

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on 31st March									
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore		State Bank of Mysore	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	47,401	47,401	2,080	3,640	1,725	1,725	875	1,750	1,200	3,600
	(0.4)	(0.3)	(0.5)	(0.5)	(0.2)	(0.2)	(0.3)	(0.6)	(0.3)	(0.8)
2. Reserves & Surplus	4,25,607	4,98,891	5,258	12,141	18,413	23,068	4,174	10,756	2,426	10,756
	(3.5)	(3.5)	(1.0)	(1.8)	(2.6)	(2.8)	(1.6)	(3.4)	(0.6)	(2.3)
2.1 Statutory Reserves	1,01,540	1,68,110	2,172	2,822	4,223	5,723	1,883	2,915	1,301	2,001
2.2. Capital Reserves	4,808	4,822	—	76	—	—	—	—	—	—
2.3. Share Premium	2,24,917	2,24,917	—	4,680	—	—	—	4,375	—	6,000
2.4. Revenue Reserves	94,313	1,01,013	3,081	4,562	14,190	17,345	2,290	3,465	1,125	2,755
2.5. Balance of Profit	29	29	4	1	—	—	1	1	—	—
3. Deposits	85,12,189	96,39,545	4,01,027	4,65,985	5,56,387	6,09,160	2,05,559	2,46,531	3,28,129	3,79,808
	(69.8)	(66.7)	(79.3)	(70.2)	(79.1)	(74.8)	(77.8)	(79.0)	(83.9)	(80.1)
3.1. Demand Deposits	20,30,805	22,47,679	73,460	81,353	1,45,404	1,24,050	39,298	47,685	53,155	55,246
i) From Banks	2,97,460	3,25,131	8,169	11,521	25,657	23,917	6,848	8,347	7,464	9,236
ii) From Others	17,33,345	19,22,548	65,291	69,831	1,19,747	1,00,133	32,450	39,339	45,691	46,010
3.2. Savings Deposits	18,98,406	21,31,416	1,07,024	1,23,451	1,12,692	1,25,237	52,205	60,307	70,930	86,472
3.3. Term Deposits	45,82,978	52,60,450	2,20,543	2,61,181	2,98,291	3,59,873	1,14,055	1,38,539	2,04,044	2,38,090
i) From Banks	2,67,818	2,54,638	5,042	6,276	7,283	7,827	2,614	1,352	6,847	4,797
ii) From Others	43,15,160	50,05,812	2,15,501	2,54,905	2,91,008	3,52,046	1,11,442	1,37,187	1,97,198	2,33,293
3.A. Deposits in India	80,30,207	90,14,544	4,01,027	4,65,985	5,56,387	6,09,160	2,05,559	2,46,531	3,28,129	3,79,808
3.B. Deposits outside India	4,81,982	6,25,001	—	—	—	—	—	—	—	—
4. Borrowings	8,86,863	12,65,975	26,039	34,143	39,818	43,361	16,761	6,405	26,057	31,726
	(7.3)	(8.8)	(5.2)	(5.1)	(5.7)	(5.3)	(6.3)	(2.1)	(6.7)	(6.7)
4.1. Borrowings in India	2,69,610	4,44,708	15,841	24,291	28,758	36,052	12,055	5,013	14,642	20,707
i) From RBI	1,44,464	3,46,035	10,769	21,340	20,925	27,580	8,913	2,038	10,463	14,434
ii) From other Banks	—	—	965	465	—	—	—	—	17	2,379
iii) From other Institutions and Agencies	1,25,146	98,674	4,108	2,486	7,833	8,472	3,142	2,975	4,162	3,894
4.2. Borrowings outside India	6,17,252	8,21,266	10,198	9,852	11,060	7,309	4,706	1,393	11,414	11,019
5. Other Liabilities	23,27,547	29,95,172	71,020	1,48,291	86,885	1,37,166	36,958	46,451	33,414	48,346
	(19.1)	(20.7)	(14.1)	(22.3)	(12.4)	(16.8)	(14.0)	(14.9)	(8.5)	(10.2)
5.1. Bills Payable	6,49,346	7,17,302	38,642	44,728	25,477	37,174	11,665	12,381	5,168	6,262
5.2. Inter-Office Adjustments	—	—	—	2,227	349	15,773	5,254	10,589	—	10,761
5.3. Interest Accrued	5,93,814	6,95,442	27,220	31,202	37,318	44,605	13,237	14,876	19,631	23,009
5.4. Others (including provisions)	10,84,387	15,82,428	5,157	70,134	23,740	39,614	6,803	8,606	8,615	8,314
Total Liabilities	1,21,99,607	1,44,46,983	5,05,423	6,64,201	7,03,228	8,14,480	2,64,328	3,11,894	3,91,226	4,74,236
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on 31st March									
	State Bank of India		State Bank of Bikaner & Jaipur		State Bank of Hyderabad		State Bank of Indore		State Bank of Mysore	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	34,046	43,875	1,471	2,007	1,930	2,312	706	1,247	1,882	2,214
	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.4)	(0.5)	(0.5)
2. Balances with RBI in Current Account	13,20,969	15,22,526	63,955	74,516	95,326	90,302	32,716	48,759	51,624	98,617
	(10.8)	(10.5)	(12.7)	(11.2)	(13.6)	(11.1)	(12.4)	(15.6)	(13.2)	(20.8)
3. Balances with Banks in India	3,746	16,181	2,937	2,884	783	1,198	3,229	2,107	2,361	2,923
	—	(0.1)	(0.6)	(0.4)	(0.1)	(0.1)	(1.2)	(0.7)	(0.6)	(0.6)
4. Money at call & short notice	3,94,926	6,81,074	9,800	72,000	—	44,600	7,550	—	—	—
	(3.2)	(4.7)	(1.9)	(10.8)	—	(5.5)	(2.9)	—	—	—
5. Balances with Banks outside India	55,849	1,29,415	6,954	12,803	8,097	15,223	1,933	1,752	1,896	3,009
	(0.5)	(0.9)	(1.4)	(1.9)	(1.2)	(1.9)	(0.7)	(0.6)	(0.5)	(0.6)
6. Investments	41,67,375	43,81,898	1,79,105	1,87,236	2,02,218	2,15,525	79,624	91,391	1,26,728	1,38,662
	(34.2)	(30.3)	(35.4)	(28.2)	(28.8)	(26.5)	(30.1)	(29.3)	(32.4)	(29.2)
6.A. Investments in India	40,79,948	42,90,925	1,79,105	1,87,236	2,02,218	2,15,525	79,624	91,391	1,26,728	1,38,662
(i) Government Securities	28,74,277	30,50,735	1,18,094	1,29,179	1,54,725	1,63,785	60,521	72,376	93,525	1,05,996
(ii) Other approved Securities	7,90,510	7,87,257	40,551	39,225	26,513	25,988	14,465	14,181	23,903	22,206
(iii) Shares	23,788	41,330	861	902	2,175	2,397	614	730	614	642
(iv) Debentures and Bonds	3,30,584	3,30,756	9,030	17,845	10,786	19,560	2,406	2,403	6,392	7,159
(v) Subsidiaries & Joint Ventures	18,632	78,623	79	79	105	203	—	—	53	53
(vi) Others	42,158	2,225	10,490	5	7,914	3,592	1,619	1,701	2,242	2,606
6.B. Investments outside India	87,427	90,973	—	—	—	—	—	—	—	—
(i) Government Securities	9,121	8,908	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	20,096	23,434	—	—	—	—	—	—	—	—
(iii) Others	58,210	58,632	—	—	—	—	—	—	—	—
7. Advances	48,53,021	59,82,565	2,10,018	2,44,748	3,30,297	3,87,616	1,24,959	1,47,048	1,79,483	2,03,885
	(39.8)	(41.4)	(41.6)	(36.8)	(47.0)	(47.6)	(47.3)	(47.1)	(45.9)	(43.0)
7.1. Bills purchased and discounted	7,95,308	8,82,514	24,286	18,388	45,313	33,431	18,360	16,687	26,456	23,692
7.2. Cash Credits, Overdrafts and Demand Loans	28,71,179	36,62,520	1,45,483	1,76,945	2,20,499	2,71,080	77,059	91,925	1,24,377	1,43,186
7.3. Term Loans	11,86,534	14,37,530	40,249	49,415	64,485	83,104	29,540	38,436	28,650	37,007
8. Fixed & Leased Assets	62,949	87,401	2,882	3,316	4,411	5,226	1,895	2,151	1,531	2,288
	(0.5)	(0.6)	(0.6)	(0.5)	(0.6)	(0.6)	(0.7)	(0.7)	(0.4)	(0.5)
8.1. Premises	39,137	56,733	1,337	1,476	1,922	2,196	918	1,007	662	1,027
8.2. Other Fixed Assets	23,813	30,669	1,546	1,840	2,489	3,031	977	1,144	869	1,262
9. Other Assets	13,06,726	16,02,047	28,302	64,692	60,167	52,480	11,716	17,439	25,721	22,638
	(10.7)	(11.1)	(5.6)	(9.7)	(8.6)	(6.4)	(4.4)	(5.6)	(6.6)	(4.8)
9.1. Inter-Office Adjustments	56,081	2,54,620	7,294	—	—	—	—	—	1,789	—
9.2. Interest Accrued	2,14,580	2,58,684	10,308	11,835	10,833	11,559	3,693	5,739	8,962	9,135
9.3. Tax paid	1,89,916	2,65,053	4,311	5,347	—	1,015	3,436	4,344	2,572	1,819
9.4. Stationery & Stamps	5,396	6,083	336	358	523	592	168	186	249	280
9.5. Others	8,40,753	8,17,608	6,052	47,152	48,811	39,314	4,418	7,170	12,149	11,404
Total Assets	1,21,99,607	1,44,46,983	5,05,423	6,64,201	7,03,228	8,14,480	2,64,328	3,11,894	3,91,226	4,74,236
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on 31st March					
	State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1995	1996	1995	1996	1995	1996
	(11)	(12)	(13)	(14)	(15)	(16)
1. Capital	2,475	2,475	950	31,400	2,000	3,500
	(0.4)	(0.3)	(0.3)	(6.7)	(0.3)	(0.5)
2. Reserves & Surplus	27,222	32,891	6,326	7,178	7,630	16,533
	(4.2)	(3.9)	(2.0)	(1.5)	(1.3)	(2.5)
2.1 Statutory Reserves	13,322	17,991	3,739	3,739	3,907	6,062
2.2 Capital Reserves	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	6,750
2.4 Revenue Reserves	13,900	14,900	2,587	3,440	3,720	3,720
2.5 Balance of Profit	—	—	—	—	3	1
3. Deposits	5,28,869	6,21,084	2,61,859	3,14,327	4,78,984	5,42,415
	(81.0)	(74.5)	(82.5)	(67.4)	(80.1)	(81.6)
3.1 Demand Deposits	97,067	1,11,110	42,968	57,217	53,321	53,019
i) From Banks	8,516	8,050	6,090	7,124	8,293	7,095
ii) From Others	88,551	1,03,060	36,878	50,093	45,029	45,924
3.2 Savings Deposits	1,30,287	1,39,238	51,548	57,487	1,17,398	1,22,784
3.3 Term Deposits	3,01,516	3,70,736	1,67,343	1,99,623	3,08,265	3,66,611
i) From Banks	433	1,438	3,083	4,807	2,111	2,080
ii) From Others	3,01,082	3,69,297	1,64,260	1,94,816	3,06,154	3,64,531
3.A Deposits in India	5,28,869	6,21,084	2,61,859	3,14,327	4,78,984	5,42,415
3.B Deposits outside India	—	—	—	—	—	—
4. Borrowings	10,599	38,224	12,846	41,821	23,869	20,027
	(1.6)	(4.6)	(4.0)	(9.0)	(4.0)	(3.0)
4.1 Borrowings in India	2,703	22,450	7,927	22,427	21,072	17,749
i) From RBI	2	20,723	5,193	18,912	17,000	—
ii) From other Banks	1,616	60	—	138	—	—
iii) From other Institutions and Agencies	1,085	1,666	2,734	3,377	4,072	17,749
4.2 Borrowings outside India	7,895	15,774	4,919	19,395	2,797	2,278
5. Other Liabilities	83,952	1,39,192	35,537	71,831	85,535	82,106
	(12.9)	(16.7)	(11.2)	(15.4)	(14.3)	(12.4)
5.1 Bills Payable	10,129	44,965	9,098	8,665	29,637	25,728
5.2 Inter-Office Adjustments	13,854	35,617	4,600	6,997	2,985	—
5.3 Interest Accrued	28,964	34,710	19,542	22,587	37,239	36,204
5.4 Others (including provisions)	31,005	23,900	2,297	33,582	15,675	20,175
Total Liabilities	6,53,116	8,33,866	3,17,518	4,66,558	5,98,018	6,64,581
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	As on 31st March					
	State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1995	1996	1995	1996	1995	1996
	(11)	(12)	(13)	(14)	(15)	(16)
1. Cash in hand	2,177	2,646	1,132	1,405	3,301	2,869
	(0.3)	(0.3)	(0.4)	(0.3)	(0.6)	(0.4)
2. Balances with RBI in Current Account	92,687	1,19,246	46,941	44,541	62,003	82,743
	(14.2)	(14.3)	(14.8)	(9.5)	(10.4)	(12.5)
3. Balances with Banks in India	5,523	3,008	1,606	874	1,652	579
	(0.8)	(0.4)	(0.5)	(0.2)	(0.3)	(0.1)
4. Money at call & short notice	—	59,000	—	23,500	—	—
	—	(7.1)	—	(5.0)	—	—
5. Balances with Banks outside India	5,820	11,257	3,345	29,219	5,641	20,277
	(0.9)	(1.4)	(1.1)	(6.3)	(0.9)	(3.1)
6. Investments	2,10,452	2,17,060	98,060	1,43,127	1,80,994	1,87,963
	(32.2)	(26.0)	(30.9)	(30.7)	(30.3)	(28.3)
6.A. Investments in India	2,10,452	2,17,060	98,060	1,43,127	1,80,994	1,87,963
(i) Government Securities	1,44,708	1,53,315	77,940	1,20,743	1,35,076	1,42,412
(ii) Other approved Securities	47,553	45,198	9,795	9,245	30,549	30,118
(iii) Shares	984	1,042	813	1,177	1,204	793
(iv) Debentures and Bonds	13,116	14,547	9,139	11,296	6,137	8,752
(v) Subsidiaries & Joint Ventures	26	26	—	—	—	—
(vi) Others	4,066	2,932	373	666	8,027	5,889
6.B. Investments outside India	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	2,76,815	3,30,486	1,53,299	1,81,308	3,12,641	3,34,916
	(42.4)	(39.6)	(48.3)	(38.9)	(52.3)	(50.4)
7.1. Bills purchased and discounted	26,378	27,614	25,468	18,879	40,920	19,090
7.2. Cash Credits, Overdrafts and Demand Loans	1,97,366	2,44,727	1,10,109	1,40,966	2,10,343	2,37,620
7.3. Term Loans	53,071	58,145	17,722	21,462	61,378	78,206
8. Fixed & Leased Assets	2,727	3,292	2,045	2,322	3,077	4,000
	(0.4)	(0.4)	(0.6)	(0.5)	(0.5)	(0.6)
8.1. Premises	1,349	1,432	1,012	993	1,385	1,462
8.2. Other Fixed Assets	1,378	1,861	1,033	1,329	1,691	2,538
9. Other Assets	56,915	87,871	11,090	40,262	28,709	31,234
	(8.7)	(10.5)	(3.5)	(8.6)	(4.8)	(4.7)
9.1. Inter-Office Adjustments	—	—	—	—	—	10,793
9.2. Interest Accrued	12,156	15,654	5,385	8,525	10,475	13,234
9.3. Tax paid	4,822	7,137	2,559	5,197	4,577	5,915
9.4. Stationery & Stamps	235	263	189	186	312	319
9.5. Others	39,701	64,817	2,957	26,354	13,345	974
Total Assets	6,53,116	8,33,866	3,17,518	4,66,558	5,98,018	6,64,581
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India		Bank of Maharashtra	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	61,870	77,870	42,632	42,632	74,094	57,700	1,95,238	58,247	66,869	74,869
	(5.7)	(6.3)	(6.7)	(6.0)	(2.4)	(1.7)	(6.5)	(1.8)	(9.7)	(9.6)
2. Reserves & Surplus	20,012	19,946	5,520	5,520	84,195	1,15,352	47,407	67,805	6,190	5,955
	(1.9)	(1.6)	(0.9)	(0.8)	(2.7)	(3.4)	(1.6)	(2.0)	(0.9)	(0.8)
2.1 Statutory Reserves	6,316	6,316	5,520	5,520	12,500	17,700	8,000	28,200	1,375	1,375
2.2 Capital Reserves	11,485	11,420	—	—	36,915	51,757	27,707	26,322	7	12
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	2,210	2,210	—	—	34,781	45,896	11,700	13,283	4,809	4,568
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	9,23,101	10,14,892	5,31,165	5,96,727	26,28,656	28,36,953	24,48,024	27,52,297	5,34,170	5,97,120
	(85.6)	(81.7)	(83.9)	(84.2)	(84.5)	(82.4)	(81.2)	(83.0)	(77.5)	(76.6)
3.1 Demand Deposits	1,43,561	1,13,305	71,049	69,456	3,81,358	3,73,013	4,16,376	4,17,456	72,282	81,567
i) From Banks	4,672	3,608	1,317	1,591	21,460	20,613	16,394	32,809	1,469	1,498
ii) From Others	1,38,889	1,09,697	69,732	67,865	3,59,898	3,52,400	3,99,981	3,84,647	70,813	80,069
3.2 Savings Deposits	2,71,146	3,09,111	1,23,276	1,36,757	5,06,190	5,63,670	4,89,344	5,55,727	1,89,376	2,10,684
3.3 Term Deposits	5,08,395	5,92,477	3,36,840	3,90,514	17,41,108	19,00,270	15,42,304	17,79,114	2,72,511	3,04,868
i) From Banks	25,467	29,589	2,992	4,240	1,04,339	88,280	69,008	78,794	9,181	6,433
ii) From Others	4,82,928	5,62,888	3,33,847	3,86,274	16,36,769	18,11,990	14,73,295	17,00,320	2,63,331	2,98,435
3.A Deposits in India	9,23,101	10,14,892	5,31,165	5,96,727	22,76,185	24,51,766	18,90,389	21,61,382	5,34,170	5,97,120
3.B Deposits outside India	—	—	—	—	3,52,471	3,85,187	5,57,634	5,90,915	—	—
4. Borrowings	31,197	47,635	21,802	27,890	1,06,829	1,20,684	1,22,822	1,70,726	24,403	35,326
	(2.9)	(3.8)	(3.4)	(3.9)	(3.4)	(3.5)	(4.1)	(5.2)	(3.5)	(4.5)
4.1 Borrowings in India	27,446	47,635	21,741	27,758	1,02,667	1,16,784	93,764	1,45,571	20,067	33,368
i) From RBI	4,123	23,069	4,819	13,945	53,166	72,873	32,880	86,000	11,420	23,876
ii) From other Banks	452	499	5,417	2,200	2,776	977	115	2,083	13	252
iii) From other Institutions and Agencies	22,872	24,067	11,504	11,613	46,725	42,934	60,769	57,487	8,635	9,240
4.2 Borrowings outside India	3,751	—	61	132	4,162	3,900	29,058	25,155	4,335	1,958
5. Other Liabilities	41,726	81,680	31,849	35,888	2,18,590	3,11,685	2,02,386	2,65,476	57,547	66,657
	(3.9)	(6.6)	(5.0)	(5.1)	(7.0)	(9.1)	(6.7)	(8.0)	(8.4)	(8.5)
5.1 Bills Payable	5,682	42,829	14,065	10,852	75,107	84,716	43,691	65,332	9,007	10,399
5.2 Inter-Office Adjustments	3,040	—	—	5,842	—	—	27,786	23,469	2,452	887
5.3 Interest Accrued	5,794	5,337	3,060	2,364	37,729	34,522	7,524	6,998	35,430	41,717
5.4 Others (including provisions)	27,211	33,515	14,725	16,830	1,05,753	1,92,447	1,23,386	1,69,676	10,658	13,654
Total Liabilities	10,77,907	12,42,023	6,32,968	7,08,657	31,12,364	34,42,373	30,15,877	33,14,550	6,89,179	7,79,927
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India		Bank of Maharashtra	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	9,601	10,628	6,298	7,552	13,021	16,356	17,229	18,923	6,032	7,602
	(0.9)	(0.9)	(1.0)	(1.1)	(0.4)	(0.5)	(0.6)	(0.6)	(0.9)	(1.0)
2. Balances with RBI in Current Account	1,04,773	1,50,155	70,195	1,05,134	3,95,811	3,70,696	2,85,550	3,03,588	81,751	85,377
	(9.7)	(12.1)	(11.1)	(14.8)	(12.7)	(10.8)	(9.5)	(9.2)	(11.9)	(10.9)
3. Balances with Banks in India	12,678	8,371	5,381	5,197	60,827	14,659	15,726	14,059	4,443	6,094
	(1.2)	(0.7)	(0.9)	(0.7)	(2.0)	(0.4)	(0.5)	(0.4)	(0.6)	(0.8)
4. Money at call & short notice	—	3,000	5,728	—	12,686	52,645	28,473	68,869	1,499	15,501
	—	(0.2)	(0.9)	—	(0.4)	(1.5)	(0.9)	(2.1)	(0.2)	(2.0)
5. Balances with Banks outside India	1,597	3,536	2,147	5,158	1,25,551	1,98,311	2,09,450	1,32,856	2,267	1,240
	(0.1)	(0.3)	(0.3)	(0.7)	(3.7)	(5.8)	(6.9)	(4.0)	(0.3)	(0.2)
6. Investments	3,79,826	4,27,123	2,32,605	2,62,171	8,51,170	9,59,471	8,99,535	9,58,396	2,83,190	3,16,669
	(35.2)	(34.4)	(36.7)	(37.0)	(27.3)	(27.9)	(29.8)	(28.9)	(41.1)	(40.6)
6.A. Investments in India	3,79,826	4,27,123	2,32,605	2,62,171	7,97,581	9,10,215	7,87,384	8,27,851	2,83,190	3,16,669
(i) Government Securities	2,05,783	2,52,033	1,59,533	1,88,708	5,04,490	6,17,931	5,94,181	6,27,131	1,88,395	2,22,578
(ii) Other approved Securities	1,32,761	1,29,060	53,111	51,102	2,06,201	2,01,975	1,33,773	1,29,346	46,482	45,858
(iii) Shares	2,374	2,323	902	1,523	26,170	22,326	6,517	6,615	1,231	1,244
(iv) Debentures and Bonds	27,288	31,526	17,041	19,312	57,674	61,809	50,400	61,041	40,195	40,319
(v) Subsidiaries & Joint Ventures	6,184	6,811	510	510	2,634	5,132	1,306	2,320	10	10
(vi) Others	5,436	5,371	1,507	1,016	413	1,042	1,207	1,399	6,876	6,660
6.B. Investments outside India	—	—	—	—	53,589	49,256	1,12,150	1,30,544	—	—
(i) Government Securities	—	—	—	—	44,589	29,150	84,716	81,069	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	2,787	2,787	113	113	—	—
(iii) Others	—	—	—	—	6,213	17,319	27,321	49,363	—	—
7. Advances	4,19,153	4,81,560	2,40,981	2,58,033	14,78,421	16,01,255	12,20,755	15,59,580	2,34,404	2,69,217
	(38.9)	(38.8)	(38.1)	(36.4)	(47.5)	(46.5)	(40.5)	(47.1)	(34.0)	(34.5)
7.1. Bills purchased and discounted	40,136	44,554	27,213	25,789	1,86,551	1,52,665	1,06,661	1,46,337	23,806	28,944
7.2. Cash Credits, Overdrafts and Demand Loans	2,43,158	2,71,439	1,48,323	1,67,864	9,19,872	10,37,651	9,74,919	11,88,250	1,49,236	1,56,176
7.3. Term Loans	1,35,858	1,65,568	65,445	64,379	3,71,997	4,10,939	1,39,176	2,24,993	61,361	84,097
8. Fixed & Leased Assets	16,624	17,444	4,123	4,087	58,652	57,648	40,058	49,803	7,468	7,615
	(1.5)	(1.4)	(0.7)	(0.6)	(1.9)	(1.7)	(1.3)	(1.5)	(1.1)	(1.0)
8.1. Premises	13,215	13,778	1,564	1,525	49,754	48,378	32,148	31,656	5,841	5,577
8.2. Other Fixed Assets	3,409	3,665	2,558	2,562	8,898	9,270	7,911	18,147	1,627	2,038
9. Other Assets	1,33,656	1,40,206	65,510	61,325	1,25,809	1,71,333	2,99,101	2,08,477	68,126	70,612
	(12.4)	(11.3)	(10.3)	(8.7)	(4.0)	(5.0)	(9.9)	(6.3)	(9.9)	(9.1)
9.1. Inter-Office Adjustments	—	22,101	2,044	—	17,189	13,708	—	—	—	—
9.2. Interest Accrued	14,722	16,024	7,029	7,853	39,245	41,600	25,938	27,850	10,915	13,018
9.3. Tax paid	24,588	25,761	5,834	1,583	38,965	78,061	57,170	73,925	1,675	1,433
9.4. Stationery & Stamps	413	468	287	270	690	417	107	120	227	298
9.5. Others	93,933	75,852	50,317	51,618	29,721	37,547	2,15,886	1,06,583	55,309	55,864
Total Assets	10,77,907	12,42,023	6,32,968	7,08,657	31,12,364	34,42,373	30,15,877	33,14,550	6,89,179	7,79,927
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

NATIONALISED BANKS										
(Amount in Rs. lakh)										
Items	As on 31st March									
	Canara Bank		Central Bank of India		Corporation Bank		Dena Bank		Indian Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	59,015	48,482	1,30,545	1,30,545	11,200	11,200	28,311	14,682	65,396	65,396
	(2.2)	(1.6)	(6.3)	(5.6)	(1.6)	(1.6)	(3.9)	(1.8)	(4.2)	(3.7)
2. Reserves & Surplus	1,14,424	1,44,587	41,061	40,030	12,229	21,405	8,532	12,976	41,211	40,796
	(4.3)	(4.6)	(2.0)	(1.7)	(1.7)	(3.1)	(1.2)	(1.6)	(2.7)	(2.3)
2.1 Statutory Reserves	30,200	35,300	7,490	7,490	4,239	7,239	2,785	4,335	6,741	6,741
2.2 Capital Reserves	16,524	26,487	33,508	32,478	—	2	5,747	5,172	27,393	26,978
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	67,700	82,800	62	62	7,990	14,164	—	3,469	7,078	7,078
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	22,47,511	26,24,324	17,65,455	19,75,160	6,13,629	5,73,396	5,77,943	6,47,641	12,73,996	13,31,488
	(85.1)	(84.3)	(85.4)	(85.1)	(86.4)	(83.0)	(79.7)	(78.5)	(82.2)	(74.8)
3.1 Demand Deposits	4,37,990	4,77,499	2,75,901	2,70,551	1,46,692	1,19,138	1,05,738	89,079	1,39,898	1,46,661
i) From Banks	24,630	29,185	6,693	8,221	6,702	2,564	3,485	4,551	9,776	4,723
ii) From Others	4,13,360	4,48,314	2,69,208	2,62,330	1,39,990	1,16,573	1,02,254	84,529	1,30,122	1,41,938
3.2 Savings Deposits	5,22,380	5,78,991	5,15,269	5,82,357	78,402	91,224	1,72,920	1,90,187	2,03,586	2,28,499
3.3 Term Deposits	12,87,141	15,67,834	9,74,286	11,22,252	3,88,534	3,63,034	2,99,284	3,68,375	9,30,512	9,56,328
i) From Banks	46,495	67,455	33,707	48,697	10,44	1,343	6,764	7,979	75,531	64,076
ii) From Others	12,40,647	15,00,379	9,40,579	10,73,555	3,87,490	3,61,691	2,92,520	3,60,396	8,54,981	8,92,251
3.A Deposits in India	21,91,642	25,47,084	17,65,455	19,75,160	6,13,629	5,73,396	5,77,943	6,47,641	11,05,262	11,73,465
3.B Deposits outside India	55,869	77,240	—	—	—	—	—	—	1,68,734	1,58,022
4. Borrowings	1,06,326	1,56,947	34,977	62,307	16,329	25,348	31,479	61,995	76,607	2,22,939
	(4.0)	(5.0)	(1.7)	(2.7)	(2.3)	(3.7)	(4.3)	(7.5)	(4.9)	(12.5)
4.1 Borrowings in India	1,06,326	1,56,947	30,652	61,423	16,329	25,348	28,639	61,991	65,691	2,11,281
i) From RBI	47,500	84,500	14,000	44,690	10,722	20,065	11,413	33,768	26,080	24,341
ii) From other Banks	29,000	—	623	769	198	573	57	—	9	74,522
iii) From other Institutions and Agencies	29,826	72,447	16,030	15,964	5,409	4,710	17,169	28,222	39,602	1,12,418
4.2 Borrowings outside India	—	—	4,325	884	—	—	2,840	4	10,916	11,658
5. Other Liabilities	1,12,660	1,37,725	94,875	1,12,305	56,700	59,161	79,133	87,354	92,351	1,18,675
	(4.3)	(4.4)	(4.6)	(4.8)	(8.0)	(8.6)	(10.9)	(10.6)	(6.0)	(6.7)
5.1 Bills Payable	22,107	45,451	34,571	41,728	18,373	41,595	27,890	34,030	19,764	17,207
5.2 Inter-Office Adjustments	23,305	16,789	—	10,304	21,345	—	—	—	30,787	59,023
5.3 Interest Accrued	5,707	8,206	8,714	10,241	2,232	2,693	33,820	39,116	13,572	16,069
5.4 Others (including provisions)	61,541	67,278	51,590	50,031	14,749	14,872	17,423	14,208	28,227	26,376
Total Liabilities	26,39,936	31,12,064	20,66,913	23,20,347	7,10,086	6,90,510	7,25,397	8,24,648	15,49,560	17,79,294
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Canara Bank		Central Bank of India		Corporation Bank		Dena Bank		Indian Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand	15,046	19,510	15,510	19,640	4,106	4,749	4,909	5,984	5,965	6,468
	(0.6)	(0.6)	(0.8)	(0.8)	(0.6)	(0.7)	(0.7)	(0.7)	(0.4)	(0.4)
2. Balances with RBI in Current Account	3,18,615	3,41,622	2,16,676	2,89,928	1,82,356	86,942	96,881	90,651	1,31,768	1,67,686
	(12.1)	(11.0)	(10.5)	(12.5)	(25.7)	(12.6)	(13.4)	(11.0)	(8.5)	(9.4)
3. Balances with Banks in India	27,744	23,949	7,551	8,512	15,956	13,128	7,812	11,968	3,942	2,964
	(1.1)	(0.8)	(0.4)	(0.4)	(2.2)	(1.9)	(1.1)	(1.5)	(0.3)	(0.2)
4. Money at call & short notice	—	—	—	—	18,687	75,300	—	22,000	411	89
	—	—	—	—	(2.6)	(10.9)	—	(2.7)	—	—
5. Balances with Banks outside India	45,507	1,61,702	1,738	18,018	6,598	16,381	1,310	6,386	15,216	33,122
	(1.7)	(5.2)	(0.1)	(0.8)	(0.9)	(2.4)	(0.2)	(0.8)	(1.0)	(1.9)
6. Investments	10,05,003	10,70,664	7,31,339	7,95,070	2,50,703	2,12,788	2,49,986	2,76,424	4,51,578	4,94,612
	(38.1)	(34.4)	(35.4)	(34.3)	(35.3)	(30.8)	(34.5)	(33.5)	(29.1)	(27.8)
6.A. Investments in India	10,00,862	10,65,516	7,31,273	7,95,004	2,50,703	2,12,788	2,49,986	2,76,424	4,39,459	4,74,954
(i) Government Securities	4,94,621	5,54,771	5,11,414	5,67,769	1,50,999	1,38,335	1,83,715	2,00,398	3,19,933	3,52,196
(ii) Other approved Securities	1,96,967	1,92,311	1,79,229	1,74,978	35,476	34,874	35,542	34,740	92,958	89,573
(iii) Shares	12,859	14,081	6756	13,634	1,079	1,218	3,078	2,361	5,357	6,357
(iv) Debentures and Bonds	2,30,516	2,40,358	32,820	35,229	27,412	37,373	24,663	34,678	11,994	14,799
(v) Subsidiaries & Joint Ventures	7,711	6,373	851	1,837	—	—	123	593	5,767	8,610
(vi) Others	58,187	57,622	203	1,557	35,739	988	2,865	3,655	3,450	3,419
6.B. Investments outside India	4,141	5,148	66	66	—	—	—	—	12,119	19,658
(i) Government Securities	1,626	2,632	—	—	—	—	—	—	12,036	15,237
(ii) Subsidiaries & Joint Ventures	2,513	2,513	66	66	—	—	—	—	—	1,227
(iii) Others	2	3	—	—	—	—	—	—	83	3,194
7. Advances	10,87,826	13,09,584	7,80,959	8,90,257	2,06,559	2,44,211	2,87,124	3,40,168	7,87,458	7,87,346
	(41.2)	(42.1)	(37.8)	(38.4)	(29.1)	(35.4)	(39.6)	(41.3)	(50.8)	(44.3)
7.1. Bills purchased and discounted	1,88,397	1,69,676	76,723	87,390	31,251	33,898	32,974	38,252	1,06,778	1,04,739
7.2. Cash Credits, Overdrafts and Demand Loans	6,29,281	8,05,333	4,57,669	5,12,640	1,17,037	1,32,475	1,70,189	1,99,434	5,47,262	5,51,909
7.3. Term Loans	2,70,147	3,34,575	2,46,568	2,90,228	58,271	77,837	83,961	1,02,482	1,33,418	1,30,698
8. Fixed & Leased Assets	36,993	39,914	43,446	42,958	3,832	4,935	9,779	14,748	43,280	45,925
	(1.4)	(1.3)	(2.1)	(1.9)	(0.5)	(0.7)	(1.3)	(1.8)	(2.8)	(2.6)
8.1. Premises	24,468	24,839	38,152	37,007	1,024	1,449	7,360	11,904	36,204	37,148
8.2. Other Fixed Assets	12,525	15,076	5,294	5,951	2,808	3,487	2,418	2,844	7,076	8,777
9. Other Assets	1,03,203	1,45,119	2,69,695	2,55,964	21,287	32,076	67,596	56,319	1,10,353	2,41,082
	(3.9)	(4.7)	(13.0)	(11.0)	(3.0)	(4.6)	(9.3)	(6.8)	(7.1)	(13.5)
9.1. Inter-Office Adjustments	—	—	22,878	—	—	5,126	25,845	19,943	—	—
9.2. Interest Accrued	45,406	46,246	29,216	31,708	11,175	9,422	11,215	13,188	17,796	18,330
9.3. Tax paid	7,517	21,166	46,735	44,462	7,884	7,163	1,974	5,815	16,658	17,742
9.4. Stationery & Stamps	483	898	1,320	1,352	76	139	237	283	673	841
9.5. Others	49,797	76,809	1,69,546	1,78,441	2,153	10,224	28,326	17,090	75,226	2,04,170
Total Assets	26,39,936	31,12,064	20,66,913	23,20,347	7,10,086	6,90,510	7,25,397	8,24,648	15,49,560	17,79,294
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

NATIONALISED BANKS										
(Amount in Rs. lakh)										
Items	As on 31st March									
	Indian Overseas Bank		Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	1,33,360	1,33,360	19,254	19,254	48,353	55,553	36362	36,362	1,11,759	1,28,959
	(8.3)	(7.4)	(2.3)	(1.8)	(7.6)	(7.7)	(1.3)	(1.2)	(7.8)	(8.3)
2. Reserves & Surplus	22,624	22,427	51,694	63,155	6,618	5867	90,195	79,767	17,428	17,292
	(1.4)	(1.2)	(6.3)	(6.0)	(1.0)	(0.8)	(3.1)	(2.5)	(1.2)	(1.1)
2.1 Statutory Reserves	2,483	2,483	15,100	20,300	659	659	12,636	12,636	2,720	2,720
2.2 Capital Reserves	18,410	18,214	—	2714	5,959	5,208	40,070	39,234	14467	14331
2.3 Share Premium	—	—	32270	32270	—	—	—	—	—	—
2.4 Revenue Reserves	1,730	1,730	4320	7865	—	—	37,489	37,489	241	241
2.5 Balance of Profit	—	—	4	7	—	—	—	-9592	—	—
3. Deposits	12,68,692	14,58,874	6,67,346	8,71,088	5,27,752	5,87,742	24,71,335	27,12,289	11,77,701	12,71,825
	(79.3)	(80.7)	(81.0)	(82.8)	(83.4)	(81.2)	(86.1)	(86.1)	(82.4)	(81.8)
3.1 Demand Deposits	2,05,549	2,03,932	91,020	1,03,297	55668	52938	3,61,734	3,11,605	1,82,067	1,70,214
i) From Banks	7,467	6,171	292	311	2,150	1,896	6,875	10,294	4,769	7,521
ii) From Others	1,98,083	1,97,761	90,728	1,02,986	53518	51042	3,54,859	3,01,311	1,77,297	1,62,693
3.2 Savings Deposits	2,32,850	2,76,816	1,41,294	1,64,341	1,25,113	1,36,947	7,62,655	8,27,327	2,74,107	3,05,800
3.3 Term Deposits	8,30,293	9,78,126	4,35,032	6,03,451	3,46,972	3,97,857	13,46,946	15,73,357	7,21,528	7,95,811
i) From Banks	75,849	81,421	4,332	17,022	37248	39,730	21,282	46,974	99,141	1,12,164
ii) From Others	7,54,443	8,96,705	4,30,701	5,86,429	3,09,724	3,58,127	13,25,664	15,26,383	6,22,386	6,83,647
3.A Deposits in India	11,32,360	13,19,301	6,67,346	8,71,088	5,27,752	5,87,742	24,71,335	27,12,289	10,97,654	11,84,272
3.B Deposits outside India	1,36,332	1,39,573	—	—	—	—	—	—	80047	87554
4. Borrowings	76,366	1,07,581	42,174	57,545	16730	41137	1,06,544	1,31,954	38,370	44,417
	(4.8)	(6.0)	(5.1)	(5.5)	(2.6)	(5.7)	(3.7)	(4.2)	(2.7)	(2.9)
4.1 Borrowings in India	46,601	70,776	37,992	51,745	15090	41099	86,912	1,30,343	33,942	37,805
i) From RBI	15,364	25,802	30,900	43,899	6,400	22,348	20,408	90,049	—	19,400
ii) From other Banks	11	7528	127	385	568	897	20859	4,994	207	332
iii) From other Institutions and Agencies	31,226	37,446	6,965	7,461	8,122	17,854	45,645	35,300	33,735	18,073
4.2 Borrowings outside India	29,765	36805	4182	5800	1,640	37	19,632	1,612	4,428	6,612
5. Other Liabilities	98,520	85,667	43,233	41,361	33563	33403	1,66,251	1,88,174	84,436	92,846
	(6.2)	(4.7)	(5.2)	(3.9)	(5.3)	(4.6)	(5.8)	(6.0)	(5.9)	(6.0)
5.1 Bills Payable	28,090	39,042	12,231	17,077	14,648	16,049	55,335	80,423	30,587	26,645
5.2 Inter-Office Adjustments	41,382	—	12683	6,176	—	—	3,230	6,384	—	13871
5.3 Interest Accrued	6,333	8,127	5,729	7,260	3,513	4,502	36,613	6,385	10,405	11,542
5.4 Others (including provisions)	22,715	38,498	12,589	10,848	15403	12852	71073	94982	43,444	40,788
Total Liabilities	15,99,562	18,07,909	8,23,701	10,52,404	6,33,016	7,23,701	28,70,686	31,48,547	14,29,695	15,55,340
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Indian Overseas Bank		Oriental Bank of Commerce		Punjab & Sind Bank		Punjab National Bank		Syndicate Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	11,662	13,206	8,914	11,234	4,803	5,465	25,458	25,329	6,597	8,222
	(0.7)	(0.7)	(1.1)	(1.1)	(0.8)	(0.8)	(0.9)	(0.8)	(0.5)	(0.5)
2. Balances with RBI in Current Account	1,47,275	1,70,900	1,29,826	1,30,137	66701	87286	3,15,032	4,09,713	2,11,230	1,94,069
	(9.2)	(9.5)	(15.8)	(12.4)	(10.5)	(12.1)	(11.0)	(13.0)	(14.8)	(12.5)
3. Balances with Banks in India	20,652	7,839	10,611	11,964	5,790	4,717	8,029	7,718	18,487	12,270
	(1.3)	(0.4)	(1.3)	(1.1)	(0.9)	(0.7)	(0.3)	(0.2)	(1.3)	(0.8)
4. Money at call & short notice	222	356	125	27321	—	4,740	3,467	3,181	—	12,500
	—	—	—	(2.6)	—	(0.7)	(0.1)	(0.1)	—	(0.8)
5. Balances with Banks outside India	35,850	40,263	172	7,714	3932	2815	17041	25820	1,238	1,586
	(2.2)	(2.2)	—	(0.7)	(0.6)	(0.4)	(0.6)	(0.8)	(0.1)	(0.1)
6. Investments	5,33,630	6,08,206	2,91,664	3,58,376	2,29,050	2,46,241	11,37,356	11,93,619	5,72,402	6,09,237
	(33.4)	(33.6)	(35.4)	(34.1)	(36.2)	(34.0)	(39.6)	(37.9)	(40.0)	(39.2)
6.A. Investments in India	5,18,036	5,87,800	2,91,664	3,58,376	2,29,050	2,46,241	11,37,356	11,93,619	5,69,270	6,04,942
(i) Government Securities	3,77,348	4,44,441	1,87,854	2,39,049	1,42,266	1,64,924	6,74,990	7,53,776	3,91,303	4,45,267
(ii) Other approved Securities	70608	69236	44,482	44,640	62014	60878	3,12,417	3,03,168	69,604	67,830
(iii) Shares	6,945	8,233	1794	1,808	2,224	1,667	8,649	6,944	2,644	4,051
(iv) Debentures and Bonds	54,016	54,592	50,893	68,149	19,778	18,106	1,07,845	1,04,724	35,563	33,961
(v) Subsidiaries & Joint Ventures	48	120	—	—	—	—	7,616	7,981	358	1703
(vi) Others	9,071	11,178	6,640	4,730	2767	667	25,840	17,026	69,799	52,129
6.B. Investments outside India	15595	20406	—	—	—	—	—	—	3132	4295
(i) Government Securities	10759	10781	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	527	4485	—	—	—	—	—	—	—	—
(iii) Others	4309	5140	—	—	—	—	—	—	3132	4295
7. Advances	6,62,822	7,50,425	3,52,888	4,67,178	2,43,831	2,78,984	11,73,147	12,67,989	4,42,065	5,39,766
	(41.4)	(41.5)	(42.8)	(44.4)	(38.5)	(38.5)	(40.9)	(40.3)	(30.9)	(34.7)
7.1. Bills purchased and discounted	78,283	83,449	46,708	54,164	22494	27613	1,45,645	1,37,917	40,918	48,934
7.2. Cash Credits, Overdrafts and Demand Loans	5,13,196	5,74,088	2,12,795	2,96,426	1,21,856	1,38,336	7,31,571	8,21,036	2,17,743	2,50,176
7.3. Term Loans	71342	92888	93,385	1,16,589	99481	1,13,036	2,95,931	3,09,035	1,83,404	2,40,655
8. Fixed & Leased Assets	24,235	24,442	4,786	6,342	8,690	8,324	56,505	57,322	20,480	20,827
	(1.5)	(1.4)	(0.6)	(0.6)	(1.4)	(1.2)	(2.0)	(1.8)	(1.4)	(1.3)
8.1. Premises	21,140	20,875	2,102	2,720	6,790	6,124	46,450	46,008	17,195	17,620
8.2. Other Fixed Assets	3,095	3,567	2,684	3,622	1,900	2,201	10,055	11,315	3,285	3,208
9. Other Assets	1,63,437	1,92,270	24,715	32,138	70219	85128	1,34,651	1,57,856	1,57,197	1,56,862
	(10.2)	(10.6)	(3.0)	(3.1)	(11.1)	(11.8)	(4.7)	(5.0)	(11.0)	(10.1)
9.1. Inter-Office Adjustments	—	23,858	—	—	2,338	601	—	—	3931	—
9.2. Interest Accrued	24,672	24,751	11,746	14,366	9,174	9,739	51,570	57,933	26,587	28,445
9.3. Tax paid	14,483	17,109	7,122	9,106	7,334	9,477	30,667	52,059	6,238	9,134
9.4. Stationery & Stamps	390	435	20	30	176	153	1400	1811	611	739
9.5. Others	1,23,892	1,26,118	5,828	8,637	51,196	65,157	51014	46052	1,19,830	1,18,544
Total Assets	15,99,562	18,07,909	8,23,701	10,52,404	6,33,016	7,23,701	28,70,686	31,48,547	14,29,695	15,55,340
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on 31st March							
	Union Bank of India		United Bank of India		UCO Bank		Vijaya Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
1. Capital	33,800	33,800	1,11,687	1,37,287	1,55,052	1,66,052	25431	25,431
	(2.0)	(1.6)	(11.5)	(12.7)	(11.6)	(10.7)	(3.8)	(3.5)
2. Reserves & Surplus	25,432	89,878	11,229	10,986	15,547	37777	17,224	12,982
	(1.5)	(4.4)	(1.2)	(1.0)	(1.2)	(2.4)	(2.6)	(1.8)
2.1 Statutory Reserves	19,705	22,120	1,087	1,087	1,474	1,474	1,578	1,578
2.2 Capital Reserves	5,723	—	10142	9899	14,073	117	12,398	11,326
2.3 Share Premium	4	4	—	—	—	—	—	—
2.4 Revenue Reserves	—	67,754	—	—	—	36,186	78	78
2.5 Balance of Profit	—	—	—	—	—	—	3170	—
3. Deposits	15,40,252	17,89,173	8,04,216	8,78,993	10,32,834	11,44,317	5,87,001	5,98,851
	(90.3)	(87.2)	(82.8)	(81.3)	(77.6)	(73.8)	(87.8)	(82.9)
3.1 Demand Deposits	2,53,763	2,56,669	1,17,739	1,03,208	1,53,028	1,70,189	1,15,297	1,03,027
