

Table 49 : Liabilities and Assets of Regional Rural Banks - 1997-98
(Part 14 of 17)

(Amount in Rs. lakh)

Items	As on 31st March											
	Sagar Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank		Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	1997 (301)	1998 (302)	1997 (303)	1998 (304)	1997 (305)	1998 (306)	1997 (307)	1998 (308)	1997 (309)	1998 (310)	1997 (311)	1998 (312)
1. Capital	1427 (5.9)	1661 (5.5)	100 (2.0)	616 (10.9)	84 (0.8)	100 (0.7)	187 (0.4)	187 (0.3)	100 (0.8)	2008 (13.4)	88 (0.5)	1227 (5.4)
2. Reserves and Surplus	-	-	-	-	-	-	1458 (3.3)	3337 (6.2)	1	1	1119 (6.3)	-
3. Deposits	18139 (75.5)	23761 (78.7)	2712 (55.1)	3334 (58.7)	7894 (9.8)	10381 (77.7)	40756 (91.1)	48535 (89.5)	7503 (59.0)	9304 (62.2)	13493 (75.9)	17806 (78.8)
3.1. Demand deposits	157	185	130	139	371	418	1933	2238	815	654	465	619
3.2. Savings bank deposits	8205	10081	827	1067	4049	5334	19012	23287	2700	3281	8450	11636
3.3. Term deposits	9777	13494	1755	2128	3475	4629	19811	23010	3987	5369	4577	5552
4. Borrowings	1100 (4.6)	1120 (3.7)	1419 (28.9)	1527 (26.9)	806 (8.1)	1291 (9.7)	1623 (3.6)	1633 (3.0)	2545 (20.0)	2656 (17.8)	1211 (6.8)	1286 (5.7)
4.1. From banks*	-	-	172	177	106	261	152	131	514	577	228	183
4.2. From others	1100	1120	1248	1350	700	1030	1471	1502	2031	2079	983	1103
5. Other liabilities	3369 (14.0)	3654 (12.1)	687 (14.0)	198 (3.5)	1107 (11.2)	1592 (11.9)	726 (1.6)	511 (0.9)	2560 (20.1)	978 (6.5)	1873 (10.5)	2286 (10.1)
5.1. Bills Payable	120	438	87	63	-	-	81	98	77	74	305	256
5.2. Inter-office adjustments	39	-	36	56	-	-	12	-	-	-	-	-
5.3. Interest accrued	270	286	20	48	653	969	313	391	644	771	1164	1408
5.4. Others (including provisions)	2940	2930	545	32	454	623	320	22	1839	133	404	623
Total Liabilities	24034	30196	4919	5675	9890	13364	44749	54203	12709	14948	17784	22605
1. Cash in hand	214 (0.9)	240 (0.8)	96 (2.0)	67 (1.2)	91 (0.9)	85 (0.6)	599 (1.3)	540 (1.0)	199 (1.6)	227 (1.5)	70 (0.4)	95 (0.4)
2. Balances with RBI	569 (2.4)	747 (2.5)	83 (1.7)	109 (1.9)	262 (2.6)	346 (2.6)	1236 (2.8)	1537 (2.8)	220 (1.7)	307 (2.1)	448 (2.5)	531 (2.3)
3. Balances with banks in India	5940 (24.7)	7908 (26.2)	1704 (34.7)	1737 (30.6)	4278 (43.3)	5704 (42.7)	26295 (58.8)	26224 (48.4)	3042 (23.9)	2755 (18.4)	1369 (7.7)	2058 (9.1)
4. Money at call and short notice	-	-	-	-	-	-	-	-	-	-	8076	8751

