

Table 49 : Liabilities and Assets of Regional Rural Banks - 1997-98
(Part 16 of 17)

(Amount in Rs. lakh)

Items	As on 31st March											
	Sriganganagar Kshetriya Gramin Bank		Srirama Gramin Bank		Subansiri Gaonlia Gramin Bank		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	1997 (349)	1998 (350)	1997 (351)	1998 (352)	1997 (353)	1998 (354)	1997 (355)	1998 (356)	1997 (357)	1998 (358)	1997 (359)	1998 (360)
1. Capital	88 (1.8)	100 (1.7)	100 (1.8)	100 (1.5)	96 (2.2)	96 (1.6)	100 (0.4)	741 (2.7)	566 (7.1)	569 (6.3)	760 (14.8)	760 (10.7)
2. Reserves and Surplus	-	-	248 (4.4)	358 (5.4)	-	-	-	-	27 (0.3)	27 (0.3)	21 (0.4)	30 (0.4)
3. Deposits	3562 (75.2)	4565 (75.9)	2940 (52.6)	3746 (56.4)	3246 (73.4)	4468 (75.5)	17751 (78.7)	21221 (78.0)	5076 (63.5)	6202 (69.1)	2971 (57.9)	4549 (64.0)
3.1. Demand deposits	251	288	150	138	234	338	275	385	168	305	206	190
3.2. Savings bank deposits	848	944	845	1099	1590	2291	7878	9507	2422	2611	976	1378
3.3. Term deposits	2463	3333	1945	2510	1422	1838	9599	11329	2487	3286	1789	2981
4. Borrowings	518 (10.9)	766 (12.7)	1406 (25.2)	1438 (21.6)	119 (2.7)	120 (2.0)	2391 (10.6)	2368 (8.7)	1779 (22.2)	1605 (17.9)	951 (18.5)	1204 (16.9)
4.1. From banks*	32	60	297	318	-	-	-	142	415	182	190	204
4.2. From others	486	706	1109	1120	119	120	2391	2227	1364	1423	760	1001
5. Other liabilities	571 (12.1)	582 (9.7)	893 (16.0)	1004 (15.1)	962 (21.7)	1231 (20.8)	2322 (10.3)	2867 (10.5)	551 (6.9)	578 (6.4)	426 (8.3)	570 (8.0)
5.1. Bills Payable	-	-	99	58	1	-	22	19	-	-	-	-
5.2. Inter-office adjustments	10	12	-	-	-	-	-	211	-	17	-	-
5.3. Interest accrued	321	384	424	407	39	40	146	175	17	428	222	332
5.4. Others (including provisions)	240	187	370	539	921	1191	2153	2463	535	132	204	238
Total Liabilities	4738	6013	5587	6645	4423	5915	22563	27198	7999	8980	5129	7113
1. Cash in hand	22 (0.5)	35 (0.6)	32 (0.6)	44 (0.7)	27 (0.6)	31 (0.5)	169 (0.8)	234 (0.9)	33 (0.4)	53 (0.6)	73 (1.4)	88 (1.2)
2. Balances with RBI	122 (2.6)	151 (2.5)	106 (1.9)	124 (1.9)	97 (2.2)	129 (2.2)	540 (2.4)	645 (2.4)	158 (2.0)	175 (1.9)	90 (1.8)	142 (2.0)
3. Balances with banks in India	1255 (26.5)	1625 (27.0)	1630 (29.2)	2319 (34.9)	1597 (36.1)	2752 (46.5)	8092 (35.9)	11195 (41.2)	2858 (35.7)	2571 (28.6)	2346 (45.7)	3302 (46.4)