i) From Banks	5,227	8,111	7,000	5,793	6,497	11,581	3,456	6,706
ii) From Others	2,48,536	2,48,557	1,10,739	97,415	1,46,530	1,58,608	1,11,841	96,321
3.2 Savings Deposits	3,50,451	3,95,252	2,30,565	2,56,268	2,59,741	2,90,946	1,10,152	1,26,220
3.3 Term Deposits	9,36,038	11,37,252	4,55,911	5,19,517	6,20,066	6,83,181	3,61,551	3,69,603
i) From Banks	19,679	67,268	21,139	19,294	71848	82,255	1,789	4,214
ii) From Others	9,16,359	10,69,984	4,34,772	5,00,223	5,48,218	6,00,926	3,59,762	3,65,390
3.A Deposits in India	15,40,252	17,89,173	8,04,216	8,78,993	8,65,400	9,60,619	5,87,001	5,98,851
3.B Deposits outside India	—	—	—	—	1,67,435	1,83,698	—	—
4. Borrowings	41,208	64,529	16,003	24,558	23,508	92,423	14,608	53,627
	(2.4)	(3.1)	(1.6)	(2.3)	(1.8)	(6.0)	(2.2)	(7.4)
4.1 Borrowings in India	41,208	64,529	10,245	23,146	17948	87248	3,704	47783
i) From RBI	26,000	50,500	—	10,120	7,067	6,719	—	9,000
ii) From other Banks	19	—	590	3,491	496	24,689	3	7,574
iii) From other Institutions and Agencies	15,189	14,029	9,655	9,534	10,385	55,841	3,702	31,210
4.2 Borrowings outside India	—	—	5758	1412	5,560	5,175	10,903	5,844
5. Other Liabilities	65,005	74,187	27,917	29,355	1,04,291	1,09,714	24409	31482
	(3.8)	(3.6)	(2.9)	(2.7)	(7.8)	(7.1)	(3.7)	(4.4)
5.1 Bills Payable	23,224	35,667	7,165	8,841	22,418	17,452	15,998	19,208
5.2 Inter-Office Adjustments	—	—	—	—	—	6121	—	—
5.3 Interest Accrued	8,578	10,569	7,657	9,700	59,780	64,788	2,609	3,501
5.4 Others (including provisions)	33,204	27,951	13,095	10,814	22,093	21,353	5,802	8,773
Total Liabilities	17,05,696	20,51,566	9,71,052	10,81,179	13,31,231	15,50,282	6,68,672	7,22,372
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	As on 31st March							
	Union Bank of India		United Bank of India		UCO Bank		Vijaya Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
1. Cash in hand	11,470	12,908	8,830	9,142	9,399	10,373	4,909	5,690
	(0.7)	(0.6)	(0.9)	(0.8)	(0.7)	(0.7)	(0.7)	(0.8)
2. Balances with RBI in Current Account	2,43,273	2,72,545	1,01,732	1,26,499	1,31,894	1,82,231	99327	83154
	(14.3)	(13.3)	(10.5)	(11.7)	(9.9)	(11.8)	(14.9)	(11.5)
3. Balances with Banks in India	22,430	20,245	3,519	5,212	8,508	7,684	4,285	3,985
	(1.3)	(1.0)	(0.4)	(0.5)	(0.6)	(0.5)	(0.6)	(0.6)
4. Money at call & short notice	5500	50,000	—	—	10,686	15,181	3,000	—
	(0.3)	(2.4)	—	—	(0.8)	(1.0)	(0.4)	—
5. Balances with Banks outside India	7,314	35,336	2,770	5,876	30,162	58,072	466	3239
	(0.4)	(1.7)	(0.3)	(0.5)	(2.3)	(3.7)	(0.1)	(0.4)
6. Investments	6,05,254	6,51,897	3,87,789	4,45,602	4,61,989	5,34,325	2,44,509	2,82,925
	(35.5)	(31.8)	(39.9)	(41.2)	(34.7)	(34.5)	(36.6)	(39.2)
6.A. Investments in India	6,03,330	6,49,298	3,87,789	4,45,601	4,48,309	5,15,981	2,44,509	2,82,925
(i) Government Securities	3,98,021	4,35,880	3,00,169	3,54,336	3,32,074	3,99,017	1,75,429	2,15,106
(ii) Other approved Securities	1,05,208	1,05,920	60,976	60,042	90,021	87,982	20,175	20,350
(iii) Shares	4,034	5,418	1,089	1,122	9,864	8,149	1,103	2,568
(iv) Debentures and Bonds	92,733	98,667	21,815	26,607	12,689	14,655	33,499	33,388
(v) Subsidiaries & Joint Ventures	321	123	941	1403	1,225	3,801	26	480
(vi) Others	3,014	3,290	2,799	2,091	2437	2,377	14,277	11,034
6.B. Investments outside India	1,924	2,599	—	1	13,680	18,345	—	—
(i) Government Securities	689	1,364	—	—	9,313	9,150	—	—
(ii) Subsidiaries & Joint Ventures	1,235	1,235	—	—	—	904	—	—
(iii) Others	—	—	—	1	4,367	8,291	—	—
7. Advances	7,12,914	8,68,108	2,81,493	2,85,113	4,87,615	4,98,213	2,35,628	2,44,370
	(41.8)	(42.3)	(29.0)	(26.4)	(36.6)	(32.1)	(35.2)	(33.8)
7.1. Bills purchased and discounted	86,320	93,732	48,771	16,491	77,830	87,270	23,270	24,178
7.2. Cash Credits, Overdrafts and Demand Loans	3,98,348	4,56,098	1,35,077	1,55,365	2,33,173	2,51,430	1,27,745	1,20,488
7.3. Term Loans	2,28,245	3,18,278	97,645	1,13,258	1,76,612	1,59,512	84613	99703
8. Fixed & Leased Assets	6,970	74,064	12,221	11,970	19,850	42,469	16,662	17,957
	(0.4)	(3.6)	(1.3)	(1.1)	(1.5)	(2.7)	(2.5)	(2.5)
8.1. Premises	1,643	60,485	10,576	10,361	17,505	39,962	14,200	13,517
8.2. Other Fixed Assets	5,327	13,578	1,645	1,609	2,345	2,508	2,462	4,440
9. Other Assets	90573	66463	1,72,699	1,91,765	1,71,129	2,01,734	59,885	81,052
	(5.3)	(3.2)	(17.8)	(17.7)	(12.9)	(13.0)	(9.0)	(11.2)
9.1. Inter-Office Adjustments	14247	2,081	20,468	6,020	4,896	—	29,659	21,165
9.2. Interest Accrued	29,416	25,442	18,142	20,341	24,196	24,562	9,454	12,130
9.3. Tax paid	33,903	28,678	12,265	16,131	5,832	9,606	1,510	3,818
9.4. Stationery & Stamps	53	143	591	450	259	330	326	403
9.5. Others	12,954	10,118	1,21,232	1,48,824	1,35,947	1,67,236	18,937	43,536
Total Assets	17,05,696	20,51,566	9,71,052	10,81,179	13,31,231	15,50,282	6,68,672	7,22,372
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Bareilly Corporation Bank		Benares State Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	225	1,161	10,500	10,500	794	1,794	516	516	6,130	6,002
	(0.1)	(0.6)	(15.9)	(22.5)	(0.3)	(0.6)	(2.5)	(1.9)	(11.5)	(10.8)
2. Reserves & Surplus	5,066	9,042	12	326	11,980	16,734	132	132	359	347
	(3.1)	(4.4)	—	(0.7)	(4.9)	(5.4)	(0.6)	(0.5)	(0.7)	(0.6)
2.1 Statutory Reserves	2,000	2,623	—	267	3,270	4,460	95	95	53	278
2.2 Capital Reserves	3,000	2,929	—	—	2,473	2,446	—	—	1	1
2.3 Share Premium	—	3,452	—	—	544	1,544	4	2	67	—
2.4 Revenue Reserves	—	—	—	—	5,691	8,283	33	35	237	67
2.5 Balance of Profit	66	37	12	59	3	3	—	—	—	—
3. Deposits	1,31,972	1,54,824	—	27,829	2,03,451	2,50,682	22,018	25,744	41,177	47,035
	(81.3)	(75.8)	—	(59.6)	(83.6)	(80.5)	(92.8)	(93.3)	(77.4)	(84.8)
3.1 Demand Deposits	27,853	33,677	—	5,312	45,886	58,220	2,288	2,705	3,676	3,637
i) From Banks	161	608	—	14	1,442	1,649	239	224	10	—
ii) From Others	27,693	33,069	—	5,298	44,444	56,571	2,049	2,481	3,665	3,636
3.2 Savings Deposits	20,452	23,934	—	3,720	36,667	39,430	7,155	8,545	12,735	14,324
3.3 Term Deposits	83,666	97,214	—	18,797	1,20,898	1,53,032	12,575	14,494	24,766	29,074
i) From Banks	3,407	7,764	—	50	9,641	18,775	1,300	291	500	—
ii) From Others	80,259	89,450	—	18,747	1,11,257	1,34,258	11,275	14,203	24,266	29,074
3.A Deposits in India	1,31,972	1,54,824	—	27,829	2,03,451	2,50,682	22,018	25,744	41,177	47,035
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	18,088	32,177	—	2,046	10,927	15,635	69	48	3,851	6
	(11.1)	(15.8)	—	(4.4)	(4.5)	(5.0)	(0.3)	(0.2)	(7.2)	—
4.1 Borrowings in India	18,088	32,177	—	2,046	9,494	13,883	69	48	3,851	6
i) From RBI	4,570	7,251	—	1,965	5,600	11,918	—	—	678	—
ii) From other Banks	15	20,421	—	81	1	181	32	13	2,155	3
iii) From other Institutions and Agencies	13,503	4,505	—	—	3,893	1,784	37	36	1,018	3
4.2 Borrowings outside India	—	—	—	—	1,434	1,752	—	—	—	—
5. Other Liabilities	6,887	6,990	55,271	5,979	16,133	26,736	979	1,159	1,669	2,061
	(4.2)	(3.4)	(84.0)	(12.8)	(6.6)	(8.6)	(4.1)	(4.2)	(3.1)	(3.7)
5.1 Bills Payable	2,864	2,029	—	1,153	4,237	6,363	599	719	903	707
5.2 Inter-Office Adjustments	—	882	—	2,088	—	2,589	—	—	—	759
5.3 Interest Accrued	748	—	—	238	7,159	8,272	119	154	66	16
5.4 Others (including provisions)	3,275	4,078	55,271	2,500	4,738	9,513	260	285	699	580
Total Liabilities	1,62,238	2,04,193	65,782	46,681	2,43,286	3,11,581	23,714	27,599	53,185	55,450
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Bareilly Corporation Bank		Benares State Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	1,322	1,727	1	693	3,279	3,690	293	361	668	849
	(0.8)	(0.8)	—	(1.5)	(1.3)	(1.2)	(1.2)	(1.3)	(1.3)	(1.5)
2. Balances with RBI in Current Account	21,263	24,426	—	3,934	16,839	38,917	3,121	3,712	3,817	6,533
	(13.1)	(12.0)	—	(8.4)	(6.9)	(12.5)	(13.2)	(13.5)	(7.2)	(11.8)
3. Balances with Banks in India	1,214	4,604	33,508	2,884	3,943	6,239	2,236	1,153	465	668
	(0.7)	(2.3)	(51.0)	(6.2)	(1.6)	(2.0)	(9.4)	(4.2)	(0.9)	(1.2)
4. Money at call & short notice	—	278	—	2,200	3,980	12,445	—	2,275	—	—
	—	(0.1)	—	(4.7)	(1.6)	(4.0)	—	(8.2)	—	—
5. Balances with Banks outside India	654	3,471	—	1,144	98	1,302	—	—	1	28
	(0.4)	(1.7)	—	(2.5)	—	(0.4)	—	—	—	(0.1)
6. Investments	48,370	50,543	—	9,054	97,712	88,867	9,608	10,216	27,291	22,592
	(29.8)	(24.8)	—	(19.4)	(40.2)	(28.5)	(40.5)	(37.0)	(51.3)	(40.7)
6.A. Investments in India	48,370	50,543	—	9,054	97,712	88,867	9,608	10,216	27,291	22,592
(i) Government Securities	35,812	40,453	—	5,144	37,255	47,277	4,609	4,992	12,130	11,682
(ii) Other approved Securities	3,572	3,270	—	—	22,999	23,485	1,692	1,994	2,673	2,430
(iii) Shares	1,425	1,410	—	—	496	2,496	22	9	910	177
(iv) Debentures and Bonds	4,779	4,770	—	3,910	12,243	13,137	402	715	585	110
(v) Subsidiaries & Joint Ventures	—	—	—	—	870	1,231	—	—	—	—
(vi) Others	2,782	639	—	—	23,848	1,240	2,883	2,506	10,994	8,192
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	73,354	99,701	650	22,130	1,01,841	1,36,099	7,213	8,156	12,427	15,280
	(45.2)	(48.8)	—	(47.4)	(41.9)	(43.7)	(30.4)	(29.6)	(23.4)	(27.6)
7.1. Bills purchased and discounted	21,587	27,670	—	5,364	17,323	19,482	139	99	2,653	2,575
7.2. Cash Credits, Overdrafts and Demand Loans	23,421	35,875	500	10,179	60,228	82,512	7,074	—	7,150	10,045
7.3. Term Loans	28,346	36,156	150	6,586	24,289	34,104	—	8,057	2,625	2,660
8. Fixed & Leased Assets	6,110	8,376	158	3,723	3,847	9,254	88	89	1,077	1,070
	(3.8)	(4.1)	—	(8.0)	(1.6)	(3.0)	(0.4)	(0.3)	(2.0)	(1.9)
8.1. Premises	473	993	—	130	2,816	2,842	10	9	915	874
8.2. Other Fixed Assets	5,637	7,383	158	3,592	1,032	6,412	79	80	162	196
9. Other Assets	9,952	11,068	31,466	919	11,747	14,768	1,154	1,638	7,439	8,430
	(6.1)	(5.4)	(47.8)	(2.0)	(4.8)	(4.7)	(4.9)	(5.9)	(14.0)	(15.2)
9.1. Inter-Office Adjustments	4,168	3,394	—	—	316	3,532	134	58	364	—
9.2. Interest Accrued	1,755	2,121	164	362	5,424	3,960	346	540	901	949
9.3. Tax paid	1,731	2,439	—	93	2,737	135	321	371	1,515	992
9.4. Stationery & Stamps	64	75	—	6	142	—	16	19	35	35
9.5. Others	2,234	3,039	31,302	457	3,126	7,142	337	650	4,623	6,454
Total Assets	1,62,238	2,04,193	65,782	46,681	2,43,286	3,11,581	23,714	27,599	53,185	55,450
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bharat Overseas Bank		Catholic Syrian Bank		Centurion Bank		City Union Bank		Development Credit Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	525	525	535	540	10,125	10,125	444	540		1,656
	(0.7)	(0.6)	(0.4)	(0.4)	(54.7)	(28.5)	(0.8)	(0.7)		(1.8)
2. Reserves & Surplus	2,482	3,706	2,134	2,018	121	1,085	1,421	2,353		15,718
	(3.4)	(4.6)	(1.7)	(1.3)	—	(3.1)	(2.6)	(3.2)		(17.2)
2.1 Statutory Reserves	809	1,059	1,071	1,086	24	217	1,000	1,700		1,050
2.2 Capital Reserves	—	—	731	716	—	—	2	2		2,933
2.3 Share Premium	—	—	197	—	—	—	147	240		2,689
2.4 Revenue Reserves	1,618	2,595	—	201	—	—	272	411		6,650
2.5 Balance of Profit	56	52	135	15	97	868	—	—		2,396
3. Deposits	61,440	68,446	1,09,819	1,38,072	8,029	21,527	45,726	57,205		68,850
	(83.1)	(84.1)	(86.2)	(89.8)	(43.4)	(60.6)	(83.9)	(78.9)		(75.3)
3.1 Demand Deposits	10,158	9,727	12,398	14,037	1,908	1,387	8,705	9,097		13,226
i) From Banks	161	356	373	179	1,928	3	19	39		42
ii) From Others	9,997	9,371	12,025	13,858	—	1,384	8,685	9,057		13,184
3.2 Savings Deposits	10,278	11,720	21,501	22,382	357	563	6,798	8,067		13,959
3.3 Term Deposits	41,004	46,999	75,920	1,01,652	—	19,576	30,224	40,041		41,665
i) From Banks	—	—	2,205	5,618	500	5,978	151	144		4,956
ii) From Others	41,004	46,999	73,715	96,035	5,244	13,599	30,072	39,897		36,710
3.A Deposits in India	44,062	51,201	1,09,819	1,38,072	8,029	21,527	45,726	57,205		68,850
3.B Deposits outside India	17,378	17,245	—	—	—	—	—	—		—
4. Borrowings	2,761	1,950	8,248	8,419	3	664	4,419	9,428		294
	(3.7)	(2.4)	(6.5)	(5.5)	—	(1.9)	(8.1)	(13.0)		(0.3)
4.1 Borrowings in India	1,772	1,885	5,757	8,383	—	663	4,419	9,095		294
i) From RBI	697	853	1,739	2,169	3	663	2,000	3,035		—
ii) From other Banks	1,000	1,032	—	1,000	—	—	310	3,700		—
iii) From other Institutions and Agencies	75	—	4,018	5,215	—	—	2,109	2,360		294
4.2 Borrowings outside India	989	66	2,492	36	—	1	—	333		—
5. Other Liabilities	6,712	6,768	6,645	4,707	221	2,132	2,513	2,987		4,890
	(9.1)	(8.3)	(5.2)	(3.1)	(1.2)	(6.0)	(4.6)	(4.1)		(5.3)
5.1 Bills Payable	1,682	975	732	754	40	574	477	270		1,675
5.2 Inter-Office Adjustments	1,794	1,598	821	358	—	—	1,307	1,180		—
5.3 Interest Accrued	622	744	905	1,361	6	560	208	269		531
5.4 Others (including provisions)	2,615	3,450	4,186	2,233	175	999	521	1,268		2,684
Total Liabilities	73,921	81,395	1,27,381	1,53,756	18,500	35,532	54,523	72,513		91,407
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bharat Overseas Bank		Catholic Syrian Bank		Centurion Bank		City Union Bank		Development Credit Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand	341	435	2,330	1,977	17	77	1,081	2,595		1,121
	(0.5)	(0.5)	(1.8)	(1.3)	—	(0.2)	(2.0)	(3.6)		(1.2)
2. Balances with RBI in Current Account	8,830	7,104	13,267	16,370	1,054	2,563	6,999	8,016		8,614
	(11.9)	(8.7)	(10.4)	(10.6)	(5.7)	(7.2)	(12.8)	(11.1)		(9.4)
3. Balances with Banks in India	5,081	5,075	1,361	820	729	1,905	2,847	2,435		2,529
	(6.9)	(6.2)	(1.1)	(0.5)	(3.0)	(5.4)	(5.2)	(3.4)		(2.8)
4. Money at call & short notice	637	2,916	—	—	3,000	1,414	—	—		3,400
	(0.9)	(3.6)	—	—	(16.2)	(4.0)	—	—		(3.7)
5. Balances with Banks outside India	2,726	2,827	123	—	—	12	118	1,095		—
	(3.7)	(3.5)	(0.1)	—	—	—	(0.2)	(1.5)		—
6. Investments	18,192	18,608	38,989	41,617	1,523	5,722	14,045	16,641		21,094
	(24.6)	(22.9)	(30.6)	(27.1)	(5.2)	(16.1)	(25.8)	(22.9)		(23.1)
6.A. Investments in India	16,202	16,483	38,989	41,617	836	5,722	14,045	16,641		21,094
(i) Government Securities	12,263	12,350	22,289	25,730	—	4,389	9,724	11,790		15,603
(ii) Other approved Securities	1,881	1,924	6,329	6,118	—	—	3,282	3,726		2,731
(iii) Shares	33	44	537	641	—	2	143	290		—
(iv) Debentures and Bonds	1,944	2,084	3,117	3,277	209	111	741	640		2,192
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	194		—
(vi) Others	81	81	6,717	5,852	478	1,220	156	—		569
6.B. Investments outside India	1,989	2,125	—	—	—	—	—	—		—
(i) Government Securities	1,989	2,125	—	—	—	—	—	—		—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—		—
(iii) Others	—	—	—	—	—	—	—	—		—
7. Advances	35,005	39,922	63,125	83,361	10,045	18,778	27,206	38,526		41,991
	(47.4)	(49.0)	(49.6)	(54.2)	(54.3)	(52.8)	(49.9)	(53.1)		(45.9)
7.1. Bills purchased and discounted	6,569	4,534	8,949	5,637	5525	14,648	2,595	3,631		3,001
7.2. Cash Credits, Overdrafts and Demand Loans	24,392	28,213	29,036	42,122	4520	3,430	18,576	26,006		17,742
7.3. Term Loans	4,043	7,174	25,140	35,602	—	699	6,036	8,890		21,247
8. Fixed & Leased Assets	606	619	1,694	3,835	220	2,691	441	1,084		8,685
	(0.8)	(0.8)	(1.3)	(2.5)	—	(7.6)	(0.8)	—		(9.5)
8.1. Premises	278	265	880	881	—	1,166	181	392		5,016
8.2. Other Fixed Assets	328	354	814	2,954	220	1,525	260	692		3,669
9. Other Assets	2,502	3,889	6,492	5,774	1911	2,372	1,786	2,122		3,973
	(3.4)	(4.8)	(5.1)	(3.8)	(10.3)	(6.7)	(3.3)	(2.9)		(4.3)
9.1. Inter-Office Adjustments	—	—	—	—	29	—	—	—		349
9.2. Interest Accrued	591	638	2,165	3,017	37	313	617	720		840
9.3. Tax paid	1,293	1,749	1,331	1,542	—	98	289	439		38
9.4. Stationery & Stamps	42	81	53	62	6	9	18	21		16
9.5. Others	577	1,421	2,942	1,154	1840	1,953	862	941		2,730
Total Assets	73,921	81,395	1,27,381	1,53,756	18,500	35,532	54,523	72,513		91,407
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Dhanalakshmi Bank		Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	804	2,251	1,481	1,687	3	3	10,400	10,400	15,000	20,000
	(1.5)	(2.7)	(0.4)	(0.4)	(0.1)	(0.1)	(10.8)	(4.7)	(4.4)	(20.2)
2. Reserves & Surplus	1,262	2,301	12,610	20,456	83	324	1,006	3,794	80	2,108
	(2.4)	(2.8)	(3.8)	(4.7)	(2.0)	(5.6)	(1.0)	(1.7)	—	(2.1)
2.1 Statutory Reserves	252	395	3,439	5,939	83	124	300	1,107	16	422
2.2 Capital Reserves	66	621	139	1,099	—	—	—	—	—	—
2.3 Share Premium	697	918	5,229	8,117	—	—	—	—	—	—
2.4 Revenue Reserves	245	365	3,557	5,057	—	200	700	2,680	—	—
2.5 Balance of Profit	2	1	246	244	—	—	6	6	64	1,687
3. Deposits	45,847	70,673	2,79,096	3,69,716	3,604	4,834	63,203	1,32,430	64,190	68,570
	(87.2)	(84.7)	(84.0)	(84.8)	(86.5)	(83.9)	(65.9)	(59.8)	(18.9)	(69.1)
3.1 Demand Deposits	4,017	5,581	37,272	28,705	213	332	7,644	14,948	3,358	22,688
i) From Banks	—	10	1,380	2,336	16	13	—	91	—	1
ii) From Others	4,017	5,571	35,892	26,369	198	319	7,644	14,856	3,358	22,688
3.2 Savings Deposits	7,599	8,232	49,432	51,849	883	1,000	660	1,171	230	1,731
3.3 Term Deposits	34,231	56,860	1,92,392	2,89,162	2,508	3,502	54,899	1,16,312	60,601	44,150
i) From Banks	2,636	6,174	8,231	23,170	86	82	3,742	19,633	—	—
ii) From Others	31,595	50,686	1,84,161	2,65,992	2,422	3,420	51,156	96,679	60,601	44,150
3.A Deposits in India	45,847	70,673	2,79,096	3,69,716	3,604	4,834	63,203	1,32,430	64,190	68,570
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1,289	3,918	20,811	26,768	258	340	17,564	66,880	4,012	4,522
	(2.5)	(4.7)	(6.3)	(6.1)	(6.2)	(5.9)	(18.3)	(30.2)	(1.2)	(4.6)
4.1 Borrowings in India	1,289	3,918	20,090	25,205	258	340	17,390	65,386	4,000	3,960
i) From RBI	—	—	7,157	15,449	—	—	17,080	64,902	—	3,888
ii) From other Banks	99	1,500	11,211	15	—	—	310	—	4,000	—
iii) From other Institutions and Agencies	1,190	2,418	1,722	9,740	258	340	—	483	12	72
4.2 Borrowings outside India	—	—	721	1,564	—	—	174	1,494	—	562
5. Other Liabilities	3,371	4,313	18,414	17,416	220	263	3,761	7,850	2,56,096	4,029
	(6.4)	(5.2)	(5.5)	(4.0)	(5.3)	(4.6)	(3.9)	(3.5)	(75.4)	(4.1)
5.1 Bills Payable	850	99	12,977	7,139	33	40	536	1,830	3,845	1,455
5.2 Inter-Office Adjustments	309	1,161	—	2,707	—	10	—	—	—	—
5.3 Interest Accrued	723	843	1,465	—	33	36	419	410	359	1,417
5.4 Others (including provisions)	1,490	2,209	3,959	7,571	154	177	2,806	5,611	2,51,892	1,157
Total Liabilities	52,572	83,457	3,32,412	4,36,044	4,168	5,764	95,934	2,21,353	3,39,378	99,229
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Dhanalakshmi Bank		Federal Bank		Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	815	1,110	4,896	4,689	85	138	78	98	45	240
	(1.6)	(1.3)	(1.5)	(1.1)	(2.0)	(2.4)	(0.1)	—	—	(0.2)
2. Balances with RBI in Current Account	4,873	10,711	27,354	42,814	550	576	10,751	19,831	20,518	10,475
	(9.3)	(12.8)	(8.2)	(9.8)	(13.2)	(10.0)	(11.2)	(9.0)	(8.0)	(10.6)
3. Balances with Banks in India	1,384	2,825	3,890	12,044	230	295	4,613	2,524	1,03,498	142
	(2.6)	(3.4)	(1.2)	(2.8)	(5.5)	(5.1)	(4.8)	(1.1)	(30.5)	(0.1)
4. Money at call & short notice	—	—	—	—	28	38	273	7,630	29,602	5,920
	—	—	—	—	(0.7)	(0.7)	(0.3)	(3.4)	(8.7)	(6.0)
5. Balances with Banks outside India	—	—	1,022	8,154	—	—	110	137	—	232
	—	—	(0.3)	(1.9)	—	—	(0.1)	(0.1)	—	(0.2)
6. Investments	14,810	19,910	1,05,779	1,14,631	834	1,163	14,575	34,888	22,134	31,428
	(28.2)	(23.9)	(31.8)	(26.3)	(20.0)	(20.2)	(15.2)	(15.8)	(7.1)	(31.7)
6.A. Investments in India	14,810	19,910	1,05,779	1,14,631	834	1,163	14,575	34,888	22,134	31,428
(i) Government Securities	11,318	16,357	72,809	88,708	564	792	12,058	30,358	16,239	14,124
(ii) Other approved Securities	1,169	1,106	7,592	7,695	270	370	195	385	—	—
(iii) Shares	47	110	1,488	3,194	—	—	787	1,712	—	128
(iv) Debentures and Bonds	1,762	1,834	9,178	13,554	—	—	1,000	2,145	4,903	14,220
(v) Subsidiaries & Joint Ventures	—	—	—	500	—	—	—	—	992	—
(vi) Others	514	504	14,713	980	1	1	536	287	—	2,956
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	28,589	44,859	1,63,151	2,22,845	2,270	3,069	56,181	1,37,732	9,800	36,862
	(54.4)	(53.8)	(49.1)	(51.1)	(54.5)	(53.2)	(58.6)	(62.2)	(2.9)	(37.1)
7.1. Bills purchased and discounted	4,447	9,681	15,865	55,978	14	91	18,273	58,722	—	1,525
7.2. Cash Credits, Overdrafts and Demand Loans	18,292	22,322	1,11,781	1,20,246	964	1,304	36,022	64,224	4,000	11,196
7.3. Term Loans	5,851	12,856	35,506	46,621	1,293	1,674	1,886	14,786	5,800	24,141
8. Fixed & Leased Assets	323	1,074	6,981	13,345	73	358	4,935	8,885	2,147	7,603
	(0.6)	(1.3)	(2.1)	(3.1)	(1.8)	(6.2)	(5.1)	(4.0)	(0.6)	(7.7)
8.1. Premises	91	646	578	2,631	42	311	1,315	1,448	1,545	5,952
8.2. Other Fixed Assets	231	428	6,403	10,715	31	47	3,620	7,437	602	1,652
9. Other Assets	1,779	2,968	19,339	17,522	97	128	4,419	9,628	1,51,634	6,328
	(3.4)	(3.6)	(5.8)	(4.0)	(2.3)	(2.2)	(4.6)	(4.3)	(44.6)	(6.4)
9.1. Inter-Office Adjustments	—	—	10,130	4,586	7	—	—	—	—	—
9.2. Interest Accrued	708	1,300	4,462	5,522	31	38	488	1,468	1,207	1,666
9.3. Tax paid	736	306	1,767	2,810	53	50	4	94	—	—
9.4. Stationery & Stamps	27	32	110	151	5	15	3	1	—	22
9.5. Others	308	1,330	2,871	4,452	2	25	3,925	8,065	1,50,426	4,640
Total Assets	52,572	83,457	3,32,412	4,36,044	4,168	5,764	95,934	2,21,353	3,39,378	99,229
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	ICICI Banking Corporation		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	10,500	15,000	12,000	12,000	700	700	450	1,346	400	598
	(23.0)	(13.0)	(8.6)	(6.4)	(0.3)	(0.2)	(0.3)	(0.6)	(0.3)	(0.4)
2. Reserves & Surplus	198	675	11,025	11,134	10,193	13,379	3,474	12,924	4,886	8,272
	(0.4)	(0.6)	(7.9)	(5.9)	(3.7)	(3.9)	(2.2)	(5.7)	(3.3)	(5.4)
2.1 Statutory Reserves	197	636	546	1,686	1,680	2,230	3,148	4,409	1,871	2,866
2.2 Capital Reserves	—	—	—	—	33	33	—	—	—	73
2.3 Share Premium	—	—	8,000	8,000	—	—	—	7,164	—	495
2.4 Revenue Reserves	—	—	130	1,430	8,481	11,116	325	1,350	3,011	4,836
2.5 Balance of Profit	1	39	2,349	18	—	—	1	1	4	3
3. Deposits	33,061	72,795	1,06,870	1,41,223	2,37,809	2,89,518	1,33,368	1,85,531	1,34,192	1,15,880
	(72.4)	(62.9)	(76.5)	(74.9)	(86.5)	(83.4)	(84.6)	(81.4)	(89.3)	(75.8)
3.1 Demand Deposits	15,182	18,670	6,073	12,633	49,563	54,580	16,495	19,916	21,673	15,880
i) From Banks	21	110	—	52	2,548	2,995	267	298	673	775
ii) From Others	15,161	18,560	6,073	12,581	47,015	51,585	16,228	19,618	21,000	15,105
3.2 Savings Deposits	495	1,851	426	1,045	67,012	78,517	29,730	35,330	10,067	11,403
3.3 Term Deposits	17,384	52,274	1,00,372	1,27,545	1,21,234	1,56,422	87,143	1,30,285	1,02,452	88,597
i) From Banks	1,798	8,221	2,800	6,450	9,093	10,830	1,194	4,255	22,495	15,178
ii) From Others	15,586	44,053	97,572	1,21,095	1,12,141	1,45,592	85,950	1,26,030	79,957	73,419
3.A Deposits in India	33,061	72,795	1,06,870	1,41,223	2,37,809	2,89,518	1,33,368	1,85,531	1,34,192	1,15,880
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	721	21,095	6,405	15,327	6,811	3,799	13,305	19,545	5,748	20,125
	(1.6)	(18.2)	(4.6)	(8.1)	(2.5)	(1.1)	(8.4)	(8.6)	(3.8)	(13.2)
4.1 Borrowings in India	94	20,751	6,405	15,327	6,720	3,796	13,305	19,545	5,748	20,125
i) From RBI	—	7,063	3,958	6,619	—	—	7,842	12,255	4,221	6,905
ii) From other Banks	—	10,509	1,925	7,324	6,323	3,534	2	25	310	10,354
iii) From other Institutions and Agencies	94	3,179	522	1,384	397	262	5,461	7,266	1,216	2,866
4.2 Borrowings outside India	627	344	—	—	92	3	—	—	—	—
5. Other Liabilities	1,168	6,162	3,388	8,854	19,465	39,802	7,141	8,593	5,105	8,014
	(2.6)	(5.3)	(2.4)	(4.7)	(7.1)	(11.5)	(4.5)	(3.8)	(3.4)	(5.2)
5.1 Bills Payable	656	2,685	1,073	1,532	11,758	16,422	1,837	1,817	2,333	4,544
5.2 Inter-Office Adjustments	—	—	—	—	—	15,122	945	415	196	146
5.3 Interest Accrued	139	397	760	3,311	840	1,772	797	1,006	1,234	1,522
5.4 Others (including provisions)	373	3,080	1,555	4,011	6,867	6,487	3,563	5,355	1,342	1,801
Total Liabilities	45,648	1,15,726	1,39,688	1,88,538	2,74,979	3,47,199	1,57,738	2,27,939	1,50,331	1,52,889
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	ICICI Banking Corporation		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash in hand	35	113	40	184	3,296	3,499	1,942	2,326	2,022	1,998
	(0.1)	(0.1)	—	(0.1)	(1.2)	(1.0)	(1.2)	(1.0)	(1.3)	(1.3)
2. Balances with RBI in Current Account	9,939	10,314	15,545	11,869	38,420	46,273	20,916	24,811	33,756	16,957
	(21.8)	(8.9)	(11.1)	(6.3)	(14.0)	(13.3)	(13.3)	(10.9)	(22.5)	(11.1)
3. Balances with Banks in India	165	803	915	1,851	12,362	9,143	1,308	5,156	1,489	970
	(0.4)	(0.7)	(0.7)	(1.0)	(4.5)	(2.6)	(0.8)	(2.3)	(1.0)	(0.6)
4. Money at call & short notice	6,500	4,225	2,000	—	—	13,000	—	5,525	—	—
	(14.2)	(3.7)	(1.4)	—	—	(3.7)	—	(2.4)	—	—
5. Balances with Banks outside India	182	841	1,068	16,799	40	1,784	126	2,296	172	217
	(0.4)	(0.7)	(0.8)	(8.9)	0.0	(0.5)	(0.1)	(1.0)	(0.1)	(0.1)
6. Investments	14,496	26,277	22,380	35,750	79,157	1,06,789	46,688	59,121	43,069	40,783
	(31.8)	(22.7)	(23.2)	(19.0)	(28.8)	(30.8)	(29.6)	(25.9)	(28.6)	(26.7)
6.A. Investments in India	14,496	26,277	18,803	35,750	79,157	1,06,789	46,688	59,121	43,069	40,783
(i) Government Securities	5,424	17,449	28,590	30,159	61,206	78,953	30,097	39,405	33,724	32,206
(ii) Other approved Securities	—	—	5	1,300	11,780	14,973	6,430	6,356	3,347	3,253
(iii) Shares	280	938	470	738	12	12	316	458	1,087	1,229
(iv) Debentures and Bonds	7,790	7,697	3,189	3,510	1,424	8,889	5,850	8,813	2,941	3,237
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	355	—	—	—	—
(vi) Others	1,002	193	127	43	4,735	3,607	3,994	4,089	1,970	859
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	12,122	65,075	80,336	1,12,119	1,20,790	1,36,413	81,229	1,18,542	64,924	82,430
	(26.6)	(56.2)	(57.5)	(59.5)	(43.9)	(39.3)	(51.5)	(52.0)	(43.2)	(53.9)
7.1. Bills purchased and discounted	1,015	6,618	16,474	12,327	10,478	10,227	11,938	15,358	8,418	10,340
7.2. Cash Credits, Overdrafts and Demand Loans	10,653	49,932	61,300	92,587	77,445	98,499	54,053	79,596	42,782	46,345
7.3. Term Loans	454	8,524	2,513	7,206	32,867	27,687	15,238	23,588	13,724	25,746
8. Fixed & Leased Assets	1,053	4,662	4,736	5,223	1,118	1,556	953	3,613	1,886	5,171
	(2.3)	(4.0)	(3.4)	(2.8)	(0.4)	(0.4)	(0.6)	(1.6)	(1.3)	(3.4)
8.1. Premises	79	334	794	949	245	338	461	728	316	400
8.2. Other Fixed Assets	974	4,328	3,942	4,275	873	1,218	492	2,885	1,571	4,771
9. Other Assets	1,156	3,416	2,668	4,744	19,795	28,742	4,577	6,549	3,013	4,362
	(2.5)	(3.0)	(1.9)	(2.5)	(7.2)	(8.3)	(2.9)	(2.9)	(2.0)	(2.9)
9.1. Inter-Office Adjustments	—	—	182	206	6,793	—	—	—	—	1,657
9.2. Interest Accrued	311	992	1,120	1,388	3,514	5,728	1,561	2,017	1,516	1,497
9.3. Tax paid	—	18	369	162	4,126	—	1,829	3,134	344	68
9.4. Stationery & Stamps	—	1	—	—	—	5,257	54	68	54	—
9.5. Others	845	2,405	997	2,989	5,363	17,757	1,133	1,331	1,100	1,139
Total Assets	45,648	1,15,726	1,39,688	1,88,538	2,74,979	3,47,199	1,57,738	2,27,939	1,50,331	1,52,889
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank		Punjab Co-operative Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	964	1,135	1,200	1,200	100	100	340	1,096	10	24
	(0.8)	(1.0)	(4.1)	(2.6)	(0.5)	(0.4)	(0.8)	(2.1)	(0.3)	(0.6)
2. Reserves & Surplus	4,133	5,112	425	903	454	507	515	668	456	454
	(3.5)	(4.6)	(1.5)	(1.9)	(2.5)	(2.3)	(1.2)	(1.3)	(14.8)	(10.6)
2.1 Statutory Reserves	1,837	2,187	229	449	208	228	238	383	30	30
2.2 Capital Reserves	60	63	—	—	—	—	132	130	311	308
2.3 Share Premium	1,068	1,411	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	1,140	1,440	194	434	246	280	59	79	115	116
2.5 Balance of Profit	28	12	1	20	—	—	86	76	—	—
3. Deposits	1,03,728	91,313	24,008	39,147	17,200	21,123	38,944	46,569	2,463	3,553
	(88.1)	(82.2)	(82.3)	(83.6)	(93.1)	(93.9)	(89.5)	(88.5)	(80.1)	(83.1)
3.1 Demand Deposits	19,624	14,472	2,268	2,747	1,697	1,977	4,499	4,885	318	344
i) From Banks	345	251	24	120	114	86	2	7	10	1
ii) From Others	19,279	14,221	2,244	2,627	1,583	1,891	4,497	4,878	308	343
3.2 Savings Deposits	10,930	10,896	3,720	4,634	6,699	7,522	9,292	9,988	706	858
3.3 Term Deposits	73,175	65,945	18,020	31,767	8,803	11,625	25,152	31,696	1,439	2,351
i) From Banks	7,461	6,504	394	1,848	5	39	90	190	50	160
ii) From Others	65,714	59,441	17,626	29,918	8,798	11,585	25,062	31,506	1,389	2,191
3.A Deposits in India	1,03,728	91,313	24,008	39,147	17,200	21,123	38,944	46,569	2,463	3,553
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	3,808	7,442	2,238	3,401	71	42	1,538	1,370	—	27
	(3.2)	(6.7)	(7.7)	(7.3)	(0.4)	(0.2)	(3.5)	(2.6)	—	(0.6)
4.1 Borrowings in India	3,761	7,442	2,238	3,401	71	42	1,537	1,258	—	27
i) From RBI	337	2,766	—	—	—	—	428	138	—	—
ii) From other Banks	324	75	11	9	—	—	—	—	—	27
iii) From other Institutions and Agencies	3,101	4,601	2,226	3,392	71	42	1,109	1,120	—	—
4.2 Borrowings outside India	47	—	—	—	—	—	1	112	—	—
5. Other Liabilities	5,090	6,075	1,291	2,183	650	735	2,164	2,893	146	216
	(4.3)	(5.5)	(4.4)	(4.7)	(3.5)	(3.3)	(5.0)	(5.5)	(4.8)	(5.0)
5.1 Bills Payable	1,720	2,694	607	224	239	281	712	770	56	96
5.2 Inter-Office Adjustments	—	464	—	746	176	219	611	1,113	—	—
5.3 Interest Accrued	850	1,154	197	301	126	141	421	569	10	16
5.4 Others (including provisions)	2,520	1,763	487	913	110	94	419	441	80	105
Total Liabilities	1,17,723	1,11,077	29,162	46,835	18,475	22,507	43,500	52,596	3,076	4,275
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank		Punjab Co-operative Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Cash in hand	1,257	1,294	562	791	234	313	790	879	48	84
	(1.1)	(1.2)	(1.9)	(1.7)	(1.3)	(1.4)	(1.8)	(1.7)	(1.6)	(2.0)
2. Balances with RBI in Current Account	17,088	13,099	4,121	4,668	2,745	2,963	7,087	6,854	337	470
	(14.5)	(11.8)	(14.1)	(10.0)	(14.9)	(13.2)	(16.3)	(13.0)	(11.0)	(11.0)
3. Balances with Banks in India	5,627	1,357	927	2,357	2,486	3,191	431	1,178	372	613
	(4.8)	(1.2)	(3.2)	(5.0)	(13.5)	(14.2)	(1.0)	(2.2)	(12.1)	(14.3)
4. Money at call & short notice	—	—	—	18	—	225	—	—	—	—
	—	—	—	—	—	(1.0)	—	—	—	—
5. Balances with Banks outside India	380	521	—	—	—	—	15	2	—	—
	(0.3)	(0.5)	—	—	—	—	—	—	—	—
6. Investments	41,719	39,376	7,526	10,403	6,373	8,052	12,760	14,178	714	1,047
	(35.4)	(35.4)	(25.8)	(22.2)	(34.5)	(35.8)	(29.3)	(27.0)	(23.2)	(24.5)
6.A. Investments in India	41,719	39,376	7,526	10,403	6,373	8,052	12,760	14,178	714	1,047
(i) Government Securities	25,562	22,458	4,606	7,085	4,317	5,271	9,399	10,533	403	632
(ii) Other approved Securities	5,295	5,183	1,605	2,387	631	642	2,342	2,125	216	221
(iii) Shares	185	437	20	30	1	2	—	4	1	1
(iv) Debentures and Bonds	10,405	11,103	1,221	837	565	1,393	473	936	55	153
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	271	195	74	64	860	743	547	581	40	40
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	44,983	49,282	15,009	27,010	5,761	6,880	19,754	25,399	978	1,459
	(38.2)	(44.4)	(51.5)	(57.7)	(31.2)	(30.6)	(45.4)	(48.3)	(31.8)	(34.1)
7.1. Bills purchased and discounted	6,949	8,400	1,657	3,863	106	133	1,263	1,608	28	38
7.2. Cash Credits, Overdrafts and Demand Loans	28,642	27,858	10,368	18,325	5,655	6,747	13,867	17,926	750	966
7.3. Term Loans	9,392	13,023	2,984	4,822	—	—	4,624	5,865	201	454
8. Fixed & Leased Assets	2,033	2,674	210	685	93	105	331	352	121	124
	(1.7)	(2.4)	(0.7)	(1.5)	(0.5)	(0.5)	(0.8)	(0.7)	(3.9)	(2.9)
8.1. Premises	668	725	2	2	37	36	185	182	115	114
8.2. Other Fixed Assets	1,365	1,949	208	683	56	69	146	171	6	10
9. Other Assets	4,635	3,476	808	903	784	779	2,333	3,754	505	478
	(3.9)	(3.1)	(2.8)	(1.9)	(4.2)	(3.5)	(5.4)	(7.1)	(16.4)	(11.2)
9.1. Inter-Office Adjustments	752	—	23	—	—	—	—	—	—	—
9.2. Interest Accrued	1,232	1,162	296	385	418	446	589	812	52	69
9.3. Tax paid	1,536	1,558	49	158	144	169	473	673	50	61
9.4. Stationery & Stamps	43	44	12	12	3	3	28	42	2	2
9.5. Others	1,072	712	428	347	219	160	1,243	2,227	402	346
Total Assets	1,17,723	1,11,077	29,162	46,835	18,475	22,507	43,500	52,596	3,076	4,275
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Ratnakar Bank		Sangli Bank		South Indian Bank		Tamilnad Mercantile Bank		Times Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	134	150	602	648	1,415	1,416	28	28	10,000	10,000
	(0.7)	(0.7)	(0.7)	(0.7)	(0.8)	(0.7)	0.0	0.0	(96.7)	(16.2)
2. Reserves & Surplus	414	531	2,707	2,747	5,107	6,435	5,528	7,916	187	948
	(2.2)	(2.5)	(3.3)	(3.0)	(2.9)	(3.1)	(4.4)	(5.5)	(1.8)	(1.5)
2.1 Statutory Reserves	267	342	502	587	1,473	1,617	1,716	2,457	—	152
2.2 Capital Reserves	91	2	254	2	293	1,471	—	—	—	—
2.3 Share Premium	—	—	—	—	1,850	1,850	—	—	—	—
2.4 Revenue Reserves	55	187	1,950	2,155	1,477	1,477	3,797	5,447	187	696
2.5 Balance of Profit	1	1	—	3	13	21	16	12	—	100
3. Deposits	16,287	17,447	73,036	82,342	1,51,553	1,72,388	1,04,404	1,11,687	—	35,572
	(86.1)	(82.9)	(88.3)	(91.1)	(87.3)	(83.9)	(84.0)	(78.2)	—	(57.7)
3.1 Demand Deposits	1,866	2,297	13,807	16,854	12,713	12,385	28,081	28,551	—	3,560
i) From Banks	76	112	412	819	182	148	601	321	—	—
ii) From Others	1,789	2,185	13,395	16,035	12,531	12,238	27,480	28,229	—	3,560
3.2 Savings Deposits	2,885	3,125	19,566	20,740	27,779	28,535	13,668	14,550	—	881