	-	-	-	-	-	-	-	-	-	-	(45.4)	(38.7)
5. Investments	7200	9654	211	577	600	2049	8610	15193	2548	4653	1900	4235
	(30.0)	(32.0)	(4.3)	(10.2)	(6.1)	(15.3)	(19.2)	(28.0)	(20.1)	(31.1)	(10.7)	(18.7)
6. Advances	5673	6306	2331	2695	1870	2115	5495	5855	4810	5404	2629	3055
	(23.6)	(20.9)	(47.4)	(47.5)	(18.9)	(15.8)	(12.3)	(10.8)	(37.8)	(36.2)	(14.8)	(13.5)
6.1. Bills purchased and discounted	-	-	1	-	-	-	5	4	-	-	-	-
6.2. Cash credits, overdrafts & loans	46	84	918	990	691	885	674	700	3244	2370	883	1005
6.3. Term loans	5627	6222	1412	1705	1179	1230	4816	5151	1566	3035	1746	2050
7. Fixed Assets	40	50	15	16	15	15	40	47	15	20	8	12
	(0.2)	(0.2)	(0.3)	(0.3)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	-	(0.1)
8. Other Assets	4398	5292	478	474	2773	3050	2474	4807	1874	1582	3284	3869
	(18.3)	(17.5)	(9.7)	(8.4)	(28.0)	(22.8)	(5.5)	(8.9)	(14.7)	(10.6)	(18.5)	(17.1)
8.1. Inter - office adjustments (net)	-	82	-	-	177	98	-	62	24	86	132	73
8.2. Interest accrued	770	1262	31	111	114	157	2286	4473	116	152	892	1504
8.3. Others	3628	3948	447	363	2483	2795	189	272	1734	1344	2260	2292
Total Assets	24034	30196	4919	5675	9890	13364	44749	54203	12709	14948	17784	22605
	(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	Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gramin Bank		Sharda Gramin Bank		Shekhawati Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(313)	(314)	(315)	(316)	(317)	(318)	(319)	(320)	(321)	(322)	(323)	(324)
1. Capital	75	83	279	279	100	652	100	100	100	1135	1582	2081
	(1.0)	(0.9)	(3.8)	(2.5)	(1.8)	(7.8)	(2.1)	(1.6)	(1.1)	(10.6)	(8.2)	(9.2)
2. Reserves and Surplus	-	-	228	575	-	-	-	-	1035	-	-	-
	-	-	(3.1)	(5.2)	-	-	-	-	(11.6)	-	-	-
3. Deposits	6667	8574	5890	8881	3858	5784	4024	5595	6914	8528	14010	16712
	(88.5)	(89.6)	(79.7)	(80.3)	(70.8)	(68.8)	(86.3)	(88.3)	(77.4)	(80.0)	(72.4)	(74.2)
3.1. Demand deposits	31	47	196	1013	150	356	327	538	291	475	207	305
3.2. Savings bank deposits	2718	3919	3615	5378	2046	3252	1618	2382	2280	2966	4052	5192
3.3. Term deposits	3919	4608	2079	2490	1663	2176	2080	2675	4344	5087	9752	11215
4. Borrowings	363	397	847	989	1061	1314	123	170	297	344	1852	1870
	(4.8)	(4.1)	(11.5)	(8.9)	(19.5)	(15.6)	(2.6)	(2.7)	(3.3)	(3.2)	(9.6)	(8.3)
4.1. From banks*	-	-	845	211	1061	195	-	-	-	-	26	20
4.2. From others	363	397	1	779	-	1119	123	170	297	344	1826	1850
5. Other liabilities	431	515	147	336	433	657	418	469	583	657	1900	1846

	(5.7)	(5.4)	(2.0)	(3.0)	(7.9)	(7.8)	(9.0)	(7.4)	(6.5)	(6.2)	(9.8)	(8.2)
5.1. Bills Payable	-	-	9	13	18	52	11	7	42	24	38	46
5.2. Inter-office adjustments	-	-	-	85	48	174	-	-	-	22	33	34
5.3. Interest accrued	36	50	33	46	11	17	15	18	5	6	44	46
5.4. Others (including provisions)	395	465	106	192	356	415	392	443	536	606	1786	1720
Total Liabilities	7535	9568	7390	11060	5452	8407	4665	6334	8929	10664	19344	22508
1. Cash in hand	63	53	189	142	35	27	39	73	118	107	377	585
	(0.8)	(0.6)	(2.6)	(1.3)	(0.6)	(0.3)	(0.8)	(1.2)	(1.3)	(1.0)	(1.9)	(2.6)
2. Balances with RBI	199	258	180	270	120	200	121	160	204	252	441	509
	(2.6)	(2.7)	(2.4)	(2.4)	(2.2)	(2.4)	(2.6)	(2.5)	(2.3)	(2.4)	(2.3)	(2.3)
3. Balances with banks in India	3020	4357	176	434	1782	3250	1997	1536	3885	4622	3366	5690
	(40.1)	(45.5)	(2.4)	(3.9)	(32.7)	(38.7)	(42.8)	(24.3)	(43.5)	(43.3)	(17.4)	(25.3)
4. Money at call and short notice	-	-	-	-	-	-	-	1183	-	-	-	-
	-	-	-	-	-	-	-	(18.7)	-	-	-	-
5. Investments	-	25	4804	7511	1007	2025	-	325	1350	2003	3802	3986
	-	(0.3)	(65.0)	(67.9)	(18.5)	(24.1)	-	(5.1)	(15.1)	(18.8)	(19.7)	(17.7)
6. Advances	1960	2072	1639	2274	1774	2350	983	1153	1514	1745	7579	7981
	(26.0)	(21.7)	(22.2)	(20.6)	(32.5)	(27.9)	(21.1)	(18.2)	(17.0)	(16.4)	(39.2)	(35.5)
6.1. Bills purchased and discounted	-	-	1	-	-	-	127	95	-	-	14	55
6.2. Cash credits, overdrafts & loans	200	211	687	1083	631	1029	57	80	58	140	1055	1177
6.3. Term loans	1760	1861	951	1190	1142	1321	799	979	1456	1605	6510	6749
7. Fixed Assets	5	5	16	21	6	11	6	6	11	10	14	11
	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	2289	2798	386	408	728	545	1519	1896	1848	1925	3766	3746
	(30.4)	(29.2)	(5.2)	(3.7)	(13.3)	(6.5)	(32.6)	(29.9)	(20.7)	(18.1)	(19.5)	(16.6)
8.1. Inter - office adjustments (net)	34	12	87	-	-	-	41	55	7	-	-	-
8.2. Interest accrued	110	255	248	391	12	17	112	275	136	162	519	530
8.3. Others	2145	2531	51	17	716	529	1365	1566	1705	1763	3247	3216
Total Assets	7535	9568	7390	11060	5452	8407	4665	6334	8929	10664	19344	22508
	(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.

