</b>	<b>8</b>	<b>10</b>	<b>22</b>	<b>29</b>	<b>7</b>	<b>6</b>	<b>16</b>	<b>14</b>	<b>36</b>	<b>38</b>	<b>14</b>	<b>13</b>
	-	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.2)	(0.4)	(0.3)	(0.3)	(0.2)
<b>8. Other Assets</b>	<b>6718</b>	<b>6779</b>	<b>2127</b>	<b>1925</b>	<b>1851</b>	<b>2498</b>	<b>1349</b>	<b>1575</b>	<b>2390</b>	<b>2799</b>	<b>2027</b>	<b>2330</b>
	(41.4)	(35.7)	(15.3)	(11.6)	(27.8)	(27.2)	(27.3)	(23.5)	(24.0)	(21.8)	(35.8)	(36.8)
8.1. Inter - office adjustments (net)	-	-	-	-	43	80	73	97	-	93	7	20
8.2. Interest accrued	138	203	763	553	124	625	60	110	57	-	32	35
8.3. Others	6580	6575	1364	1372	1685	1793	1216	1367	2333	2706	1988	2275
<b>Total Assets</b>	<b>16221</b>	<b>19001</b>	<b>13887</b>	<b>16590</b>	<b>6659</b>	<b>9181</b>	<b>4948</b>	<b>6692</b>	<b>9965</b>	<b>12837</b>	<b>5658</b>	<b>6330</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)

Items	As on 31st March											
	Rushikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalaseema Gramin Bank		Rewa Sidhi Gramin Bank		Sabarkantha-Gandhinagar Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(289)	(290)	(291)	(292)	(293)	(294)	(295)	(296)	(297)	(298)	(299)	(300)
<b>1. Capital</b>	<b>1174</b>	<b>1174</b>	<b>738</b>	<b>738</b>	<b>100</b>	<b>100</b>	<b>1354</b>	<b>1520</b>	<b>668</b>	<b>876</b>	<b>486</b>	<b>486</b>
	(9.3)	(7.6)	(11.1)	(9.1)	(2.3)	(1.9)	(4.0)	(3.8)	(3.5)	(4.1)	(8.6)	(7.0)
<b>2. Reserves and Surplus</b>	-	-	-	-	-	-	<b>1693</b>	<b>418</b>	-	-	-	-
	-	-	-	-	-	-	(5.0)	(1.1)	-	-	-	-
<b>3. Deposits</b>	<b>8141</b>	<b>10546</b>	<b>5055</b>	<b>6314</b>	<b>3593</b>	<b>4511</b>	<b>21186</b>	<b>26170</b>	<b>16100</b>	<b>18715</b>	<b>3821</b>	<b>5068</b>
	(64.5)	(68.3)	(76.1)	(78.2)	(82.5)	(84.6)	(62.7)	(66.2)	(84.1)	(86.8)	(67.7)	(73.4)
3.1. Demand deposits	289	371	158	177	170	208	793	883	1287	1363	251	364
3.2. Savings bank deposits	1982	2511	1665	2235	1250	1537	6034	6440	6375	7697	1313	1839
3.3. Term deposits	5871	7664	3231	3903	1250	2765	14359	18847	8438	9655	2257	2865
<b>4. Borrowings</b>	<b>1762</b>	<b>1960</b>	<b>585</b>	<b>647</b>	<b>514</b>	<b>511</b>	<b>7898</b>	<b>7064</b>	<b>1468</b>	<b>1287</b>	<b>772</b>	<b>814</b>
	(14.0)	(12.7)	(8.8)	(8.0)	(11.8)	(9.6)	(23.4)	(17.9)	(7.7)	(6.0)	(13.7)	(11.8)
4.1. From banks*	325	273	585	17	54	73	7898	7064	3	-	32	43

4.2. From others	1437	1687	-	630	460	438	-	-	1465	1287	739	771
<b>5. Other liabilities</b>	<b>1546</b>	<b>1758</b>	<b>261</b>	<b>375</b>	<b>150</b>	<b>209</b>	<b>1645</b>	<b>4369</b>	<b>915</b>	<b>687</b>	<b>562</b>	<b>536</b>
	(12.2)	(11.4)	(3.9)	(4.6)	(3.4)	(3.9)	(4.9)	(11.0)	(4.8)	(3.2)	(10.0)	(7.8)
5.1. Bills Payable	18	31	2	4	5	26	503	722	38	12	7	3
5.2. Inter-office adjustments	-	-	-	22	-	-	5	-	-	84	157	64
5.3. Interest accrued	47	64	12	39	4	4	65	157	-	145	265	329