3.3 Term Deposits	11,536	12,025	39,663	44,747	1,11,061	1,31,467	62,654	68,587	—	31,131
i) From Banks	100	111	2,242	3,308	2,117	274	—	33	—	4,298
ii) From Others	11,436	11,914	37,421	41,439	1,08,944	1,31,194	62,654	68,554	—	26,833
3.A Deposits in India	16,287	17,447	73,036	82,342	1,51,553	1,72,388	1,04,404	1,11,687	—	35,572
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	938	914	2,012	1,504	7,586	13,831	7,459	15,313	—	12,037
	(5.0)	(4.3)	(2.4)	(1.7)	(4.4)	(6.7)	(6.0)	(10.7)	—	(19.5)
4.1 Borrowings in India	938	914	1,979	1,387	7,163	13,346	7,459	15,313	—	12,000
i) From RBI	—	—	1,279	916	3,302	5,710	2,602	9,230	—	7,382
ii) From other Banks	—	—	5	5	—	—	—	—	—	3,100
iii) From other Institutions and Agencies	938	914	695	466	3,861	7,636	4,857	6,083	—	1,518
4.2 Borrowings outside India	—	—	33	118	423	487	—	—	—	38
5. Other Liabilities	1,144	2,007	4,387	3,132	7,936	11,440	6,880	7,941	151	3,103
	(6.0)	(9.5)	(5.3)	(3.5)	(4.6)	(5.6)	(5.5)	(5.6)	(1.4)	(5.0)
5.1 Bills Payable	600	719	1,160	1,042	2,009	2,492	4,459	5,201	—	1,195
5.2 Inter-Office Adjustments	—	101	1,203	—	1,578	2,658	—	—	—	—
5.3 Interest Accrued	123	137	658	863	1,230	1,460	1,145	1,460	—	705
5.4 Others (including provisions)	421	1,051	1,366	1,227	3,119	4,830	1,276	1,281	151	1,203
Total Liabilities	18,916	21,049	82,743	90,373	1,73,597	2,05,511	1,24,300	1,42,886	10,337	61,661
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Ratnakar Bank		Sangli Bank		South Indian Bank		Tamilnad Mercantile Bank		Times Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	216	302	1,305	1,354	1,808	2,255	5,423	5,574	—	106
	(1.1)	(1.4)	(1.6)	(1.5)	(1.0)	(1.1)	(4.4)	(3.9)	—	(0.2)
2. Balances with RBI in Current Account	2,827	2,450	10,264	10,606	24,002	21,425	15,328	17,290	—	4,508
	(14.9)	(11.6)	(12.4)	(11.7)	(13.8)	(10.4)	(12.3)	(12.1)	—	(7.3)
3. Balances with Banks in India	359	656	3,309	902	667	1,744	5,269	3,833	547	2,772
	(1.9)	(3.1)	(4.0)	(1.0)	(0.4)	(0.8)	(4.2)	(2.7)	(5.2)	(4.5)
4. Money at call & short notice	—	370	—	—	—	3,500	—	5,000	—	—
	—	(1.8)	—	—	—	(1.7)	—	(3.5)	—	—
5. Balances with Banks outside India	—	—	215	13	125	824	521	684	—	3,463
	—	—	(0.3)	—	(0.1)	(0.4)	(0.4)	(0.5)	—	(5.6)
6. Investments	5,622	6,500	24,694	26,969	66,771	63,196	29,306	34,100	579	8,412
	(29.7)	(30.9)	(29.8)	(29.8)	(38.5)	(30.8)	(23.6)	(23.9)	(5.6)	(13.6)
6.A. Investments in India	5,622	6,500	24,694	26,969	66,771	63,196	29,306	34,100	579	8,412
(i) Government Securities	4,495	4,671	20,458	21,652	33,914	33,892	21,302	26,035	—	8,212
(ii) Other approved Securities	470	466	3,071	2,988	10,011	9,979	4,092	4,176	—	200
(iii) Shares	—	3	77	146	334	229	183	107	357	—
(iv) Debentures and Bonds	540	1,244	923	1,957	6,083	6,838	3,700	3,689	—	—
(v) Subsidiaries & Joint Ventures	—	—	—	—	153	177	—	—	—	—
(vi) Others	117	116	165	226	16,278	12,080	29	94	227	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	8,693	9,157	35,801	42,214	74,277	1,02,840	63,412	69,580	5,836	35,119
	(46.0)	(43.5)	(43.3)	(46.7)	(42.8)	(50.0)	(51.0)	(48.7)	(56.5)	(57.0)
7.1. Bills purchased and discounted	282	346	7,943	11,367	15,585	14,870	8,828	9,565	1,141	14,278
7.2. Cash Credits, Overdrafts and Demand Loans	4,183	4,473	20,670	20,859	34,176	47,515	39,087	41,635	4,695	20,841
7.3. Term Loans	4,228	4,338	7,188	9,988	24,516	40,455	15,497	18,379	—	—
8. Fixed & Leased Assets	324	477	2,265	2,411	947	2,402	1,714	2,328	1,139	2,892
	(1.7)	(2.3)	(2.7)	(2.7)	(0.5)	(1.2)	(1.4)	(1.6)	(11.0)	(4.7)
8.1. Premises	173	193	2,111	2,023	528	1,799	916	1,484	1,097	1,813
8.2. Other Fixed Assets	151	284	154	388	418	603	798	844	42	1,079
9. Other Assets	875	1,138	4,890	5,903	5,000	7,326	3,326	4,496	2,237	4,389
	(4.6)	(5.4)	(5.9)	(6.5)	(2.9)	(3.6)	(2.7)	(3.1)	(21.6)	(7.1)
9.1. Inter-Office Adjustments	125	—	—	945	—	—	2	2	—	—
9.2. Interest Accrued	204	271	1,041	1,204	3,205	4,643	1,169	1,357	107	494
9.3. Tax paid	465	636	1,158	1,519	1,131	1,829	—	—	21	53
9.4. Stationery & Stamps	18	19	44	53	105	126	4	4	—	—
9.5. Others	63	211	2,647	2,181	559	728	2,150	3,133	2,110	3,842
Total Assets	18,916	21,049	82,743	90,373	1,73,597	2,05,511	1,24,300	1,42,886	10,337	61,661
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March					
	United Western Bank		UTI Bank		Vysya Bank	
	1995	1996	1995	1996	1995	1996
	(61)	(62)	(63)	(64)	(65)	(66)
1. Capital	1,200	2,989	11,500	11,500	264	997
	(0.7)	(1.6)	(20.4)	(9.5)	—	(0.2)
2. Reserves & Surplus	3,281	9,433	231	1,352	22,079	36,230
	(2.0)	(5.0)	(0.4)	(1.1)	(3.6)	(6.9)
2.1 Statutory Reserves	1,628	1,928	46	270	5,255	7,930
2.2 Capital Reserves	—	—	—	—	1,551	1,390
2.3 Share Premium	279	5,473	—	—	2,356	6,292
2.4 Revenue Reserves	1,162	2,032	—	—	12,916	20,611
2.5 Balance of Profit	212	—	185	1,082	2	7
3. Deposits	1,43,151	1,62,298	33,894	92,566	5,18,770	4,30,077
	(87.6)	(86.5)	(60.0)	(76.5)	(84.2)	(81.7)
3.1 Demand Deposits	22,187	22,518	3,757	32,943	81,444	45,656
i) From Banks	1,163	1,549	—	1,902	6,630	3,795
ii) From Others	21,024	20,969	3,757	31,041	74,814	41,861
3.2 Savings Deposits	29,056	32,142	186	770	29,560	34,089
3.3 Term Deposits	91,909	1,07,638	29,951	58,852	4,07,766	3,50,333
i) From Banks	9,931	8,488	—	4,159	7,505	25,557
ii) From Others	81,978	99,150	29,951	54,693	4,00,261	3,24,776
3.A Deposits in India	1,43,151	1,62,298	33,894	92,566	5,18,770	4,30,077
3.B Deposits outside India	—	—	—	—	—	—
4. Borrowings	10,207	8,242	8,741	7,989	46,500	28,889
	(6.2)	(4.4)	(15.5)	(6.6)	(7.5)	(5.5)
4.1 Borrowings in India	10,207	8,242	8,741	7,989	41,012	25,450
i) From RBI	—	—	4,481	6,386	33,738	16,351
ii) From other Banks	133	—	4,260	1,500	30	—
iii) From other Institutions and Agencies	10,075	8,242	—	103	7,244	9,098
4.2 Borrowings outside India	—	—	—	—	5,488	3,440
5. Other Liabilities	5,558	4,589	2,111	7,540	28,729	30,034
	(3.4)	(2.4)	(3.7)	(6.2)	(4.7)	(5.7)
5.1 Bills Payable	964	772	359	394	15,515	10,613
5.2 Inter-Office Adjustments	—	—	19	4,366	—	—
5.3 Interest Accrued	1,386	1,766	357	222	3,796	6,001
5.4 Others (including provisions)	3,208	2,051	1,376	2,559	9,419	13,420
Total Liabilities	1,63,398	1,87,551	56,476	1,20,947	6,16,343	5,26,228
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March					
	United Western Bank		UTI Bank		Vysya Bank	
	1995	1996	1995	1996	1995	1996
	(61)	(62)	(63)	(64)	(65)	(66)
1. Cash in hand	2,103	2,448	68	147	6,550	5,426
	(1.3)	(1.3)	(0.1)	(0.1)	(1.1)	(1.0)
2. Balances with RBI in Current Account	20,746	23,063	4,515	21,983	71,284	60,459
	(12.7)	(12.3)	(8.0)	(18.2)	(11.6)	(11.5)
3. Balances with Banks in India	3,870	4,303	369	485	9,491	11,925
	(2.4)	(2.3)	(0.7)	(0.4)	(1.5)	(2.3)
4. Money at call & short notice	—	19	600	11,450	—	—
	—	—	(1.1)	(9.5)	—	—
5. Balances with Banks outside India	—	839	33	1,368	39	515
	—	(0.4)	(0.1)	(1.1)	—	(0.1)
6. Investments	46,333	49,582	12,204	22,124	1,63,015	1,35,452
	(28.4)	(26.4)	(21.7)	(18.3)	(26.4)	(25.7)
6.A. Investments in India	46,333	49,582	12,204	22,124	1,63,015	1,35,452
(i) Government Securities	33,270	36,439	9,064	19,089	1,28,876	1,05,351
(ii) Other approved Securities	4,893	4,739	200	200	13,004	12,827
(iii) Shares	957	986	800	670	3,082	1,925
(iv) Debentures and Bonds	3,006	4,247	1,010	1,150	16,343	14,307
(v) Subsidiaries & Joint Ventures	1	1	—	—	258	526
(vi) Others	4,206	3,169	1,131	1,014	1,451	515
6.B. Investments outside India	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—
7. Advances	77,273	89,066	35,889	55,685	2,70,928	2,54,181
	(47.3)	(47.5)	(63.4)	(46.0)	(44.0)	(48.3)
7.1. Bills purchased and discounted	14,332	11,731	509	10,946	74,883	1,11,775
7.2. Cash Credits, Overdrafts and Demand Loans	48,104	59,713	14,095	32,698	1,32,666	83,339
7.3. Term Loans	14,837	17,622	21,289	12,041	63,379	59,068
8. Fixed & Leased Assets	4,371	5,791	852	3,586	22,804	25,267
	(2.7)	(3.1)	(1.5)	(3.0)	(3.7)	(4.8)
8.1. Premises	1,542	1,701	852	—	4,150	4,516
8.2. Other Fixed Assets	2,829	4,090	—	3,586	18,654	20,752
9. Other Assets	8,702	12,440	1,947	4,091	72,231	33,003
	(5.3)	(6.6)	(3.4)	(3.4)	(11.7)	(6.3)
9.1. Inter-Office Adjustments	4,741	4,801	—	—	36,997	333
9.2. Interest Accrued	1,920	3,123	247	1,140	6,020	5,617
9.3. Tax paid	1,014	1,508	605	1,357	5,959	3,271
9.4. Stationery & Stamps	78	118	2	6	59	94
9.5. Others	949	2,889	1,093	1,589	23,197	23,688
Total Assets	1,63,398	1,87,551	56,476	1,20,947	6,16,343	5,26,228
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	ABN Amro Bank		Abu-Dhabi Commercial Bank		American Express Bank		Bank of America		Bank of Bahrain & Kuwait	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	1,500	1,500	20	20	1,568	1,568	20	20	20	1,868
	(1.2)	(0.9)	(0.1)	(0.1)	(0.5)	(0.5)	—	—	(0.1)	(6.4)
2. Reserves & Surplus	8,103	10,804	1,733	1,928	28,466	31,995	28,173	33,114	1,371	1,836
	(6.3)	(6.3)	(5.2)	(6.4)	(8.9)	(10.6)	(10.1)	(8.6)	(5.6)	(6.3)
2.1 Statutory Reserves	1,585	2,074	319	382	6,336	7,042	6,093	7,151	336	428
2.2 Capital Reserves	865	37	12	12	534	398	12,799	16,299	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	561	1,643	408	1,183	741	1,139	9,281	9,664	—	—
2.5 Balance of Profit	5,092	7,049	994	351	20,855	23,415	—	—	1,036	1,408
3. Deposits	80,078	58,154	28,880	25,192	2,45,115	2,31,483	2,16,339	1,92,708	18,790	21,336
	(62.6)	(33.9)	(86.7)	(84.1)	(76.7)	(76.5)	(77.8)	(50.1)	(77.3)	(73.5)
3.1 Demand Deposits	12,153	11,958	6,140	4,095	37,650	30,470	25,434	37,268	736	649
i) From Banks	1,450	364	270	175	2,507	1,361	286	568	27	26
ii) From Others	10,703	11,594	5,869	3,920	35,143	29,110	25,148	36,700	709	624
3.2 Savings Deposits	3,112	2,498	3,195	2,232	9,209	9,473	13,979	9,949	1,063	908
3.3 Term Deposits	64,813	43,697	19,545	18,865	1,98,255	1,91,540	1,76,926	1,45,491	16,991	19,778
i) From Banks	3,448	3,249	—	—	824	791	6,172	4,320	—	—
ii) From Others	61,366	40,449	19,545	18,865	1,97,432	1,90,749	1,70,754	1,41,172	16,991	19,778
3.A Deposits in India	80,078	58,154	28,880	25,192	2,45,115	2,31,483	2,16,339	1,92,708	18,790	21,336
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	34,587	77,398	—	600	26,978	12,420	13,602	1,34,170	2,357	1,938
	(27.0)	(45.1)	—	(2.0)	(8.4)	(4.1)	(4.9)	(34.9)	(9.7)	(6.7)
4.1 Borrowings in India	17,518	69,979	—	600	14,272	3,678	10,866	1,32,203	2,357	1,938
i) From RBI	11,861	19,363	—	—	2,396	—	8,825	20,334	2,121	1,460
ii) From other Banks	5,398	40,505	—	600	8,137	3,595	2,041	63,545	119	419
iii) From other Institutions and Agencies	259	10,111	—	—	3,739	84	—	48,324	117	59
4.2 Borrowings outside India	17,069	7,419	—	—	12,706	8,741	2,736	1,966	—	—
5. Other Liabilities	3,615	23,743	2,663	2,204	17,464	24,951	20,101	24,395	1,757	2,049
	(2.8)	(13.8)	(8.0)	(7.4)	(5.5)	(8.3)	(7.2)	(6.3)	(7.2)	(7.1)
5.1 Bills Payable	1,091	877	85	198	2,718	2,868	6,469	6,018	176	177
5.2 Inter-Office Adjustments	12	8	165	—	—	1,593	4,796	—	115	139
5.3 Interest Accrued	1,211	1,598	1,933	1,049	10,694	13,076	2,218	2,188	674	789
5.4 Others (including provisions)	1,301	21,260	480	957	4,052	7,414	6,618	16,189	792	944
Total Liabilities	1,27,882	1,71,598	33,295	29,944	3,19,591	3,02,416	2,78,235	3,84,407	24,295	29,026
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	ABN AMRO Bank		Abu-Dhabi Commercial Bank		American Express Bank		Bank of America		Bank of Bahrain & Kuwait	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	208	185	20	21	251	267	261	465	20	30
	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
2. Balances with RBI in Current Account	10,290	14,617	5,307	1,576	50,110	36,789	24,722	47,309	2,920	1,104
	(8.0)	(8.5)	(15.9)	(5.3)	(15.7)	(12.2)	(8.9)	(12.3)	(12.0)	(3.8)
3. Balances with Banks in India	8	71	379	1,015	2,283	2,767	514	761	11	9
	—	—	(1.1)	(3.4)	(0.7)	(0.9)	(0.2)	(0.2)	—	—
4. Money at call & short notice	—	5,444	—	—	2,775	3,804	—	—	—	—
	—	(3.2)	—	—	(0.9)	(1.3)	—	—	—	—
5. Balances with Banks outside India	2,806	19,777	9	110	1,767	4,277	21	63	523	2,747
	(2.2)	(11.5)	—	(0.4)	(0.6)	(1.4)	—	—	(2.2)	(9.5)
6. Investments	25,314	26,073	17,294	11,969	1,12,015	93,009	81,301	74,908	8,348	5,916
	(19.8)	(15.2)	(51.9)	(40.0)	(35.0)	(30.8)	(29.2)	(19.5)	(34.4)	(20.4)
6.A. Investments in India	25,314	26,073	17,294	11,969	1,12,015	93,009	81,301	74,908	8,348	5,916
(i) Government Securities	23,404	24,134	11,528	5,797	76,590	74,639	60,334	69,190	5,550	5,783
(ii) Other approved Securities	768	997	672	659	—	—	—	—	139	99
(iii) Shares	200	500	6	38	284	284	6	6	—	—
(iv) Debentures and Bonds	500	100	3,854	3,243	32,707	13,182	19,723	5,214	—	—
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	442	342	1,234	2,231	2,434	4,904	1,238	498	2,659	34
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	80,501	93,971	7,792	13,499	1,23,004	1,30,665	1,47,636	2,02,113	11,512	18,045
	(62.9)	(54.8)	(23.4)	(45.1)	(38.5)	(43.2)	(53.1)	(52.6)	(47.4)	(62.2)
7.1. Bills purchased and discounted	27,489	23,412	2,391	4,682	10,803	5,816	19,406	10,260	3,871	5,646
7.2. Cash Credits, Overdrafts and Demand Loans	52,236	61,607	4,581	7,828	1,02,813	1,12,132	1,17,481	1,25,733	3,834	5,577
7.3. Term Loans	776	8,952	820	988	9,388	12,717	10,749	66,120	3,808	6,822
8. Fixed & Leased Assets	1,229	3,054	217	191	3,868	4,865	3,383	3,960	188	202
	(1.0)	(1.8)	(0.7)	(0.6)	(1.2)	(1.6)	(1.2)	(1.0)	(0.8)	(0.7)
8.1. Premises	703	1,767	104	101	1,736	2,522	992	1,709	188	—
8.2. Other Fixed Assets	526	1,287	113	91	2,132	2,344	2,391	2,252	—	202
9. Other Assets	7,525	8,406	2,277	1,563	23,518	25,973	20,398	54,827	772	973
	(5.9)	(4.9)	(6.8)	(5.2)	(7.4)	(8.6)	(7.3)	(14.3)	(3.2)	(3.4)
9.1. Inter-Office Adjustments	—	—	—	23	846	—	—	23,191	—	335
9.2. Interest Accrued	1,808	2,654	691	582	5,666	6,737	3,687	4,001	353	165
9.3. Tax paid	793	—	528	838	1,227	4,110	4,815	5,977	165	—
9.4. Stationery & Stamps	—	—	—	—	—	—	29	28	—	—
9.5. Others	4,925	5,751	1,058	120	15,780	15,126	11,866	21,630	253	473
Total Assets	1,27,882	1,71,598	33,295	29,944	3,19,591	3,02,416	2,78,235	3,84,407	24,295	29,026
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bank of Nova Scotia		Mashreq Bank		Bank of Tokyo		Banque Indosuez		Banque Nationale de Paris	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	1,640	3,136	863	863	5,618	8,618	700	1,000	100	100
	(5.6)	(6.9)	(2.3)	(1.5)	(5.9)	(5.6)	(1.0)	(0.7)	(0.2)	(0.1)
2. Reserves & Surplus	763	704	2,240	2,671	3,493	3,922	3,835	5,565	12,969	13,667
	(2.6)	(1.5)	(6.1)	(4.5)	(3.6)	(2.5)	(5.3)	(3.9)	(22.9)	(13.7)
2.1 Statutory Reserves	273	320	517	672	1,800	2,488	828	1,174	1,264	1,541
2.2 Capital Reserves	—	—	—	—	—	—	—	—	2,858	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	963	963	7,049	10,232
2.5 Balance of Profit	490	384	1,723	1,999	1,693	1,435	2,044	3,428	1,799	1,894
3. Deposits	12,017	14,021	32,625	36,275	74,829	89,547	62,170	73,378	33,170	41,753
	(40.9)	(30.8)	(88.1)	(61.8)	(78.3)	(57.7)	(85.3)	(51.0)	(58.5)	(41.9)
3.1 Demand Deposits	2,093	1,306	3,393	4,808	13,357	21,828	4,871	6,187	12,501	19,158
i) From Banks	217	202	19	44	1,729	3,232	70	32	48	54
ii) From Others	1,876	1,104	3,374	4,764	11,628	18,596	4,801	6,155	12,453	19,103
3.2 Savings Deposits	328	317	512	411	4,775	5,167	972	1,224	1,684	1,721
3.3 Term Deposits	9,596	12,398	28,720	31,056	56,697	62,552	56,327	65,967	18,985	20,875
i) From Banks	6,142	3,743	2,114	519	—	7,937	566	564	—	—
ii) From Others	3,455	8,655	26,606	30,537	56,697	54,615	55,760	65,404	18,985	20,875
3.A Deposits in India	12,017	14,021	32,625	36,275	74,829	89,547	62,170	73,378	33,170	41,753
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	14,270	26,502	—	15,053	4,165	43,356	974	55,637	5,679	39,113
	(48.6)	(58.1)	—	(25.6)	(4.4)	(27.9)	(1.3)	(38.7)	(10.0)	(39.2)
4.1 Borrowings in India	12,139	21,662	—	15,053	4,152	43,335	973	55,621	5,495	39,078
i) From RBI	2,157	142	—	4,153	4,100	10,630	510	2,400	5,495	7,408
ii) From other Banks	4,200	18,020	—	5,500	—	23,800	463	24,700	—	25,622
iii) From other Institutions and Agencies	5,782	3,500	—	5,400	52	8,905	—	28,521	—	6,048
4.2 Borrowings outside India	2,131	4,839	—	—	13	21	—	16	184	35
5. Other Liabilities	697	1,223	1,290	3,857	7,442	9,790	5,907	9,301	4,816	5,099
	(2.4)	(2.7)	(3.5)	(6.6)	(7.8)	(6.3)	(8.1)	(6.5)	(8.5)	(5.1)
5.1 Bills Payable	267	348	256	1,391	2,520	1,830	426	1,020	1,720	1,611
5.2 Inter-Office Adjustments	220	—	76	223	57	549	766	800	1,246	859
5.3 Interest Accrued	210	528	177	230	1,852	1,681	3,103	3,813	557	578
5.4 Others (including provisions)	—	347	780	2,013	3,013	5,731	1,613	3,667	1,293	2,050
Total Liabilities	29,387	45,586	37,018	58,719	95,547	1,55,234	72,886	1,43,881	56,734	99,732
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bank of Nova Scotia		Mashreq Bank		Bank of Tokyo		Banque Indosuez		Banque Nationale de Paris	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand	16	34	48	30	244	275	39	15	71	80
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.2)	(0.1)	—	(0.1)	(0.1)
2. Balances with RBI in Current Account	760	2,743	3,986	4,809	8,330	16,970	7,023	13,869	4,223	9,449
	(2.6)	(6.0)	(10.8)	(8.2)	(8.8)	(10.9)	(9.6)	(9.6)	(7.4)	(9.5)
3. Balances with Banks in India	86	349	26	88	2,407	1,628	22	150	103	135
	(0.3)	(0.8)	(0.1)	(0.1)	(2.5)	(1.0)	—	(0.1)	(0.2)	(0.1)
4. Money at call & short notice	—	—	—	10,756	—	2,856	—	—	—	5,248
	—	—	—	(18.3)	—	(1.8)	—	—	—	(5.3)
5. Balances with Banks outside India	140	1,883	13	130	264	1,021	749	42,369	1,154	2,248
	(0.5)	(4.1)	—	(0.2)	(0.3)	(0.7)	(1.0)	(29.4)	(2.0)	(2.3)
6. Investments	4,179	7,756	11,531	9,945	25,381	29,094	22,222	30,163	11,351	16,754
	(14.2)	(17.0)	(31.2)	(16.9)	(26.6)	(18.7)	(30.5)	(21.0)	(20.0)	(16.8)
6.A. Investments in India	4,179	7,756	11,531	9,945	22,645	29,094	22,222	30,163	11,351	16,754
(i) Government Securities	4,162	7,736	11,199	9,741	2,580	26,279	14,021	25,635	9,917	16,001
(ii) Other approved Securities	17	20	113	113	37	2,580	—	—	248	248
(iii) Shares	—	—	16	16	39	104	4	4	4	4
(iv) Debentures and Bonds	—	—	204	305	—	31	4,918	4,524	501	501
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	100	—	—	—	—
(vi) Others	—	—	—	—	80	—	3,280	—	681	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	22,053	30,565	20,168	31,064	54,422	96,160	34,534	47,612	29,513	52,985
	(75.0)	(67.0)	(54.5)	(52.9)	(57.0)	(61.9)	(47.4)	(33.1)	(52.0)	(53.1)
7.1. Bills purchased and discounted	11,972	8,524	5,244	10,306	8,197	15,169	2,521	12,758	6,682	7,849
7.2. Cash Credits, Overdrafts and Demand Loans	9,687	15,630	13,384	5,886	34,121	67,760	30,212	26,096	22,830	39,040
7.3. Term Loans	393	6,411	1,540	14,873	12,104	13,231	1,801	8,758	1	6,096
8. Fixed & Leased Assets	251	234	153	186	463	486	1,355	1,294	7,412	7,380
	(0.9)	(0.5)	(0.4)	(0.3)	(0.5)	(0.3)	(1.9)	(0.9)	(13.1)	(7.4)
8.1. Premises	101	96	—	—	132	132	1,162	1,103	7,101	7,040
8.2. Other Fixed Assets	150	138	153	186	331	354	193	190	312	340
9. Other Assets	1,901	2,022	1,092	1,712	4,035	6,745	6,942	8,410	2,906	5,453
	(6.5)	(4.4)	(3.0)	(2.9)	(4.2)	(4.3)	(9.5)	(5.8)	(5.1)	(5.5)
9.1. Inter-Office Adjustments	—	3	—	—	—	—	383	—	—	—
9.2. Interest Accrued	436	665	399	400	1,758	2,734	1,780	2,400	539	602
9.3. Tax paid	—	176	437	888	—	—	—	1,280	724	835
9.4. Stationery & Stamps	—	—	—	—	—	—	2	1	2	1
9.5. Others	1,466	1,178	255	423	2,278	4,010	4,777	4,728	1,641	4,016
Total Assets	29,387	45,586	37,018	58,719	95,547	1,55,234	72,886	1,43,881	56,734	99,732
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Barclays Bank		British Bank of Middle East		Chase Manhattan Bank		Citibank		Commerzbank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	2,060	2,060	—	—	3,808	3,133	—	—		6,972
	(6.7)	(5.9)	—	—	(84.7)	(73.8)	—	—		(71.0)
2. Reserves & Surplus	1,167	1,878	6,430	9,883	—	—	64,241	81,403		—
	(3.8)	(5.3)	(6.6)	(9.1)	—	—	(8.6)	(9.4)		—
2.1 Statutory Reserves	251	393	1,394	1,705	—	—	11,582	15,080		—
2.2. Capital Reserves	—	—	430	2,303	—	—	7,027	—		—
2.3. Share Premium	—	—	—	—	—	—	—	—		—
2.4. Revenue Reserves	—	—	—	—	—	—	6,522	13,223		—
2.5. Balance of Profit	916	1,485	4,606	5,874	—	—	39,110	53,101		—
3. Deposits	9,819	12,875	75,689	81,226	—	818	6,09,068	6,77,519		210
	(31.8)	(36.6)	(78.0)	(74.9)	—	(19.3)	(81.1)	(78.2)		(2.1)
3.1. Demand Deposits	1,087	462	3,036	2,350	—	285	69,049	85,888		12
i) From Banks	—	—	478	172	—	128	660	812		—
ii) From Others	1,087	462	2,558	2,178	—	157	68,389	85,077		12
3.2. Savings Deposits	151	121	3,409	3,110	—	—	21,366	21,406		17
3.3. Term Deposits	8,581	12,292	69,244	75,767	—	533	5,18,653	5,70,225		181
i) From Banks	—	—	—	—	—	—	62,374	59,698		—
ii) From Others	8,581	12,292	69,244	75,767	—	533	4,56,279	5,10,527		181
3.A. Deposits in India	9,819	12,875	75,689	81,226	—	818	6,09,068	6,77,519		210
3.B. Deposits outside India	—	—	—	—	—	—	—	—		—
4. Borrowings	15,395	15,993	7,317	7,586	—	19	38,765	56,630		2,389
	(49.9)	(45.5)	(7.5)	(7.0)	—	(0.5)	(5.2)	(6.5)		(24.3)
4.1. Borrowings in India	15,395	15,993	7,303	7,586	—	19	30,402	54,134		2,389
i) From RBI	1,687	5,501	—	395	—	—	2,378	4,931		2,389
ii) From other Banks	13,708	7,492	7,244	7,148	—	19	23,357	41,018		—
iii) From other Institutions and Agencies	—	3,000	59	42	—	—	4,667	8,185		—
4.2. Borrowings outside India	—	—	14	—	—	—	8,363	2,497		—
5. Other Liabilities	2,397	2,328	7,568	9,780	688	274	38,771	50,328		253
	(7.8)	(6.6)	(7.8)	(9.0)	(15.3)	(6.4)	(5.2)	(5.8)		(2.6)
5.1. Bills Payable	552	212	372	824	—	1	9,317	15,723		—
5.2. Inter-Office Adjustments	251	434	—	836	—	147	(5,321.0)	5,131		—
5.3. Interest Accrued	795	608	6,213	5,864	—	4	7,678	8,749		1
5.4. Others (including provisions)	798	1,074	983	2,256	688	122	27,097	20,724		252
Total Liabilities	30,838	35,134	97,005	1,08,474	4,496	4,245	7,50,845	8,65,880		9,825
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Barclays Bank		British Bank of Middle East		Chase Manhattan Bank		Citibank		Commerzbank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	5	3	47	46	—	—	985	1,088	—	—
	—	—	—	—	—	—	(0.1)	(0.1)	—	—
2. Balances with RBI in Current Account	894	2,124	14,501	6,762	538	100	97,953	86,661	—	85
	(2.9)	(6.0)	(14.9)	(6.2)	(12.0)	(2.3)	(13.0)	(10.0)	—	(0.9)
3. Balances with Banks in India	212	113	68	74	14	10	20,219	25,784	—	12
	(0.7)	(0.3)	(0.1)	(0.1)	(0.3)	(0.2)	(2.7)	(3.0)	—	(0.1)
4. Money at call & short notice	—	344	—	—	—	770	—	35	—	2,225
	—	(1.0)	—	—	—	—	—	—	—	(22.6)
5. Balances with Banks outside India	9	3	10,224	9,373	—	1,785	9,475	91,302	—	—
	—	—	(10.5)	(8.6)	—	(42.0)	(1.3)	(10.5)	—	—
6. Investments	5,923	6,201	40,971	40,620	1,079	275	2,60,875	2,31,655	—	130
	(19.2)	(17.6)	(42.2)	(37.4)	(24.0)	(6.5)	(34.7)	(26.8)	—	(1.3)
6.A. Investments in India	5,923	6,201	40,971	40,620	1,079	275	2,60,875	2,31,655	—	130
(i) Government Securities	5,648	5,939	22,510	23,476	1,000	202	1,45,672	1,54,861	—	130
(ii) Other approved Securities	275	262	2,707	2,605	79	73	3,224	4,356	—	—
(iii) Shares	—	—	1	1	—	—	581	125	—	—
(iv) Debentures and Bonds	—	—	8,906	8,796	—	—	94,832	66,240	—	—
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	6,847	5,743	—	—	16,566	6,073	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	19,679	21,930	25,334	43,886	—	—	2,79,130	3,47,864	—	2,826
	(63.8)	(62.4)	(26.1)	(40.5)	—	—	(37.2)	(40.2)	—	(28.8)
7.1. Bills purchased and discounted	3,752	3,075	3,855	7,868	—	—	19,650	19,164	—	826
7.2. Cash Credits, Overdrafts and Demand Loans	13,199	11,158	19,044	30,463	—	—	1,23,931	1,43,334	—	2,000
7.3. Term Loans	2,728	7,697	2,434	5,555	—	—	1,35,548	1,85,367	—	—
8. Fixed & Leased Assets	1,421	1,538	816	2,835	386	269	14,723	15,276	—	753
	(4.6)	(4.4)	(0.8)	(2.6)	(8.6)	(6.3)	(2.0)	(1.8)	—	(7.7)
8.1. Premises	1,213	1,234	535	2,622	—	—	7,465	7,132	—	—
8.2. Other Fixed Assets	209	304	281	213	386	269	7,258	8,144	—	753
9. Other Assets	2,694	2,879	5,045	4,880	2,478	1,037	67,486	66,215	—	3,795
	(8.7)	(8.2)	(5.2)	(4.5)	(55.1)	(24.4)	(9.0)	(7.6)	—	(38.6)
9.1. Inter-Office Adjustments	—	—	—	—	177	—	429	1,604	—	344
9.2. Interest Accrued	522	1,126	1,813	1,294	60	15	7,585	12,598	—	31
9.3. Tax paid	—	—	1,623	1,995	—	—	—	—	—	—
9.4. Stationery & Stamps	—	—	9	5	—	1	—	—	—	—
9.5. Others	2,172	1,753	1,601	1,586	2,240	1,021	59,472	52,013	—	3,419
Total Assets	30,838	35,134	97,005	1,08,474	4,495	4,245	7,50,845	8,65,880	—	9,825
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	—	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Credit Lyonnais		Deutsche Bank		Development Bank of Singapore		Dresdner Bank		Grindlays Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	1,565	1,565	20	20	3,134	3,134	—	3,193	220	8,516
	(2.0)	(1.9)	—	—	(97.9)	(24.8)	—	(15.5)	—	(1.1)
2. Reserves & Surplus	3,552	3,327	16,715	25,234	7	88	—	—	60,561	66,160
	(4.5)	(4.0)	(10.8)	(13.2)	(0.2)	(0.7)	—	—	(9.3)	(8.7)
2.1 Statutory Reserves	954	1,129	1,200	1,655	7	19	—	—	6,320	7,502
2.2 Capital Reserves	—	—	25	25	—	7	—	—	29,212	28,701
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	14,585	22,637	—	—	—	—	4,049	17,756
2.5 Balance of Profit	2,598	2,198	906	918	—	61	—	—	20,981	12,200
3. Deposits	54,941	61,277	1,11,948	1,34,282	53	1,212	—	6,008	4,61,618	5,24,970
	(69.5)	(73.0)	(72.2)	(70.2)	(1.7)	(9.6)	—	(29.1)	(70.9)	(68.7)
3.1 Demand Deposits	7,005	5,713	23,102	32,544	2	342	—	866	81,866	1,08,751
i) From Banks	193	17	2,142	777	—	219	—	—	3,132	5,392
ii) From Others	6,812	5,696	20,960	31,767	2	123	—	866	78,734	1,03,359
3.2 Savings Deposits	324	244	3,804	5,094	1	1	—	—	85,274	89,016
3.3 Term Deposits	47,612	55,320	85,043	96,644	50	869	—	5,141	2,94,479	3,27,202
i) From Banks	—	—	36,894	24,838	—	—	—	2,061	49,521	47,609
ii) From Others	47,612	55,320	48,149	71,806	50	869	—	3,080	2,44,957	2,79,593
3.A Deposits in India	54,941	61,277	1,11,948	1,34,282	53	1,212	—	6,008	4,61,618	5,24,970
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	12,094	11,159	3,639	1,084	—	7,812	—	8,790	71,442	1,13,814
	(15.3)	(13.3)	(2.3)	(0.6)	—	(61.8)	—	(42.7)	(11.0)	(14.9)
4.1 Borrowings in India	9,984	11,138	2,959	886	—	7,812	—	8,790	8,695	55,500
i) From RBI	2,089	5,294	2,951	85	—	1,712	—	175	8,264	42,408
ii) From other Banks	5,594	5,844	8	34	—	5,100	—	2,000	—	3,305
iii) From other Institutions and Agencies	2,300	—	—	767	—	1,000	—	6,615	431	9,787
4.2 Borrowings outside India	2,111	22	681	199	—	—	—	—	62,747	58,314
5. Other Liabilities	6,863	6,594	22,750	30,663	5	405	—	2,619	56,915	51,038
	(8.7)	(7.9)	(14.7)	(16.0)	(0.2)	(3.2)	—	(12.7)	(8.7)	(6.7)
5.1 Bills Payable	2,611	2,590	1,879	13,183	—	34	—	1,964	15,350	14,847
5.2 Inter-Office Adjustments	—	1	17,725	11,644	—	26	—	—	8,296	—
5.3 Interest Accrued	489	851	1,353	1,922	—	83	—	101	21,110	20,240
5.4 Others (including provisions)	3,763	3,152	1,793	3,914	5	261	—	554	12,159	15,951
Total Liabilities	79,015	83,923	1,55,073	1,91,284	3,199	12,650		20,609	6,50,755	7,64,497
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Credit Lyonnais		Deutsche Bank		Development Bank of Singapore		Dresdner Bank		Grindlays Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash in hand	22	33	62	120	2	3		4	1,711	2,147
	—	—	—	(0.1)	(0.1)	—		—	(0.3)	(0.3)
2. Balances with RBI in Current Account	6,972	3,519	7,916	14,441	31	760		1,286	1,13,869	68,227
	(8.8)	(4.2)	(5.1)	(7.5)	(1.0)	(6.0)		(6.2)	(17.5)	(8.9)
3. Balances with Banks in India	3,145	2,809	1,178	9,285	61	121		250	1,480	1,224
	(4.0)	(3.3)	(0.8)	(4.9)	(1.9)	(1.0)		(1.2)	(0.2)	(0.2)
4. Money at call & short notice	—	—	—	—	—	—		3,736	4,552	2,092
	—	—	—	—	—	—		(18.1)	(0.7)	(0.3)
5. Balances with Banks outside India	89	6,066	226	114	—	1,237		2	6,904	23,044
	(0.1)	(7.2)	(0.1)	(0.1)	—	(9.8)		—	(1.1)	(3.0)
6. Investments	20,221	16,865	37,536	35,058	1,762	821		2,896	2,27,369	1,90,129
	(25.6)	(20.1)	(24.2)	(18.3)	(55.1)	(6.5)		(14.1)	(34.9)	(24.9)
6.A. Investments in India	20,221	16,865	37,536	35,058	1,762	821		2,896	2,27,369	1,90,129
(i) Government Securities	18,840	15,203	32,511	32,047	—	225		2,896	1,71,794	1,52,659
(ii) Other approved Securities	40	38	99	3	—	—		—	2,844	2,071
(iii) Shares	364	647	4	129	—	—		—	364	297
(iv) Debentures and Bonds	—	—	4,002	2,849	—	—		—	13,595	17,155
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—		—	—	—
(vi) Others	977	977	921	30	1,762	596		—	38,772	17,947
6.B. Investments outside India	—	—	—	—	—	—		—	—	—
(i) Government Securities	—	—	—	—	—	—		—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—		—	—	—
(iii) Others	—	—	—	—	—	—		—	—	—
7. Advances	41,285	49,127	93,290	1,14,122	—	7,733		8,687	1,78,750	3,64,619
	(52.2)	(58.5)	(60.2)	(59.7)	—	(61.1)		(42.1)	(27.5)	(47.7)
7.1. Bills purchased and discounted	2,534	2,254	14,027	20,358	—	3,815		573	26,017	46,062
7.2. Cash Credits, Overdrafts and Demand Loans	14,293	18,875	58,221	70,983	—	646		3,406	77,421	1,11,050
7.3. Term Loans	24,459	27,998	21,042	22,781	—	3,273		4,709	75,312	2,07,507
8. Fixed & Leased Assets	229	230	7,979	9,629	151	170		678	37,111	37,505
	(0.3)	(0.3)	(5.1)	(5.0)	(4.7)	(1.3)		(3.3)	(5.7)	(4.9)
8.1. Premises	229	—	6,859	8,134	85	170		—	30,500	30,410
8.2. Other Fixed Assets	—	230	1,120	1,495	66	—		678	6,611	7,094
9. Other Assets	7,053	5,274	6,886	8,514	1,191	1,804		3,072	79,009	75,510
	(8.9)	(6.3)	(4.4)	(4.5)	(37.2)	(14.3)		(14.9)	(12.1)	(9.9)
9.1. Inter-Office Adjustments	247	—	—	175	—	—		196	8,612	2,230
9.2. Interest Accrued	1,396	1,060	1,945	1,585	11	188		120	7,289	6,603
9.3. Tax paid	469	233	2,082	2,335	—	9		—	2,641	2,329
9.4. Stationery & Stamps	—	—	6	38	—	—		—	—	—
9.5. Others	4,940	3,981	2,853	4,380	1,180	1,607		2,756	60,467	64,349
Total Assets	79,015	83,923	1,55,073	1,91,284	3,199	12,650		20,609	6,50,755	7,64,497
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Hongkong and Shanghai Bank		International Netherlandan Bank		Oman International Bank		Sakura Bank		Sanwa Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	4,900	5,900	3,133	3,133	504	1,261	1,798	5,862	1,500	5,680
	(1.1)	(1.1)	(72.9)	(7.3)	(2.0)	(4.1)	(4.2)	(8.7)	(5.7)	(20.0)
2. Reserves & Surplus	33,551	67,346	—	1,718	1,060	1,203	1,641	2,478	1,211	464
	(7.7)	(12.9)	—	(4.0)	(4.2)	(4.0)	(3.9)	(3.7)	(4.6)	(1.6)
2.1 Statutory Reserves	4,906	6,719	—	—	328	408	636	963	282	291
2.2 Capital Reserves	12,185	53,349	—	1,718	430	—	—	—	3	3
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	26	26	—	—	191	364	—	—	926	170
2.5 Balance of Profit	16,434	7,252	—	—	111	431	1,005	1,515	—	—
3. Deposits	3,40,064	3,84,438	1,118	1,965	18,430	19,513	29,603	29,692	6,034	7,065
	(78.0)	(73.7)	(25.6)	(4.6)	(73.7)	(64.2)	(69.7)	(44.1)	(22.9)	(24.9)
3.1 Demand Deposits	89,461	79,370	16	887	2,799	2,680	4,933	3,251	1,987	2,244
i) From Banks	495	603	—	79	—	—	—	—	2	1
ii) From Others	88,966	78,767	16	808	2,799	2,680	4,933	3,250	1,985	2,243
3.2 Savings Deposits	52,234	50,918	3	177	1,864	1,832	708	890	333	273
3.3 Term Deposits	1,98,369	2,54,150	1,099	902	13,767	15,000	23,962	25,551	3,715	4,548
i) From Banks	—	—	—	—	1,948	1,970	—	—	—	—
ii) From Others	1,98,369	2,54,150	1,099	902	11,819	13,030	23,962	25,551	3,715	4,548
3.A Deposits in India	3,40,064	3,84,438	1,118	1,965	18,430	19,513	29,603	29,692	6,034	7,065
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	28,939	28,328	—	35,309	3,439	6,078	8,181	27,848	6,348	6,101
	(6.6)	(5.4)	—	(82.5)	(13.8)	(20.0)	(19.3)	(41.4)	(24.1)	(21.5)
4.1 Borrowings in India	28,795	28,314	—	29,455	3,403	5,799	500	20,634	6,348	6,101
i) From RBI	16,100	20,158	—	2,813	2,681	679	500	8,234	2,160	498
ii) From other Banks	3,434	7,816	—	20,350	550	4,950	—	8,900	4,000	5,500
iii) From other Institutions and Agencies	9,261	340	—	6,292	173	170	—	3,500	188	103
4.2 Borrowings outside India	143	14	—	5,854	36	279	7,681	7,214	—	—
5. Other Liabilities	33,244	41,513	48	663	1,573	2,342	1,271	1,382	11,294	9,075
	(7.6)	(8.0)	—	(1.5)	(6.3)	(7.7)	(3.0)	(2.1)	(42.8)	(32.0)
5.1 Bills Payable	11,955	11,526	8	68	136	460	285	206	71	138
5.2 Inter-Office Adjustments	3,041	—	—	—	555	—	320	—	9,394	6,673
5.3 Interest Accrued	12,581	18,445	10	50	647	763	341	569	210	126
5.4 Others (including provisions)	5,668	11,543	31	544	234	1,120	326	607	1,619	2,138
Total Liabilities	4,35,798	5,21,625	4,299	42,788	25,006	30,397	42,495	67,262	26,388	28,385
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Hongkong and Shanghai Bank		International Netherlandan Bank		Oman International Bank		Sakura Bank		Sanwa Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Cash in hand	922	867	—	2	25	26	38	29	21	9
	(0.2)	(0.2)	—	—	(0.1)	(0.1)	(0.1)	—	(0.1)	—
2. Balances with RBI in Current Account	69,377	47,644	194	3,570	1,641	2,538	3,767	9,135	2,588	2,921
