

Table 49 : Liabilities and Assets of Regional Rural Banks - 1997-98
(Part 15 of 17)

(Amount in Rs. lakh)

Items	As on 31st March											
	Shivalik Kshetriya Gramin Bank		Shivpuri-Guna Kshetriya Gramin Bank		Shri Sathavahana Gramin Bank		Shri Venkateshwara Gramin Bank		Singhbhum Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank	
	1997 (325)	1998 (326)	1997 (327)	1998 (328)	1997 (329)	1998 (330)	1997 (331)	1998 (332)	1997 (333)	1998 (334)	1997 (335)	1998 (336)
1. Capital	100	234	100	100	96	789	100	100	79	100	573	850
	(1.2)	(2.3)	(1.1)	(0.9)	(1.1)	(7.0)	(0.7)	(0.6)	(0.8)	(0.7)	(6.0)	(5.3)
2. Reserves and Surplus	84	345	-	-	144	-	-	-	-	-	-	-
	(1.0)	(3.4)	-	-	(1.6)	-	-	-	-	-	-	-
3. Deposits	6860	8396	7455	9362	5897	7596	8466	10647	9030	11847	10509	14028
	(84.1)	(81.7)	(83.0)	(83.4)	(66.9)	(67.1)	(63.2)	(68.0)	(86.2)	(87.4)	(84.8)	(87.3)
3.1. Demand deposits	144	211	719	948	440	559	215	259	620	646	298	504
3.2. Savings bank deposits	2843	3386	2477	3293	1584	1922	2138	2789	3830	4830	4250	5987
3.3. Term deposits	3873	4799	4259	5121	3873	5115	6112	7599	4580	6370	5962	7537
4. Borrowings	739	821	460	586	1623	1716	2860	2485	586	713	370	322
	(9.1)	(8.0)	(5.1)	(5.2)	(18.4)	(15.2)	(21.4)	(15.9)	(5.6)	(5.3)	(4.5)	(2.0)
4.1. From banks*	24	27	460	586	314	303	1112	571	-	-	-	-
4.2. From others	715	794	-	-	1309	1413	1748	1914	586	713	370	322
5. Other liabilities	375	486	963	1179	1050	1211	1963	2427	786	899	655	874
	(4.6)	(4.7)	(10.7)	(10.5)	(11.9)	(10.7)	(14.7)	(15.5)	(7.5)	(6.6)	(4.8)	(5.4)
5.1. Bills Payable	3	116	-	-	-	-	101	106	11	8	-	-
5.2. Inter-office adjustments	20	37	-	-	-	-	107	361	-	-	-	74
5.3. Interest accrued	19	21	599	785	844	846	121	84	-	-	44	-
5.4. Others (including provisions)	333	312	363	394	206	365	1634	1876	775	891	612	800
Total Liabilities	8157	10282	8978	11226	8810	11312	13389	15660	10480	13559	12107	16074
1. Cash in hand	67	42	108	97	229	264	82	111	86	138	79	99
	(0.8)	(0.4)	(1.2)	(0.9)	(2.6)	(2.3)	(0.6)	(0.7)	(0.8)	(1.0)	(0.9)	(0.6)
2. Balances with RBI	220	265	229	305	173	234	256	331	255	360	315	420
	(2.7)	(2.6)	(2.6)	(2.7)	(2.0)	(2.1)	(1.9)	(2.1)	(2.4)	(2.7)	(2.6)	(2.6)
3. Balances with banks in India	2718	3216	333	195	2931	4401	4301	4950	2960	3651	6195	9545
	(33.3)	(31.3)	(3.7)	(1.7)	(33.3)	(38.9)	(32.1)	(31.6)	(28.2)	(26.9)	(53.4)	(59.4)

