

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

(Amount in Rs. lakh)

Items	As on 31st March											
	Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank		Valsad-Dangs Gramin Bank		Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank	
	1997 (373)	1998 (374)	1997 (375)	1998 (376)	1997 (377)	1998 (378)	1997 (379)	1998 (380)	1997 (381)	1998 (382)	1997 (383)	1998 (384)
1. Capital	100	100	84	100	283	283	377	397	466	466	100	100
	(0.6)	(0.4)	(0.3)	(0.3)	(6.8)	(6.0)	(6.3)	(5.1)	(8.3)	(8.0)	(2.9)	(2.1)
2. Reserves and Surplus	-	-	-	-	139	364	-	-	-72	28	-	-
	-	-	-	-	(3.4)	(7.7)	-	-	(-1.3)	(0.5)	-	-
3. Deposits	13286	16932	18545	23238	2142	2801	4317	6023	3133	3280	2914	4034
	(73.3)	(75.9)	(74.9)	(78.1)	(51.9)	(59.3)	(72.6)	(78.2)	(55.5)	(56.4)	(85.4)	(84.5)
3.1. Demand deposits	320	304	477	528	112	118	161	224	77	91	162	289
3.2. Savings bank deposits	6022	8037	8142	10742	811	1438	2194	3178	612	786	953	1332
3.3. Term deposits	6944	8591	9926	11968	1218	1244	1962	2621	2444	2403	1799	2412
4. Borrowings	1001	1233	618	755	1372	1000	891	871	1854	1730	197	249
	(5.5)	(5.5)	(2.5)	(2.5)	(33.2)	(21.2)	(15.0)	(11.3)	(32.8)	(29.7)	(5.8)	(5.2)
4.1. From banks*	85	138	150	12	635	214	105	104	181	244	-	-
4.2. From others	917	1095	468	743	737	785	786	768	1673	1486	197	249
5. Other liabilities	3729	4045	5498	5670	193	278	365	410	264	312	199	393
	(20.6)	(18.1)	(22.2)	(19.0)	(4.7)	(5.9)	(6.1)	(5.3)	(4.7)	(5.4)	(5.8)	(8.2)
5.1. Bills Payable	-	-	-	-	5	21	11	25	111	146	23	77
5.2. Inter-office adjustments	-	42	-	-	13	-	-	-	-	-	-	-
5.3. Interest accrued	1091	1269	-	-	17	28	185	15	4	5	136	236
5.4. Others (including provisions)	2639	2734	5498	5670	158	230	169	370	150	161	40	79
Total Liabilities	18117	22310	24744	29763	4128	4726	5951	7701	5646	5817	3410	4775
1. Cash in hand	97	98	250	276	38	65	28	38	73	54	79	121
	(0.5)	(0.4)	(1.0)	(0.9)	(0.9)	(1.4)	(0.5)	(0.5)	(1.3)	(0.9)	(2.3)	(2.5)
2. Balances with RBI	420	536	542	696	61	89	145	181	94	111	89	127
	(2.3)	(2.4)	(2.2)	(2.3)	(1.5)	(1.9)	(2.4)	(2.3)	(1.7)	(1.9)	(2.6)	(2.6)
3. Balances with banks in India	4273	6882	9363	12612	1592	1930	2470	2484	1831	1960	223	368
	(23.6)	(30.8)	(37.8)	(42.4)	(38.5)	(40.8)	(41.5)	(32.3)	(32.4)	(33.7)	(6.5)	(7.7)