	(15.9)	(9.1)	(4.5)	(8.3)	(6.6)	(8.3)	(8.9)	(13.6)	(9.8)	(10.3)
3. Balances with Banks in India	4,194	3,766	53	175	376	85	2,005	1,707	2,006	20
	(1.0)	(0.7)	—	(0.4)	(1.5)	(0.3)	(4.7)	(2.5)	(7.6)	(0.1)
4. Money at call & short notice	—	—	850	13,549	—	—	—	—	—	—
	—	—	(1.2)	(31.7)	—	—	—	—	—	—
5. Balances with Banks outside India	10,222	21,019	17	67	103	3,489	22	45	18	15
	(2.3)	(4.0)	(0.4)	(0.2)	(0.4)	(11.5)	(0.1)	(0.1)	(0.1)	—
6. Investments	1,41,625	1,46,063	500	5,110	5,198	5,414	11,577	12,182	4,304	5,972
	(32.5)	(28.0)	(11.6)	(11.9)	(20.8)	(17.8)	(27.2)	(18.1)	(16.3)	(21.0)
6.A. Investments in India	1,41,625	1,46,063	500	5,110	5,198	5,414	11,577	12,182	4,304	5,972
(i) Government Securities	89,511	95,228	500	5,110	4,830	5,194	10,776	11,381	4,304	5,972
(ii) Other approved Securities	9,731	10,490	—	—	200	200	779	779	—	—
(iii) Shares	226	264	—	—	—	—	21	21	—	—
(iv) Debentures and Bonds	25,846	23,771	—	—	20	20	—	—	—	—
(v) Subsidiaries & Joint Ventures	5	5	—	—	—	—	—	—	—	—
(vi) Others	16,306	16,306	—	—	148	—	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1,60,479	2,14,590	499	15,761	16,230	15,778	22,895	40,559	16,803	18,188
	(36.8)	(41.1)	(11.6)	(36.8)	(64.9)	(51.9)	(53.9)	(60.3)	(63.7)	(64.1)
7.1. Bills purchased and discounted	28,787	29,511	—	3,603	5,293	5,004	3,246	8,706	1,463	1,667
7.2. Cash Credits, Overdrafts and Demand Loans	69,991	62,653	499	2,761	5,316	3,608	17,710	30,142	13,581	15,513
7.3. Term Loans	61,701	1,22,425	—	9,396	5,620	7,167	1,940	1,710	1,759	1,008
8. Fixed & Leased Assets	17,797	38,979	397	328	348	476	350	556	161	312
	(4.1)	(7.5)	(9.2)	(0.8)	(1.4)	(1.6)	(0.8)	(0.8)	(0.6)	(1.1)
8.1. Premises	11,512	33,811	—	—	216	380	319	295	47	38
8.2. Other Fixed Assets	6,285	5,168	397	328	132	96	31	262	113	274
9. Other Assets	31,180	48,697	1418	3,381	1,086	2,592	1,840	3,048	488	948
	(7.2)	(9.3)	(33.0)	(7.9)	(4.3)	(8.5)	(4.3)	(4.5)	(1.8)	(3.3)
9.1. Inter-Office Adjustments	—	—	36	—	—	808	—	770	—	—
9.2. Interest Accrued	4,466	11,460	5	399	279	386	959	1,609	306	380
9.3. Tax paid	4,444	7,467	—	54	—	—	—	—	80	370
9.4. Stationery & Stamps	203	191	—	—	—	—	—	—	—	—
9.5. Others	22,067	29,579	1382	2,928	807	1,398	881	670	102	198
Total Assets	4,35,798	5,21,625	4,299	42,788	25,006	30,397	42,495	67,262	26,388	28,385
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Societe Generale		Sonali Bank		Standard Chartered Bank		State Bank of Mauritius		The Siam Commercial Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	4,075	4,075	20	—	—	—	3,136	6,278		3,359
	(5.1)	(3.5)	(7.3)	—	—	—	(62.4)	(75.4)		(84.6)
2. Reserves & Surplus	2,655	3,300	146	3	43,741	53,843	—	400		9
	(3.3)	(2.9)	(5.3)	(10.1)	(13.9)	(12.8)	—	(4.8)		(0.2)
2.1 Statutory Reserves	637	767	45	1	2,812	4,854	—	87		2
2.2 Capital Reserves	—	—	28	—	—	—	—	—		—
2.3 Share Premium	—	—	—	—	—	—	—	—		—
2.4 Revenue Reserves	—	—	—	—	10,801	48,989	—	—		—
2.5 Balance of Profit	2,019	2,533	73	2	30,128	—	—	313		7
3. Deposits	60,294	58,692	2343	24	2,16,403	2,73,857	1,713	1,150		548
	(74.7)	(50.8)	(85.6)	(75.4)	(68.7)	(65.3)	(34.1)	(13.8)		(13.8)
3.1 Demand Deposits	979	1,647	2164	22	28,878	37,789	1,060	402		50
i) From Banks	11	6	275	17	3,188	1,942	4	6		—
ii) From Others	968	1,640	1889	4	25,691	35,847	1,056	396		50
3.2 Savings Deposits	132	162	33	—	23,755	25,185	32	63		—
3.3 Term Deposits	59,182	56,883	145	2	1,63,770	2,10,883	620	685		498
i) From Banks	20,383	5,614	—	—	—	—	—	—		—
ii) From Others	38,800	51,269	145	2	1,63,770	2,10,883	620	685		498
3.A Deposits in India	60,294	58,692	2343	24	2,16,403	2,73,857	1,713	1,150		548
3.B Deposits outside India	—	—	—	—	—	—	—	—		—
4. Borrowings	11,484	46,406	—	—	27,606	59,949	—	—		—
	(14.2)	(40.2)	—	—	(8.8)	(14.3)	—	—		—
4.1 Borrowings in India	11,484	46,406	—	—	3,796	55,144	—	—		—
i) From RBI	441	5,406	—	—	3,501	21,281	—	—		—
ii) From other Banks	4,043	31,000	—	—	16	21,000	—	—		—
iii) From other Institutions and Agencies	7,000	10,000	—	—	279	12,864	—	—		—
4.2 Borrowings outside India	—	—	—	—	23,810	4,805	—	—		—
5. Other Liabilities	2,173	3,048	230	4	27,244	31,738	174	502		54
	(2.7)	(2.6)	(8.4)	(13.8)	(8.6)	(7.6)	(3.4)	(6.0)		(1.3)
5.1 Bills Payable	877	662	—	—	4,506	5,585	16	24		—
5.2 Inter-Office Adjustments	—	—	10	—	—	3,059	8	40		1
5.3 Interest Accrued	404	270	2	—	10,528	10,758	4	6		4
5.4 Others (including provisions)	891	2,116	218	4	12,211	12,336	146	432		49
Total Liabilities	80,681	1,15,520	2739	32	3,14,994	4,19,388	5,022	8,330		3,969
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)		(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Societe Generale		Sonali Bank		Standard Chartered Bank		State Bank of Mauritius		The Siam Commercial Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	1	2	9	—	691	904	—	2	—	—
	—	—	(0.3)	—	(0.2)	(0.2)	—	—	—	—
2. Balances with RBI in Current Account	4,896	8,165	268	4	39,770	43,826	353	190	—	92
	(6.1)	(7.1)	(9.8)	(97.3)	(12.6)	(10.4)	(7.0)	(2.3)	—	(2.3)
3. Balances with Banks in India	468	4,618	6	—	452	1,912	1,113	43	—	131
	(0.6)	(4.0)	(0.2)	—	(0.1)	(0.5)	(22.1)	(0.5)	—	(3.3)
4. Money at call & short notice	—	8,014	1,200	—	—	—	—	375	—	1,850
	—	(6.9)	(43.9)	—	—	—	—	(4.5)	—	(46.6)
5. Balances with Banks outside India	204	537	27	18	2,477	12,127	40	740	—	36
	(0.3)	(0.5)	(0.9)	(2.7)	(0.8)	(2.9)	(0.8)	(8.9)	—	(0.9)
6. Investments	34,239	24,307	547	3	94,667	88,336	583	625	—	299
	(42.4)	(21.0)	(20.0)	—	(30.1)	(21.1)	(11.6)	(7.5)	—	(7.5)
6.A. Investments in India	34,239	24,307	547	—	94,667	88,336	110	625	—	299
(i) Government Securities	21,748	22,271	522	2	62,731	72,664	473	270	—	299
(ii) Other approved Securities	55	55	—	—	4,797	4,671	—	354	—	—
(iii) Shares	2	21	—	—	762	343	—	—	—	—
(iv) Debentures and Bonds	1,260	960	—	—	9,217	6,785	—	—	—	—
(v) Subsidiaries & Joint Ventures	—	—	—	—	5	5	—	—	—	—
(vi) Others	11,175	1,000	—	1	17,154	3,868	—	—	—	—
6.B. Investments outside India	—	—	25	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	32,182	59,909	410	2	1,03,512	2,01,846	1,318	4,366	—	1,120
	(39.9)	(51.9)	(14.9)	—	(32.9)	(48.1)	(26.2)	(52.4)	—	(28.2)
7.1. Bills purchased and discounted	6,316	10,821	100	—	12,062	20,050	187	776	—	500
7.2. Cash Credits, Overdrafts and Demand Loans	11,857	19,395	300	—	65,361	89,841	1,131	3,590	—	20
7.3. Term Loans	14,009	29,693	—	—	26,088	91,955	—	—	—	600
8. Fixed & Leased Assets	87	5,652	5	—	14,800	14,807	1,557	1,742	—	140
	(0.1)	(4.9)	(0.2)	—	(4.7)	(3.5)	(31.0)	(20.9)	—	(3.5)
8.1. Premises	—	5,251	—	—	11,937	11,405	1,480	1,672	—	—
8.2. Other Fixed Assets	87	401	5	—	2,863	3,402	77	71	—	140
9. Other Assets	8,604	4,318	267	5	58,627	55,630	58	247	—	301
	(10.7)	(3.7)	(9.7)	—	(18.6)	(13.3)	(1.1)	(3.0)	—	(7.6)
9.1. Inter-Office Adjustments	4	38	33	—	502	—	—	—	—	—
9.2. Interest Accrued	736	680	—	—	4,111	9,589	19	21	—	17
9.3. Tax paid	603	1,539	228	4	18,991	18,051	2	189	—	—
9.4. Stationery & Stamps	—	—	—	—	47	82	—	—	—	—
9.5. Others	7,260	2,060	6	—	34,976	27,908	36	37	—	284
Total Assets	80,681	1,15,520	2739	32	3,14,994	4,19,388	5,022	8,330	—	3,969
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	—	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank		Aligarh Gramin Bank		Allahabad Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Capital	75	75	75	75	75	75	75	75	75	75
	(3.5)	(2.6)	(2.7)	(1.9)	(2.9)	(2.2)	(0.6)	(0.5)	(0.7)	(0.6)
2. Reserves & Surplus	—	—	—	8	—	—	8	—	—	—
	—	—	—	(0.2)	—	—	(0.1)	—	—	—
2.1 Statutory Reserves	—	—	—	8	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	8	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	1,270	1,740	1,911	2,705	2,044	2,822	8,470	11,962	8,981	11,007
	(59.6)	(59.4)	(69.8)	(69.2)	(78.7)	(81.7)	(71.4)	(73.4)	(85.3)	(84.4)
3.1. Demand Deposits	28	46	127	139	77	100	305	335	—	490
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	28	46	127	139	77	100	305	335	—	490
3.2. Savings Deposits	470	698	1,152	1,614	965	1,272	3,707	4,645	747	5,472
3.3. Term Deposits	773	996	632	952	1,003	1,450	4,458	6,982	8,234	5,045
i) From Banks	—	—	—	—	—	—	—	—	4,450	—
ii) From Others	773	996	632	952	1,003	1,450	4,458	6,982	3,784	5,045
3.A. Deposits in India	1,270	1,740	1,911	2,705	2,044	2,822	8,470	11,962	8,981	11,007
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	719	1,045	392	596	258	282	2,226	3,086	980	1,014
	(33.7)	(35.7)	(14.3)	(15.3)	(9.9)	(8.2)	(18.8)	(18.9)	(9.3)	(7.8)
4.1. Borrowings in India	719	1,045	392	596	258	282	2,226	3,086	980	1,014
i) From RBI	439	406	—	—	—	—	378	—	—	—
ii) From other Banks	280	639	113	130	26	20	—	472	3	2
iii) From other Institutions and Agencies	—	—	279	467	232	262	1,848	2,614	977	1,012
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	67	67	358	523	220	276	1,076	1,182	490	950
	(3.2)	(2.3)	(13.1)	(13.4)	(8.5)	(8.0)	(9.1)	(7.2)	(4.7)	(7.3)
5.1. Bills Payable	—	—	1	7	—	—	84	456	46	27
5.2. Inter-Office Adjustments	20	—	—	—	17	4	550	160	—	73
5.3. Interest Accrued	13	18	17	27	182	239	41	36	60	67
5.4. Others (including provisions)	34	48	340	489	20	32	402	529	384	783
Total Liabilities	2,132	2,928	2,736	3,907	2,597	3,454	11,855	16,304	10,527	13,046
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank		Aligarh Gramin Bank		Allahabad Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Cash in hand	24	26	70	88	17	24	238	263	90	150
	(1.1)	(0.9)	(2.6)	(2.3)	(0.6)	(0.7)	(2.0)	(1.6)	(0.9)	(1.1)
2. Balances with RBI in Current Account	35	52	52	84	68	87	270	395	285	345
	(1.6)	(1.8)	(1.9)	(2.2)	(2.6)	(2.5)	(2.3)	(2.4)	(2.7)	(2.6)
3. Balances with Banks in India	518	628	629	1,230	58	37	4,215	4,870	491	597
	(24.3)	(21.5)	(23.0)	(31.5)	(2.2)	(1.1)	(35.6)	(29.9)	(4.7)	(4.6)
4. Money at call & short notice	—	—	—	—	1,234	1,298	—	—	2,128	2,615
	—	—	—	—	(47.5)	(37.6)	—	—	(20.2)	(20.0)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	5	55	—	—	465	1,042	751	2,650	310	1,367
	(0.2)	(1.9)	—	—	(17.9)	(30.2)	(6.3)	(16.3)	(2.9)	(10.5)
6.A. Investments in India	5	55	—	—	465	1,042	751	2,650	310	1,367
(i) Government Securities	—	—	—	—	—	—	100	150	—	110
(ii) Other approved Securities	—	—	—	—	—	—	—	50	110	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	5	5	—	—	15	15	120	—	—	1,257
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	2,050	200	—
(vi) Others	—	50	—	—	450	1,027	531	400	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1,278	1,869	1,019	1,378	440	554	4,748	6,418	4,755	5,246
	(59.9)	(63.8)	(37.2)	(35.3)	(16.9)	(16.0)	(40.1)	(39.4)	(45.2)	(40.2)
7.1. Bills purchased and discounted	1	5	35	31	—	—	—	1	2	—
7.2. Cash Credits, Overdrafts and Demand Loans	878	1,408	196	274	158	220	1,789	2,336	385	387
7.3. Term Loans	399	456	787	1,073	282	334	2,959	4,081	4,367	4,859
8. Fixed & Leased Assets	15	14	9	9	8	7	18	26	26	27
	(0.7)	(0.5)	(0.3)	(0.2)	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8.1. Premises	—	—	—	9	—	—	—	26	—	—
8.2. Other Fixed Assets	15	14	9	—	8	7	18	—	26	27
9. Other Assets	257	284	958	1,117	309	406	1,616	1,682	2,442	2,699
	(12.1)	(9.7)	(35.0)	(28.6)	(11.9)	(11.7)	(13.6)	(10.3)	(23.2)	(20.7)
9.1. Inter-Office Adjustments	—	4	17	44	—	—	40	—	109	—
9.2. Interest Accrued	6	9	—	—	47	100	—	210	—	—
9.3. Tax paid	—	—	—	—	—	—	2	—	—	—
9.4. Stationery & Stamps	2	3	3	3	1	2	5	7	9	8
9.5. Others	249	268	938	1,070	261	304	1,569	1,465	2,325	2,691
Total Assets	2,132	2,928	2,736	3,907	2,597	3,454	11,855	16,304	10,527	13,046
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Alwar Bharatpur Gramin Bank		Ambala Kshetriya Gramin Bank		Aravali Kshetriya Gramin Bank		Arunachal Pradesh Gramin Bank		Aurangabad Jalana Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Capital	75	75	75	75	75	75	100	311	478	545
	(1.1)	(0.9)	(1.8)	(1.4)	(1.9)	(1.5)	(9.5)	(18.0)	(8.3)	(6.8)
2. Reserves & Surplus	—	—	—	—	-75	-75	-140	—	—	—
	—	—	—	—	—	—	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	-75	-75	-140	—	—	—
3. Deposits	5,631	7,020	3,465	4,276	3,526	4,288	891	1,224	3,733	5,313
	(84.2)	(87.9)	(81.4)	(80.4)	(88.3)	(86.9)	(84.4)	(70.8)	(64.4)	(66.8)
3.1. Demand Deposits	283	326	47	25	131	163	18	52	101	273
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	283	326	47	25	131	163	18	52	101	273
3.2. Savings Deposits	2,711	2,784	1,204	1,282	1,511	1,424	560	775	2,657	3,608
3.3. Term Deposits	2,637	3,910	2,214	2,969	1,884	2,700	313	396	975	1,431
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	2,637	3,910	2,214	2,969	1,884	2,700	313	396	975	1,431
3.A. Deposits in India	5,631	7,020	3,465	4,276	3,526	4,288	891	1,224	3,733	5,313
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	486	424	503	708	393	500	106	115	1,226	1,595
	(7.3)	(5.3)	(11.8)	(13.3)	(9.8)	(10.1)	(10.0)	(6.7)	(21.2)	(20.1)
4.1. Borrowings in India	486	424	503	708	393	500	106	115	1,226	1,595
i) From RBI	—	—	—	—	—	—	106	—	—	—
ii) From other Banks	48	40	41	64	—	—	—	—	175	220
iii) From other Institutions and Agencies	438	384	462	644	393	500	—	115	1,052	1,375
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	492	466	212	259	76	145	99	79	357	500
	(7.4)	(5.8)	(5.0)	(4.9)	(1.9)	(2.9)	(9.4)	(4.6)	(6.2)	(6.3)
5.1. Bills Payable	28	17	—	—	18	27	—	—	26	82
5.2. Inter-Office Adjustments	14	25	—	1	—	46	48	1	—	—
5.3. Interest Accrued	103	17	5	4	26	28	46	55	107	156
5.4. Others (including provisions)	347	407	207	254	32	43	6	23	224	263
Total Liabilities	6,684	7,985	4,255	5,318	3,996	4,933	1,056	1,729	5,794	7,953
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Alwar Bharatpur Gramin Bank		Ambala Kshetriya Gramin Bank		Aravali Kshetriya Gramin Bank		Arunachal Pradesh Gramin Bank		Aurangabad Jalana Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1. Cash in hand	171	176	47	106	71	93	14	22	136	182
	(2.6)	(2.2)	(1.1)	(2.0)	(1.8)	(1.9)	(1.3)	(1.3)	(2.3)	(2.3)
2. Balances with RBI in Current Account	170	247	96	126	108	123	25	33	103	123
	(2.5)	(3.1)	(2.3)	(2.4)	(2.7)	(2.5)	(2.4)	(1.9)	(1.8)	(1.5)
3. Balances with Banks in India	2,018	1,816	1,241	1,084	1,115	936	645	605	1,773	1,383
	(30.2)	(22.7)	(29.2)	(20.4)	(27.9)	(19.0)	(61.1)	(35.0)	(30.6)	(17.4)
4. Money at call & short notice	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	594	1,267	640	868	—	200	65	453	600	1,619
	(8.9)	(15.9)	(15.0)	(16.3)	—	(4.1)	(6.1)	(26.2)	(10.4)	(20.4)
6.A. Investments in India	594	1,267	640	868	—	200	65	453	600	1,619
(i) Government Securities	—	—	50	—	—	200	—	—	—	150
(ii) Other approved Securities	70	90	590	156	—	—	—	—	22	10
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	300	493	—	712	—	—	—	—	200	1,459
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	224	685	—	—	—	—	65	453	378	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1,888	2,225	1,657	2,515	1,365	1,940	282	421	2,640	3,737
	(28.2)	(27.9)	(39.0)	(47.3)	(34.2)	(39.3)	(26.7)	(24.4)	(45.6)	(47.0)
7.1. Bills purchased and discounted	1	1	51	54	2	13	40	—	45	424
7.2. Cash Credits, Overdrafts and Demand Loans	268	451	357	300	394	611	38	178	447	484
7.3. Term Loans	1,620	1,773	1,249	2,161	970	1,316	203	243	2,149	2,829
8. Fixed & Leased Assets	14	14	19	19	16	22	6	7	12	15
	(0.2)	(0.2)	(0.4)	(0.4)	(0.4)	(0.5)	(0.6)	(0.4)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	14	14	19	19	16	22	6	7	12	15
9. Other Assets	1,829	2,239	555	600	1,320	1,618	20	188	530	894
	(27.4)	(28.0)	(13.0)	(11.3)	(33.0)	(32.8)	(1.9)	(10.9)	(9.1)	(11.2)
9.1. Inter-Office Adjustments	—	—	52	—	8	—	—	—	—	16
9.2. Interest Accrued	51	114	53	78	45	79	9	28	23	49
9.3. Tax paid	—	—	—	—	2	—	—	—	—	—
9.4. Stationery & Stamps	4	3	4	5	4	6	3	3	5	5
9.5. Others	1,774	2,122	447	518	1,261	1,533	9	158	502	824
Total Assets	6,684	7,985	4,255	5,318	3,996	4,932	1,056	1,729	5,794	7,953
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Avadh Gramin Bank		Baitarani Gramin Bank		Balasore Gramin Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	96	100	75	75	75	75	75	75	75	75
	(0.6)	(0.5)	(1.1)	(0.9)	(1.6)	(1.3)	(0.7)	(0.6)	(1.5)	(1.1)
2. Reserves & Surplus	155	345	—	—	—	—	8	8	—	—
	(0.9)	(1.6)	—	—	—	—	(0.1)	(0.1)	—	—
2.1 Statutory Reserves	31	69	—	—	—	—	8	8	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	124	276	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	14,374	17,531	4,780	6,285	2,751	3,410	9,297	11,500	3,193	4,384
	(83.7)	(83.2)	(68.5)	(73.4)	(59.2)	(61.1)	(86.4)	(85.2)	(63.8)	(65.9)
3.1 Demand Deposits	939	859	37	65	66	102	121	108	60	77
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	939	859	37	65	66	102	121	108	60	77
3.2 Savings Deposits	7,654	9,201	2,227	2,748	1,204	1,283	4,540	5,570	1,419	1,765
3.3 Term Deposits	5,781	7,471	2,516	3,472	1,481	2,025	4,636	5,822	1,714	2,542
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	5,781	7,471	2,516	3,472	1,481	2,025	4,636	5,822	1,714	2,542
3.A Deposits in India	14,374	17,531	4,780	6,285	2,751	3,410	9,297	11,500	3,193	4,384
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	2,203	1,865	1,294	1,434	1,104	1,302	1,126	1,248	1,107	1,274
	(12.8)	(8.8)	(18.5)	(16.8)	(23.7)	(23.3)	(10.5)	(9.2)	(22.1)	(19.1)
4.1 Borrowings in India	2,203	1,865	1,294	1,434	1,104	1,302	1,126	1,248	1,107	1,274
i) From RBI	—	—	—	232	—	—	—	—	—	—
ii) From other Banks	577	136	228	1,202	119	119	1,046	1,181	130	140
iii) From other Institutions and Agencies	1,626	1,729	1,066	—	985	1,183	80	66	977	1,134
4.2 Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	347	1,237	834	768	719	794	260	661	630	923
	(2.0)	(5.9)	(11.9)	(9.0)	(15.5)	(14.2)	(2.4)	(4.9)	(12.6)	(13.9)
5.1 Bills Payable	19	53	292	193	2	1	16	27	3	7
5.2 Inter-Office Adjustments	—	10	—	—	26	—	—	—	57	26
5.3 Interest Accrued	33	28	5	8	345	424	50	58	272	375
5.4 Others (including provisions)	296	1,146	536	566	346	369	194	575	299	514
Total Liabilities	17,176	21,078	6,983	8,562	4,649	5,581	10,767	13,492	5,004	6,655
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Avadh Gramin Bank		Baitarani Gramin Bank		Balasore Gramin Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
1. Cash in hand	309	215	74	105	41	43	67	70	66	91
	(1.8)	(1.0)	(1.1)	(1.2)	(0.9)	(0.8)	(0.6)	(0.5)	(1.3)	(1.4)
2. Balances with RBI in Current Account	450	541	150	201	87	102	276	325	103	140
	(2.6)	(2.6)	(2.2)	(2.4)	(1.9)	(1.8)	(2.6)	(2.4)	(2.0)	(2.1)
3. Balances with Banks in India	3,156	9,318	1,809	1,436	233	289	3,675	4,963	1,129	848
	(18.4)	(44.2)	(25.9)	(16.8)	(5.0)	(5.2)	(34.1)	(36.8)	(22.6)	(12.7)
4. Money at call & short notice	4,620	—	—	—	—	—	—	—	—	—
	(26.9)	—	—	—	—	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	3,603	5,302	500	1,350	—	—	2,000	2,000	150	1,097
	(21.0)	(25.2)	(7.2)	(15.8)	—	—	(18.6)	(14.8)	(3.0)	(16.5)
6.A. Investments in India	3,603	5,302	500	1,350	—	—	2,000	2,000	150	1,097
(i) Government Securities	1,099	1,598	200	200	—	—	—	—	—	551
(ii) Other approved Securities	2,004	2,104	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	500	1,600	—	850	—	—	—	—	150	546
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	300	300	—	—	2,000	2,000	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	4,229	4,552	2,114	2,742	2,546	2,996	4,346	5,258	2,110	2,534
	(24.6)	(21.6)	(30.3)	(32.0)	(54.8)	(53.7)	(40.4)	(39.0)	(42.2)	(38.1)
7.1. Bills purchased and discounted	—	—	2	—	4	3	—	—	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	685	720	2,112	2,742	568	647	293	417	129	482
7.3. Term Loans	3,544	3,832	—	—	1,973	2,346	4,052	4,841	1,981	2,052
8. Fixed & Leased Assets	30	38	7	6	14	17	10	14	10	9
	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)	(0.2)	(0.1)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	30	38	7	6	14	17	10	14	10	9
9. Other Assets	779	1,112	2,329	2,721	1,728	2,134	393	861	1,437	1,937
	(4.5)	(5.3)	(33.4)	(31.8)	(37.2)	(38.2)	(3.7)	(6.4)	(28.7)	(29.1)
9.1. Inter-Office Adjustments	99	—	238	171	—	78	—	13	—	—
9.2. Interest Accrued	608	1,022	—	—	6	10	299	632	51	91
9.3. Tax paid	—	1	—	7	—	—	—	—	—	3
9.4. Stationery & Stamps	8	6	2	4	3	5	6	6	2	3
9.5. Others	64	84	2,090	2,539	1,720	2,041	88	210	1,383	1,840
Total Assets	17,176	21,078	6,983	8,562	4,649	5,581	10,767	13,492	5,004	6,655
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bara Banki Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank		Bastar Kshetriya Gramin Bank		Basti Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Capital	75	75	75	921	50	59	100	100	96	100
	(0.6)	(0.5)	(0.8)	(6.6)	(0.8)	(0.8)	(3.3)	(2.1)	(0.8)	(0.7)
2. Reserves & Surplus	43	52	—	—	—	—	—	—	178	217
	(0.4)	(0.4)	—	—	—	—	—	—	(1.4)	(1.4)
2.1 Statutory Reserves	43	52	—	—	—	—	—	—	61	73
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	117	144
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	9,959	12,541	7,650	10,055	5,415	6,436	2,213	3,997	9,513	11,156
	(83.6)	(85.9)	(77.7)	(72.3)	(83.9)	(82.3)	(72.8)	(83.4)	(77.1)	(73.7)
3.1. Demand Deposits	356	523	78	76	87	193	187	219	580	266
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	356	523	78	76	87	193	187	219	580	266
3.2. Savings Deposits	5,695	6,934	4,306	4,888	3,102	3,315	934	2,271	5,794	6,913
3.3. Term Deposits	3,909	5,084	3,266	5,091	2,226	2,927	1,092	1,506	3,139	3,977
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	3,909	5,084	3,266	5,091	2,226	2,927	1,092	1,506	3,139	3,977
3.A. Deposits in India	9,959	12,541	7,650	10,055	5,415	6,436	2,213	3,997	9,513	11,156
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1,295	1,261	915	943	723	827	118	134	1,352	1,562
	(10.9)	(8.6)	(9.3)	(6.8)	(11.2)	(10.6)	(3.9)	(2.8)	(11.0)	(10.3)
4.1. Borrowings in India	1,295	1,261	915	943	723	827	118	—	1,352	1,562
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	167	139	26	28	96	108	—	—	82	112
iii) From other Institutions and Agencies	1,128	1,122	890	915	627	719	118	—	1,270	1,451
4.2. Borrowings outside India	—	—	—	—	—	—	—	134	—	—
5. Other Liabilities	539	667	1,209	1,991	263	502	608	562	1,206	2,096
	(4.5)	(4.6)	(12.3)	(14.3)	(4.1)	(6.4)	(20.0)	(11.7)	(9.8)	(13.9)
5.1. Bills Payable	14	37	—	—	21	2	15	31	23	20
5.2. Inter-Office Adjustments	52	62	42	49	—	60	—	—	46	—
5.3. Interest Accrued	32	19	574	747	58	—	188	276	885	1,097
5.4. Others (including provisions)	441	549	594	1,195	184	440	405	255	251	980
Total Liabilities	11,911	14,596	9,849	13,910	6,450	7,824	3,039	4,793	12,345	15,132
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bara Banki Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank		Bastar Kshetriya Gramin Bank		Basti Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
1. Cash in hand	169	154	137	125	66	64	22	30	144	111
	(1.4)	(1.1)	(1.4)	(0.9)	(1.0)	(0.8)	(0.7)	(0.6)	(1.2)	(0.7)
2. Balances with RBI in Current Account	301	379	257	347	170	195	72	128	300	360
	(2.5)	(2.6)	(2.6)	(2.5)	(2.6)	(2.5)	(2.4)	(2.7)	(2.4)	(2.4)
3. Balances with Banks in India	2,985	3,125	731	555	2,064	2,093	656	2,026	809	327
	(25.1)	(21.4)	(7.4)	(4.0)	(32.0)	(26.8)	(21.6)	(42.3)	(6.6)	(2.2)
4. Money at call & short notice	320	—	2,172	3,549	—	328	—	—	3,323	3,567
	(2.7)	—	(22.1)	(25.5)	—	(4.2)	—	—	(26.9)	(23.6)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	4,565	6,711	2,008	3,471	220	345	—	24	3,500	5,806
	(38.3)	(46.0)	(20.4)	(25.0)	(3.4)	(4.4)	—	(0.5)	(28.4)	(38.4)
6.A. Investments in India	4,565	6,711	2,008	3,471	220	345	—	24	3,500	5,806
(i) Government Securities	—	310	—	—	—	—	—	—	—	—
(ii) Other approved Securities	—	1,865	1,508	2,108	—	—	—	—	—	—
(iii) Shares	—	1,616	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	670	500	1,363	—	125	—	—	2,000	2,000
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	4,565	2,250	—	—	220	220	—	24	1,500	3,806
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	2,729	2,795	3,642	4,358	2,098	2,617	796	688	3,811	4,192
	(22.9)	(19.1)	(37.0)	(31.3)	(32.5)	(33.4)	(26.2)	(14.3)	(30.9)	(27.7)
7.1. Bills purchased and discounted	—	—	—	—	—	—	—	—	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	2,729	2,795	189	213	721	1,020	265	251	897	1,004
7.3. Term Loans	—	—	3,453	4,146	1,377	1,596	531	437	2,914	3,188
8. Fixed & Leased Assets	19	20	24	25	11	10	7	7	11	12
	(0.2)	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	19	20	24	25	11	10	7	7	11	12
9. Other Assets	823	1,412	878	1,480	1,821	2,173	1,485	1,890	447	757
	(6.9)	(9.7)	(8.9)	(10.6)	(28.2)	(27.8)	(48.9)	(39.4)	(3.6)	(5.0)
9.1. Inter-Office Adjustments	—	—	—	—	130	—	50	68	—	11
9.2. Interest Accrued	652	1,351	204	558	78	138	9	13	404	713
9.3. Tax paid	—	—	—	—	—	—	2	2	1	1
9.4. Stationery & Stamps	4	5	4	5	7	7	2	2	8	8
9.5. Others	168	56	671	917	1,606	2,028	1,422	1,806	35	25
Total Assets	11,911	14,596	9,849	13,910	6,450	7,824	3,039	4,793	12,345	15,132
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Begusarai Kshetriya Gramin Bank		Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank		Bhilwara-Ajmer Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Capital	46	46	46	46	75	100	75	75	100	578
	(4.1)	(3.0)	(3.4)	(2.1)	(0.4)	(0.5)	(3.6)	(2.5)	(2.1)	(8.7)
2. Reserves & Surplus	—	—	—	—	546	918	—	—	—	—
	—	—	—	—	(3.2)	(4.3)	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	546	918	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	877	1,262	1,151	1,890	14,219	17,564	1,670	2,509	3,544	4,748
	(78.7)	(80.7)	(85.5)	(87.8)	(83.1)	(82.3)	(81.1)	(83.2)	(74.4)	(71.6)
3.1. Demand Deposits	15	25	114	190	800	1,236	9	38	240	305
i) From Banks	—	—	—	—	46	14	—	—	—	—
ii) From Others	15	25	114	190	754	1,223	9	38	240	305
3.2. Savings Deposits	492	582	569	904	8,571	9,938	690	1,036	1,093	1,341
3.3. Term Deposits	371	656	467	795	4,849	6,390	970	1,435	2,211	3,103
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	371	656	467	795	4,849	6,390	970	1,435	2,211	3,103
3.A. Deposits in India	877	1,262	1,151	1,890	14,219	17,564	1,670	2,509	3,544	4,748
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	105	112	70	105	1,513	1,578	149	275	878	954
	(9.4)	(7.2)	(5.2)	(4.9)	(8.8)	(7.4)	(7.2)	(9.1)	(18.4)	(14.4)
4.1. Borrowings in India	105	112	70	105	1,513	1,578	149	275	878	954
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	—	—	—	—	200	240	8	41	84	69
iii) From other Institutions and Agencies	105	112	70	105	1,313	1,338	141	234	794	884
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	87	144	79	111	752	1,186	165	158	243	351
	(7.8)	(9.2)	(5.9)	(5.2)	(4.4)	(5.6)	(8.0)	(5.2)	(5.1)	(5.3)
5.1. Bills Payable	—	2	—	—	16	45	—	—	59	39
5.2. Inter-Office Adjustments	1	—	—	—	—	—	—	—	—	—
5.3. Interest Accrued	45	62	64	91	22	24	—	—	49	56
5.4. Others (including provisions)	40	80	15	19	714	1,118	165	158	134	256
Total Liabilities	1,115	1,565	1,346	2,152	17,106	21,347	2,059	3,017	4,765	6,630
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Begusarai Kshetriya Gramin Bank		Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank		Bhilwara-Ajmer Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
1. Cash in hand	25	23	18	33	372	288	29	43	73	86
	(2.2)	(1.5)	(1.3)	(1.5)	(2.2)	(1.4)	(1.4)	(1.4)	(1.5)	(1.3)
2. Balances with RBI in Current Account	27	42	34	55	420	527	50	73	103	149
	(2.4)	(2.7)	(2.5)	(2.6)	(2.5)	(2.5)	(2.4)	(2.4)	(2.2)	(2.2)
3. Balances with Banks in India	533	660	451	712	979	11,665	407	810	1,230	1,726
	(47.8)	(42.2)	(33.5)	(33.1)	(5.7)	(54.6)	(19.8)	(26.9)	(25.8)	(26.0)
4. Money at call & short notice	—	—	—	—	7,641	—	—	—	—	—
	—	—	—	—	(44.7)	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	75	180	200	285	2,973	3,554	—	—	10	342
	(6.7)	(11.5)	(14.9)	(13.2)	(17.4)	(16.7)	—	—	(0.2)	(5.2)
6.A. Investments in India	75	180	200	285	2,973	3,554	—	—	10	342
(i) Government Securities	—	—	—	—	2,000	2,000	—	—	—	—
(ii) Other approved Securities	75	75	—	200	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	105	—	85	50	50	—	—	10	55
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	200	—	923	1,504	—	—	—	287
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	374	494	484	719	4,155	4,418	742	1,065	2,593	3,611
	(33.5)	(31.6)	(36.0)	(33.4)	(24.3)	(20.7)	(36.0)	(35.3)	(54.4)	(54.5)
7.1. Bills purchased and discounted	12	1	1	1	1	1	—	—	10	65
7.2. Cash Credits, Overdrafts and Demand Loans	42	54	24	55	4,154	4,417	179	393	381	721
7.3. Term Loans	320	439	459	663	—	—	562	672	2,202	2,824
8. Fixed & Leased Assets	6	7	15	15	15	18	14	14	12	17
	(0.6)	(0.5)	(1.1)	(0.7)	(0.1)	(0.1)	(0.7)	(0.5)	(0.3)	(0.3)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	6	7	15	15	15	18	14	14	12	17
9. Other Assets	75	158	145	333	551	877	818	1,011	744	701
	(6.7)	(10.1)	(10.7)	(15.5)	(3.2)	(4.1)	(39.7)	(33.5)	(15.6)	(10.6)
9.1. Inter-Office Adjustments	—	10	10	70	171	45	—	—	102	34
9.2. Interest Accrued	9	32	15	56	342	788	—	—	55	58
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	1	1	—	1	8	6	2	4	4	6
9.5. Others	65	115	119	205	30	38	816	1,007	583	602
Total Assets	1,115	1,565	1,346	2,152	17,106	21,347	2,059	3,017	4,765	6,630
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank		Bikaner Kshetriya Gramin Bank		Bilaspur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	64	257	100	737	75	75	75	75	75	75
	(0.3)	(1.0)	(0.9)	(4.9)	(7.9)	(6.7)	(0.7)	(0.6)	(0.6)	(0.5)
2. Reserves & Surplus	212	46	—	—	—	—	—	—	—	—
	(1.0)	(0.2)	—	—	—	—	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	5	5	—	—	—	—	—	—	—	—
2.5 Balance of Profit	207	41	—	—	—	—	—	—	—	—
3. Deposits	20,158	24,252	6,447	8,746	683	839	8,401	10,160	7,098	9,706
	(92.2)	(91.5)	(58.3)	(57.8)	(71.6)	(74.5)	(82.3)	(82.3)	(60.3)	(66.4)
3.1. Demand Deposits	931	1,316	97	116	5	16	1,226	1,124	822	764
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	931	1,316	97	116	5	16	1,226	1,124	822	764
3.2. Savings Deposits	10,204	11,318	2,332	3,222	233	242	3,409	3,890	3,625	5,214
3.3. Term Deposits	9,024	11,618	4,017	5,408	445	581	3,766	5,146	2,652	3,728
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	9,024	11,618	4,017	5,408	445	581	3,766	5,146	2,652	3,728
3.A. Deposits in India	20,158	24,252	6,447	8,746	683	839	8,401	10,160	7,098	9,706
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	938	1,009	3,883	4,713	80	62	1,020	1,159	2,774	2,855
	(4.3)	(3.8)	(35.1)	(31.2)	(8.3)	(5.5)	(10.0)	(9.4)	(23.6)	(19.4)
4.1. Borrowings in India	938	1,009	3,883	4,713	80	62	1,020	1,159	2,774	2,835
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	938	1,009	719	1,046	4	8	850	951	523	522
iii) From other Institutions and Agencies	—	—	3,165	3,667	76	54	169	208	2,251	2,313
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	502	938	627	931	116	150	710	958	1,826	2,000
	(2.3)	(3.5)	(5.7)	(6.2)	(12.2)	(13.3)	(7.0)	(7.8)	(15.5)	(13.7)
5.1. Bills Payable	—	—	66	187	2	3	—	—	128	156
5.2. Inter-Office Adjustments	—	—	45	—	—	4	—	—	—	—
5.3. Interest Accrued	30	34	69	95	48	64	708	905	592	672
5.4. Others (including provisions)	473	905	447	649	67	79	2	53	1,106	1,171
Total Liabilities	21,875	26,503	11,057	15,127	954	1,126	10,206	12,352	11,772	14,616
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank		Bikaner Kshetriya Gramin Bank		Bilaspur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
1. Cash in hand	637	548	328	232	6	5	59	81	112	105
	(2.9)	(2.1)	(3.0)	(1.5)	(0.7)	(0.4)	(0.6)	(0.7)	(1.0)	(0.7)
2. Balances with RBI in Current Account	635	818	186	259	23	29	251	327	227	334
	(2.9)	(3.1)	(1.7)	(1.7)	(2.4)	(2.5)	(2.5)	(2.6)	(1.9)	(2.3)
3. Balances with Banks in India	929	1,065	336	725	44	36	4,299	4,808	429	268
	(4.2)	(4.0)	(3.0)	(4.8)	(4.6)	(3.2)	(42.1)	(38.9)	(3.6)	(1.8)
4. Money at call & short notice	7,321	7,185	2,289	3,137	224	277	—	—	2,136	3,482
	(33.5)	(27.1)	(20.7)	(20.7)	(23.5)	(24.6)	—	—	(18.1)	(23.8)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	4,398	7,401	345	888	45	85	650	1,150	405	405
	(20.1)	(27.9)	(3.1)	(5.9)	(4.7)	(7.5)	(6.4)	(9.3)	(3.4)	(2.8)
6.A. Investments in India	4,398	7,401	345	888	45	85	650	1,150	405	405
(i) Government Securities	2,100	2,100	—	—	10	10	500	800	—	—
(ii) Other approved Securities	2,298	2,819	—	543	20	75	150	350	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	2,482	—	—	5	—	—	—	70	70
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	345	345	10	—	—	—	335	335
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	7,421	8,255	7,177	9,343	280	271	2,428	2,641	4,261	4,325
	(33.9)	(31.1)	(64.9)	(61.8)	(29.4)	(24.1)	(23.8)	(21.4)	(36.2)	(29.6)
7.1. Bills purchased and discounted	168	442	—	1	—	—	—	—	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	585	955	3,025	4,265	67	74	813	958	1,648	2,220
7.3. Term Loans	6,668	6,858	4,152	5,078	213	197	1,614	1,683	2,613	2,105
8. Fixed & Leased Assets	35	33	26	56	5	7	13	12	13	13