5.4. Others (including provisions)	1482	1662	247	309	141	178	1071	3490	876	447	134	139
<b>Total Liabilities</b>	<b>12623</b>	<b>15437</b>	<b>6639</b>	<b>8075</b>	<b>4357</b>	<b>5330</b>	<b>33775</b>	<b>39540</b>	<b>19151</b>	<b>21566</b>	<b>5641</b>	<b>6903</b>
<b>1. Cash in hand</b>	<b>106</b>	<b>115</b>	<b>123</b>	<b>83</b>	<b>53</b>	<b>46</b>	<b>357</b>	<b>568</b>	<b>178</b>	<b>360</b>	<b>76</b>	<b>65</b>
	(0.8)	(0.7)	(1.9)	(1.0)	(1.2)	(0.9)	(1.1)	(1.4)	(0.9)	(1.7)	(1.3)	(0.9)
<b>2. Balances with RBI</b>	<b>240</b>	<b>370</b>	<b>150</b>	<b>192</b>	<b>109</b>	<b>137</b>	<b>615</b>	<b>723</b>	<b>490</b>	<b>555</b>	<b>121</b>	<b>144</b>
	(1.9)	(2.4)	(2.3)	(2.4)	(2.5)	(2.6)	(1.8)	(1.8)	(2.6)	(2.6)	(2.1)	(2.1)
<b>3. Balances with banks in India</b>	<b>178</b>	<b>153</b>	<b>445</b>	<b>2333</b>	<b>347</b>	<b>769</b>	<b>7223</b>	<b>13358</b>	<b>7975</b>	<b>8519</b>	<b>571</b>	<b>1805</b>
	(1.4)	(1.0)	(6.7)	(28.9)	(8.0)	(14.4)	(21.4)	(33.8)	(41.6)	(39.5)	(10.1)	(26.1)
<b>4. Money at call and short notice</b>	<b>1735</b>	<b>1432</b>	<b>2658</b>	<b>2154</b>	-	-	-	-	-	-	<b>2092</b>	<b>1238</b>
	(13.7)	(9.3)	(40.0)	(26.7)	-	-	-	-	-	-	(37.1)	(17.9)
<b>5. Investments</b>	<b>3924</b>	<b>5799</b>	<b>201</b>	<b>201</b>	<b>1190</b>	<b>1270</b>	<b>2582</b>	<b>1328</b>	<b>3300</b>	<b>4812</b>	<b>769</b>	<b>1503</b>
	(31.1)	(37.6)	(3.0)	(2.5)	(27.3)	(23.8)	(7.6)	(3.4)	(17.2)	(22.3)	(13.6)	(21.8)
<b>6. Advances</b>	<b>4222</b>	<b>5322</b>	<b>2186</b>	<b>2383</b>	<b>1786</b>	<b>2191</b>	<b>21997</b>	<b>22433</b>	<b>5448</b>	<b>5345</b>	<b>1618</b>	<b>1833</b>
	(33.5)	(34.5)	(32.9)	(29.5)	(41.0)	(41.1)	(65.1)	(56.7)	(28.4)	(24.8)	(28.7)	(26.6)
6.1. Bills purchased and discounted	38	37	-	-	2	3	256	36	100	226	16	2
6.2. Cash credits, overdrafts & loans	2636	3169	657	746	507	607	14542	16286	346	378	293	368
6.3. Term loans	1548	2116	1529	1637	1277	1581	7200	6111	5001	4741	1309	1463
<b>7. Fixed Assets</b>	<b>20</b>	<b>22</b>	<b>15</b>	<b>16</b>	<b>20</b>	<b>26</b>	<b>95</b>	<b>99</b>	<b>34</b>	<b>33</b>	<b>12</b>	<b>12</b>
	(0.2)	(0.1)	(0.2)	(0.2)	(0.5)	(0.5)	(0.3)	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)
<b>8. Other Assets</b>	<b>2199</b>	<b>2223</b>	<b>861</b>	<b>712</b>	<b>852</b>	<b>892</b>	<b>906</b>	<b>1031</b>	<b>1726</b>	<b>1941</b>	<b>382</b>	<b>304</b>
	(17.4)	(14.4)	(13.0)	(8.8)	(20.0)	(16.7)	(2.7)	(2.6)	(9.0)	(9.0)	(6.8)	(4.4)
8.1. Inter - office adjustments (net)	11	-	13	-	21	30	-	239	24	-	-	-
8.2. Interest accrued	277	257	236	126	60	82	292	476	771	1114	85	88
8.3. Others	1910	1966	612	586	771	779	614	316	930	826	297	216
<b>Total Assets</b>	<b>12623</b>	<b>15437</b>	<b>6639</b>	<b>8075</b>	<b>4357</b>	<b>5330</b>	<b>33775</b>	<b>39540</b>	<b>19151</b>	<b>21566</b>	<b>5641</b>	<b>6903</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.