4. Money at call and short notice	-	-	-	-	-	-	-	-	-	-	962	1040
	-	-	-	-	-	-	-	-	-	-	(28.2)	(21.8)
5. Investments	1600	1893	-	18	85	139	795	2072	293	233	225	434
	(8.8)	(8.5)	-	(0.1)	(2.1)	(2.9)	(13.4)	(26.9)	(5.2)	(4.0)	(6.6)	(9.1)
6. Advances	7190	7546	5743	6354	2295	2421	1988	2419	3129	3117	1225	1979
	(39.7)	(33.8)	(23.2)	(21.3)	(55.6)	(51.2)	(33.4)	(31.4)	(55.4)	(53.6)	(35.9)	(41.4)
6.1. Bills purchased and discounted	-	-	-	-	22	34	12	2	2	10	-	27
6.2. Cash credits, overdrafts & loans	1076	1180	614	658	1488	1589	43	386	804	1186	406	727
6.3. Term loans	6114	6366	5129	5697	785	799	1933	2031	2323	1921	819	1225
7. Fixed Assets	33	39	25	22	11	15	18	21	31	72	17	18
	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.3)	(0.3)	(0.3)	(0.6)	(1.2)	(0.5)	(0.4)
8. Other Assets	4502	5317	8821	9784	47	66	507	486	194	270	591	688
	(24.9)	(23.8)	(35.6)	(32.9)	(1.1)	(1.4)	(8.5)	(6.3)	(3.4)	(4.6)	(17.3)	(14.4)
8.1. Inter - office adjustments (net)	43	-	33	30	-	25	6	-	101	104	13	57
8.2. Interest accrued	359	584	-	-	19	18	74	112	71	143	51	95
8.3. Others	4100	4733	8788	9754	28	22	428	374	22	23	527	536
Total Assets	18117	22310	24744	29763	4128	4726	5951	7701	5646	5817	3410	4775
	(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							
	Vidur Gramin Bank		Vindhyavasini Gramin Bank		Visweshwaraya Gramin Bank		Yavatmal Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
1. Capital	96	797	369	369	100	100	430	432
	(1.6)	(9.1)	(4.1)	(3.8)	(3.8)	(3.2)	(10.5)	(9.4)
2. Reserves and Surplus	697	-	-	-	-	-	-	-
	(11.5)	-	-	-	-	-	-	-
3. Deposits	4311	6780	6663	7683	2002	2359	2820	3507
	(71.2)	(77.3)	(74.8)	(78.6)	(75.1)	(75.3)	(69.0)	(76.5)
3.1. Demand deposits	172	312	553	891	84	98	95	113
3.2. Savings bank deposits	2531	4463	2578	2920	836	761	1607	2067
3.3. Term deposits	1608	2005	3532	3872	1082	1499	1117	1327
4. Borrowings	676	682	845	894	380	536	542	387
	(11.2)	(7.8)	(9.5)	(9.1)	(14.3)	(17.1)	(13.3)	(8.4)
4.1. From banks*	81	107	53	68	74	126	101	113
4.2. From others	595	575	792	826	306	410	441	274

5. Other liabilities	274	510	1028	824	182	139	293	260
	(4.5)	(5.8)	(11.5)	(8.4)	(6.8)	(4.4)	(7.2)	(5.7)
5.1. Bills Payable	7	89	21	16	-	29	13	40
5.2. Inter-office adjustments	19	104	22	12	-	-	-	-
5.3. Interest accrued	17	10	-	-	5	5	15	18
5.4. Others (including provisions)	230	307	985	796	177	104	265	202
Total Liabilities	6054	8770	8904	9769	2664	3133	4085	4586
1. Cash in hand	180	157	62	57	65	62	110	128
	(3.0)	(1.8)	(0.7)	(0.6)	(2.4)	(2.0)	(2.7)	(2.8)
2. Balances with RBI	138	210	195	244	61	75	74	102
	(2.3)	(2.4)	(2.2)	(2.5)	(2.3)	(2.4)	(1.8)	(2.2)
3. Balances with banks in India	171	4786	2588	3021	936	784	1625	1632
	(2.8)	(54.6)	(29.1)	(30.9)	(35.1)	(25.0)	(39.8)	(35.6)
4. Money at call and short notice	2450	-	-	-	-	-	-	-
	(40.5)	-	-	-	-	-	-	-
5. Investments	736	1137	1520	1656	114	153	230	507
	(12.2)	(13.0)	(17.1)	(16.9)	(4.3)	(4.9)	(5.6)	(11.0)
6. Advances	1441	1542	3508	3871	1118	1642	1422	1462
	(23.8)	(17.6)	(39.4)	(39.6)	(42.0)	(52.4)	(34.8)	(31.9)
6.1. Bills purchased and discounted	-	-	75	-	38	17	96	36
6.2. Cash credits, overdrafts & loans	138	162	-	81	40	128	489	606
6.3. Term loans	1303	1380	3433	3790	1040	1497	838	820
7. Fixed Assets	8	9	16	17	11	10	9	10
	(0.1)	(0.1)	(0.2)	(0.2)	(0.4)	(0.3)	(0.2)	(0.2)
8. Other Assets	931	930	1017	904	360	408	615	745
	(15.4)	(10.6)	(11.4)	(9.3)	(13.5)	(13.0)	(15.1)	(16.3)
8.1. Inter - office adjustments (net)	-	-	-	-	15	66	233	380
8.2. Interest accrued	123	206	162	246	40	55	-	-
8.3. Others	808	724	854	658	305	287	382	365
Total Assets	6054	8770	8904	9769	2664	3133	4085	4586
	(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.