	(0.2)	(0.1)	(0.2)	(0.4)	(0.6)	(0.7)	(0.1)	(0.1)	(0.1)	(0.1)
8.1. Premises	—	—	10	34	—	—	—	—	—	—
8.2. Other Fixed Assets	35	33	16	22	5	7	13	12	13	13
9. Other Assets	499	1,198	372	487	326	417	2,507	3,333	4,189	5,686
	(2.3)	(4.5)	(3.4)	(3.2)	(34.2)	(37.0)	(24.6)	(27.0)	(35.6)	(38.9)
9.1. Inter-Office Adjustments	96	78	—	129	5	—	102	87	183	211
9.2. Interest Accrued	379	932	14	118	7	10	80	186	373	379
9.3. Tax paid	—	—	—	—	—	—	—	6	3	2
9.4. Stationery & Stamps	8	11	8	9	1	1	4	4	11	9
9.5. Others	16	177	349	230	313	406	2,321	3,050	3,619	5,085
Total Assets	21,875	26,503	11,057	15,127	954	1,126	10,206	12,352	11,772	14,616
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Gramin Bank		Cachar Gramin Bank		Cauvery Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
1. Capital	75	75	84	1,215	75	75	54	71	75	75
	(4.9)	(3.4)	(1.2)	(12.1)	(1.4)	(1.3)	(2.4)	(2.3)	(0.7)	(0.6)
2. Reserves & Surplus	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	1,003	1,459	5,416	7,077	3,755	4,100	1,631	2,361	6,918	8,552
	(65.0)	(65.8)	(75.8)	(70.7)	(70.7)	(68.5)	(73.6)	(75.6)	(62.6)	(64.3)
3.1 Demand Deposits	16	20	455	597	233	152	52	96	1,236	1,401
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	16	20	455	597	233	152	52	96	1,236	1,401
3.2 Savings Deposits	558	800	2,092	2,503	1,393	1,162	835	1,132	1,729	2,203
3.3 Term Deposits	429	639	2,869	3,978	2,129	2,786	745	1,132	3,953	4,948
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	429	639	2,869	3,978	2,129	2,786	745	1,132	3,953	4,948
3.A Deposits in India	1,003	1,459	5,416	7,077	3,755	4,100	1,631	2,361	6,918	8,552
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	405	552	691	586	1,166	1,409	128	115	2,759	2,963
	(26.2)	(24.9)	(9.7)	(5.8)	(22.0)	(23.5)	(5.8)	(3.7)	(25.0)	(22.3)
4.1 Borrowings in India	405	552	691	586	1,166	1,409	128	115	2,759	2,963
i) From RBI	—	—	—	—	—	—	128	115	—	—
ii) From other Banks	80	105	36	45	77	122	—	—	661	745
iii) From other Institutions and Agencies	325	447	655	540	1,089	1,288	—	—	2,098	2,218
4.2 Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	60	131	950	1,139	312	400	404	574	1,292	1,720
	(3.9)	(5.9)	(13.3)	(11.4)	(5.9)	(6.7)	(18.2)	(18.4)	(11.7)	(12.9)
5.1 Bills Payable	—	—	—	—	35	4	9	14	—	—
5.2 Inter-Office Adjustments	—	—	18	36	—	—	—	—	61	150
5.3 Interest Accrued	12	15	527	656	21	26	9	18	867	1,117
5.4 Others (including provisions)	48	117	405	447	256	369	386	543	364	452
Total Liabilities	1,544	2,218	7,141	10,017	5,308	5,984	2,217	3,121	11,045	13,309
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Gramin Bank		Cachar Gramin Bank		Cauvery Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
1. Cash in hand	28	32	52	65	127	74	24	44	62	69
	(1.8)	(1.4)	(0.7)	(0.7)	(2.4)	(1.2)	(1.1)	(1.4)	(0.6)	(0.5)
2. Balances with RBI in Current Account	36	48	184	218	115	125	47	70	185	263
	(2.3)	(2.2)	(2.6)	(2.2)	(2.2)	(2.1)	(2.1)	(2.2)	(1.7)	(2.0)
3. Balances with Banks in India	445	572	210	1,432	334	360	370	565	101	199
	(28.9)	(25.8)	(2.9)	(14.3)	(6.3)	(6.0)	(16.7)	(18.1)	(0.9)	(1.5)
4. Money at call & short notice	—	—	2,477	2,231	794	853	—	—	1,763	2,749
	—	—	(34.7)	(22.3)	(15.0)	(14.3)	—	—	(16.0)	(20.7)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	—	40	326	1,542	—	—	—	300	1,437	1,495
	—	(1.8)	(4.6)	(15.4)	—	—	—	(9.6)	(13.0)	(11.2)
6.A. Investments in India	—	40	326	1,542	—	—	—	300	1,437	1,495
(i) Government Securities	—	40	100	101	—	—	—	—	250	250
(ii) Other approved Securities	—	—	—	—	—	—	—	150	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	226	575	—	—	—	150	750	1,150
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	866	—	—	—	—	437	95
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	788	1,207	2,326	2,573	2,589	3,088	874	954	6,343	7,185
	(51.0)	(54.4)	(32.6)	(25.7)	(48.8)	(51.6)	(39.4)	(30.6)	(57.4)	(54.0)
7.1. Bills purchased and discounted	—	—	—	—	11	3	—	—	24	1
7.2. Cash Credits, Overdrafts and Demand Loans	209	330	754	800	2,578	3,085	77	98	3,848	4,196
7.3. Term Loans	579	877	1,571	1,773	—	—	797	856	2,471	2,988
8. Fixed & Leased Assets	11	12	6	9	9	11	9	8	16	17
	(0.7)	(0.5)	(0.1)	(0.1)	(0.2)	(0.2)	(0.4)	(0.2)	(0.1)	(0.1)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	11	12	6	9	9	11	9	8	16	17
9. Other Assets	235	307	1,559	1,946	1,340	1,473	893	1,181	1,139	1,331
	(15.2)	(13.9)	(21.8)	(19.4)	(25.2)	(24.6)	(40.3)	(37.8)	(10.3)	(10.0)
9.1. Inter-Office Adjustments	3	2	—	—	80	22	17	33	—	295
9.2. Interest Accrued	—	—	114	224	3	5	10	20	170	—
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	3	4	5	6	4	7	2	3	7	9
9.5. Others	228	301	1,440	1,716	1,253	1,439	865	1,124	961	1,027
Total Assets	1,544	2,218	7,141	10,017	5,308	5,984	2,217	3,121	11,045	13,309
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Chaitanya Gramin Bank		Chambal Kshetriya Gramin Bank		Champanan Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank		Chhatrasal Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Capital	100	100	100	100	50	50	75	75	50	59
	(1.6)	(1.4)	(3.7)	(2.8)	(0.6)	(0.5)	(2.1)	(1.5)	(0.7)	(0.7)
2. Reserves & Surplus	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	3,494	4,434	1,444	2,234	7,313	9,182	3,106	4,268	5,780	6,861
	(57.2)	(61.9)	(54.0)	(62.6)	(88.3)	(88.1)	(87.5)	(87.6)	(83.5)	(81.7)
3.1. Demand Deposits	272	213	101	103	179	207	74	99	692	638
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	272	213	101	103	179	207	74	99	692	638
3.2. Savings Deposits	988	1,125	557	772	3,422	4,156	1,647	2,287	3,144	3,656
3.3. Term Deposits	2,234	3,096	786	1,359	3,712	4,819	1,385	1,883	1,943	2,567
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	2,234	3,096	786	1,359	3,712	4,819	1,385	1,883	1,943	2,567
3.A. Deposits in India	3,494	4,434	1,444	2,234	7,313	9,182	3,106	4,268	5,780	6,861
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1,986	2,084	295	56	405	381	217	316	913	906
	(32.5)	(29.1)	(11.0)	(1.6)	(4.9)	(3.7)	(6.1)	(6.5)	(13.2)	(10.8)
4.1. Borrowings in India	1,986	2,084	295	56	405	381	217	316	913	906
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	497	542	—	—	—	—	20	19	68	80
iii) From other Institutions and Agencies	1,489	1,542	295	56	405	381	197	298	845	826
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	525	545	837	1,181	513	804	152	215	176	573
	(8.6)	(7.6)	(31.3)	(33.1)	(6.2)	(7.7)	(4.3)	(4.4)	(2.5)	(6.8)
5.1. Bills Payable	53	31	—	—	—	—	2	3	15	10
5.2. Inter-Office Adjustments	—	—	—	—	—	15	—	—	—	67
5.3. Interest Accrued	37	24	12	12	6	6	2	4	16	10
5.4. Others (including provisions)	434	490	826	1,168	507	784	147	208	145	485
Total Liabilities	6,105	7,163	2,677	3,570	8,281	10,417	3,549	4,875	6,918	8,399
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Chaitanya Gramin Bank		Chambal Kshetriya Gramin Bank		Champaran Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank		Chhatrasal Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
1. Cash in hand	194	269	22	67	201	257	55	149	97	125
	(3.2)	(3.8)	(0.8)	(1.9)	(2.4)	(2.5)	(1.6)	(3.1)	(1.4)	(1.5)
2. Balances with RBI in Current Account	107	126	39	63	218	270	88	121	168	205
	(1.8)	(1.8)	(1.5)	(1.8)	(2.6)	(2.6)	(2.5)	(2.5)	(2.4)	(2.4)
3. Balances with Banks in India	2,285	2,557	137	199	2,587	3,366	709	829	310	375
	(37.4)	(35.7)	(5.1)	(5.6)	(31.2)	(32.3)	(20.0)	(17.0)	(4.5)	(4.5)
4. Money at call & short notice	—	—	282	444	—	—	—	—	1,891	1,930
	—	—	(10.5)	(12.4)	—	—	—	—	(27.3)	(23.0)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	—	200	15	21	—	—	150	985	670	1,445
	—	(2.8)	(0.6)	(0.6)	—	—	(4.2)	(20.2)	(9.7)	(17.2)
6.A. Investments in India	—	200	15	21	—	—	150	985	670	1,445
(i) Government Securities	—	—	—	—	—	—	150	350	—	—
(ii) Other approved Securities	—	—	—	—	—	—	—	100	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	200	—	—	—	—	—	535	310	1,085
(v) Subsidiaries & Joint Ventures	—	—	—	21	—	—	—	—	—	—
(vi) Others	—	—	15	—	—	—	—	—	360	360
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	3,090	3,462	1,350	1,550	2,780	2,919	1,089	1,364	2,879	2,863
	(50.6)	(48.3)	(50.4)	(43.4)	(33.6)	(28.0)	(30.7)	(28.0)	(41.6)	(34.1)
7.1. Bills purchased and discounted	75	104	21	—	—	—	—	3	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	2,230	2,031	62	134	301	416	158	51	497	509
7.3. Term Loans	785	1,327	1,268	1,416	2,479	2,503	931	1,309	2,382	2,354
8. Fixed & Leased Assets	19	19	13	16	15	14	11	10	14	12
	(0.3)	(0.3)	(0.5)	(0.5)	(0.2)	(0.1)	(0.3)	(0.2)	(0.2)	(0.1)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	19	19	13	16	15	14	11	10	14	12
9. Other Assets	411	530	817	1,209	2,479	3,591	1,447	1,417	888	1,444
	(6.7)	(7.4)	(30.5)	(33.9)	(29.9)	(34.5)	(40.8)	(29.1)	(12.8)	(17.2)
9.1. Inter-Office Adjustments	84	88	6	7	12	—	25	65	36	—
9.2. Interest Accrued	18	42	2	3	21	278	5	54	24	149
9.3. Tax paid	—	—	—	—	—	—	—	54	—	—
9.4. Stationery & Stamps	6	11	2	3	2	2	4	4	4	5
9.5. Others	302	389	808	1,196	2,444	3,311	1,413	1,239	824	1,290
Total Assets	6,105	7,163	2,677	3,570	8,281	10,417	3,549	4,875	6,918	8,399
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Chhindwara Seoni Kshetriya Gramin Bank		Chikmaglur Kshetriya Kodagu Gramin Bank		Chitradurga Gramin Bank		Cuttack Gramin Bank		Damoh Panna Sagar Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)	(89)	(90)
1. Capital	75	75	75	75	75	75	91	100	75	75
	(1.4)	(1.3)	(2.1)	(1.4)	(1.0)	(0.8)	(0.5)	(0.5)	(1.8)	(1.3)
2. Reserves & Surplus	—	—	—	—	—	—	6	6	—	—
	—	—	—	—	—	—	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	6	6	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	2,891	4,353	2,451	3,527	4,503	5,721	9,703	11,712	3,100	4,394
	(55.2)	(77.1)	(68.4)	(66.2)	(60.6)	(64.1)	(58.0)	(55.5)	(72.5)	(76.3)
3.1 Demand Deposits	411	549	74	101	272	179	327	282	166	198
i) From Banks	—	—	—	—	—	—	73	45	—	—
ii) From Others	411	549	74	101	272	179	254	237	166	198
3.2 Savings Deposits	1,103	1,578	1,007	1,422	1,275	1,847	4,384	4,980	1,218	1,498
3.3 Term Deposits	1,376	2,226	1,370	2,005	2,956	3,696	4,992	6,450	1,716	2,699
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	1,376	2,226	1,370	2,005	2,956	3,696	4,992	6,450	1,716	2,699
3.A Deposits in India	2,891	4,353	2,451	3,527	4,503	5,721	9,703	11,712	3,100	4,394
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	89	71	938	1,567	1,983	2,318	1,925	1,980	465	503
	(1.7)	(1.3)	(26.2)	(29.4)	(26.7)	(26.0)	(11.5)	(9.4)	(10.9)	(8.7)
4.1 Borrowings in India	89	71	938	1,567	1,983	2,318	1,925	1,980	465	503
i) From RBI	—	—	—	—	—	—	—	—	448	447
ii) From other Banks	3	—	164	610	440	510	216	296	17	56
iii) From other Institutions and Agencies	86	71	774	957	1,542	1,807	1,709	1,684	—	—
4.2 Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	2,186	1,148	120	155	870	815	5,019	7,311	634	784
	(41.7)	(20.3)	(3.4)	(2.9)	(11.7)	(9.1)	(30.0)	(34.6)	(14.8)	(13.6)
5.1 Bills Payable	—	—	—	—	110	189	33	21	—	—
5.2 Inter-Office Adjustments	—	—	—	—	182	70	1,106	601	17	23
5.3 Interest Accrued	1,267	—	—	9	55	67	1,174	1,276	269	365
5.4 Others (including provisions)	919	1,148	120	146	522	488	2,705	5,413	348	396
Total Liabilities	5,240	5,647	3,584	5,325	7,430	8,929	16,744	21,109	4,274	5,757
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Chhindwara Seoni Kshetriya Gramin Bank		Chikmaglur Kshetriya Kodagu Gramin Bank		Chitradurga Gramin Bank		Cuttack Gramin Bank		Damoh Panna Sagar Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)	(89)	(90)
1. Cash in hand	122	157	52	82	41	74	149	225	27	30
	(2.3)	(2.8)	(1.5)	(1.5)	(0.6)	(0.8)	(0.9)	(1.1)	(0.6)	(0.5)
2. Balances with RBI in Current Account	92	136	69	105	151	189	325	409	102	143
	(1.7)	(2.4)	(1.9)	(2.0)	(2.0)	(2.1)	(1.9)	(1.9)	(2.4)	(2.5)
3. Balances with Banks in India	1,012	1,658	880	1,378	1,621	1,784	3,431	6,101	1,446	2,460
	(19.3)	(29.4)	(24.5)	(25.9)	(21.8)	(20.0)	(20.5)	(28.9)	(33.8)	(42.7)
4. Money at call & short notice	—	—	—	—	—	—	—	100	—	—
	—	—	—	—	—	—	—	(0.5)	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	—	—	—	—	255	402	210	310	—	—
	—	—	—	—	(3.4)	(4.5)	(1.3)	(1.5)	—	—
6.A. Investments in India	—	—	—	—	255	402	210	310	—	—
(i) Government Securities	—	—	—	—	—	5	—	—	—	—
(ii) Other approved Securities	—	—	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	—	—	25	10	110	—	—
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	—	255	372	200	200	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1,620	2,187	2,004	3,159	4,162	5,100	7,925	9,083	1,094	1,221
	(30.9)	(38.7)	(55.9)	(59.3)	(56.0)	(57.1)	(47.3)	(43.0)	(25.6)	(21.2)
7.1. Bills purchased and discounted	9	54	1	1	—	—	15	30	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	143	402	640	827	3,008	3,539	1,254	1,632	209	286
7.3. Term Loans	1,468	1,731	1,363	2,331	1,154	1,561	6,656	7,422	885	934
8. Fixed & Leased Assets	15	17	20	20	19	17	42	42	8	12
	(0.3)	(0.3)	(0.6)	(0.4)	(0.2)	(0.2)	(0.3)	(0.2)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	15	17	20	20	19	17	42	42	8	12
9. Other Assets	2,380	1,492	559	581	1,182	1,362	4,661	4,839	1,598	1,891
	(45.4)	(26.4)	(15.6)	(10.9)	(15.9)	(15.3)	(27.8)	(22.9)	(37.4)	(32.8)
9.1. Inter-Office Adjustments	1,283	136	18	15	—	—	—	—	—	—
9.2. Interest Accrued	—	—	8	19	6	48	31	104	47	75
9.3. Tax paid	—	—	—	—	—	—	1	12	—	—
9.4. Stationery & Stamps	7	10	5	4	11	12	5	6	1	2
9.5. Others	1,090	1,346	527	543	1,165	1,303	4,625	4,718	1,550	1,813
Total Assets	5,240	5,647	3,584	5,325	7,430	8,929	16,744	21,109	4,274	5,757
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Devipattan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank		Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(91)	(92)	(93)	(94)	(95)	(96)	(97)	(98)	(99)	(100)
1. Capital	50	50	75	75	75	75	75	75	84	100
	(0.7)	(0.5)	(1.9)	(1.3)	(1.6)	(1.2)	(3.0)	(2.5)	(0.8)	(0.7)
2. Reserves & Surplus	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	5,820	8,539	3,441	4,953	2,991	3,951	1,872	2,387	8,113	10,428
	(84.2)	(86.8)	(85.3)	(87.8)	(61.9)	(64.2)	(75.7)	(78.8)	(80.7)	(70.2)
3.1 Demand Deposits	671	806	98	119	29	41	52	67	1,503	1,299
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	671	806	98	119	29	41	52	67	1,503	1,299
3.2 Savings Deposits	3,461	5,090	1,406	1,780	1,137	1,157	855	934	3,395	4,356
3.3 Term Deposits	1,688	2,643	1,937	3,053	1,825	2,753	965	1,385	3,215	4,772
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	1,688	2,643	1,937	3,053	1,825	2,753	965	1,385	3,215	4,772
3.A Deposits in India	5,820	8,539	3,441	4,953	2,991	3,951	1,872	2,387	8,113	10,428
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	669	708	187	297	1,061	1,447	374	347	1,481	1,447
	(9.7)	(7.2)	(4.6)	(5.3)	(22.0)	(23.5)	(15.1)	(11.5)	(14.7)	(9.7)
4.1 Borrowings in India	669	708	187	297	1,061	1,447	374	347	1,481	1,447
i) From RBI	—	—	—	—	—	—	354	334	—	—
ii) From other Banks	46	41	3	3	231	340	20	13	124	106
iii) From other Institutions and Agencies	623	667	184	294	830	1,107	—	—	1,358	1,341
4.2 Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	377	546	329	316	704	677	189	219	375	2,879
	(5.4)	(5.5)	(8.2)	(5.6)	(14.6)	(11.0)	(7.6)	(7.2)	(3.7)	(19.4)
5.1 Bills Payable	9	7	—	1	6	9	4	27	5	16
5.2 Inter-Office Adjustments	76	71	—	—	56	27	—	—	14	63
5.3 Interest Accrued	12	15	3	6	35	53	12	17	15	22
5.4 Others (including provisions)	279	452	326	309	608	587	173	175	341	2,778
Total Liabilities	6,916	9,843	4,032	5,640	4,831	6,149	2,510	3,028	10,054	14,854
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Devipattan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank		Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(91)	(92)	(93)	(94)	(95)	(96)	(97)	(98)	(99)	(100)
1. Cash in hand	111	191	91	101	73	67	40	37	140	156
	(1.6)	(1.9)	(2.2)	(1.8)	(1.5)	(1.1)	(1.6)	(1.2)	(1.4)	(1.0)
2. Balances with RBI in Current Account	167	255	145	148	96	120	55	79	226	308
	(2.4)	(2.6)	(3.6)	(2.6)	(2.0)	(2.0)	(2.2)	(2.6)	(2.2)	(2.1)
3. Balances with Banks in India	2,375	3,226	1,413	1,522	1,527	688	747	921	474	654
	(34.3)	(32.8)	(35.0)	(27.0)	(31.6)	(11.2)	(29.8)	(30.4)	(4.7)	(4.4)
4. Money at call & short notice	—	—	—	—	—	—	—	—	2,377	4,466
	—	—	—	—	—	—	—	—	(23.6)	(30.1)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	977	2,298	349	1,047	50	1,317	—	—	300	1,000
	(14.1)	(23.3)	(8.6)	(18.6)	(1.0)	(21.4)	—	—	(3.0)	(6.7)
6.A. Investments in India	977	2,298	349	1,047	50	1,317	—	—	300	1,000
(i) Government Securities	—	10	49	197	50	150	—	—	—	600
(ii) Other approved Securities	—	—	—	550	—	172	—	—	—	100
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	100	1,400	—	—	—	994	—	—	—	—
(v) Subsidiaries & Joint Ventures	—	888	—	—	—	—	—	—	—	—
(vi) Others	877	—	300	300	—	—	—	—	300	300
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	2,073	2,490	960	1,573	1,899	2,566	1,054	1,156	4,928	5,843
	(30.0)	(25.3)	(23.8)	(27.9)	(39.3)	(41.7)	(42.0)	(38.2)	(49.0)	(39.3)
7.1. Bills purchased and discounted	—	—	—	—	4	1	14	8	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	165	222	227	381	218	320	167	178	775	950
7.3. Term Loans	1,908	2,268	733	1,193	1,677	2,246	874	970	4,153	4,892
8. Fixed & Leased Assets	20	25	8	9	6	9	11	12	23	26
	(0.3)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.4)	(0.4)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	20	25	8	9	6	9	11	12	23	26
9. Other Assets	1,193	1,359	1,067	1,239	1,181	1,383	603	824	1,586	2,402
	(17.2)	(13.8)	(26.5)	(22.0)	(24.4)	(22.5)	(24.0)	(27.2)	(15.8)	(16.2)
9.1. Inter-Office Adjustments	—	—	28	6	—	—	18	71	—	—
9.2. Interest Accrued	85	261	24	99	24	75	28	28	196	199
9.3. Tax paid	—	—	—	—	—	—	—	—	—	2
9.4. Stationery & Stamps	5	6	3	3	4	7	2	3	3	4
9.5. Others	1,103	1,092	1,011	1,132	1,152	1,301	554	721	1,387	2,197
Total Assets	6,916	9,843	4,032	5,640	4,831	6,149	2,510	3,028	10,054	14,854
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Ellaquai Dehati Bank		Etah Gramin Bank		Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank		Faridkot Bhatinda Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(101)	(102)	(103)	(104)	(105)	(106)	(107)	(108)	(109)	(110)
1. Capital	75	75	50	50	75	75	75	75	100	100
	(1.9)	(1.5)	(1.0)	(0.7)	(1.4)	(1.3)	(1.0)	(0.7)	(3.1)	(2.1)
2. Reserves & Surplus	—	—	—	—	—	—	—	—	51	142
	—	—	—	—	—	—	—	—	(1.6)	(3.1)
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	51	68
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	74
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	2,649	3,554	3,994	5,609	3,923	4,565	6,641	8,580	2,377	3,128
	(68.4)	(72.2)	(77.5)	(77.5)	(75.3)	(77.8)	(84.7)	(83.3)	(74.6)	(67.1)
3.1 Demand Deposits	137	137	131	131	47	48	205	205	188	198
i) From Banks	—	—	—	—	3	—	—	—	99	90
ii) From Others	137	137	131	131	44	48	205	205	88	107
3.2 Savings Deposits	1,309	1,638	1,950	2,411	2,067	2,189	3,682	4,620	994	781
3.3 Term Deposits	1,202	1,779	1,913	3,066	1,810	2,329	2,754	3,755	1,196	2,149
i) From Banks	—	—	—	—	—	—	—	—	170	957
ii) From Others	1,202	1,779	1,913	3,066	1,810	2,329	2,754	3,755	1,026	1,192
3.A Deposits in India	2,649	3,554	3,994	5,609	3,923	4,565	6,641	8,580	2,377	3,128
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	314	279	892	1,328	1,038	942	690	884	479	977
	(8.1)	(5.7)	(17.3)	(18.4)	(19.9)	(16.1)	(8.8)	(8.6)	(15.1)	(21.0)
4.1 Borrowings in India	314	279	892	1,328	1,038	942	690	884	479	977
i) From RBI	—	—	—	—	—	—	—	—	—	50
ii) From other Banks	23	—	122	179	59	55	690	811	104	510
iii) From other Institutions and Agencies	291	279	769	1,149	979	887	—	73	375	416
4.2 Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	835	1,012	216	250	177	285	439	767	177	311
	(21.6)	(20.6)	(4.2)	(3.5)	(3.4)	(4.9)	(5.6)	(7.4)	(5.5)	(6.7)
5.1 Bills Payable	14	23	11	18	8	8	10	13	4	11
5.2 Inter-Office Adjustments	26	44	87	67	14	7	15	147	2	22
5.3 Interest Accrued	301	377	3	6	43	38	—	—	33	32
5.4 Others (including provisions)	493	567	115	159	112	232	414	607	138	246
Total Liabilities	3,872	4,920	5,152	7,237	5,213	5,867	7,845	10,305	3,184	4,658
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Ellaquai Dehati Bank		Etah Gramin Bank		Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank		Faridkot Bhatinda Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(101)	(102)	(103)	(104)	(105)	(106)	(107)	(108)	(109)	(110)
1. Cash in hand	35	62	103	149	32	43	114	66	27	20
	(0.9)	(1.3)	(2.0)	(2.1)	(0.6)	(0.7)	(1.5)	(0.6)	(0.8)	(0.4)
2. Balances with RBI in Current Account	86	102	120	179	119	140	202	270	63	75
	(2.2)	(2.1)	(2.3)	(2.5)	(2.3)	(2.4)	(2.6)	(2.6)	(2.0)	(1.6)
3. Balances with Banks in India	974	1,394	1,388	1,691	1,704	1,813	309	150	942	2,170
	(25.1)	(28.3)	(26.9)	(23.4)	(32.7)	(30.9)	(3.9)	(1.5)	(29.6)	(46.6)
4. Money at call & short notice	—	—	—	—	—	—	3,074	3,435	—	—
	—	—	—	—	—	—	(39.2)	(33.3)	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	—	—	200	825	400	400	500	2,339	940	640
	—	—	(3.9)	(11.4)	(7.7)	(6.8)	(6.4)	(22.7)	(29.5)	(13.7)
6.A. Investments in India	—	—	200	825	400	400	500	2,339	940	640
(i) Government Securities	—	—	—	825	400	400	500	200	790	450
(ii) Other approved Securities	—	—	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	—	—	—	—	1,360	150	190
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	200	—	—	—	—	779	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1,231	1,043	2,417	3,337	2,323	2,597	2,378	2,557	1,111	1,576
	(31.8)	(21.2)	(46.9)	(46.1)	(44.6)	(44.3)	(30.3)	(24.8)	(34.9)	(33.8)
7.1. Bills purchased and discounted	—	—	—	—	—	—	55	1	1	—
7.2. Cash Credits, Overdrafts and Demand Loans	927	994	749	1,096	235	273	347	437	417	657
7.3. Term Loans	305	48	1,667	2,241	2,087	2,325	1,976	2,119	694	919
8. Fixed & Leased Assets	13	16	12	13	9	11	16	17	13	13
	(0.3)	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.4)	(0.3)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	13	16	12	13	9	11	16	17	13	13
9. Other Assets	1,533	2,302	912	1,043	626	863	1,251	1,472	89	164
	(39.6)	(46.8)	(17.7)	(14.4)	(12.0)	(14.7)	(15.9)	(14.3)	(2.8)	(3.5)
9.1. Inter-Office Adjustments	—	—	—	—	—	—	—	—	—	—
9.2. Interest Accrued	13	15	17	60	45	85	—	76	73	139
9.3. Tax paid	—	—	—	5	—	—	—	—	—	—
9.4. Stationery & Stamps	2	2	4	5	5	6	3	4	—	1
9.5. Others	1,519	2,285	891	973	576	772	1,248	1,392	16	25
Total Assets	3,872	4,920	5,152	7,237	5,213	5,867	7,845	10,305	3,184	4,658
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Farrukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(111)	(112)	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)
1. Capital	96	100	75	75	54	54	75	84	50	50
	(0.8)	(0.7)	(1.6)	(1.3)	(1.9)	(1.5)	(0.5)	(0.5)	(3.3)	(2.2)
2. Reserves & Surplus	167	644	—	—	—	—	—	—	—	—
	(1.5)	(4.3)	—	—	—	—	—	—	—	—
2.1 Statutory Reserves	44	47	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	459	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	123	138	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	9,629	12,459	3,492	4,598	2,237	2,822	11,412	15,108	1,242	1,898
	(84.1)	(83.6)	(75.0)	(76.7)	(77.9)	(77.8)	(78.6)	(81.8)	(82.1)	(84.7)
3.1 Demand Deposits	1,241	1,433	80	157	119	184	372	287	21	40
i) From Banks	—	24	—	—	—	—	—	—	—	—
ii) From Others	1,241	1,409	80	157	119	184	372	287	21	40
3.2 Savings Deposits	4,842	6,214	2,076	2,536	678	901	5,129	6,457	633	912
3.3 Term Deposits	3,546	4,812	1,338	1,905	1,440	1,738	5,911	8,364	588	946
i) From Banks	—	—	—	—	—	1,738	—	—	—	—
ii) From Others	3,546	4,812	1,338	1,905	1,440	—	5,911	8,364	588	946
3.A Deposits in India	9,629	12,459	3,492	4,598	2,237	2,822	11,412	15,108	1,242	1,898
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1,486	1,525	688	788	336	391	2,314	2,549	111	129
	(13.0)	(10.2)	(14.8)	(13.1)	(11.7)	(10.8)	(15.9)	(13.8)	(7.3)	(5.7)
4.1 Borrowings in India	1,486	1,525	688	788	336	391	2,314	2,549	111	129
i) From RBI	—	—	688	—	298	330	—	—	—	—
ii) From other Banks	229	217	—	788	38	61	195	179	111	—
iii) From other Institutions and Agencies	1,256	1,308	—	—	—	—	2,118	2,370	—	129
4.2 Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	68	168	400	533	244	359	713	735	110	165
	(0.6)	(1.1)	(8.6)	(8.9)	(8.5)	(9.9)	(4.9)	(4.0)	(7.3)	(7.4)
5.1 Bills Payable	25	27	11	13	51	40	2	2	13	35
5.2 Inter-Office Adjustments	3	33	10	18	—	—	46	42	—	—
5.3 Interest Accrued	29	43	16	19	174	236	168	203	—	—
5.4 Others (including provisions)	11	65	363	484	19	83	497	488	97	130
Total Liabilities	11,446	14,895	4,655	5,995	2,871	3,626	14,514	18,476	1,513	2,242
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Farrukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(111)	(112)	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)
1. Cash in hand	295	214	37	57	31	40	222	170	17	23
	(2.6)	(1.4)	(0.8)	(0.9)	(1.1)	(1.1)	(1.5)	(0.9)	(1.1)	(1.0)
2. Balances with RBI in Current Account	265	341	109	154	67	85	360	460	37	57
	(2.3)	(2.3)	(2.3)	(2.6)	(2.3)	(2.3)	(2.5)	(2.5)	(2.4)	(2.5)
3. Balances with Banks in India	2,626	3,746	1,599	2,310	145	1,138	3,090	2,622	49	868
	(22.9)	(25.1)	(34.4)	(38.5)	(5.0)	(31.4)	(21.3)	(14.2)	(3.3)	(38.7)
4. Money at call & short notice	2,215	2,220	—	—	998	—	—	—	584	—
	(19.4)	(14.9)	—	—	(34.8)	—	—	—	(38.6)	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	2,223	4,023	101	201	453	837	200	2,200	—	275
	(19.4)	(27.0)	(2.2)	(3.4)	(15.8)	(23.1)	(1.4)	(11.9)	—	(12.3)
6.A. Investments in India	2,223	4,023	101	201	453	837	200	2,200	—	275
(i) Government Securities	—	400	101	101	—	—	—	1,105	—	125
(ii) Other approved Securities	1,973	2,973	—	—	—	—	—	149	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	250	650	—	100	—	—	—	746	—	150
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	—	453	837	200	200	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	3,152	3,642	1,535	1,712	752	1,005	7,385	8,373	494	705
	(27.5)	(24.5)	(33.0)	(28.6)	(26.2)	(27.7)	(50.9)	(45.3)	(32.6)	(31.5)
7.1. Bills purchased and discounted	—	—	—	—	—	—	—	—	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	738	981	171	160	146	263	1,652	2,134	37	82
7.3. Term Loans	2,414	2,661	1,364	1,552	606	741	5,733	6,239	457	624
8. Fixed & Leased Assets	18	19	13	13	7	8	41	49	9	13
	(0.2)	(0.1)	(0.3)	(0.2)	(0.3)	(0.2)	(0.3)	(0.3)	(0.6)	(0.6)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	18	19	13	13	7	8	41	49	9	13
9. Other Assets	652	690	1,261	1,549	419	514	3,215	4,601	324	301
	(5.7)	(4.6)	(27.1)	(25.8)	(14.6)	(14.2)	(22.1)	(24.9)	(21.4)	(13.4)
9.1. Inter-Office Adjustments	—	—	—	—	41	25	—	—	14	29
9.2. Interest Accrued	587	653	14	19	19	77	148	230	—	—
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	3	6	4	3	1	1	8	12	—	—
9.5. Others	61	32	1,244	1,527	358	411	3,059	4,359	310	273
Total Assets	11,446	14,895	4,655	5,995	2,871	3,626	14,514	18,476	1,513	2,242
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										
(Amount in Rs. lakh)										
Items	As on 31st March									
	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank		Gorakhpur Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)	(129)	(130)
1. Capital	84	173	75	75	75	75	68	490	96	96
	(2.1)	(3.5)	(3.7)	(2.7)	(0.7)	(0.5)	(1.2)	(6.4)	(0.2)	(0.2)
2. Reserves & Surplus	127	151	—	—	—	—	—	—	4,802	5,840
	(3.2)	(3.1)	—	—	—	—	—	—	(10.6)	(10.8)
2.1 Statutory Reserves	19	23	—	—	—	—	—	—	1,441	1,752
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	108	127	—	—	—	—	—	—	3,362	4,088
2.5 Balance of Profit	1	1	—	—	—	—	—	—	—	—
3. Deposits	2,399	2,685	1,409	2,032	9,377	12,927	5,110	6,434	30,450	35,317
	(59.6)	(55.0)	(69.4)	(73.0)	(85.7)	(86.7)	(91.4)	(83.6)	(67.1)	(65.3)
3.1 Demand Deposits	41	54	138	182	244	461	93	176	1,068	932
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	41	54	138	182	244	461	93	176	1,068	932
3.2 Savings Deposits	694	596	464	644	4,215	5,710	3,218	3,704	17,495	19,703
3.3 Term Deposits	1,663	2,035	807	1,206	4,918	6,756	1,800	2,554	11,888	14,682
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	1,663	2,035	807	1,206	4,918	6,756	1,800	2,554	11,888	14,682
3.A Deposits in India	2,399	2,685	1,409	2,032	9,377	12,927	5,110	6,434	30,450	35,317
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1,213	1,556	407	387	1,395	1,626	213	218	5,036	5,488
	(30.2)	(31.8)	(20.0)	(13.9)	(12.8)	(10.9)	(3.8)	(2.8)	(11.1)	(10.2)
4.1 Borrowings in India	1,213	1,556	407	387	1,395	1,626	213	218	5,036	5,488
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	240	473	89	82	84	62	—	—	5,036	5,488
iii) From other Institutions and Agencies	973	1,083	318	305	1,311	1,564	213	218	—	—
4.2 Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	201	320	140	287	91	279	200	557	4,997	7,325
	(5.0)	(6.6)	(6.9)	(10.3)	(0.8)	(1.9)	(3.6)	(7.2)	(11.0)	(13.5)
5.1 Bills Payable	2	9	—	—	26	98	—	—	—	—
5.2 Inter-Office Adjustments	—	—	—	33	—	16	—	—	-67	933
5.3 Interest Accrued	14	21	57	98	47	—	—	—	3,537	4,307
5.4 Others (including provisions)	184	290	83	157	19	165	200	557	1,527	2,085
Total Liabilities	4,024	4,884	2,031	2,781	10,938	14,906	5,591	7,699	45,382	54,066
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank		Gorakhpur Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)	(129)	(130)
1. Cash in hand	61	69	17	85	167	131	110	56	353	233
	(1.5)	(1.4)	(0.8)	(3.1)	(1.5)	(0.9)	(2.0)	(0.7)	(0.8)	(0.4)
2. Balances with RBI in Current Account	61	93	34	60	291	390	153	193	1,011	1,151
	(1.5)	(1.9)	(1.7)	(2.2)	(2.7)	(2.6)	(2.7)	(2.5)	(2.2)	(2.1)
3. Balances with Banks in India	1,053	841	96	233	4,309	5,752	2,630	4,153	615	814
	(26.2)	(17.2)	(4.7)	(8.4)	(39.4)	(38.6)	(47.0)	(53.9)	(1.4)	(1.5)
4. Money at call & short notice	50	—	537	498	—	—	—	—	25,858	28,850
	(1.2)	—	(26.4)	(17.9)	—	—	—	—	(57.0)	(53.4)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	53	412	238	318	1,260	2,540	600	600	8,050	10,550
	(1.3)	(8.4)	(11.7)	(11.4)	(11.5)	(17.0)	(10.7)	(7.8)	(17.7)	(19.5)
6.A. Investments in India	53	412	238	318	1,260	2,540	600	600	8,050	10,550
(i) Government Securities	—	262	—	318	1,200	1,500	—	—	—	—
(ii) Other approved Securities	—	—	—	—	—	—	600	600	4,000	4,000
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	—	60	910	—	—	3,550	6,050
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	53	150	238	—	—	130	—	—	500	500
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	2,678	3,395	840	1,139	3,961	4,741	1,670	1,873	8,528	9,710
	(66.6)	(69.5)	(41.4)	(41.0)	(36.2)	(31.8)	(29.9)	(24.3)	(18.8)	(18.0)
7.1. Bills purchased and discounted	10	15	—	—	—	—	—	—	11	15
7.2. Cash Credits, Overdrafts and Demand Loans	1,660	1,980	622	562	101	148	1,504	173	3,118	3,763
7.3. Term Loans	1,008	1,400	219	578	3,861	4,593	166	1,700	5,399	5,932
8. Fixed & Leased Assets	22	26	11	13	15	18	6	8	19	36
	(0.5)	(0.5)	(0.5)	(0.5)	(0.1)	(0.1)	(0.1)	(0.1)	—	(0.1)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	22	26	11	13	15	18	6	8	19	36
9. Other Assets	45	48	259	435	935	1,335	422	816	948	2,723
	(1.1)	(1.0)	(12.7)	(15.6)	(8.5)	(9.0)	(7.6)	(10.6)	(2.1)	(5.0)
9.1. Inter-Office Adjustments	19	7	16	—	81	—	16	39	—	—
9.2. Interest Accrued	15	21	10	89	2	501	152	589	917	1,891
9.3. Tax paid	1	1	—	—	—	3	—	—	2	12
9.4. Stationery & Stamps	5	8	4	4	3	4	1	2	9	9
9.5. Others	5	10	229	342	849	828	253	186	20	811
Total Assets	4,024	4,884	2,031	2,781	10,938	14,906	5,591	7,699	45,382	54,066
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(131)	(132)	(133)	(134)	(135)	(136)	(137)	(138)	(139)	(140)
1. Capital	100	100	100	1,649	75	75	75	75	75	75
	(1.6)	(1.3)	(0.4)	(4.7)	(3.5)	(2.7)	(1.0)	(0.7)	(0.7)	(0.5)
2. Reserves & Surplus	—	—	-591	-393	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	83	17	—	—	—	—	—	—
2.5 Balance of Profit	—	—	-674	-410	—	—	—	—	—	—
3. Deposits	5,046	6,436	22,050	28,256	1,781	2,236	6,525	8,712	9,517	12,044
	(79.0)	(82.6)	(82.3)	(79.7)	(82.7)	(81.9)	(84.6)	(86.3)	(89.7)	(85.9)
3.1. Demand Deposits	108	403	186	192	127	155	406	772	59	120
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	108	403	186	192	127	155	406	772	59	120
3.2. Savings Deposits	2,513	2,898	8,045	10,146	685	757	3,002	3,747	3,617	4,605
3.3. Term Deposits	2,426	3,135	13,819	17,918	970	1,324	3,117	4,193	5,840	7,318
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	2,426	3,135	13,819	17,918	970	1,324	3,117	4,193	5,840	7,318
3.A. Deposits in India	5,046	6,436	22,050	28,256	1,781	2,236	6,525	8,712	9,517	12,044
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	830	790	3,223	3,588	221	323	759	841	513	881
	(13.0)	(10.1)	(12.0)	(10.1)	(10.3)	(11.8)	(9.8)	(8.3)	(4.8)	(6.3)
4.1. Borrowings in India	830	790	3,223	3,588	221	323	759	841	513	881
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	81	59	834	921	221	5	63	53	34	30