4. Money at call and short notice	-	-	3185	4280	-	-	-	-	-	-	-	-
	-	-	(35.5)	(38.1)	-	-	-	-	-	-	-	-
5. Investments	2822	4052	501	444	474	984	210	266	2245	3655	1010	1083
	(34.6)	(39.4)	(5.6)	(4.0)	(5.4)	(8.7)	(1.6)	(1.7)	(21.4)	(27.0)	(6.7)	(6.7)
6. Advances	1938	2242	1978	2561	3735	4382	6916	8377	2281	2869	2533	2836
	(23.8)	(21.8)	(22.0)	(22.8)	(42.4)	(38.7)	(51.7)	(53.5)	(21.8)	(21.2)	(26.2)	(17.6)
6.1. Bills purchased and discounted	1	2	-	-	-	-	18	43	-	1	-	165
6.2. Cash credits, overdrafts & loans	17	47	570	1309	2204	2573	4681	6832	662	885	440	518
6.3. Term loans	1919	2192	1408	1252	1532	1808	2217	1503	1620	1983	2092	2153
7. Fixed Assets	21	22	13	12	20	20	24	34	12	12	17	20
	(0.3)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	373	443	2631	3333	1248	1027	1599	1591	2640	2873	1958	2071
	(4.6)	(4.3)	(29.3)	(29.7)	(14.2)	(9.1)	(11.9)	(10.2)	(25.2)	(21.2)	(10.1)	(12.9)
8.1. Inter - office adjustments (net)	-	-	78	66	138	90	-	-	124	135	7	-
8.2. Interest accrued	212	285	158	643	194	184	146	267	287	496	1509	1732
8.3. Others	160	158	2395	2624	915	753	1453	1324	2229	2242	442	339
Total Assets	8157	10282	8978	11226	8810	11312	13389	15660	10480	13559	12107	16074
	(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											
	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank		Sree Anantha Gramin Bank		Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(337)	(338)	(339)	(340)	(341)	(342)	(343)	(344)	(345)	(346)	(347)	(348)
1. Capital	100	100	535	741	2091	2091	100	705	234	251	100	1182
	(2.4)	(2.0)	(1.6)	(1.8)	(13.1)	(10.8)	(0.5)	(3.2)	(1.6)	(1.3)	(0.3)	(3.1)
2. Reserves and Surplus	-	-	24	912	-	-	348	1038	10	177	29	29
	-	-	(0.1)	(2.2)	-	-	(1.7)	(4.8)	(0.1)	(0.9)	(0.1)	(0.1)
3. Deposits	2717	3233	18627	22924	11439	14759	13132	13989	10525	13669	23491	28904
	(64.5)	(65.1)	(55.6)	(56.1)	(71.5)	(76.3)	(62.7)	(64.2)	(70.1)	(71.1)	(76.5)	(75.7)
3.1. Demand deposits	270	419	1336	1064	847	1457	234	310	393	336	1542	1850
3.2. Savings bank deposits	1010	1257	7647	8801	5756	7918	4480	4344	3429	4774	7933	10507
3.3. Term deposits	1437	1557	9643	13058	4836	5385	8418	9335	6703	8559	14017	16547
4. Borrowings	1026	1268	12081	14466	1690	1637	4349	4834	2366	2611	4808	5335
	(24.3)	(25.5)	(36.0)	(35.4)	(10.6)	(8.5)	(20.6)	(22.2)	(15.8)	(13.6)	(15.7)	(14.0)
4.1. From banks*	152	219	2814	3361	106	85	823	993	516	572	1147	1183
4.2. From others	874	1050	9266	11105	1584	1553	3526	3841	1850	2039	3661	4151

5. Other liabilities	371	367	2262	1852	768	848	3028	1215	1881	2514	2280	2742
	(8.8)	(7.4)	(6.7)	(4.5)	(4.8)	(4.4)	(14.4)	(5.6)	(12.5)	(13.1)	(7.4)	(7.2)
5.1. Bills Payable	-	-	713	450	13	18	1128	378	128	381	-	-
5.2. Inter-office adjustments	-	-	456	31	-	51	661	169	103	-3	-	32
5.3. Interest accrued	3	2	205	241	33	23	69	42	1371	1468	1823	2302
5.4. Others (including provisions)	368	364	888	1130	722	756	1170	626	279	668	457	408
Total Liabilities	4214	4967	33528	40895	15988	19336	20958	21781	15015	19222	30709	38191
1. Cash in hand	120	160	1047	814	390	466	572	550	166	169	355	502
	(2.9)	(3.2)	(3.1)	(2.0)	(2.4)	(2.4)	(2.7)	(2.5)	(1.1)	(0.9)	(1.2)	(1.3)
2. Balances with RBI	71	91	535	773	311	426	384	417	351	423	768	895
	(1.7)	(1.8)	(1.6)	(1.9)	(1.9)	(2.2)	(1.8)	(1.9)	(2.3)	(2.2)	(2.5)	(2.3)
3. Balances with banks in India	964	974	4434	6744	5413	7040	6858	7634	812	10250	7409	11573
	(22.9)	(19.6)	(13.2)	(16.5)	(33.9)	(36.4)	(32.7)	(35.0)	(5.4)	(53.3)	(24.1)	(30.3)
4. Money at call and short notice	-	-	-	-	-	-	-	-	6865	-	-	-
	-	-	-	-	-	-	-	-	(45.7)	-	-	-
5. Investments	75	456	3873	4564	2894	3745	875	1011	1000	1261	4949	6507
	(1.8)	(9.2)	(11.6)	(11.2)	(18.1)	(19.4)	(4.2)	(4.6)	(6.7)	(6.6)	(16.1)	(17.0)
6. Advances	2061	2407	22868	27344	4121	4920	10323	11456	5273	6478	12889	14190
	(48.9)	(48.5)	(68.2)	(66.9)	(25.8)	(25.4)	(49.3)	(52.6)	(35.1)	(33.7)	(42.0)	(37.2)
6.1. Bills purchased and discounted	-	-	68	69	111	62	248	113	182	118	300	242
6.2. Cash credits, overdrafts & loans	818	1254	18053	21545	539	1074	5382	7480	3850	4950	9376	10533
6.3. Term loans	1243	1153	4746	5729	3470	3784	4693	3862	1241	1411	3213	3415
7. Fixed Assets	20	20	76	73	27	34	88	100	33	39	24	23
	(0.5)	(0.4)	(0.2)	(0.2)	(0.2)	(0.2)	(0.4)	(0.5)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	902	860	696	584	2833	2704	1858	613	515	602	4315	4501
	(21.4)	(17.3)	(2.1)	(1.4)	(17.7)	(14.0)	(8.9)	(2.8)	(3.4)	(3.1)	(14.1)	(11.8)
8.1. Inter - office adjustments (net)	22	10	-	-	6	-	-	-	179	211	154	-
8.2. Interest accrued	6	17	155	187	519	945	196	216	323	371	641	722
8.3. Others	874	832	541	397	2307	1760	1662	397	14	20	3520	3779
Total Assets	4214	4967	33528	40895	15988	19336	20958	21781	15015	19222	30709	38191
	(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.