4. Money at call and short notice	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
5. Investments	590	793	775	1041	645	961	4277	4408	634	1169	108	542
	(12.4)	(13.2)	(13.9)	(15.7)	(14.6)	(16.2)	(19.0)	(16.2)	(7.9)	(13.0)	(2.1)	(7.6)
6. Advances	1645	2222	2875	3025	400	451	7157	7803	3718	4506	1619	2111
	(34.7)	(36.9)	(51.5)	(45.5)	(9.1)	(7.6)	(31.7)	(28.7)	(46.5)	(50.2)	(31.6)	(29.7)
6.1. Bills purchased and discounted	1	-	-	-	-	-	-	-	1	23	3	7
6.2. Cash credits, overdrafts & loans	641	1059	2063	2198	58	320	1015	1356	77	251	1093	1369
6.3. Term loans	1003	1163	812	827	342	131	6142	6447	3640	4232	523	736
7. Fixed Assets	10	10	23	21	11	11	29	31	9	13	13	22
	(0.2)	(0.2)	(0.4)	(0.3)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)
8. Other Assets	1095	1177	146	72	1646	1580	2299	2881	589	492	880	905
	(23.1)	(19.6)	(2.6)	(1.1)	(37.2)	(26.7)	(10.2)	(10.6)	(7.4)	(5.5)	(17.2)	(12.7)
8.1. Inter - office adjustments (net)	-	-	43	3	28	38	588	-	95	18	30	73
8.2. Interest accrued	75	118	67	59	150	135	83	1041	-	-	70	114
8.3. Others	1020	1059	35	9	1468	1407	1627	1840	494	474	780	718
Total Assets	4738	6013	5587	6645	4423	5915	22563	27198	7999	8980	5129	7113
	(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	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank		Tripura Gramin Bank		Tulsi Gramin Bank		Tungabhadra Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(361)	(362)	(363)	(364)	(365)	(366)	(367)	(368)	(369)	(370)	(371)	(372)
1. Capital	100	100	245	245	88	100	100	1626	100	100	320	320
	(1.0)	(0.8)	(6.8)	(6.0)	(1.4)	(1.4)	(0.6)	(7.7)	(0.8)	(0.6)	(0.9)	(0.8)
2. Reserves and Surplus	-	-	92	215	-	-	-10416	-11714	-	-	1375	2500
	-	-	(2.6)	(5.3)	-	-	(-59.1)	(-55.3)	-	-	(3.7)	(6.0)
3. Deposits	9200	11734	2844	3175	4558	5514	17212	20314	10112	12170	22856	25171
	(89.0)	(91.7)	(79.6)	(77.6)	(74.9)	(76.4)	(97.6)	(95.8)	(79.6)	(77.0)	(60.9)	(60.1)
3.1. Demand deposits	686	606	144	141	215	337	2165	2608	1278	1413	1744	1820
3.2. Savings bank deposits	4082	5712	1604	1661	1646	2003	7410	7847	4751	5725	7374	7928
3.3. Term deposits	4432	5416	1096	1373	2697	3174	7637	9860	4083	5033	13738	15424
4. Borrowings	326	358	163	148	521	688	2342	2148	925	1134	10650	11409
	(3.2)	(2.8)	(4.6)	(3.6)	(8.6)	(9.5)	(13.3)	(10.1)	(7.3)	(7.2)	(28.4)	(27.2)
4.1. From banks*	4	2	2	-	-	12	186	-	5	1	10650	-
4.2. From others	322	356	161	148	521	676	2156	2148	921	1133	-	11409

5. Other liabilities	706	607	232	309	920	917	8391	8819	1563	2397	2357	2513
	(6.8)	(4.7)	(6.5)	(7.6)	(15.1)	(12.7)	(47.6)	(41.6)	(12.3)	(15.2)	(6.3)	(6.0)
5.1. Bills Payable	62	57	78	97	51	38	-	-	30	20	530	499
5.2. Inter-office adjustments	-	9	-	-	66	41	12	-	41	46	141	110
5.3. Interest accrued	4	7	24	30	352	449	908	1047	11	10	175	161
5.4. Others (including provisions)	640	534	129	182	450	389	7471	7772	1482	2321	1511	1743
Total Liabilities	10331	12799	3575	4092	6087	7219	17629	21194	12700	15801	37558	41913
1. Cash in hand	61	65	28	24	91	130	369	457	605	383	1157	1247
	(0.6)	(0.5)	(0.8)	(0.6)	(1.5)	(1.8)	(2.1)	(2.2)	(4.8)	(2.4)	(3.1)	(3.0)
2. Balances with RBI	254	352	92	104	134	163	501	586	300	393	728	825
	(2.5)	(2.7)	(2.6)	(2.5)	(2.2)	(2.3)	(2.8)	(2.8)	(2.4)	(2.5)	(1.9)	(2.0)
3. Balances with banks in India	3124	4177	1215	928	1877	2196	4720	6304	2942	3950	6228	8647
	(30.2)	(32.6)	(34.0)	(22.7)	(30.8)	(30.4)	(26.8)	(29.7)	(23.2)	(25.0)	(16.6)	(20.6)
4. Money at call and short notice	2064	2761	-	-	-	-	-	-	-	-	-	-
	(20.0)	(21.6)	-	-	-	-	-	-	-	-	-	-
5. Investments	50	130	1410	2127	570	770	2413	3338	1851	2301	8170	7357
	(0.5)	(1.0)	(39.4)	(52.0)	(9.4)	(10.7)	(13.7)	(15.7)	(14.6)	(14.6)	(21.8)	(17.6)
6. Advances	1838	1846	553	575	1828	2218	9128	9491	3741	4855	20726	23137
	(17.8)	(14.4)	(15.5)	(14.1)	(30.0)	(30.7)	(51.8)	(44.8)	(29.5)	(30.7)	(55.2)	(55.2)
6.1. Bills purchased and discounted	-	-	2	-	9	23	-	-	218	472	298	172
6.2. Cash credits, overdrafts & loans	183	272	10	7	224	255	255	266	-	-	12790	14325
6.3. Term loans	1655	1573	541	568	1595	1940	8874	9225	3523	4383	7637	8641
7. Fixed Assets	20	27	16	16	11	12	27	26	27	35	90	87
	(0.2)	(0.2)	(0.4)	(0.4)	(0.2)	(0.2)	(0.2)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	2918	3441	261	319	1577	1731	470	991	3234	3884	460	613
	(28.2)	(26.9)	(7.3)	(7.8)	(25.9)	(24.0)	(2.7)	(4.7)	(25.5)	(24.6)	(1.2)	(1.5)
8.1. Inter - office adjustments (net)	41	-	31	25	-	-	-	192	-	-	-	-
8.2. Interest accrued	174	383	101	194	38	76	283	366	233	411	275	451
8.3. Others	2701	3058	128	99	1539	1655	186	433	3001	3473	185	162
Total Assets	10331	12799	3575	4092	6087	7219	17629	21194	12700	15801	37558	41913
	(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.