iii) From other Institutions and Agencies	750	731	2,389	2,667	—	317	696	788	479	851
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	413	461	1,996	2,343	77	98	355	463	509	1,020
	(6.5)	(5.9)	(7.5)	(6.6)	(3.6)	(3.6)	(4.6)	(4.6)	(4.8)	(7.3)
5.1. Bills Payable	7	13	—	—	—	—	—	—	5	7
5.2. Inter-Office Adjustments	—	—	227	94	—	—	—	—	9	1
5.3. Interest Accrued	70	9	145	208	—	—	8	8	12	15
5.4. Others (including provisions)	336	439	1,625	2,042	77	98	347	455	484	996
Total Liabilities	6,390	7,787	26,778	35,443	2,154	2,732	7,715	10,091	10,614	14,020
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(131)	(132)	(133)	(134)	(135)	(136)	(137)	(138)	(139)	(140)
1. Cash in hand	63	65	366	359	21	28	201	312	110	139
	(1.0)	(0.8)	(1.4)	(1.0)	(1.0)	(1.0)	(2.6)	(3.1)	(1.0)	(1.0)
2. Balances with RBI in Current Account	150	189	648	836	53	70	243	265	300	370
	(2.3)	(2.4)	(2.4)	(2.4)	(2.4)	(2.6)	(3.1)	(2.6)	(2.8)	(2.6)
3. Balances with Banks in India	194	350	13,458	18,462	193	192	2,237	648	173	295
	(3.0)	(4.5)	(50.3)	(52.1)	(9.0)	(7.0)	(29.0)	(6.4)	(1.6)	(2.1)
4. Money at call & short notice	1,749	2,042	—	—	787	879	—	2,353	4,093	3,428
	(27.4)	(26.2)	—	—	(36.5)	(32.2)	—	(23.3)	(38.6)	(24.4)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	996	1,397	2,000	4,680	—	—	380	399	1	2,345
	(15.6)	(17.9)	(7.5)	(13.2)	—	—	(4.9)	(4.0)	—	(16.7)
6.A. Investments in India	996	1,397	2,000	4,680	—	—	380	399	1	2,345
(i) Government Securities	200	200	—	—	—	—	—	—	1	1
(ii) Other approved Securities	796	—	2,000	2,300	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	1,197	—	500	—	—	—	—	—	1,430
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	1,880	—	—	380	399	—	914
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	2,757	3,072	9,489	9,601	749	1,100	3,216	4,219	4,248	5,217
	(43.1)	(39.5)	(35.4)	(27.1)	(34.8)	(40.3)	(41.7)	(41.8)	(40.0)	(37.2)
7.1. Bills purchased and discounted	—	4	—	4	—	—	199	260	13	—
7.2. Cash Credits, Overdrafts and Demand Loans	469	622	1,343	1,802	39	65	402	575	30	366
7.3. Term Loans	2,288	2,447	8,146	7,795	710	1,036	2,615	3,384	4,205	4,851
8. Fixed & Leased Assets	31	30	27	29	7	10	16	17	23	29
	(0.5)	(0.4)	(0.1)	(0.1)	(0.3)	(0.4)	(0.2)	(0.2)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	31	30	27	29	7	10	16	17	23	29
9. Other Assets	451	642	790	1,475	345	451	1,421	1,878	1,666	2,197
	(7.1)	(8.2)	(2.9)	(4.2)	(16.0)	(16.5)	(18.4)	(18.6)	(15.7)	(15.7)
9.1. Inter-Office Adjustments	69	51	—	—	7	11	49	196	—	—
9.2. Interest Accrued	2	3	—	—	—	—	38	54	88	280
9.3. Tax paid	—	1	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	3	3	13	10	2	3	6	13	6	4
9.5. Others	377	583	777	1,465	336	436	1,328	1,615	1,572	1,913
Total Assets	6,390	7,787	26,778	35,443	2,154	2,732	7,715	10,091	10,614	14,020
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank		Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(141)	(142)	(143)	(144)	(145)	(146)	(147)	(148)	(149)	(150)
1. Capital	50	50	100	997	50	50	100	100	100	665
	(1.8)	(1.4)	(0.7)	(5.7)	(3.1)	(2.5)	(2.2)	(1.8)	(1.4)	(6.8)
2. Reserves & Surplus	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	2,283	3,086	12,159	14,956	1,396	1,772	3,253	3,986	5,611	7,154
	(83.9)	(85.9)	(88.8)	(85.1)	(87.0)	(89.7)	(72.3)	(71.4)	(80.2)	(73.4)
3.1 Demand Deposits	170	237	245	273	56	59	137	176	93	94
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	170	237	245	273	56	59	137	176	93	94
3.2 Savings Deposits	1,304	1,645	3,639	4,273	823	976	1,104	1,112	3,010	3,455
3.3 Term Deposits	809	1,204	8,274	10,410	517	736	2,012	2,699	2,507	3,605
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	809	1,204	8,274	10,410	517	736	2,012	2,699	2,507	3,605
3.A Deposits in India	2,283	3,086	12,159	14,956	1,396	1,772	3,253	3,986	5,611	7,154
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	144	196	927	1,062	117	94	837	1,101	515	506
	(5.3)	(5.5)	(6.8)	(6.0)	(7.3)	(4.7)	(18.6)	(19.7)	(7.4)	(5.2)
4.1 Borrowings in India	144	196	927	1,062	117	94	837	1,101	515	506
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	—	—	148	127	117	—	1	136	16	18
iii) From other Institutions and Agencies	144	196	779	935	—	94	836	965	499	488
4.2 Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	244	260	510	564	41	60	310	398	767	1,420
	(9.0)	(7.2)	(3.7)	(3.2)	(2.6)	(3.1)	(6.9)	(7.1)	(11.0)	(14.6)
5.1 Bills Payable	4	2	11	9	1	11	12	14	15	—
5.2 Inter-Office Adjustments	6	1	58	44	3	—	95	107	—	—
5.3 Interest Accrued	—	—	21	27	15	10	3	3	499	1,420
5.4 Others (including provisions)	234	257	420	484	21	39	200	273	254	—
Total Liabilities	2,721	3,592	13,696	17,578	1,605	1,976	4,499	5,585	6,993	9,745
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank		Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(141)	(142)	(143)	(144)	(145)	(146)	(147)	(148)	(149)	(150)
1. Cash in hand	19	29	322	206	34	53	45	38	61	85
	(0.7)	(0.8)	(2.4)	(1.2)	(2.1)	(2.7)	(1.0)	(0.7)	(0.9)	(0.9)
2. Balances with RBI in Current Account	66	90	366	450	46	52	100	124	301	235
	(2.4)	(2.5)	(2.7)	(2.6)	(2.9)	(2.6)	(2.2)	(2.2)	(4.3)	(2.4)
3. Balances with Banks in India	1,571	1,837	3,061	4,945	596	447	1,139	1,338	2,602	2,870
	(57.7)	(51.1)	(22.3)	(28.1)	(37.1)	(22.6)	(25.3)	(23.9)	(37.2)	(29.5)
4. Money at call & short notice	—	—	—	—	—	154	—	—	13	—
	—	—	—	—	—	(7.8)	—	—	(0.2)	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	220	583	5,418	6,218	160	350	668	812	1,590	2,974
	(8.1)	(16.2)	(39.6)	(35.4)	(10.0)	(17.7)	(14.9)	(14.5)	(22.7)	(30.5)
6.A. Investments in India	220	583	5,418	6,218	160	350	668	812	1,590	2,974
(i) Government Securities	—	20	1,400	1,400	160	160	200	—	1,250	618
(ii) Other approved Securities	220	563	—	—	—	—	468	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	800	—	190	—	612	340	2,357
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	4,018	4,018	—	—	—	200	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	561	730	3,141	3,796	520	552	2,170	2,822	1,829	2,685
	(20.6)	(20.3)	(22.9)	(21.6)	(32.4)	(28.0)	(48.2)	(50.5)	(26.2)	(27.6)
7.1. Bills purchased and discounted	—	—	246	295	1	—	17	1	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	55	101	1,475	1,792	31	45	1,005	888	389	520
7.3. Term Loans	506	629	1,419	1,709	488	508	1,149	1,933	1,441	2,165
8. Fixed & Leased Assets	11	10	4	12	9	12	28	30	19	24
	(0.4)	(0.3)	—	(0.1)	(0.6)	(0.6)	(0.6)	(0.5)	(0.3)	(0.3)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	11	10	4	12	9	12	28	30	19	24
9. Other Assets	272	312	1,384	1,951	239	356	348	420	577	871
	(10.0)	(8.7)	(10.1)	(11.1)	(14.9)	(18.0)	(7.7)	(7.5)	(8.3)	(8.9)
9.1. Inter-Office Adjustments	—	—	—	—	—	9	18	—	—	14
9.2. Interest Accrued	—	—	477	1,014	17	47	—	74	161	475
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	—	—	7	7	1	1	1	1	3	4
9.5. Others	272	312	901	930	221	298	329	345	413	377
Total Assets	2,721	3,592	13,696	17,578	1,605	1,976	4,499	5,585	6,993	9,745
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Indore Ujjain Gramin Bank		Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank		Jamnagar Gramin Bank		Jamuna Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(151)	(152)	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)
1. Capital	100	100	91	946	88	940	75	75	75	75
	(5.0)	(3.3)	(0.6)	(5.1)	(1.0)	(7.2)	(1.6)	(1.3)	(1.9)	(1.0)
2. Reserves & Surplus	55	78	4	4	—	—	—	32	—	—
	(2.7)	(2.6)	—	—	—	—	—	(0.5)	—	—
2.1 Statutory Reserves	4	5	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	32	—	—
2.4 Revenue Reserves	51	73	4	4	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	1,412	2,207	12,114	15,300	8,055	10,212	3,132	4,260	2,955	4,733
	(71.2)	(71.9)	(81.3)	(82.3)	(90.7)	(78.6)	(67.6)	(71.0)	(73.6)	(64.8)
3.1. Demand Deposits	96	171	666	854	249	342	62	25	71	119
i) From Banks	—	—	—	—	—	—	—	—	1	—
ii) From Others	96	171	666	854	249	342	62	25	70	119
3.2. Savings Deposits	561	828	5,032	10,675	3,476	4,229	1,289	1,558	1,279	1,595
3.3. Term Deposits	755	1,209	6,416	3,771	4,331	5,641	1,782	2,677	1,605	3,020
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	755	1,209	6,416	3,771	4,331	5,641	1,782	2,677	1,605	3,020
3.A. Deposits in India	1,412	2,207	12,114	15,300	8,055	10,212	3,132	4,260	2,955	4,733
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	258	429	680	709	340	491	1,067	1,082	810	1,027
	(13.0)	(14.0)	(4.6)	(3.8)	(3.8)	(3.8)	(23.0)	(18.0)	(20.2)	(14.1)
4.1. Borrowings in India	258	429	680	709	340	491	1,067	1,082	810	1,027
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	13	126	—	—	—	—	1,067	275	96	119
iii) From other Institutions and Agencies	246	303	680	709	340	491	—	808	714	908
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	159	255	2,003	1,625	395	1,345	359	550	175	1,466
	(8.0)	(8.3)	(13.4)	(8.7)	(4.4)	(10.4)	(7.7)	(9.2)	(4.4)	(20.1)
5.1. Bills Payable	5	52	47	45	13	14	—	—	28	49
5.2. Inter-Office Adjustments	—	26	196	—	—	74	22	6	29	1,294
5.3. Interest Accrued	—	7	906	1,077	46	921	249	376	22	23
5.4. Others (including provisions)	154	171	853	503	336	336	88	168	97	100
Total Liabilities	1,983	3,070	14,893	18,584	8,878	12,987	4,633	5,999	4,015	7,301
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Indore Ujjain Gramin Bank		Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank		Jamnagar Gramin Bank		Jamuna Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(151)	(152)	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)
1. Cash in hand	9	12	388	500	48	84	25	24	132	159
	(0.4)	(0.4)	(2.6)	(2.7)	(0.5)	(0.6)	(0.5)	(0.4)	(3.3)	(2.2)
2. Balances with RBI in Current Account	42	66	427	561	246	320	102	140	80	144
	(2.1)	(2.2)	(2.9)	(3.0)	(2.8)	(2.5)	(2.2)	(2.3)	(2.0)	(2.0)
3. Balances with Banks in India	534	882	779	1,689	5,682	7,183	86	2,104	162	2,557
	(26.9)	(28.7)	(5.2)	(9.1)	(64.0)	(55.3)	(1.8)	(35.1)	(4.0)	(35.0)
4. Money at call & short notice	—	—	6,649	5,156	—	—	1,677	—	—	—
	—	—	(44.6)	(27.7)	—	—	(36.2)	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	265	504	2,542	5,556	—	2,014	400	775	1,094	1,065
	(13.4)	(16.4)	(17.1)	(29.9)	—	(15.5)	(8.6)	(12.9)	(27.2)	(14.6)
6.A. Investments in India	265	504	2,542	5,556	—	2,014	400	775	1,094	1,065
(i) Government Securities	265	304	—	5,556	—	—	400	300	100	200
(ii) Other approved Securities	—	—	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	—	—	2,014	—	475	—	—
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	200	2,542	—	—	—	—	—	994	865
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	771	1,146	2,705	3,600	1,789	2,212	1,523	1,911	1,942	2,515
	(38.9)	(37.3)	(18.2)	(19.4)	(20.1)	(17.0)	(32.9)	(31.9)	(48.4)	(34.4)
7.1. Bills purchased and discounted	—	—	10	7	15	23	1	1	1	8
7.2. Cash Credits, Overdrafts and Demand Loans	89	184	756	779	68	109	1,014	1,532	371	629
7.3. Term Loans	682	961	1,939	2,813	1,706	2,079	508	378	1,570	1,878
8. Fixed & Leased Assets	9	11	5	7	13	12	5	5	20	22
	(0.5)	(0.3)	—	—	(0.1)	(0.1)	(0.1)	(0.1)	(0.5)	(0.3)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	9	11	5	7	13	12	5	5	20	22
9. Other Assets	353	449	1,397	1,516	1,100	1,161	816	1,039	585	840
	(17.8)	(14.6)	(9.4)	(8.2)	(12.4)	(8.9)	(17.6)	(17.3)	(14.6)	(11.5)
9.1. Inter-Office Adjustments	10	—	—	82	90	—	—	—	—	—
9.2. Interest Accrued	11	17	198	476	56	215	70	146	16	61
9.3. Tax paid	—	—	1	3	—	—	—	—	—	3
9.4. Stationery & Stamps	1	1	13	13	6	5	3	5	4	3
9.5. Others	330	431	1,185	942	948	942	743	888	565	773
Total Assets	1,983	3,070	14,893	18,584	8,878	12,987	4,633	5,999	4,015	7,301
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Jhabua Dhar Kshetriya Gramin Bank		Junagadh Amreli Gramin Bank		K. Kissan Gramin Bank, Mainpuri (UP)		Ka Bank Nongkyndong Anchalik Gramin Bank		Kakathaiya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)	(169)	(170)
1. Capital	75	75	100	100	75	75	100	100	75	75
	(1.2)	(0.9)	(4.5)	(3.2)	(1.7)	(1.4)	(1.9)	(1.4)	(1.9)	(1.7)
2. Reserves & Surplus	—	—	—	—	1	1	-10	93	—	—
	—	—	—	—	—	—	—	(1.3)	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	1	1	—	15	—	—
2.5 Balance of Profit	—	—	—	—	—	—	-10	78	—	—
3. Deposits	5,125	6,546	1,526	2,181	3,189	3,994	4,474	6,223	2,450	2,552
	(82.2)	(79.6)	(68.4)	(70.8)	(71.1)	(74.1)	(85.5)	(84.3)	(61.1)	(59.3)
3.1. Demand Deposits	273	324	31	47	98	77	1,377	1,660	389	408
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	273	324	31	47	98	77	1,377	1,660	389	408
3.2. Savings Deposits	2,166	2,540	513	682	1,642	1,861	1,802	2,447	1,006	811
3.3. Term Deposits	2,686	3,682	982	1,452	1,449	2,056	1,294	2,117	1,055	1,333
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	2,686	3,682	982	1,452	1,449	2,056	1,294	2,117	1,055	1,333
3.A. Deposits in India	5,125	6,546	1,526	2,181	3,189	3,994	4,474	6,223	2,450	2,552
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	923	1,301	449	550	792	806	404	560	1,218	1,360
	(14.8)	(15.8)	(20.1)	(17.9)	(17.7)	(14.9)	(7.7)	(7.6)	(30.4)	(31.6)
4.1. Borrowings in India	923	1,301	449	550	792	806	404	560	1,218	1,360
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	923	1,301	113	124	99	49	106	112	267	296
iii) From other Institutions and Agencies	—	—	336	427	693	756	298	448	951	1,065
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	109	304	156	250	427	515	169	403	269	318
	(1.8)	(3.7)	(7.0)	(8.1)	(9.5)	(9.5)	(3.2)	(5.5)	(6.7)	(7.4)
5.1. Bills Payable	14	9	4	2	29	10	—	—	—	—
5.2. Inter-Office Adjustments	10	29	17	13	15	20	2	—	11	18
5.3. Interest Accrued	51	49	95	138	26	14	159	231	243	284
5.4. Others (including provisions)	34	218	41	97	357	470	8	171	14	16
Total Liabilities	6,233	8,226	2,231	3,081	4,485	5,390	5,232	7,378	4,011	4,305
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Jhabua Dhar Kshetriya Gramin Bank		Junagadh Amreli Gramin Bank		K. Kissan Gramin Bank, Mainpuri (UP)		Ka Bank Nongkyndong Anchalik Gramin Bank		Kakathaiya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)	(169)	(170)
1. Cash in hand	142	154	34	42	80	90	22	30	88	105
	(2.3)	(1.9)	(1.5)	(1.4)	(1.8)	(1.7)	(0.4)	(0.4)	(2.2)	(2.4)
2. Balances with RBI in Current Account	155	174	48	70	90	117	155	175	69	95
	(2.5)	(2.1)	(2.1)	(2.3)	(2.0)	(2.2)	(3.0)	(2.4)	(1.7)	(2.2)
3. Balances with Banks in India	1,450	2,339	49	44	816	456	1,690	2,765	858	731
	(23.3)	(28.4)	(2.2)	(1.4)	(18.2)	(8.5)	(32.3)	(37.5)	(21.4)	(17.0)
4. Money at call & short notice	—	—	963	1,240	—	779	—	—	147	50
	—	—	(43.2)	(40.2)	—	(14.5)	—	—	(3.7)	(1.2)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	—	50	125	395	101	101	2,335	3,289	—	—
	—	(0.6)	(5.6)	(12.8)	(2.2)	(1.9)	(44.6)	(44.6)	—	—
6.A. Investments in India	—	50	125	395	101	101	2,335	3,289	—	—
(i) Government Securities	—	—	25	25	101	101	—	—	—	—
(ii) Other approved Securities	—	—	—	—	—	—	455	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	50	100	270	—	—	250	1,635	—	—
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	100	—	—	1,630	1,654	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	3,204	3,908	627	781	2,275	2,505	849	916	2,191	2,405
	(51.4)	(47.5)	(28.1)	(25.3)	(50.7)	(46.5)	(16.2)	(12.4)	(54.6)	(55.9)
7.1. Bills purchased and discounted	—	1	—	—	—	—	—	—	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	32	33	425	547	706	460	517	526	1,224	1,750
7.3. Term Loans	3,172	3,874	202	234	1,569	2,045	333	390	967	654
8. Fixed & Leased Assets	13	13	8	8	6	9	11	11	14	15
	(0.2)	(0.2)	(0.4)	(0.3)	(0.1)	(0.2)	(0.2)	(0.1)	(0.4)	(0.4)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	13	13	8	8	6	9	11	11	14	15
9. Other Assets	1,269	1,588	376	501	1,118	1,334	170	192	643	905
	(20.4)	(19.3)	(16.9)	(16.3)	(24.9)	(24.7)	(3.3)	(2.6)	(16.0)	(21.0)
9.1. Inter-Office Adjustments	66	—	17	16	—	—	—	9	—	—
9.2. Interest Accrued	—	—	14	33	39	62	167	177	10	14
9.3. Tax paid	—	—	—	—	—	—	1	1	—	—
9.4. Stationery & Stamps	8	9	2	3	3	3	3	3	4	5
9.5. Others	1,195	1,579	343	449	1,077	1,269	—	2	630	886
Total Assets	6,233	8,226	2,231	3,081	4,485	5,390	5,232	7,378	4,011	4,305
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Kalahandi Anchalik Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakdurga Gramin Bank		Kanpur Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(171)	(172)	(173)	(174)	(175)	(176)	(177)	(178)	(179)	(180)
1. Capital	75	75	75	75	75	75	84	84	75	75
	(1.7)	(1.4)	(1.0)	(0.8)	(1.4)	(1.1)	(2.3)	(1.7)	(0.6)	(0.5)
2. Reserves & Surplus	1	1	—	—	—	—	49	113	—	—
	—	—	—	—	—	—	(1.4)	(2.3)	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	7	20	—	—
2.2 Capital Reserves	—	—	—	—	—	—	15	15	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	1	1	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	27	79	—	—
3. Deposits	3,131	3,884	4,864	7,194	5,002	6,466	2,119	2,715	9,968	13,122
	(69.2)	(74.0)	(67.3)	(72.8)	(90.5)	(92.8)	(58.8)	(56.0)	(80.1)	(80.7)
3.1. Demand Deposits	1,020	1,044	738	685	816	943	105	97	285	518
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	1,020	1,044	738	685	816	943	105	97	285	518
3.2. Savings Deposits	1,414	1,739	1,847	2,749	2,645	3,407	599	795	5,311	6,401
3.3. Term Deposits	696	1,101	2,279	3,760	1,542	2,115	1,416	1,823	4,372	6,203
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	696	1,101	2,279	3,760	1,542	2,115	1,416	1,823	4,372	6,203
3.A. Deposits in India	3,131	3,884	4,864	7,194	5,002	6,466	2,119	2,715	9,968	13,122
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1,174	1,100	1,867	1,960	263	252	1,162	1,339	1,516	2,117
	(26.0)	(21.0)	(25.8)	(19.8)	(4.8)	(3.6)	(32.2)	(27.6)	(12.2)	(13.0)
4.1. Borrowings in India	1,174	1,100	1,867	1,960	263	252	1,162	1,339	1,516	2,117
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	197	229	282	278	94	100	255	313	—	109
iii) From other Institutions and Agencies	977	871	1,585	1,682	169	152	907	1,026	1,516	2,009
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	140	191	419	654	187	179	189	595	881	937
	(3.1)	(3.6)	(5.8)	(6.6)	(3.4)	(2.6)	(5.3)	(12.3)	(7.1)	(5.8)
5.1. Bills Payable	—	—	—	—	10	9	—	—	101	111
5.2. Inter-Office Adjustments	—	—	—	21	—	—	6	169	—	—
5.3. Interest Accrued	112	130	384	510	79	58	12	27	77	150
5.4. Others (including provisions)	28	61	35	123	98	112	172	398	703	676
Total Liabilities	4,521	5,251	7,225	9,883	5,528	6,971	3,604	4,847	12,440	16,252
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Kalahandi Anchalik Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakdurga Gramin Bank		Kanpur Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(171)	(172)	(173)	(174)	(175)	(176)	(177)	(178)	(179)	(180)
1. Cash in hand	32	49	168	156	101	88	57	86	92	117
	(0.7)	(0.9)	(2.3)	(1.6)	(1.8)	(1.3)	(1.6)	(1.8)	(0.7)	(0.7)
2. Balances with RBI in Current Account	70	94	145	222	160	205	59	79	319	400
	(1.6)	(1.8)	(2.0)	(2.2)	(2.9)	(2.9)	(1.6)	(1.6)	(2.6)	(2.5)
3. Balances with Banks in India	1,170	1,095	316	396	2,582	2,950	1,427	1,490	374	1,104
	(25.9)	(20.9)	(4.4)	(4.0)	(46.7)	(42.3)	(39.5)	(30.7)	(3.0)	(6.8)
4. Money at call & short notice	—	—	—	—	—	—	—	—	3,404	4,091
	—	—	—	—	—	—	—	—	(27.4)	(25.2)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	—	109	1,838	3,316	310	931	—	438	1,400	2,300
	—	(2.1)	(25.4)	(33.6)	(5.6)	(13.4)	—	(9.0)	(11.3)	(14.2)
6.A. Investments in India	—	109	1,838	3,316	310	931	—	438	1,400	2,300
(i) Government Securities	—	—	—	—	20	20	—	—	700	700
(ii) Other approved Securities	—	—	315	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	109	100	200	290	911	—	285	700	1,600
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	1,422	3,116	—	—	—	153	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1,941	2,337	3,588	4,412	860	953	1,956	2,423	4,915	5,496
	(42.9)	(44.5)	(49.7)	(44.6)	(15.6)	(13.7)	(54.1)	(50.0)	(39.5)	(33.8)
7.1. Bills purchased and discounted	—	—	61	28	1	—	25	17	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	1,406	1,822	1,283	1,660	257	313	1,361	1,701	530	695
7.3. Term Loans	535	515	2,244	2,724	602	640	570	706	4,385	4,801
8. Fixed & Leased Assets	14	17	24	22	16	19	41	48	29	29
	(0.3)	(0.3)	(0.3)	(0.2)	(0.3)	(0.3)	(1.1)	(1.0)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	25	25	—	—
8.2. Other Fixed Assets	14	17	24	22	16	19	16	23	29	29
9. Other Assets	1,295	1,550	1,146	1,359	1,500	1,825	63	284	1,906	2,714
	(28.6)	(29.5)	(15.9)	(13.8)	(27.1)	(26.2)	(1.7)	(5.9)	(15.3)	(16.7)
9.1. Inter-Office Adjustments	130	64	34	—	34	17	11	—	19	132
9.2. Interest Accrued	18	36	44	55	35	72	7	31	301	362
9.3. Tax paid	—	—	—	—	4	10	—	—	—	—
9.4. Stationery & Stamps	5	5	5	7	—	—	3	3	13	15
9.5. Others	1,142	1,445	1,062	1,298	1,427	1,726	53	250	1,574	2,205
Total Assets	4,521	5,251	7,225	9,883	5,528	6,971	3,604	4,847	12,440	16,252
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Kapurthala Firozpur Kshetriya Gramin Bank		Ksahi Gramin Bank		Kisan Gramin Bank, Budaun		Kolar Gramin Bank		Koraput Panchabati Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(181)	(182)	(183)	(184)	(185)	(186)	(187)	(188)	(189)	(190)
1. Capital	75	75	75	75	75	75	75	75	100	100
	(1.8)	(1.5)	(0.8)	(0.6)	(2.1)	(1.5)	(1.1)	(0.8)	(1.0)	(0.8)
2. Reserves & Surplus	1	1	—	—	—	—	—	62	60	—
	—	—	—	—	—	—	—	(0.7)	(0.6)	—
2.1 Statutory Reserves	1	1	—	—	—	—	—	—	60	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	62	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	3,549	4,205	8,205	11,088	2,786	3,833	4,143	5,602	7,111	8,943
	(83.0)	(83.7)	(88.0)	(92.1)	(76.3)	(77.6)	(61.4)	(62.2)	(68.5)	(70.4)
3.1. Demand Deposits	174	199	349	700	112	115	28	38	2,198	2,245
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	174	199	349	700	112	115	28	38	2,198	2,245
3.2. Savings Deposits	1,652	1,604	3,872	4,788	1,565	2,045	1,649	2,098	3,154	4,288
3.3. Term Deposits	1,723	2,402	3,984	5,601	1,101	1,673	2,466	3,466	1,759	2,410
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	1,723	2,402	3,984	5,601	1,101	1,673	2,466	3,466	1,759	2,410
3.A. Deposits in India	3,549	4,205	8,205	11,088	2,786	3,833	4,143	5,602	7,111	8,943
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	454	503	882	842	604	674	1,888	2,031	2,403	2,247
	(10.6)	(10.0)	(9.5)	(7.0)	(16.5)	(13.6)	(28.0)	(22.6)	(23.1)	(17.7)
4.1. Borrowings in India	454	503	882	842	604	674	1,888	2,031	2,403	2,247
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	60	71	24	24	55	56	439	424	452	338
iii) From other Institutions and Agencies	394	432	858	818	549	618	1,449	1,606	1,951	1,909
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	198	242	162	32	189	357	640	1,233	833	1,421
	(4.6)	(4.8)	(1.7)	(0.3)	(5.2)	(7.2)	(9.5)	(13.7)	(8.0)	(11.2)
5.1. Bills Payable	5	4	—	—	6	14	163	211	—	—
5.2. Inter-Office Adjustments	18	—	—	—	6	98	71	258	—	—
5.3. Interest Accrued	42	12	15	13	17	30	10	17	364	432
5.4. Others (including provisions)	133	226	147	18	160	215	396	747	469	989
Total Liabilities	4,278	5,026	9,324	12,036	3,654	4,938	6,746	9,003	10,447	12,710
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Kapurthala Firozpur Kshetriya Gramin Bank		Ksahi Gramin Bank		Kisan Gramin Bank, Budaun		Kolar Gramin Bank		Koraput Panchabati Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(181)	(182)	(183)	(184)	(185)	(186)	(187)	(188)	(189)	(190)
1. Cash in hand	98	66	122	168	64	58	171	176	44	102
	(2.3)	(1.3)	(1.3)	(1.4)	(1.8)	(1.2)	(2.5)	(2.0)	(0.4)	(0.8)
2. Balances with RBI in Current Account	104	123	247	326	87	117	152	192	207	250
	(2.4)	(2.4)	(2.6)	(2.7)	(2.4)	(2.4)	(2.3)	(2.1)	(2.0)	(2.0)
3. Balances with Banks in India	331	182	3,229	4,024	130	147	1,683	1,514	5,984	686
	(7.7)	(3.6)	(34.6)	(33.4)	(3.6)	(3.0)	(24.9)	(16.8)	(56.9)	(5.4)
4. Money at call & short notice	988	1,154	—	—	647	1,069	—	—	—	1,677
	(23.1)	(23.0)	—	—	(17.7)	(21.6)	—	—	—	(13.2)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	274	738	400	1,271	250	399	150	1,636	—	3,770
	(6.4)	(14.7)	(4.3)	(10.6)	(6.8)	(8.1)	(2.2)	(18.2)	—	(29.7)
6.A. Investments in India	274	738	400	1,271	250	399	150	1,636	—	3,770
(i) Government Securities	—	—	400	400	—	—	—	—	—	—
(ii) Other approved Securities	—	—	—	671	—	—	—	—	—	2,570
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	403	—	200	—	199	25	—	—	1,200
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	274	336	—	—	250	200	125	1,636	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	2,218	2,228	3,998	4,402	1,459	1,796	3,782	4,373	4,044	4,907
	(51.8)	(44.3)	(42.9)	(36.6)	(39.9)	(36.4)	(56.1)	(48.6)	(38.4)	(38.6)
7.1. Bills purchased and discounted	67	1	7	17	—	—	—	—	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	330	297	237	411	318	378	1,822	2,267	3,128	2,489
7.3. Term Loans	1,822	1,930	3,754	3,974	1,140	1,418	1,960	2,106	916	2,418
8. Fixed & Leased Assets	20	17	18	21	12	18	14	18	21	22
	(0.5)	(0.3)	(0.2)	(0.2)	(0.3)	(0.4)	(0.2)	(0.2)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	20	17	18	21	12	18	14	17	21	22
9. Other Assets	245	519	1,311	1,824	1,005	1,335	793	1,095	147	1,296
	(5.7)	(10.3)	(14.1)	(15.2)	(27.5)	(27.0)	(11.8)	(12.2)	(1.4)	(10.2)
9.1. Inter-Office Adjustments	—	8	23	16	—	—	—	—	4	596
9.2. Interest Accrued	23	51	59	206	43	93	8	—	96	196
9.3. Tax paid	—	—	—	—	—	—	—	84	—	—
9.4. Stationery & Stamps	2	1	3	4	6	8	11	13	6	8
9.5. Others	220	458	1,226	1,598	956	1,233	774	998	41	495
Total Assets	4,278	5,026	9,324	12,036	3,654	4,938	6,746	9,003	10,447	12,710
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Kosi Kshetriya Gramin Bank		Krishna Kshetriya Gramin Bank		Kshetriya Gramin Bank		Kutch Gramin Bank		Lakhimi Gaonlia Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(191)	(192)	(193)	(194)	(195)	(196)	(197)	(198)	(199)	(200)
1. Capital	75	75	75	75	84	988	75	75	75	84
	(0.9)	(0.7)	(0.8)	(0.6)	(1.2)	(9.8)	(1.9)	(1.4)	(1.0)	(0.8)
2. Reserves & Surplus	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	7,091	9,628	7,352	9,976	5,672	7,479	3,144	4,137	6,387	8,401
	(81.5)	(87.9)	(75.3)	(73.8)	(79.3)	(74.5)	(77.9)	(78.9)	(82.1)	(83.0)
3.1. Demand Deposits	363	632	865	1,016	267	277	61	50	507	659
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	363	632	865	1,016	267	277	61	50	507	659
3.2. Savings Deposits	3,163	4,030	2,603	3,584	2,618	3,230	1,039	1,371	3,099	4,182
3.3. Term Deposits	3,565	4,966	3,883	5,376	2,787	3,972	2,044	2,716	2,781	3,560
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	3,565	4,966	3,883	5,376	2,787	3,972	2,044	2,716	2,781	3,560
3.A. Deposits in India	7,091	9,628	7,352	9,976	5,672	7,479	3,144	4,137	6,387	8,401
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1,228	917	1,763	2,631	650	756	401	524	579	608
	(14.1)	(8.4)	(18.1)	(19.5)	(9.1)	(7.5)	(9.9)	(10.0)	(7.4)	(6.0)
4.1. Borrowings in India	1,228	917	1,763	2,631	650	756	401	524	579	608
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	5	5	280	454	650	61	43	53	—	—
iii) From other Institutions and Agencies	1,223	912	1,483	2,177	—	696	357	471	579	608
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	307	335	572	840	747	814	416	507	741	1,035
	(3.5)	(3.1)	(5.9)	(6.2)	(10.4)	(8.1)	(10.3)	(9.7)	(9.5)	(10.2)
5.1. Bills Payable	20	58	20	9	167	14	10	9	—	—
5.2. Inter-Office Adjustments	—	14	—	8	72	84	—	1	—	35
5.3. Interest Accrued	—	264	543	762	43	40	222	302	119	129
5.4. Others (including provisions)	286	—	9	61	466	676	184	196	622	870
Total Liabilities	8,701	10,956	9,761	13,522	7,153	10,036	4,036	5,244	7,782	10,127
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Kosi Kshetriya Gramin Bank		Krishna Kshetriya Gramin Bank		Kshetriya Gramin Bank		Kutch Gramin Bank		Lakhimi Gaonlia Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(191)	(192)	(193)	(194)	(195)	(196)	(197)	(198)	(199)	(200)
1. Cash in hand	103	102	172	280	96	124	29	36	75	81
	(1.2)	(0.9)	(1.8)	(2.1)	(1.3)	(1.2)	(0.7)	(0.7)	(1.0)	(0.8)
2. Balances with RBI in Current Account	211	287	224	263	165	213	100	135	190	256
	(2.4)	(2.6)	(2.3)	(1.9)	(2.3)	(2.1)	(2.5)	(2.6)	(2.4)	(2.5)
3. Balances with Banks in India	2,535	3,746	507	247	2,000	1,943	69	42	2,620	1,533
	(29.1)	(34.2)	(5.2)	(1.8)	(28.0)	(19.4)	(1.7)	(0.8)	(33.7)	(15.1)
4. Money at call & short notice	—	—	2,964	2,075	—	—	1,642	1,443	—	—
	—	—	(30.4)	(15.3)	—	—	(40.7)	(27.5)	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	—	—	81	2,530	202	2,031	400	1,486	—	2,697
	—	—	(0.8)	(18.7)	(2.8)	(20.2)	(9.9)	(28.3)	—	(26.6)
6.A. Investments in India	—	—	81	2,530	202	2,031	400	1,486	—	2,697
(i) Government Securities	—	—	—	—	—	—	—	700	—	—
(ii) Other approved Securities	—	—	5	5	202	202	—	786	—	210
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	50	350	—	—	300	—	—	2,130
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	26	2,175	—	1,829	100	—	—	358
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1,535	1,539	3,397	5,045	3,241	4,034	1,001	1,153	2,273	2,611
	(17.6)	(14.0)	(34.8)	(37.3)	(45.3)	(40.2)	(24.8)	(22.0)	(29.2)	(25.8)
7.1. Bills purchased and discounted	—	—	—	—	—	—	1	—	4	3
7.2. Cash Credits, Overdrafts and Demand Loans	394	479	2,025	2,649	555	316	181	239	404	412
7.3. Term Loans	1,141	1,060	1,371	2,396	2,687	3,718	819	914	1,865	2,196
8. Fixed & Leased Assets	8	24	17	19	10	16	9	11	24	22
	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.3)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	8	24	17	19	10	16	9	11	24	22
9. Other Assets	4,309	5,257	2,399	3,063	1,439	1,675	787	939	2,600	2,927
	(49.5)	(48.0)	(24.6)	(22.7)	(20.1)	(16.7)	(19.5)	(17.9)	(33.4)	(28.9)
9.1. Inter-Office Adjustments	—	17	41	7	—	—	14	—	28	—
9.2. Interest Accrued	20	50	82	203	30	102	10	11	72	18
9.3. Tax paid	—	—	—	—	—	—	—	8	—	—
9.4. Stationery & Stamps	4	7	5	6	4	7	1	1	8	9
9.5. Others	4,285	5,184	2,272	2,846	1,405	1,566	763	918	2,493	2,900
Total Assets	8,701	10,956	9,761	13,522	7,153	10,036	4,036	5,244	7,782	10,127
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Langi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank		Magadh Kshetriya Gramin Bank		Mahakaushal Kshetriya Gramin Bank		Malaprabha Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(201)	(202)	(203)	(204)	(205)	(206)	(207)	(208)	(209)	(210)
1. Capital	71	71	75	75	566	595	75	75	712	712
	(3.3)	(2.8)	(1.7)	(1.5)	(2.5)	(2.4)	(3.9)	(3.4)	(2.1)	(1.9)
2. Reserves & Surplus	—	—	—	—	—	—	—	—	145	487
	—	—	—	—	—	—	—	—	(0.4)	(1.3)
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	24	49
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	122	437
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	1,571	1,883	3,304	4,149	18,867	20,495	1,473	1,732	19,584	21,930
	(72.1)	(74.7)	(76.4)	(83.1)	(84.8)	(83.8)	(77.5)	(79.5)	(58.8)	(57.0)
3.1. Demand Deposits	130	190	112	128	603	749	65	99	369	365
i) From Banks	—	—	—	—	—	145	—	—	—	—
ii) From Others	130	190	112	128	603	604	65	99	369	365
3.2. Savings Deposits	882	997	1,505	1,667	11,275	10,724	600	696	8,300	7,961
3.3. Term Deposits	559	696	1,686	2,354	6,989	9,022	808	937	10,915	13,604
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	559	696	1,686	2,354	6,989	9,022	808	937	10,915	13,604
3.A. Deposits in India	1,571	1,883	3,304	4,149	18,867	20,495	1,473	1,732	19,584	21,930
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	207	173	408	196	966	905	49	44	11,263	13,360
	(9.5)	(6.9)	(9.4)	(3.9)	(4.3)	(3.7)	(2.6)	(2.0)	(33.8)	(34.7)
4.1. Borrowings in India	207	173	408	196	966	905	49	44	11,263	13,360
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	27	26	7	—	130	130	—	—	2,146	3,125
iii) From other Institutions and Agencies	181	147	401	196	836	775	49	44	9,116	10,235
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	328	395	540	571	1,857	2,472	304	327	1,594	1,975
	(15.1)	(15.6)	(12.5)	(11.4)	(8.3)	(10.1)	(16.0)	(15.0)	(4.8)	(5.1)
5.1. Bills Payable	—	—	—	—	32	65	10	23	224	297
5.2. Inter-Office Adjustments	25	9	—	—	599	627	—	—	313	129
5.3. Interest Accrued	102	131	11	5	27	30	76	93	178	409
5.4. Others (including provisions)	201	255	530	566	1,199	1,750	219	211	879	1,140
Total Liabilities	2,177	2,522	4,327	4,992	22,256	24,467	1,902	2,177	33,298	38,463
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Langi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank		Magadh Kshetriya Gramin Bank		Mahakaushal Kshetriya Gramin Bank		Malaprabha Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(201)	(202)	(203)	(204)	(205)	(206)	(207)	(208)	(209)	(210)
1. Cash in hand	16	13	59	45	402	281	37	56	824	744
	(0.7)	(0.5)	(1.4)	(0.9)	(1.8)	(1.1)	(1.9)	(2.6)	(2.5)	(1.9)
2. Balances with RBI in Current Account	49	71	97	127	565	630	47	54	525	677
	(2.2)	(2.8)	(2.3)	(2.6)	(2.5)	(2.6)	(2.5)	(2.5)	(1.6)	(1.8)
3. Balances with Banks in India	175	67	860	1,041	9,417	5,816	492	558	7,569	8,086
	(8.1)	(2.6)	(19.9)	(20.9)	(42.3)	(23.8)	(25.9)	(25.6)	(22.7)	(21.0)
4. Money at call & short notice	490	500	—	—	—	—	—	—	—	—
	(22.5)	(19.8)	—	—	—	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	50	187	—	—	1,000	7,148	—	—	625	2,141
	(2.3)	(7.4)	—	—	(4.5)	(29.2)	—	—	(1.9)	(5.6)
6.A. Investments in India	50	187	—	—	1,000	7,148	—	—	625	2,141
(i) Government Securities	—	—	—	—	1,000	1,000	—	—	515	515
(ii) Other approved Securities	—	—	—	—	—	—	—	—	10	226
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	50	187	—	—	—	2,277	—	—	—	—
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	—	—	3,871	—	—	100	1,400
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	552	649	1,658	1,624	8,738	8,218	662	676	21,797	24,976
	(25.3)	(25.7)	(38.3)	(32.5)	(39.3)	(33.6)	(34.8)	(31.0)	(65.5)	(64.9)
7.1. Bills purchased and discounted	—	—	—	—	1,501	85	10	8	35	34
7.2. Cash Credits, Overdrafts and Demand Loans	171	217	104	140	393	475	79	93	3,884	4,243
7.3. Term Loans	381	432	1,554	1,484	6,843	7,658	574	574	17,878	20,699
8. Fixed & Leased Assets	7	6	7	9	42	41	9	11	133	145
	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.5)	(0.5)	(0.4)	(0.4)
8.1. Premises	—	—	—	—	—	—	—	—	73	73
8.2. Other Fixed Assets	7	6	7	9	42	41	9	11	61	72
9. Other Assets	839	1,029	1,645	2,145	2,092	2,333	655	822	1,824	1,695
	(38.5)	(40.8)	(38.0)	(43.0)	(9.4)	(9.5)	(34.4)	(37.8)	(5.5)	(4.4)
9.1. Inter-Office Adjustments	—	—	21	19	—	—	14	12	—	—
9.2. Interest Accrued	14	25	9	40	473	845	3	3	63	119
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	5	5	2	2	3	4	2	2	28	41
9.5. Others	820	999	1,613	2,085	1,617	1,484	636	806	1,733	1,535
Total Assets	2,177	2,522	4,327	4,992	22,256	24,467	1,902	2,177	33,298	38,463
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Mallabhum Kshetriya Gramin Bank		Malwa Kshetriya Gramin Bank		Mandala Balaghat Kshetriya Gramin Bank		Manipur Rural Bank		Manjira Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(211)	(212)	(213)	(214)	(215)	(216)	(217)	(218)	(219)	(220)
1. Capital	75	75	75	75	75	75	75	665	75	75
	(0.4)	(0.3)	(1.7)	(1.4)	(3.2)	(2.1)	(8.2)	(35.1)	(0.8)	(0.7)
2. Reserves & Surplus	1	37	10	100	1	1	1	1	184	-85.0
	—	(0.1)	(0.2)	(1.9)	(0.1)	—	(0.1)	(0.1)	(2.0)	—
2.1 Statutory Reserves	1	1	—	—	—	1	1	1	60	60
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	35	10	100	1	—	—	—	120	120
2.5 Balance of Profit	—	—	—	—	—	—	—	—	4	-265
3. Deposits	17,588	21,694	3,090	3,472	1,972	3,055	495	791	4,623	5,460
	(84.4)	(84.8)	(68.2)	(64.7)	(84.4)	(83.6)	(54.3)	(41.7)	(49.6)	(51.0)
3.1 Demand Deposits	196	159	187	281	349	590	60	79	174	189
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	196	159	187	281	349	590	60	79	174	189
3.2 Savings Deposits	8,554	9,626	1,281	1,322	722	1,125	181	269	1,641	1,568
3.3 Term Deposits	8,838	11,908	1,623	1,869	901	1,340	254	444	2,808	3,703
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	8,838	11,908	1,623	1,869	901	1,340	254	444	2,808	3,703
3.A Deposits in India	17,588	21,694	3,090	3,472	1,972	3,055	495	791	4,623	5,460
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1,775	1,836	1,106	1,390	5	17	277	307	3,143	3,359
	(8.5)	(7.2)	(24.4)	(25.9)	(0.2)	(0.5)	(30.4)	(16.2)	(33.7)	(31.4)
4.1 Borrowings in India	1,775	1,836	1,106	1,390	5	17	277	307	3,143	3,359
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	—	—	169	245	5	17	277	307	706	791
iii) From other Institutions and Agencies	1,775	1,836	937	1,146	—	—	—	—	2,437	2,568
4.2 Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	1,394	1,929	249	329	284	508	63	131	1,296	1,899
	(6.7)	(7.5)	(5.5)	(6.1)	(12.2)	(13.9)	(7.0)	(6.9)	(13.9)	(17.7)
5.1 Bills Payable	—	—	5	4	—	—	—	2	535	1,008
5.2 Inter-Office Adjustments	36	81	2	—	—	—	2	1	—	—
5.3 Interest Accrued	57	73	113	152	—	—	38	102	448	582
5.4 Others (including provisions)	1,301	1,775	129	173	284	508	23	27	312	309
Total Liabilities	20,834	25,570	4,531	5,366	2,337	3,655	911	1,896	9,321	10,707
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Mallabhum Kshetriya Gramin Bank		Malwa Kshetriya Gramin Bank		Mandala Balaghat Kshetriya Gramin Bank		Manipur Rural Bank		Manjira Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(211)	(212)	(213)	(214)	(215)	(216)	(217)	(218)	(219)	(220)
1. Cash in hand	213	193	17	33	78	76	13	11	69	75
	(1.0)	(0.8)	(0.4)	(0.6)	(3.3)	(2.1)	(1.4)	(0.6)	(0.7)	(0.7)
2. Balances with RBI in Current Account	584	645	100	105	56	77	14	22	147	191
	(2.8)	(2.5)	(2.2)	(2.0)	(2.4)	(2.1)	(1.5)	(1.2)	(1.6)	(1.8)
3. Balances with Banks in India	1,448	967	632	1,748	179	454	60	127	202	1,732
	(7.0)	(3.8)	(13.9)	(32.6)	(7.7)	(12.4)	(6.6)	(6.7)	(2.2)	(16.2)
4. Money at call & short notice	5,009	4,993	1,125	—	369	1,017	10	737	1,499	—
	(24.0)	(19.5)	(24.8)	—	(15.8)	(27.8)	(1.1)	(38.9)	(16.1)	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	2,000	4,771	600	800	—	—	—	9	1,254	1,091
	(9.6)	(18.7)	(13.2)	(14.9)	—	—	—	(0.5)	(13.5)	(10.2)
6.A. Investments in India	2,000	4,771	600	800	—	—	—	9	1,254	1,091
(i) Government Securities	—	—	600	600	—	—	—	—	450	451
(ii) Other approved Securities	1,000	1,000	—	—	—	—	—	9	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	1,000	3,771	—	200	—	—	—	—	50	225
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	—	—	—	—	—	754	415
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	8,773	9,598	1,922	2,434	603	781	337	409	5,520	6,463
	(42.1)	(37.5)	(42.4)	(45.4)	(25.8)	(21.4)	(36.9)	(21.6)	(59.2)	(60.4)
7.1. Bills purchased and discounted	—	—	1	—	—	—	—	—	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	46	55	1,142	1,399	9	78	27	24	3,705	4,422
7.3. Term Loans	8,727	9,543	778	1,035	593	703	309	385	1,815	2,041
8. Fixed & Leased Assets	38	36	8	11	4	5	6	5	35	37
	(0.2)	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)	(0.6)	(0.3)	(0.4)	(0.3)
8.1. Premises	—	—	—	11	—	—	—	—	—	—
8.2. Other Fixed Assets	38	36	8	—	4	5	6	5	35	37
9. Other Assets	2,768	4,367	128	235	1,048	1,245	472	576	594	1,119
	(13.3)	(17.1)	(2.8)	(4.4)	(44.9)	(34.1)	(51.8)	(30.4)	(6.4)	(10.5)
9.1. Inter-Office Adjustments	—	—	—	4	118	169	—	—	443	882
9.2. Interest Accrued	329	544	116	225	2	4	—	—	65	139
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	11	9	2	1	2	3	3	3	14	14
9.5. Others	2,429	3,814	10	5	927	1,069	468	572	72	84
Total Assets	20,834	25,570	4,531	5,366	2,337	3,655	911	1,896	9,321	10,707
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Marathwada Kshetriya Gramin Bank		Marudhar Kshetriya Gramin Bank		Marwar Kshetriya Gramin Bank		Mayurakshi Kshetriya Gramin Bank		Mewar Anchalik Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(221)	(222)	(223)	(224)	(225)	(226)	(227)	(228)	(229)	(230)
1. Capital	75	84	75	75	75	75	75	75	75	75
	(0.3)	(0.3)	(2.3)	(1.9)	(0.5)	(0.4)	(0.9)	(0.7)	(1.9)	(1.3)
2. Reserves & Surplus	—	—	—	—	—	—	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	15,171	20,346	2,472	3,232	12,734	15,966	6,337	7,772	2,904	4,508
	(69.8)	(70.1)	(75.9)	(81.4)	(86.2)	(83.1)	(76.0)	(75.7)	(74.8)	(80.4)
3.1. Demand Deposits	845	1,549	140	168	1,452	915	143	137	115	162
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	845	1,549	140	168	1,452	915	143	137	115	162
3.2. Savings Deposits	9,108	11,611	777	839	4,079	4,682	3,004	3,076	1,063	1,250
3.3. Term Deposits	5,219	7,186	1,556	2,225	7,203	10,369	3,191	4,559	1,726	3,096
i) From Banks	233	—	—	—	—	—	—	—	—	—
ii) From Others	4,986	7,186	1,556	2,225	7,203	10,369	3,191	4,559	1,726	3,096
3.A. Deposits in India	15,171	20,346	2,472	3,232	12,734	15,966	6,337	7,772	2,904	4,508
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	3,036	4,684	276	276	854	1,161	798	1,000	454	476
	(14.0)	(16.1)	(8.5)	(6.9)	(5.8)	(6.0)	(9.6)	(9.7)	(11.7)	(8.4)
4.1. Borrowings in India	3,036	4,684	276	276	854	1,161	798	1,000	454	476
i) From RBI	—	—	—	—	—	—	783	954	—	—
ii) From other Banks	727	1,093	75	75	50	74	15	46	33	34
iii) From other Institutions and Agencies	2,309	3,590	201	201	804	1,086	—	—	421	442
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	3,451	3,912	435	389	1,104	2,003	1,123	1,426	449	547
	(15.9)	(13.5)	(13.3)	(9.8)	(7.5)	(10.4)	(13.5)	(13.9)	(11.6)	(9.7)
5.1. Bills Payable	131	210	1	2	—	—	—	—	2	3
5.2. Inter-Office Adjustments	253	—	—	19	—	18	31	58	50	49
5.3. Interest Accrued	741	988	24	28	986	1,390	568	707	239	331
5.4. Others (including provisions)	2,326	2,714	411	341	117	595	524	661	158	165
Total Liabilities	21,733	29,025	3,258	3,972	14,766	19,205	8,334	10,273	3,883	5,607
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Marathwada Kshetriya Gramin Bank		Marudhar Kshetriya Gramin Bank		Marwar Kshetriya Gramin Bank		Mayurakshi Kshetriya Gramin Bank		Mewar Anchalik Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(221)	(222)	(223)	(224)	(225)	(226)	(227)	(228)	(229)	(230)
1. Cash in hand	364	458	45	36	337	452	101	75	43	48
	(1.7)	(1.6)	(1.4)	(0.9)	(2.3)	(2.4)	(1.2)	(0.7)	(1.1)	(0.8)
2. Balances with RBI in Current Account	500	600	76	99	386	508	204	248	99	154
	(2.3)	(2.1)	(2.3)	(2.5)	(2.6)	(2.6)	(2.4)	(2.4)	(2.5)	(2.7)
3. Balances with Banks in India	7,040	879	219	182	5,075	4,905	2,488	2,653	261	1,988
	(32.4)	(3.0)	(6.7)	(4.6)	(34.4)	(25.5)	(29.9)	(25.8)	(6.7)	(35.5)
4. Money at call & short notice	—	—	442	695	—	1,325	—	—	1,119	—
	—	—	(13.6)	(17.5)	—	(6.9)	—	—	(28.8)	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	491	9,647	—	—	3,407	5,098	700	1,026	300	725
	(2.3)	(33.2)	—	—	(23.1)	(26.5)	(8.4)	(10.0)	(7.7)	(12.9)
6.A. Investments in India	491	9,647	—	—	3,407	5,098	700	1,026	300	—
(i) Government Securities	—	—	—	—	1,100	1,100	—	—	—	—
(ii) Other approved Securities	444	9,639	—	—	1,499	2,460	—	—	100	100
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	—	808	1,537	—	—	—	625
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	47	8	—	—	—	—	700	1,026	200	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	7,158	9,660	684	864	2,877	3,746	2,721	3,509	999	1,432
	(32.9)	(33.3)	(21.0)	(21.8)	(19.5)	(19.5)	(32.7)	(34.2)	(25.7)	(25.5)
7.1. Bills purchased and discounted	20	224	9	23	—	—	2	9	1	—
7.2. Cash Credits, Overdrafts and Demand Loans	1,208	1,832	218	348	1,000	1,548	278	233	213	434
7.3. Term Loans	5,930	7,603	457	493	1,877	2,198	2,441	3,267	786	998
8. Fixed & Leased Assets	30	44	10	11	20	19	11	11	10	14
	(0.1)	(0.2)	(0.3)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	30	44	10	11	20	19	11	11	10	14
9. Other Assets	6,149	7,737	1,782	2,085	2,664	3,152	2,109	2,751	1,051	1,246
	(28.3)	(26.7)	(54.7)	(52.5)	(18.0)	(16.4)	(25.3)	(26.8)	(27.1)	(22.2)
9.1. Inter-Office Adjustments	—	85	4	—	12	—	—	—	—	—
9.2. Interest Accrued	99	141	47	62	216	708	96	255	28	86
9.3. Tax paid	—	—	—	—	3	5	—	2	—	—
9.4. Stationery & Stamps	10	16	6	7	4	12	3	6	5	4
9.5. Others	6,040	7,495	1,725	2,017	2,429	2,427	2,009	2,488	1,019	1,155
Total Assets	21,733	29,025	3,258	3,972	14,766	19,205	8,334	10,273	3,883	5,607
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Mithila Kshetriya Gramin Bank		Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(231)	(232)	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)
1. Capital	71	71	88	100	71	1,525	100	100	75	75
	(1.4)	(1.1)	(3.4)	(2.6)	(0.7)	(10.5)	(3.0)	(2.3)	(2.8)	(2.3)
2. Reserves & Surplus	—	—	-424	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	-424	—	—	—	—	—	—	—
3. Deposits	3,674	4,894	2,509	2,833	7,477	10,203	2,414	3,256	1,960	2,480
	(69.9)	(74.8)	(97.1)	(72.7)	(75.7)	(70.3)	(71.3)	(73.4)	(74.1)	(76.3)
3.1. Demand Deposits	74	161	421	379	337	565	70	34	51	13
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	74	161	421	379	337	565	70	34	51	13
3.2. Savings Deposits	1,833	2,297	1,475	1,639	4,180	5,411	998	1,292	1,263	1,453
3.3. Term Deposits	1,768	2,437	613	815	2,960	4,227	1,346	1,931	646	1,014
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	1,768	2,437	613	815	2,960	4,227	1,346	1,931	646	1,014
3.A. Deposits in India	3,674	4,894	2,509	2,833	7,477	10,223	2,414	3,256	1,960	2,480
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	638	502	378	341	374	239	377	401	499	508
	(12.1)	(7.7)	(14.6)	(8.7)	(3.8)	(1.6)	(11.1)	(9.0)	(18.9)	(15.6)
4.1. Borrowings in India	638	502	378	341	374	239	377	401	499	508
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	135	104	52	34	374	239	377	401	109	97
iii) From other Institutions and Agencies	503	398	326	306	—	—	—	—	389	411
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	875	1,073	32	625	1,953	2,540	496	682	111	188
	(16.6)	(16.4)	(1.3)	(16.0)	(19.8)	(17.5)	(14.6)	(15.4)	(4.2)	(5.8)
5.1. Bills Payable	—	—	—	—	2	7	—	—	1	4
5.2. Inter-Office Adjustments	20	33	9	5	129	326	—	—	15	13
5.3. Interest Accrued	21	20	18	79	548	699	40	53	12	19
5.4. Others (including provisions)	834	1,020	5	541	1,273	1,508	457	629	83	153
Total Liabilities	5,258	6,541	2,584	3,899	9,876	14,507	3,388	4,439	2,645	3,252
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Mithila Kshetriya Gramin Bank		Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(231)	(232)	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)
1. Cash in hand	48	55	71	103	112	163	44	43	90	101
	(0.9)	(0.8)	(2.7)	(2.6)	(1.1)	(1.1)	(1.3)	(1.0)	(3.4)	(3.1)
2. Balances with RBI in Current Account	103	147	90	105	235	315	81	97	57	71
	(2.0)	(2.2)	(3.5)	(2.7)	(2.4)	(2.1)	(2.4)	(2.2)	(2.2)	(2.2)
3. Balances with Banks in India	1,304	1,764	1,052	777	3,317	6,324	95	212	90	269
	(24.8)	(27.0)	(40.7)	(19.9)	(33.6)	(43.6)	(2.8)	(4.8)	(3.4)	(8.3)
4. Money at call & short notice	—	—	—	—	—	—	800	444	647	648
	—	—	—	—	—	—	(23.6)	(10.0)	(24.4)	(19.9)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	—	—	450	1,272	—	700	—	900	495	675
	—	—	(17.4)	(32.6)	—	(4.8)	—	(20.3)	(18.7)	(20.8)
6.A. Investments in India	—	—	450	1,272	—	—	—	900	495	675
(i) Government Securities	—	—	—	—	—	—	—	300	150	150
(ii) Other approved Securities	—	—	—	—	—	—	—	600	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	450	1,272	—	500	—	—	110	460
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	—	—	—	—	—	235	65
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	200	—	—	—	—
7. Advances	2,270	2,422	874	1,009	5,063	5,546	1,622	1,580	1,038	1,196
	(43.2)	(37.0)	(33.8)	(25.9)	(51.3)	(38.2)	(47.9)	(35.6)	(39.2)	(36.8)
7.1. Bills purchased and discounted	1	1	—	—	248	314	—	—	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	146	184	158	188	383	529	190	246	55	83
7.3. Term Loans	2,123	2,237	716	822	4,433	4,704	1,433	1,334	983	1,113
8. Fixed & Leased Assets	11	12	14	14	21	22	10	9	11	12
	(0.2)	(0.2)	(0.6)	(0.4)	(0.2)	(0.1)	(0.3)	(0.2)	(0.4)	(0.4)
8.1. Premises	—	—	—	—	—	—	—	—	—	12
8.2. Other Fixed Assets	11	12	14	14	21	22	10	9	11	—
9. Other Assets	1,523	2,142	33	619	1,127	1,437	736	1,154	219	279
	(29.0)	(32.7)	(1.3)	(15.9)	(11.4)	(9.9)	(21.7)	(26.0)	(8.3)	(8.6)
9.1. Inter-Office Adjustments	—	—	—	—	—	—	—	7	—	—
9.2. Interest Accrued	12	141	4	64	—	—	4	7	25	69
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	3	3	5	5	4	4	4	4	1	1
9.5. Others	1,507	1,997	25	550	1,123	1,433	727	1,135	193	209
Total Assets	5,258	6,541	2,584	3,899	9,876	14,507	3,388	4,439	2,645	3,252
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										
(Amount in Rs. lakh)										
Items	As on 31st March									
	Nadia Kshetriya Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank		Nainital Almora Kshetriya Gramin Bank		Nalanda Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(241)	(242)	(243)	(244)	(245)	(246)	(247)	(248)	(249)	(250)
1. Capital	75	84	84	255	75	75	54	63	63	63
	(1.2)	(1.0)	(40.7)	(45.3)	(0.5)	(0.4)	(1.4)	(1.2)	(1.2)	(0.9)
2. Reserves & Surplus	—	—	-118	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	-118	—	—	—	—	—	—	—
3. Deposits	4,520	6,069	158	245	11,307	12,054	2,991	4,091	4,207	5,913
	(73.2)	(72.9)	(76.9)	(43.4)	(77.6)	(70.4)	(75.7)	(78.0)	(81.1)	(85.8)
3.1 Demand Deposits	97	75	34	33	1,500	918	90	136	58	250
i) From Banks	—	—	—	—	—	—	15	3	—	—
ii) From Others	97	75	34	33	1,500	918	75	133	58	250
3.2 Savings Deposits	2,477	3,079	69	137	5,000	5,412	1,250	1,566	2,010	2,608
3.3 Term Deposits	1,946	2,915	55	75	4,807	5,724	1,652	2,389	2,139	3,055
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	1,946	2,915	55	75	4,807	5,724	1,652	2,389	2,139	3,055
3.A Deposits in India	4,520	6,069	158	245	11,307	12,054	2,991	4,091	4,207	5,913
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1,028	1,442	37	14	1,591	2,096	731	880	377	149
	(16.6)	(17.3)	(17.7)	(2.5)	(10.9)	(12.2)	(18.5)	(16.8)	(7.3)	(2.2)
4.1 Borrowings in India	1,028	1,442	37	14	1,591	2,096	731	880	377	149
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	1,026	1,440	4	2	382	486	88	25	103	97
iii) From other Institutions and Agencies	2	2	33	12	1,209	1,610	643	854	274	52
4.2 Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	552	733	45	49	1,601	2,909	176	212	541	767
	(8.9)	(8.8)	(21.9)	(8.8)	(11.0)	(17.0)	(4.4)	(4.0)	(10.4)	(11.1)
5.1 Bills Payable	—	—	—	—	996	861	23	35	—	—
5.2 Inter-Office Adjustments	—	3	—	—	—	—	—	—	10	52
5.3 Interest Accrued	44	52	11	13	448	585	44	53	8	7
5.4 Others (including provisions)	508	679	34	37	156	1,464	109	124	523	709
Total Liabilities	6,175	8,328	206	563	14,573	17,134	3,952	5,245	5,187	6,891
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Nadia Kshetriya Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank		Nainital Almora Kshetriya Gramin Bank		Nalanda Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(241)	(242)	(243)	(244)	(245)	(246)	(247)	(248)	(249)	(250)
1. Cash in hand	47	59	1	2	487	605	43	52	90	96
	(0.8)	(0.7)	(0.5)	(0.3)	(3.3)	(3.5)	(1.1)	(1.0)	(1.7)	(1.4)
2. Balances with RBI in Current Account	142	186	9	9	340	397	89	123	127	177
	(2.3)	(2.2)	(4.4)	(1.6)	(2.3)	(2.3)	(2.3)	(2.3)	(2.4)	(2.6)
3. Balances with Banks in India	1,809	1,469	67	291	4,469	3,837	1,033	1,285	1,140	1,505
	(29.3)	(17.6)	(32.8)	(51.7)	(30.7)	(22.4)	(26.1)	(24.5)	(22.0)	(21.8)
4. Money at call & short notice	—	—	—	—	—	—	99	—	—	—
	—	—	—	—	—	—	(2.5)	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	598	2,247	—	—	2,290	2,440	150	391	89	709
	(9.7)	(27.0)	—	—	(15.7)	(14.2)	(3.8)	(7.5)	(1.7)	(10.3)
6.A. Investments in India	598	2,247	—	—	2,290	2,440	150	391	89	709
(i) Government Securities	—	200	—	—	1,500	1,500	50	100	—	—
(ii) Other approved Securities	—	323	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	709
(iv) Debentures and Bonds	—	872	—	—	340	340	100	291	89	—
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	598	852	—	—	450	600	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	2,304	2,691	52	85	4,201	6,156	1,568	2,298	2,292	2,425
	(37.3)	(32.3)	(25.4)	(15.1)	(28.8)	(35.9)	(39.7)	(43.8)	(44.2)	(35.2)
7.1. Bills purchased and discounted	—	—	—	—	—	—	1	2	34	105
7.2. Cash Credits, Overdrafts and Demand Loans	208	2	42	65	2,801	4,134	290	492	149	205
7.3. Term Loans	2,097	2,689	10	20	1,400	2,023	1,277	1,804	2,109	2,115
8. Fixed & Leased Assets	16	16	1	1	23	22	13	14	13	13
	(0.3)	(0.2)	(0.7)	(0.2)	(0.2)	(0.1)	(0.3)	(0.3)	(0.3)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	16	16	1	1	23	22	13	14	13	13
9. Other Assets	1,259	1,661	74	175	2,764	3,677	957	1,081	1,436	1,966
	(20.4)	(19.9)	(36.2)	(31.0)	(19.0)	(21.5)	(24.2)	(20.6)	(27.7)	(28.5)
9.1. Inter-Office Adjustments	9	—	5	14	425	441	9	14	—	—
9.2. Interest Accrued	31	170	—	17	98	374	50	37	7	44
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	4	2	1	1	9	11	5	7	2	2
9.5. Others	1,215	1,489	69	142	2,232	2,850	893	1,023	1,427	1,920
Total Assets	6,175	8,328	206	563	14,573	17,134	3,952	5,245	5,187	6,891
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Netravati Gramin Bank		Nimar Kshetriya Gramin Bank		North Malabar Kshetriya Gramin Bank		Palamau Kshetriya Gramin Bank		Panchmahal Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(251)	(252)	(253)	(254)	(255)	(256)	(257)	(258)	(259)	(260)
1. Capital	75	75	75	75	75	75	75	75	75	75
	(5.9)	(4.4)	(1.2)	(0.9)	(0.4)	(0.3)	(1.2)	(0.9)	(1.5)	(1.2)
2. Reserves & Surplus	—	—	—	—	875	1,094	—	—	—	44
	—	—	—	—	(5.2)	(5.0)	—	—	—	(0.7)
2.1 Statutory Reserves	—	—	—	—	264	329	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	611	764	—	—	—	44
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	810	1,141	4,863	6,373	9,807	12,313	4,870	7,066	3,300	4,234
	(63.5)	(67.0)	(75.2)	(76.9)	(57.8)	(56.4)	(80.9)	(82.7)	(65.5)	(66.1)
3.1 Demand Deposits	24	36	266	410	460	585	264	236	43	42
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	24	36	266	410	460	585	264	236	43	42
3.2 Savings Deposits	289	385	2,304	2,652	3,944	4,372	3,129	4,500	1,373	1,769
3.3 Term Deposits	496	720	2,293	3,311	5,403	7,357	1,476	2,330	1,885	2,422
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	496	720	2,293	3,311	5,403	7,357	1,476	2,330	1,885	2,422
3.A Deposits in India	810	1,141	4,863	6,373	9,807	12,313	4,870	7,066	3,300	4,234
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	290	401	824	1,122	5,301	7,587	155	210	1,460	1,577
	(22.8)	(23.6)	(12.7)	(13.5)	(31.2)	(34.7)	(2.6)	(2.5)	(29.0)	(24.6)
4.1 Borrowings in India	290	401	824	1,122	5,301	7,587	155	210	1,460	1,577
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	32	51	80	71	778	1,470	155	41	176	192
iii) From other Institutions and Agencies	258	351	744	1,051	4,523	6,117	—	169	1,284	1,385
4.2 Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	99	85	704	721	906	776	920	1,193	200	473
	(7.8)	(5.0)	(10.9)	(8.7)	(5.3)	(3.6)	(15.3)	(14.0)	(4.0)	(7.4)
5.1 Bills Payable	1	2	100	112	179	168	9	16	—	—
5.2 Inter-Office Adjustments	—	—	—	—	57	66	33	26	4	17
5.3 Interest Accrued	2	3	13	24	257	89	416	499	37	45
5.4 Others (including provisions)	97	79	590	584	412	454	463	652	159	411
Total Liabilities	1,275	1,703	6,466	8,291	16,964	21,845	6,020	8,545	5,035	6,403
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Netravati Gramin Bank		Nimar Kshetriya Gramin Bank		North Malabar Kshetriya Gramin Bank		Palamau Kshetriya Gramin Bank		Panchmahal Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(251)	(252)	(253)	(254)	(255)	(256)	(257)	(258)	(259)	(260)
1. Cash in hand	13	27	45	67	437	524	39	50	27	23
	(1.0)	(1.6)	(0.7)	(0.8)	(2.6)	(2.4)	(0.6)	(0.6)	(0.5)	(0.4)
2. Balances with RBI in Current Account	24	32	146	190	299	392	166	222	100	130
	(1.9)	(1.9)	(2.3)	(2.3)	(1.8)	(1.8)	(2.8)	(2.6)	(2.0)	(2.0)
3. Balances with Banks in India	305	410	2,200	1,646	3,033	4,186	2,466	1,746	705	1,269
	(24.0)	(24.1)	(34.0)	(19.9)	(17.9)	(19.2)	(41.0)	(20.4)	(14.0)	(19.8)
4. Money at call & short notice	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	20	20	719	1,469	222	800	—	2,492	302	517
	(1.6)	(1.2)	(11.1)	(17.7)	(1.3)	(3.7)	—	(29.2)	(6.0)	(8.1)
6.A. Investments in India	20	20	719	1,469	222	800	—	2,492	302	517
(i) Government Securities	—	20	199	485	100	100	—	—	302	302
(ii) Other approved Securities	—	—	—	—	75	450	—	—	—	215
(iii) Shares	—	—	—	—	—	250	—	—	—	—
(iv) Debentures and Bonds	—	—	—	—	—	—	—	475	—	—
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	20	—	520	984	47	—	—	2,017	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	581	846	2,186	3,344	12,446	15,019	1,926	2,174	2,946	3,356
	(45.6)	(49.7)	(33.8)	(40.3)	(73.4)	(68.8)	(32.0)	(25.4)	(58.5)	(52.4)
7.1. Bills purchased and discounted	—	1	—	—	25	14	—	—	1	—
7.2. Cash Credits, Overdrafts and Demand Loans	83	135	354	785	7,154	8,445	1,926	2,174	829	1,184
7.3. Term Loans	497	710	1,831	2,559	5,267	6,559	—	—	2,116	2,171
8. Fixed & Leased Assets	2	3	16	24	39	48	9	11	12	12
	(0.2)	(0.2)	(0.2)	(0.3)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	2	2	—	—	—	—
8.2. Other Fixed Assets	2	3	16	24	37	46	9	11	12	12
9. Other Assets	330	364	1,154	1,551	488	877	1,414	1,848	942	1,098
	(25.9)	(21.4)	(17.8)	(18.7)	(2.9)	(4.0)	(23.5)	(21.6)	(18.7)	(17.1)
9.1. Inter-Office Adjustments	10	5	31	117	—	—	—	—	—	—
9.2. Interest Accrued	1	6	25	76	—	—	51	101	—	—
9.3. Tax paid	—	—	3	14	—	—	—	3	—	8
9.4. Stationery & Stamps	2	2	4	6	14	20	4	7	5	5
9.5. Others	317	351	1,091	1,338	475	857	1,358	1,736	938	1,085
Total Assets	1,275	1,703	6,466	8,291	16,964	21,845	6,020	8,545	5,035	6,403
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Pandyan Gramin Bank		Parvatiya Gramin Bank		Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(261)	(262)	(263)	(264)	(265)	(266)	(267)	(268)	(269)	(270)
1. Capital	75	75	75	88	46	46	75	75	75	75
	(0.5)	(0.4)	(3.0)	(2.7)	(4.2)	(3.1)	(0.8)	(0.7)	(2.9)	(2.0)
2. Reserves & Surplus	117	—	—	—	—	—	—	—	—	6
	(0.9)	—	—	—	—	—	—	—	—	(0.2)
2.1 Statutory Reserves	117	—	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	6
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	9,908	13,293	1,811	2,360	903	1,280	6,747	7,273	2,016	3,051
	(72.4)	(71.1)	(73.6)	(72.8)	(82.2)	(85.8)	(68.8)	(67.0)	(78.5)	(80.1)
3.1. Demand Deposits	339	326	71	109	33	22	303	420	63	82
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	339	326	71	109	33	22	303	420	63	82
3.2. Savings Deposits	3,188	4,154	561	762	368	491	2,332	2,081	936	1,352
3.3. Term Deposits	6,381	8,813	1,179	1,489	503	768	4,113	4,772	1,017	1,617
i) From Banks	—	—	—	—	2	1	—	—	—	—
ii) From Others	6,381	8,813	1,179	1,489	501	767	4,113	4,772	1,017	1,617
3.A. Deposits in India	9,908	13,293	1,811	2,360	903	1,280	6,747	7,273	2,016	3,051
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	2,799	4,301	351	366	67	55	2,184	2,282	282	425
	(20.5)	(23.0)	(14.3)	(11.3)	(6.1)	(3.7)	(22.3)	(21.0)	(11.0)	(11.1)
4.1. Borrowings in India	2,799	4,301	351	366	67	55	2,184	2,282	282	425
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	691	1,651	61	56	3	—	468	514	42	59
iii) From other Institutions and Agencies	2,108	2,650	291	311	64	55	1,716	1,768	240	365
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	786	1,033	222	429	83	111	804	1,219	196	254
	(5.7)	(5.5)	(9.0)	(13.2)	(7.5)	(7.4)	(8.2)	(11.2)	(7.6)	(6.7)
5.1. Bills Payable	263	422	4	1	—	—	141	223	—	—
5.2. Inter-Office Adjustments	37	—	—	16	8	4	29	47	14	—
5.3. Interest Accrued	71	87	202	265	1	2	16	25	169	247
5.4. Others (including provisions)	415	524	16	147	73	105	618	925	13	7
Total Liabilities	13,686	18,702	2,460	3,243	1,099	1,492	9,810	10,849	2,569	3,811
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Pandyan Gramin Bank		Parvatiya Gramin Bank		Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(261)	(262)	(263)	(264)	(265)	(266)	(267)	(268)	(269)	(270)
1. Cash in hand	218	261	9	14	24	31	142	123	22	31
	(1.6)	(1.4)	(0.4)	(0.4)	(2.2)	(2.1)	(1.5)	(1.1)	(0.9)	(0.8)
2. Balances with RBI in Current Account	302	411	61	79	26	39	181	214	64	96
	(2.2)	(2.2)	(2.5)	(2.4)	(2.4)	(2.6)	(1.8)	(2.0)	(2.5)	(2.5)
3. Balances with Banks in India	2,997	4,679	16	34	288	50	2,069	1,969	207	56
	(21.9)	(25.0)	(0.7)	(1.1)	(26.2)	(3.3)	(21.1)	(18.1)	(8.0)	(1.5)
4. Money at call & short notice	—	—	549	764	223	191	—	—	800	1,247
	—	—	(22.3)	(23.5)	(20.3)	(12.8)	—	—	(31.1)	(32.7)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	67	112	822	1,026	—	471	—	—	420	1,088
	(0.5)	(0.6)	(33.4)	(31.6)	—	(31.6)	—	—	(16.3)	(28.5)
6.A. Investments in India	67	112	822	1,026	—	471	—	—	420	1,088
(i) Government Securities	—	—	—	—	—	100	—	—	410	710
(ii) Other approved Securities	67	67	822	—	—	—	—	—	—	—
(iii) Shares	—	—	—	830	—	—	—	—	—	90
(iv) Debentures and Bonds	—	45	—	100	—	38	—	—	10	—
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	96	—	333	—	—	—	288
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	7,474	10,018	676	789	279	307	6,459	7,247	854	1,047
	(54.6)	(53.6)	(27.5)	(24.3)	(25.3)	(20.6)	(65.8)	(66.8)	(33.2)	(27.5)
7.1. Bills purchased and discounted	20	152	—	—	3	—	2	5	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	4,669	7,054	202	234	32	63	51	83	233	312
7.3. Term Loans	2,786	2,812	474	555	244	244	6,406	7,159	621	735
8. Fixed & Leased Assets	32	35	8	7	9	7	27	30	7	6
	(0.2)	(0.2)	(0.3)	(0.2)	(0.9)	(0.5)	(0.3)	(0.3)	(0.3)	(0.2)
8.1. Premises	1	1	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	31	34	8	7	9	7	27	30	7	6
9. Other Assets	2,596	3,186	320	530	250	396	931	1,267	195	240
	(19.0)	(17.0)	(13.0)	(16.4)	(22.7)	(26.5)	(9.5)	(11.7)	(7.6)	(6.3)
9.1. Inter-Office Adjustments	—	35	—	—	—	37	—	—	2	—
9.2. Interest Accrued	154	245	120	187	17	—	16	24	23	109
9.3. Tax paid	—	—	11	12	—	1	—	—	—	—
9.4. Stationery & Stamps	12	13	1	—	1	—	8	9	3	4
9.5. Others	2,430	2,892	188	331	232	359	907	1,233	166	126
Total Assets	13,686	18,702	2,460	3,243	1,099	1,492	9,810	10,849	2,569	3,811
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										
(Amount in Rs. lakh)										
Items	As on 31st March									
	Pragjyotish Gaonlia Bank		Pratappgarh Kshetriya Gramin Bank		Prathama Bank		Puri Gramin Bank		Rai Bareilly Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(271)	(272)	(273)	(274)	(275)	(276)	(277)	(278)	(279)	(280)
1. Capital	71	1,978	75	75	93	875	75	75	75	75
	(0.4)	(6.7)	(1.0)	(0.8)	(0.3)	(2.3)	(0.7)	(0.6)	(0.9)	(0.7)
2. Reserves & Surplus	49	49	—	—	—	—	—	—	—	—
	(0.3)	(0.2)	—	—	—	—	—	—	—	—
2.1 Statutory Reserves	44	44	—	—	—	—	—	—	—	—
2.2 Capital Reserves	5	5	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	15,243	20,375	6,720	8,724	20,608	25,576	5,719	7,455	7,404	9,202
	(79.0)	(69.2)	(88.2)	(88.0)	(69.8)	(68.3)	(53.6)	(57.7)	(87.0)	(88.4)
3.1 Demand Deposits	1,761	2,507	202	242	653	892	249	203	265	292
i) From Banks	—	—	—	—	16	14	—	—	—	—
ii) From Others	1,761	2,507	202	242	637	877	249	203	265	292
3.2 Savings Deposits	8,416	10,903	3,645	4,579	13,253	15,611	2,383	2,821	3,647	4,384
3.3 Term Deposits	5,065	6,964	2,873	3,903	6,702	9,073	3,086	4,431	3,492	4,525
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	5,065	6,964	2,873	3,903	6,702	9,073	3,086	4,431	3,492	4,525
3.A Deposits in India	15,243	20,375	6,720	8,724	20,608	25,576	5,719	7,455	7,404	9,202
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	2,128	2,548	495	660	6,822	8,458	2,110	2,518	788	836
	(11.0)	(8.7)	(6.5)	(6.7)	(23.1)	(22.6)	(19.8)	(19.5)	(9.3)	(8.0)
4.1 Borrowings in India	2,128	2,548	495	660	6,822	8,458	2,110	2,518	788	836
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	2,059	82	495	640	1,556	1,820	388	480	788	836
iii) From other Institutions and Agencies	70	2,467	—	20	5,266	6,638	1,722	2,038	—	—
4.2 Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	1,805	4,492	329	457	1,992	2,511	2,763	2,865	247	295
	(9.4)	(15.3)	(4.3)	(4.6)	(6.7)	(6.7)	(25.9)	(22.2)	(2.9)	(2.8)
5.1 Bills Payable	—	—	57	41	337	437	33	46	8	11
5.2 Inter-Office Adjustments	—	—	—	41	187	25	101	142	24	58
5.3 Interest Accrued	106	127	61	67	214	158	52	76	62	64
5.4 Others (including provisions)	1,699	4,365	210	308	1,254	1,891	2,578	2,601	153	163
Total Liabilities	19,296	29,443	7,619	9,916	29,515	37,420	10,668	12,913	8,513	10,408
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Pragjyotish Gaonlia Bank		Pratapgarh Kshetriya Gramin Bank		Prathama Bank		Puri Gramin Bank		Rai Bareilly Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(271)	(272)	(273)	(274)	(275)	(276)	(277)	(278)	(279)	(280)
1. Cash in hand	247	320	189	243	415	1,002	147	164	140	133
	(1.3)	(1.1)	(2.5)	(2.5)	(1.4)	(2.7)	(1.4)	(1.3)	(1.6)	(1.3)
2. Balances with RBI in Current Account	438	555	199	253	650	814	131	206	224	280
	(2.3)	(1.9)	(2.6)	(2.5)	(2.2)	(2.2)	(1.2)	(1.6)	(2.6)	(2.7)
3. Balances with Banks in India	6,307	5,027	553	1,899	1,336	1,481	1,830	1,851	531	3,016
	(32.7)	(17.1)	(7.3)	(19.1)	(4.5)	(4.0)	(17.2)	(14.3)	(6.2)	(29.0)
4. Money at call & short notice	—	—	1,953	1,750	—	—	—	—	3,800	—
	—	—	(25.6)	(17.6)	—	—	—	—	(44.6)	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	500	7,180	850	1,299	8,890	12,287	340	1,026	600	3,221
	(2.6)	(24.4)	(11.2)	(13.1)	(30.1)	(32.8)	(3.2)	(7.9)	(7.0)	(31.0)
6.A. Investments in India	500	7,180	850	1,299	8,890	12,287	340	1,026	600	3,221
(i) Government Securities	—	—	200	200	600	600	140	140	—	—
(ii) Other approved Securities	—	—	—	—	—	2,305	200	400	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	428	74	1,205	—	100	—	1,000
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	500	7,180	650	671	8,216	8,178	—	386	600	2,221
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	8,367	11,001	2,440	2,603	16,858	20,641	3,703	4,407	1,852	2,173
	(43.4)	(37.4)	(32.0)	(26.3)	(57.1)	(55.2)	(34.7)	(34.1)	(21.8)	(20.9)
7.1. Bills purchased and discounted	—	—	1	—	36	22	5	21	1	13
7.2. Cash Credits, Overdrafts and Demand Loans	187	359	389	444	892	1,003	1,055	1,368	1,850	2,159
7.3. Term Loans	8,180	10,642	2,051	2,160	15,930	19,616	2,643	3,019	2	1
8. Fixed & Leased Assets	64	65	19	18	52	51	7	5	16	24
	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	—	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	64	65	19	18	52	51	7	5	16	24
9. Other Assets	3,373	5,295	1,418	1,851	1,315	1,143	4,511	5,255	1,350	1,561
	(17.5)	(18.0)	(18.6)	(18.7)	(4.5)	(3.1)	(42.3)	(40.7)	(15.9)	(15.0)
9.1. Inter-Office Adjustments	—	—	6	—	—	—	—	—	72	72
9.2. Interest Accrued	243	511	199	377	546	308	41	71	240	388
9.3. Tax paid	—	—	—	—	18	18	—	—	—	—
9.4. Stationery & Stamps	23	26	4	3	17	30	12	11	1	3
9.5. Others	3,107	4,757	1,208	1,470	734	787	4,458	5,173	1,037	1,098
Total Assets	19,296	29,443	7,619	9,916	29,515	37,420	10,668	12,913	8,513	10,408
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Raigarh Kshetriya Gramin Bank		Raigarh-Sehore Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank		Rashikulya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(281)	(282)	(283)	(284)	(285)	(286)	(287)	(288)	(289)	(290)
1. Capital	75	75	75	75	50	50	50	50	75	75
	(2.1)	(1.6)	(2.6)	(1.9)	(1.2)	(0.7)	(1.3)	(1.1)	(1.1)	(0.9)
2. Reserves & Surplus	—	—	—	—	—	—	1	1	—	—
	—	—	—	—	—	—	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	1	1	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	2,836	3,907	2,266	3,159	3,807	5,954	2,584	3,213	4,603	5,787
	(78.7)	(81.3)	(77.1)	(81.1)	(87.7)	(87.9)	(68.7)	(71.5)	(68.7)	(69.5)
3.1. Demand Deposits	348	299	111	175	209	435	96	131	218	138
i) From Banks	—	—	—	175	—	—	—	—	—	—
ii) From Others	348	299	111	—	209	435	96	131	218	138
3.2. Savings Deposits	1,256	1,810	889	1,178	2,006	2,993	1,177	1,432	1,343	1,638
3.3. Term Deposits	1,232	1,797	1,265	1,806	1,591	2,525	1,311	1,650	3,042	4,011
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	1,232	1,797	1,265	1,806	1,591	2,525	1,311	1,650	3,042	4,011
3.A. Deposits in India	2,836	3,907	2,266	3,159	3,807	5,954	2,584	3,213	4,603	5,787
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	196	260	262	293	195	356	736	737	1,505	1,812
	(5.4)	(5.4)	(8.9)	(7.5)	(4.5)	(5.3)	(19.6)	(16.4)	(22.5)	(21.8)
4.1. Borrowings in India	196	260	262	293	195	356	736	737	1,505	1,812
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	5	14	87	67	—	—	183	184	299	390
iii) From other Institutions and Agencies	190	245	175	226	195	356	553	553	1,206	1,422
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	498	565	336	368	289	415	389	492	521	648
(13.8)	(11.8)	(11.4)	(9.5)	(6.6)	(6.1)	(10.3)	(11.0)	(7.8)	(7.8)	
5.1. Bills Payable	—	—	10	47	—	—	7	9	37	28
5.2. Inter-Office Adjustments	—	—	—	—	—	—	13	1	42	—
5.3. Interest Accrued	263	350	5	10	—	88	3	3	26	33
5.4. Others (including provisions)	236	216	321	311	289	327	366	478	416	586
Total Liabilities	3,605	4,807	2,939	3,896	4,340	6,774	3,760	4,493	6,704	8,322
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Raigarh Kshetriya Gramin Bank		Raigarh-Sehore Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank		Rashikulya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(281)	(282)	(283)	(284)	(285)	(286)	(287)	(288)	(289)	(290)
1. Cash in hand	24	32	55	75	51	74	172	122	110	130
	(0.7)	(0.7)	(1.9)	(1.9)	(1.2)	(1.1)	(4.6)	(2.7)	(1.6)	(1.6)
2. Balances with RBI in Current Account	91	133	63	96	120	156	77	100	124	178
	(2.5)	(2.8)	(2.1)	(2.5)	(2.8)	(2.3)	(2.0)	(2.2)	(1.8)	(2.1)
3. Balances with Banks in India	1,252	1,145	694	865	295	1,817	243	266	2,072	119
	(34.7)	(23.8)	(23.6)	(22.2)	(6.8)	(26.8)	(6.5)	(5.9)	(30.9)	(1.4)
4. Money at call & short notice	—	—	—	—	969	—	469	770	—	911
	—	—	—	—	(22.3)	—	(12.5)	(17.1)	—	(10.9)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	100	869	300	500	100	856	—	—	500	2,150
	(2.8)	(18.1)	(10.2)	(12.8)	(2.3)	(12.6)	—	—	(7.5)	(25.8)
6.A. Investments in India	100	869	300	500	100	856	—	—	500	2,150
(i) Government Securities	—	—	200	200	—	—	—	—	—	400
(ii) Other approved Securities	100	100	—	100	—	—	—	—	—	100
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	50	100	856	—	—	200	1,070
(v) Subsidiaries & Joint Ventures	—	769	—	—	—	—	—	—	—	—
(vi) Others	—	—	100	150	—	—	—	—	300	580
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	860	1,082	888	1,189	1,175	1,805	1,588	1,688	2,599	3,076
	(23.9)	(22.5)	(30.2)	(30.5)	(27.1)	(26.6)	(42.2)	(37.6)	(38.8)	(37.0)
7.1. Bills purchased and discounted	—	—	—	—	—	—	—	—	5	28
7.2. Cash Credits, Overdrafts and Demand Loans	369	456	888	1,189	986	1,535	127	87	845	1,198
7.3. Term Loans	491	626	—	—	189	270	1,460	1,601	1,749	1,850
8. Fixed & Leased Assets	7	7	10	14	23	27	16	16	17	16
	(0.2)	(0.2)	(0.4)	(0.4)	(0.5)	(0.4)	(0.4)	(0.4)	(0.3)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	7	7	10	14	23	27	16	16	17	16
9. Other Assets	1,271	1,537	928	1,156	1,606	2,038	1,195	1,530	1,282	1,743
	(35.3)	(32.0)	(31.6)	(29.7)	(37.0)	(30.1)	(31.8)	(34.1)	(19.1)	(20.9)
9.1. Inter-Office Adjustments	14	34	20	52	37	143	—	—	—	30
9.2. Interest Accrued	6	35	12	4	—	—	56	39	—	—
9.3. Tax paid	—	—	—	—	—	—	—	—	—	5
9.4. Stationery & Stamps	3	3	2	4	5	6	6	6	4	—
9.5. Others	1,248	1,465	894	1,096	1,565	1,890	1,132	1,484	1,277	1,708
Total Assets	3,605	4,807	2,939	3,896	4,340	6,774	3,760	4,493	6,704	8,322
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalseema Kshetriya Gramin Bank		Rewa Siddhi Kshetriya Gramin Bank		Sabarkantha-Gandhinagar Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(291)	(292)	(293)	(294)	(295)	(296)	(297)	(298)	(299)	(300)
1. Capital	100	100	75	75	75	75	84	668	100	100
	(3.3)	(2.2)	(3.0)	(2.3)	(0.3)	(0.3)	(0.8)	(4.6)	(4.2)	(2.5)
2. Reserves & Surplus	—	—	—	—	358	418	—	—	—	—
	—	—	—	—	(1.4)	(1.5)	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	339	263	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	19	155	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	2,412	3,706	1,927	2,706	15,763	18,043	9,215	12,038	1,666	2,857
	(80.3)	(82.4)	(77.6)	(83.2)	(62.7)	(63.3)	(89.5)	(86.1)	(69.3)	(72.3)
3.1 Demand Deposits	67	152	83	101	625	850	1,104	641	85	150
i) From Banks	—	—	—	—	3	4	—	—	—	—
ii) From Others	67	152	83	101	622	846	1,104	641	85	150
3.2 Savings Deposits	856	1,226	796	1,055	4,505	4,720	4,102	5,378	563	1,092
3.3 Term Deposits	1,489	2,329	1,048	1,551	10,633	12,473	4,009	6,019	1,018	1,615
i) From Banks	—	—	—	—	154	73	—	—	—	—
ii) From Others	1,489	2,329	1,048	1,551	10,479	12,400	4,009	6,019	1,018	1,615
3.A Deposits in India	2,412	3,706	1,927	2,706	15,763	18,043	9,215	12,605	1,666	2,857
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	362	471	412	384	7,642	8,060	825	1,065	465	627
	(12.0)	(10.5)	(16.6)	(11.8)	(30.4)	(28.3)	(8.0)	(7.3)	(19.3)	(15.9)
4.1 Borrowings in India	362	471	412	384	7,642	8,060	825	1,065	465	627
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	360	11	59	85	7,642	8,060	24	45	19	22
iii) From other Institutions and Agencies	2	460	353	298	—	—	800	1,020	445	604
4.2 Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	130	220	69	89	1,317	1,930	173	868	174	367
	(4.3)	(4.9)	(2.8)	(2.7)	(5.2)	(6.8)	(1.7)	(2.1)	(7.2)	(9.3)
5.1 Bills Payable	1	10	3	9	237	292	—	18	4	27
5.2 Inter-Office Adjustments	7	—	—	—	361	478	—	74	1	45
5.3 Interest Accrued	8	11	1	3	41	46	60	88	106	166
5.4 Others (including provisions)	115	200	65	77	678	1,113	113	777	63	128
Total Liabilities	3,003	4,497	2,483	3,254	25,155	28,526	10,296	14,640	2,405	3,950
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalseema Kshetriya Gramin Bank		Rewa Siddhi Kshetriya Gramin Bank		Sabarkantha-Gandhinagar Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(291)	(292)	(293)	(294)	(295)	(296)	(297)	(298)	(299)	(300)
1. Cash in hand	33	71	26	31	456	431	155	168	32	48
	(1.1)	(1.6)	(1.0)	(0.9)	(1.8)	(1.5)	(1.5)	(1.1)	(1.3)	(1.2)
2. Balances with RBI in Current Account	72	114	58	83	420	561	242	389	52	96
	(2.4)	(2.5)	(2.3)	(2.6)	(1.7)	(2.0)	(2.4)	(2.7)	(2.2)	(2.4)
3. Balances with Banks in India	352	389	959	320	2,435	994	3,790	5,636	304	334
	(11.7)	(8.7)	(38.6)	(9.8)	(9.7)	(3.5)	(36.8)	(38.5)	(12.6)	(8.5)
4. Money at call & short notice	635	1,325	—	—	3,936	6,478	—	—	542	1,228
	(21.1)	(29.5)	—	—	(15.6)	(22.7)	—	—	(22.5)	(31.1)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	201	201	131	885	528	578	1,700	2,523	75	465
	(6.7)	(4.5)	(5.3)	(27.2)	(2.1)	(2.0)	(16.5)	(17.2)	(3.1)	(11.8)
6.A. Investments in India	201	201	131	885	528	578	1,700	2,523	75	465
(i) Government Securities	201	201	131	131	—	—	—	—	—	50
(ii) Other approved Securities	—	—	—	250	528	578	—	1,700	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	—	—	—	—	—	75	415
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	504	—	—	1,700	823	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1,147	1,689	764	1,254	16,757	18,860	3,679	4,662	1,060	1,396
	(38.2)	(37.6)	(30.8)	(38.5)	(66.6)	(66.1)	(35.7)	(31.8)	(44.1)	(35.3)
7.1. Bills purchased and discounted	12	—	2	1	273	79	9	168	8	7
7.2. Cash Credits, Overdrafts and Demand Loans	225	470	160	374	10,747	12,403	64	144	119	223
7.3. Term Loans	910	1,219	602	878	5,737	6,377	3,606	4,350	932	1,166
8. Fixed & Leased Assets	10	13	10	12	94	93	24	28	9	12
	(0.3)	(0.3)	(0.4)	(0.4)	(0.4)	(0.3)	(0.2)	(0.2)	(0.4)	(0.3)
8.1. Premises	—	—	—	12	45	43	—	—	—	—
8.2. Other Fixed Assets	10	13	10	—	49	50	24	28	9	12
9. Other Assets	553	694	536	670	531	531	704	1,234	332	371
	(18.4)	(15.4)	(21.6)	(20.6)	(2.1)	(1.9)	(6.8)	(8.4)	(13.8)	(9.4)
9.1. Inter-Office Adjustments	—	4	13	10	79	—	11	—	—	—
9.2. Interest Accrued	15	85	12	44	1	217	147	511	16	47
9.3. Tax paid	—	4	6	7	20	1	3	3	—	1
9.4. Stationery & Stamps	3	—	3	4	95	28	4	7	2	2
9.5. Others	535	601	502	606	337	286	538	714	314	320
Total Assets	3,003	4,497	2,483	3,254	25,155	28,526	10,296	14,640	2,405	3,950
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Sagar Kshetriya Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank		Samyukt Kshetriya Gramin Bank		Sangameswar Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(301)	(302)	(303)	(304)	(305)	(306)	(307)	(308)	(309)	(310)
1. Capital	75	84	75	75	71	71	96	187	75	75
	(0.5)	(0.5)	(2.2)	(2.0)	(1.6)	(1.0)	(0.3)	(0.5)	(0.9)	(0.9)
2. Reserves & Surplus	—	—	—	—	—	—	991	1,203	1	1
	—	—	—	—	—	—	(3.3)	(3.3)	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	198	241	1	1
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	793	962	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	11,553	13,958	1,922	2,125	3,625	5,605	26,919	33,404	5,215	5,319
	(76.6)	(79.2)	(56.0)	(57.0)	(80.8)	(78.0)	(89.7)	(91.5)	(64.9)	(62.8)
3.1 Demand Deposits	108	149	96	99	210	377	1,008	1,777	665	538
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	108	149	96	99	210	377	1,008	1,777	665	538
3.2 Savings Deposits	6,217	6,944	604	724	2,028	3,096	14,146	16,251	2,092	1,604
3.3 Term Deposits	5,228	6,866	1,222	1,302	1,386	2,132	11,765	15,376	2,458	3,177
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	5,228	6,866	1,222	1,302	1,386	2,132	11,765	15,376	2,458	3,177
3.A Deposits in India	11,553	13,958	1,922	2,125	3,625	5,605	26,919	33,404	5,215	5,319
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1,069	1,112	968	1,270	392	628	1,869	1,576	2,286	2,349
	(7.1)	(6.3)	(28.2)	(34.1)	(8.7)	(8.7)	(6.2)	(4.3)	(28.5)	(27.7)
4.1 Borrowings in India	1,069	1,112	968	1,270	392	628	1,869	1,576	2,286	2,349
i) From RBI	—	—	—	—	—	—	—	140	—	—
ii) From other Banks	—	—	145	286	54	291	148	1,436	429	451
iii) From other Institutions and Agencies	1,069	1,112	823	985	338	338	1,721	—	1,858	1,897
4.2 Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	2,380	2,462	468	255	396	879	130	152	454	730
	(15.8)	(14.0)	(13.6)	(6.8)	(8.8)	(12.2)	(0.4)	(0.4)	(5.7)	(8.6)
5.1 Bills Payable	114	161	66	83	—	—	11	73	25	84
5.2 Inter-Office Adjustments	61	—	130	23	—	—	—	8	—	—
5.3 Interest Accrued	133	408	15	26	281	394	96	31	379	503
5.4 Others (including provisions)	2,071	1,893	258	123	115	486	23	41	49	143
Total Liabilities	15,076	17,616	3,433	3,725	4,484	7,184	30,004	36,522	8,031	8,473
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Sagar Kshetriya Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank		Samyukt Kshetriya Gramin Bank		Sangameswar Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(301)	(302)	(303)	(304)	(305)	(306)	(307)	(308)	(309)	(310)
1. Cash in hand	68	102	50	58	56	56	538	549	153	174
	(0.4)	(0.6)	(1.4)	(1.6)	(1.3)	(0.8)	(1.8)	(1.5)	(1.9)	(2.0)
2. Balances with RBI in Current Account	362	440	78	70	112	189	795	921	176	182
	(2.4)	(2.5)	(2.3)	(1.9)	(2.5)	(2.6)	(2.6)	(2.5)	(2.2)	(2.2)
3. Balances with Banks in India	5,612	4,212	889	487	1,263	1,775	16,279	20,030	2,094	1,625
	(37.2)	(23.9)	(25.9)	(13.1)	(28.2)	(24.7)	(54.3)	(54.8)	(26.1)	(19.2)
4. Money at call & short notice	—	—	—	569	—	—	—	—	—	—
	—	—	—	(15.3)	—	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	1,650	4,384	125	—	—	1,371	5,150	6,784	780	537
	(10.9)	(24.9)	(3.6)	—	—	(19.1)	(17.2)	(18.6)	(9.7)	(6.3)
6.A. Investments in India	1,650	4,384	125	—	—	1,371	5,150	6,784	780	537
(i) Government Securities	800	999	—	—	—	—	5,000	—	—	—
(ii) Other approved Securities	650	2,400	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	200	985	—	—	—	150	150	1,360	125	537
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	125	—	—	1,221	—	5,424	655	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	4,787	5,541	1,724	2,017	1,247	1,374	6,385	6,298	4,077	3,934
	(31.8)	(31.5)	(50.2)	(54.1)	(27.8)	(19.1)	(21.3)	(17.2)	(50.8)	(46.4)
7.1. Bills purchased and discounted	—	—	—	—	—	—	6	7	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	782	13	676	741	11	323	675	782	2,282	2,673
7.3. Term Loans	4,005	5,527	1,048	1,276	1,236	1,050	5,704	5,509	1,795	1,261
8. Fixed & Leased Assets	33	38	15	13	10	13	35	41	17	16
	(0.2)	(0.2)	(0.5)	(0.4)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)
8.1. Premises	—	—	1	—	—	—	—	—	—	—
8.2. Other Fixed Assets	33	38	15	13	10	13	35	41	17	16
9. Other Assets	2,565	2,900	551	511	1,796	2,406	823	1,899	735	2,005
	(17.0)	(16.5)	(16.1)	(13.7)	(40.1)	(33.5)	(2.7)	(5.2)	(9.1)	(23.7)
9.1. Inter-Office Adjustments	—	57	—	—	32	154	88	—	8	5
9.2. Interest Accrued	192	705	37	16	17	67	588	1,728	72	112
9.3. Tax paid	—	—	—	—	—	—	7	7	—	—
9.4. Stationery & Stamps	8	10	4	3	4	11	4	6	4	3
9.5. Others	2,364	2,128	510	492	1,743	2,174	135	158	651	1,885
Total Assets	15,076	17,616	3,433	3,725	4,484	7,184	30,004	36,522	8,031	8,473
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Santhal Parganas Gramin Bank		Saran Kshetriya Gramin Bank		Sarayu Kshetriya Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(311)	(312)	(313)	(314)	(315)	(316)	(317)	(318)	(319)	(320)
1. Capital	71	71	50	50	88	279	75	75	75	75
	(0.6)	(0.5)	(1.1)	(0.9)	(1.6)	(4.6)	(2.4)	(1.9)	(3.0)	(2.3)
2. Reserves & Surplus	—	—	—	—	32	60	—	—	—	—
	—	—	—	—	(0.6)	(1.0)	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	6	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	32	54	—	—	—	—
3. Deposits	9,963	10,752	4,016	5,158	4,334	4,645	2,100	2,821	1,939	2,739
	(81.6)	(80.4)	(88.8)	(88.0)	(81.0)	(77.1)	(65.9)	(71.2)	(78.3)	(84.4)
3.1. Demand Deposits	834	898	10	27	104	157	66	55	106	205
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	834	898	10	27	104	157	66	55	106	205
3.2. Savings Deposits	6,241	6,424	1,913	2,294	3,065	3,039	1,291	1,583	850	1,172
3.3. Term Deposits	2,888	3,431	2,092	2,837	1,165	1,450	742	1,182	983	1,363
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	2,888	3,431	2,092	2,837	1,165	1,450	742	1,182	983	1,363
3.A. Deposits in India	9,963	10,752	4,016	5,158	4,334	4,645	2,100	2,821	1,939	2,739
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1,345	1,236	265	314	664	742	624	840	84	91
	(11.0)	(9.2)	(5.9)	(5.4)	(12.4)	(12.3)	(19.6)	(21.2)	(3.4)	(2.8)
4.1. Borrowings in India	1,345	1,236	265	314	664	742	624	840	84	91
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	256	256	—	—	661	137	624	840	—	—
iii) From other Institutions and Agencies	1,089	980	265	314	3	605	—	—	84	91
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	823	1,308	192	342	236	298	386	224	378	340
	(6.7)	(9.8)	(4.2)	(5.8)	(4.4)	(5.0)	(12.1)	(5.7)	(15.3)	(10.5)
5.1. Bills Payable	25	219	—	—	6	5	10	8	17	31
5.2. Inter-Office Adjustments	—	—	4	—	—	—	159	—	—	—
5.3. Interest Accrued	704	824	26	31	15	225	11	10	7	11
5.4. Others (including provisions)	95	266	162	311	215	68	207	206	354	298
Total Liabilities	12,202	13,368	4,522	5,863	5,353	6,025	3,185	3,960	2,477	3,246
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Santhal Parganas Gramin Bank		Saran Kshetriya Gramin Bank		Sarayu Kshetriya Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(311)	(312)	(313)	(314)	(315)	(316)	(317)	(318)	(319)	(320)
1. Cash in hand	47	44	31	34	116	266	16	17	24	18
	(0.4)	(0.3)	(0.7)	(0.6)	(2.2)	(4.4)	(0.5)	(0.4)	(1.0)	(0.6)
2. Balances with RBI in Current Account	327	389	123	156	135	160	68	89	55	83
	(2.7)	(2.9)	(2.7)	(2.7)	(2.5)	(2.7)	(2.1)	(2.2)	(2.2)	(2.6)
3. Balances with Banks in India	784	873	1,445	2,049	2,820	220	1,040	1,250	597	1,082
	(6.4)	(6.5)	(32.0)	(34.9)	(52.7)	(3.7)	(32.7)	(31.6)	(24.1)	(33.3)
4. Money at call & short notice	4,876	2,824	—	—	—	—	—	—	—	—
	(40.0)	(21.1)	—	—	—	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	1,900	4,230	—	—	500	3,791	254	455	—	—
	(15.6)	(31.6)	—	—	(9.3)	(62.9)	(8.0)	(11.5)	—	—
6.A. Investments in India	1,900	4,230	—	—	500	3,791	254	455	—	—
(i) Government Securities	1,900	1,900	—	—	500	500	—	—	—	—
(ii) Other approved Securities	—	—	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	—	—	885	—	352	—	—
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	2,330	—	—	—	2,406	254	103	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	3,069	3,281	1,880	2,026	1,407	1,394	1,215	1,442	971	890
	(25.1)	(24.5)	(41.6)	(34.6)	(26.3)	(23.1)	(38.2)	(36.4)	(39.2)	(27.4)
7.1. Bills purchased and discounted	—	—	—	—	1	—	—	—	—	12
7.2. Cash Credits, Overdrafts and Demand Loans	1,096	1,101	115	132	591	647	328	488	36	45
7.3. Term Loans	1,973	2,180	1,765	1,894	815	746	887	953	935	834
8. Fixed & Leased Assets	7	9	6	6	15	15	8	7	5	6
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.3)	(0.3)	(0.2)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	7	9	6	6	15	15	8	7	5	6
9. Other Assets	1,193	1,719	1,038	1,593	360	179	583	700	825	1,166
	(9.8)	(12.9)	(22.9)	(27.2)	(6.7)	(3.0)	(18.3)	(17.7)	(33.3)	(35.9)
9.1. Inter-Office Adjustments	9	215	—	22	293	4	—	38	11	91
9.2. Interest Accrued	225	583	14	144	46	165	5	8	—	—
9.3. Tax paid	6	—	1	—	—	—	—	—	—	—
9.4. Stationery & Stamps	4	3	1,023	1	5	5	3	4	2	4
9.5. Others	949	919	—	1,426	17	3	575	650	812	1,070
Total Assets	12,202	13,368	4,522	5,863	5,353	6,025	3,185	3,960	2,477	3,246
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Sharada Gramin Bank		Shekhawati Kshetriya Gramin Bank		Shivalik Kshetriya Gramin Bank		Shivpuri Guna Kshetriya Gramin Bank		Shri Sathvahna Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(321)	(322)	(323)	(324)	(325)	(326)	(327)	(328)	(329)	(330)
1. Capital	84	100	100	1,582	75	75	75	75	75	96
	(1.6)	(1.4)	(0.8)	(10.3)	(1.4)	(1.1)	(1.5)	(1.2)	(1.3)	(1.3)
2. Reserves & Surplus	—	989	—	—	24	24	—	—	—	144
	—	(13.4)	—	—	(0.4)	(0.4)	—	—	—	(2.0)
2.1 Statutory Reserves	—	989	—	—	24	24	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	144
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	—	—
3. Deposits	4,418	5,445	9,527	11,443	4,439	5,655	4,087	5,397	3,778	4,600
	(84.8)	(73.8)	(79.7)	(74.3)	(81.7)	(83.0)	(83.4)	(83.8)	(64.3)	(63.8)
3.1. Demand Deposits	141	172	92	154	134	155	433	531	317	465
i) From Banks	—	—	9	10	—	—	—	—	—	—
ii) From Others	141	172	83	144	134	155	433	531	317	465
3.2. Savings Deposits	1,657	1,882	3,764	3,876	2,177	2,608	1,419	1,785	1,233	1,292
3.3. Term Deposits	2,620	3,390	5,671	7,412	2,128	2,892	2,235	3,081	2,228	2,843
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	2,620	3,390	5,671	7,412	2,128	2,892	2,235	3,081	2,228	2,843
3.A. Deposits in India	4,418	5,445	9,527	11,443	4,439	5,655	4,087	5,397	3,778	4,600
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	290	270	1,507	1,456	647	700	251	325	1,489	1,494
	(5.6)	(3.7)	(12.6)	(9.5)	(11.9)	(10.3)	(5.1)	(5.0)	(25.3)	(20.7)
4.1. Borrowings in India	290	270	1,507	1,456	647	700	251	325	1,489	1,494
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	8	—	30	29	25	25	—	325	323	315
iii) From other Institutions and Agencies	282	270	1,477	1,427	622	675	251	—	1,166	1,179
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	421	577	925	915	250	360	484	644	535	872
	(8.1)	(7.8)	(7.7)	(5.9)	(4.6)	(5.3)	(9.9)	(10.0)	(9.1)	(12.1)
5.1. Bills Payable	21	32	55	47	14	33	—	—	—	—
5.2. Inter-Office Adjustments	7	—	52	60	50	23	—	—	—	107
5.3. Interest Accrued	4	5	229	39	57	95	250	353	507	658
5.4. Others (including provisions)	388	540	589	769	129	209	234	290	28	107
Total Liabilities	5,212	7,381	12,059	15,395	5,435	6,814	4,897	6,440	5,877	7,207
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Sharada Gramin Bank		Shekhawati Kshetriya Gramin Bank		Shivalik Kshetriya Gramin Bank		Shivpuri Guna Kshetriya Gramin Bank		Shri Sathvahna Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(321)	(322)	(323)	(324)	(325)	(326)	(327)	(328)	(329)	(330)
1. Cash in hand	63	82	341	262	22	33	66	81	91	109
	(1.2)	(1.1)	(2.8)	(1.7)	(0.4)	(0.5)	(1.3)	(1.3)	(1.6)	(1.5)
2. Balances with RBI in Current Account	129	159	294	375	136	172	125	166	116	150
	(2.5)	(2.2)	(2.4)	(2.4)	(2.5)	(2.5)	(2.6)	(2.6)	(2.0)	(2.1)
3. Balances with Banks in India	2,382	292	3,033	3,180	1,867	2,524	208	180	1,872	2,135
	(45.7)	(4.0)	(25.1)	(20.7)	(34.3)	(37.0)	(4.2)	(2.8)	(31.9)	(29.6)
4. Money at call & short notice	—	3,553	—	—	—	—	1,381	2,163	—	—
	—	(48.1)	—	—	—	—	(28.2)	(33.6)	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	—	200	660	2,592	1,345	1,867	136	211	—	225
	—	(2.7)	(5.5)	(16.8)	(24.7)	(27.4)	(2.8)	(3.3)	—	(3.1)
6.A. Investments in India	—	200	660	2,592	1,345	1,867	136	211	—	225
(i) Government Securities	—	—	100	—	—	25	—	—	—	—
(ii) Other approved Securities	—	—	—	—	—	—	—	—	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	200	—	2,032	—	1,473	136	211	—	225
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	560	560	1,345	370	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1,767	1,837	5,773	6,461	1,697	1,933	1,262	1,466	3,400	3,962
	(33.9)	(24.9)	(47.9)	(42.0)	(31.2)	(28.4)	(25.8)	(22.8)	(57.8)	(55.0)
7.1. Bills purchased and discounted	20	—	41	16	1	4	—	1,466	—	—
7.2. Cash Credits, Overdrafts and Demand Loans	63	66	733	825	108	125	691	—	1,721	2,035
7.3. Term Loans	1,683	1,771	4,999	5,620	1,588	1,804	571	—	1,679	1,927
8. Fixed & Leased Assets	9	12	15	15	21	20	14	13	14	16
	(0.2)	(0.2)	(0.1)	(0.1)	(0.4)	(0.3)	(0.3)	(0.2)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	9	12	15	15	21	20	14	13	14	16
9. Other Assets	862	1,246	1,943	2,510	348	264	1,705	2,161	384	610
	(16.5)	(16.9)	(16.1)	(16.3)	(6.4)	(3.9)	(34.8)	(33.6)	(6.5)	(8.5)
9.1. Inter-Office Adjustments	—	10	—	—	—	—	62	90	76	—
9.2. Interest Accrued	46	77	77	290	99	133	13	14	108	160
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	2	1	7	2,214	3	4	2	2	5	5
9.5. Others	815	1,158	1,859	6	246	128	1,628	2,054	195	444
Total Assets	5,212	7,381	12,059	15,395	5,435	6,814	4,897	6,440	5,877	7,207
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Shri Venkateswara Gramin Bank		Singhbhumi Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank		Solapur Kshetriya Gramin Bank		South Malabar Kshetriya Gramin bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(331)	(332)	(333)	(334)	(335)	(336)	(337)	(338)	(339)	(340)
1. Capital		75	63	63	68	544	75	75	100	100
		(0.8)	(1.1)	(0.8)	(1.0)	(6.0)	(3.5)	(2.4)	(0.4)	(0.4)
2. Reserves & Surplus		—	—	—	—	—	—	—	371	557
		—	—	—	—	—	—	—	(1.3)	(2.1)
2.1 Statutory Reserves		—	—	—	—	—	—	—	293	170
2.2 Capital Reserves		—	—	—	—	—	—	—	—	—
2.3 Share Premium		—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves		—	—	—	—	—	—	—	78	387
2.5 Balance of Profit		—	—	—	—	—	—	—	—	—
3. Deposits		6,436	4,790	6,477	5,600	7,734	1,352	2,021	16,199	14,348
		(68.1)	(82.8)	(87.1)	(85.5)	(84.8)	(62.6)	(64.6)	(58.1)	(53.5)
3.1. Demand Deposits		182	445	510	113	215	71	131	930	951
i) From Banks		—	—	—	—	—	—	—	131	218
ii) From Others		182	445	510	113	215	71	131	799	733
3.2. Savings Deposits		1,672	2,336	3,075	2,772	3,405	539	757	7,155	5,676
3.3. Term Deposits		4,582	2,009	2,892	2,715	4,114	742	1,133	8,113	7,721
i) From Banks		—	—	—	—	—	—	—	52	2
ii) From Others		4,582	2,009	2,892	2,715	4,114	742	1,133	8,061	7,719
3.A. Deposits in India		6,436	4,790	6,477	5,600	7,734	1,352	2,021	16,199	14,348
3.B. Deposits outside India		—	—	—	—	—	—	—	—	—
4. Borrowings		2,059	350	245	461	408	600	875	9,872	10,295
		(21.8)	(6.1)	(3.3)	(7.0)	(4.5)	(27.7)	(28.0)	(35.4)	(38.4)
4.1. Borrowings in India		2,059	350	245	461	408	600	875	9,872	10,295
i) From RBI		—	—	—	—	—	—	—	—	—
ii) From other Banks		839	—	—	—	—	79	135	2,341	2,496
iii) From other Institutions and Agencies		1,221	350	245	461	408	521	740	7,531	7,799
4.2. Borrowings outside India		—	—	—	—	—	—	—	—	—
5. Other Liabilities		878	580	654	419	440	134	156	1,349	1,527
		(9.3)	(10.0)	(8.8)	(6.4)	(4.8)	(6.2)	(5.0)	(4.8)	(5.7)
5.1. Bills Payable		68	—	5	—	—	—	—	484	453
5.2. Inter-Office Adjustments		241	23	2	6	—	2	2	—	160
5.3. Interest Accrued		111	—	—	28	35	1	—	151	152
5.4. Others (including provisions)		460	556	647	385	405	131	154	714	762
Total Liabilities		9,449	5,782	7,439	6,547	9,125	2,161	3,127	27,891	26,827
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Shri Venkateswara Gramin Bank		Singhbhumi Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank		Solapur Kshetriya Gramin Bank		South Malabar Kshetriya Gramin bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(331)	(332)	(333)	(334)	(335)	(336)	(337)	(338)	(339)	(340)
1. Cash in hand		120	41	43	50	79	39	73	1,064	480
		(1.3)	(0.7)	(0.6)	(0.8)	(0.9)	(1.8)	(2.3)	(3.8)	(1.8)
2. Balances with RBI in Current Account		189	145	189	168	234	41	53	508	439
		(2.0)	(2.5)	(2.5)	(2.6)	(2.6)	(1.9)	(1.7)	(1.8)	(1.6)
3. Balances with Banks in India		2,069	1,227	2,293	2,973	4,872	386	678	5,055	3,213
		(21.9)	(21.2)	(30.8)	(45.4)	(53.4)	(17.8)	(21.7)	(18.1)	(12.0)
4. Money at call & short notice		—	—	—	—	—	—	—	—	—
		—	—	—	—	—	—	—	—	—
5. Balances with Banks outside India		—	—	—	—	—	—	—	—	—
		—	—	—	—	—	—	—	—	—
6. Investments		185	1,194	1,175	610	610	—	25	2,380	3,187
		(2.0)	(20.6)	(15.8)	(9.3)	(6.7)	—	(0.8)	(8.5)	(11.9)
6.A. Investments in India		185	1,194	1,175	610	610	—	25	2,380	3,187
(i) Government Securities		—	400	400	500	500	—	—	1,530	1,527
(ii) Other approved Securities		50	—	230	—	—	—	—	850	1,660
(iii) Shares		—	—	259	—	—	—	—	—	—
(iv) Debentures and Bonds		135	—	200	110	110	—	25	—	—
(v) Subsidiaries & Joint Ventures		—	—	—	—	—	—	—	—	—
(vi) Others		—	794	86	—	—	—	—	—	—
6.B. Investments outside India		—	—	—	—	—	—	—	—	—
(i) Government Securities		—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures		—	—	—	—	—	—	—	—	—
(iii) Others		—	—	—	—	—	—	—	—	—
7. Advances		5,185	1,683	1,925	2,095	2,394	1,163	1,575	18,182	18,998
		(54.9)	(29.1)	(25.9)	(32.0)	(26.2)	(53.8)	(50.4)	(65.2)	(70.8)
7.1. Bills purchased and discounted		51	49	4	—	—	—	—	16	15
7.2. Cash Credits, Overdrafts and Demand Loans		3,565	1,634	1,921	135	345	218	741	13,841	14,351
7.3. Term Loans		1,570	—	—	1,959	2,048	945	834	4,324	4,631
8. Fixed & Leased Assets		20	8	12	11	12	11	16	80	77
		(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.5)	(0.5)	(0.3)	(0.3)
8.1. Premises		—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets		20	8	12	11	12	11	16	80	77
9. Other Assets		1,679	1,485	1,801	641	924	521	708	623	433
		(17.8)	(25.7)	(24.2)	(9.8)	(10.1)	(24.1)	(22.6)	(2.2)	(1.6)
9.1. Inter-Office Adjustments		—	—	—	—	19	—	59	255	—
9.2. Interest Accrued		89	35	138	35	576	2	7	127	206
9.3. Tax paid		—	—	12	—	—	—	—	—	—
9.4. Stationery & Stamps		8	—	—	5	5	2	3	30	34
9.5. Others		1,582	1,450	1,652	601	324	517	639	211	192
Total Assets		9,449	5,782	7,439	6,547	9,125	2,161	3,127	27,891	26,827
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Not available

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Sravasthi Kshetriya Gramin Bank		Sree Ananta Gramin Bank		Sri Saraswati Gramin Bank		Sri Visakha Gramin Bank		Sri Ganganagar Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(341)	(342)	(343)	(344)	(345)	(346)	(347)	(348)	(349)	(350)
1. Capital	75	75	75	75	75	75	75	75	75	75
	(0.8)	(0.6)	(0.7)	(0.5)	(0.8)	(0.6)	(0.4)	(0.3)	(3.1)	(2.2)
2. Reserves & Surplus	—	—	2	39	—	—	29	29	—	—
	—	—	—	(0.3)	—	—	(0.1)	(0.1)	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	29	29	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	2	39	—	—	—	—	—	—
3. Deposits	7,107	9,457	6,593	10,272	6,739	7,916	14,117	19,640	1,965	2,817
	(77.8)	(79.9)	(63.2)	(68.0)	(69.6)	(67.7)	(72.8)	(77.0)	(81.6)	(83.1)
3.1 Demand Deposits	566	449	186	241	344	402	1,720	2,277	205	296
i) From Banks	—	2	—	—	—	—	—	—	—	—
ii) From Others	566	447	186	241	344	402	1,720	2,277	205	296
3.2 Savings Deposits	3,814	5,325	2,191	3,054	2,792	2,639	4,515	5,394	531	647
3.3 Term Deposits	2,727	3,682	4,216	6,978	3,602	4,875	7,882	11,969	1,230	1,874
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	2,727	3,682	4,216	6,978	3,602	4,875	7,882	11,969	1,230	1,874
3.A Deposits in India	7,107	9,457	6,593	10,272	6,739	7,916	14,117	19,640	1,965	2,817
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1,359	1,556	2,876	3,396	2,052	2,407	4,160	4,386	204	266
	(14.9)	(13.1)	(27.6)	(22.5)	(21.2)	(20.6)	(21.5)	(17.2)	(8.5)	(7.8)
4.1 Borrowings in India	1,359	1,556	2,876	3,396	2,052	2,407	4,160	4,386	204	266
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	85	104	575	697	455	538	957	953	10	27
iii) From other Institutions and Agencies	1,273	1,452	2,301	2,699	1,596	1,870	3,202	3,433	193	239
4.2 Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	593	749	888	1,315	823	1,298	1,010	1,380	164	233
	(6.5)	(6.3)	(8.5)	(8.7)	(8.5)	(11.1)	(5.2)	(5.4)	(6.8)	(6.9)
5.1 Bills Payable	11	18	550	295	52	182	—	—	—	8
5.2 Inter-Office Adjustments	7	12	114	423	56	33	—	—	—	—
5.3 Interest Accrued	24	20	27	48	712	957	975	1,272	130	189
5.4 Others (including provisions)	552	698	198	549	2	127	34	108	34	37
Total Liabilities	9,134	11,837	10,434	15,097	9,688	11,696	19,389	25,510	2,408	3,390
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Sravasthi Kshetriya Gramin Bank		Sree Ananta Gramin Bank		Sri Saraswati Gramin Bank		Sri Visakha Gramin Bank		Sri Ganganagar Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(341)	(342)	(343)	(344)	(345)	(346)	(347)	(348)	(349)	(350)
1. Cash in hand	204	288	140	391	122	182	238	250	19	15
	(2.2)	(2.4)	(1.3)	(2.6)	(1.3)	(1.6)	(1.2)	(1.0)	(0.8)	(0.4)
2. Balances with RBI in Current Account	189	302	185	234	230	311	352	584	58	93
	(2.1)	(2.6)	(1.8)	(1.5)	(2.4)	(2.7)	(1.8)	(2.3)	(2.4)	(2.7)
3. Balances with Banks in India	2,872	3,411	2,744	5,529	615	487	4,658	6,052	740	968
	(31.4)	(28.8)	(26.3)	(36.6)	(6.3)	(4.2)	(24.0)	(23.7)	(30.7)	(28.5)
4. Money at call & short notice	—	—	—	—	2,825	3,218	—	—	—	—
	—	—	—	—	(29.2)	(27.5)	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	505	1,697	—	75	1,314	2,087	2,595	3,856	—	172
	(5.5)	(14.3)	—	(0.5)	(13.6)	(17.8)	(13.4)	(15.1)	—	(5.1)
6.A. Investments in India	505	1,697	—	75	1,314	2,087	2,595	3,856	—	172
(i) Government Securities	—	—	—	—	300	300	—	—	—	—
(ii) Other approved Securities	—	—	—	—	—	—	—	—	—	10
(iii) Shares	—	—	—	—	1,014	1,787	—	—	—	—
(iv) Debentures and Bonds	—	1,192	—	75	—	—	—	3,696	—	162
(v) Subsidiaries & Joint Ventures	—	505	—	—	—	—	—	—	—	—
(vi) Others	505	—	—	—	—	—	2,595	160	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	4,120	4,585	6,697	8,080	4,234	4,906	9,393	12,027	863	1,215
	(45.1)	(38.7)	(64.2)	(53.5)	(43.7)	(41.9)	(48.4)	(47.1)	(35.8)	(35.8)
7.1. Bills purchased and discounted	64	94	27	146	108	169	75	65	1	—
7.2. Cash Credits, Overdrafts and Demand Loans	513	747	3,561	4,320	2,674	3,510	6,326	8,671	160	404
7.3. Term Loans	3,542	3,743	3,109	3,615	1,452	1,167	2,991	3,291	702	810
8. Fixed & Leased Assets	15	19	66	79	32	33	22	24	8	8
	(0.2)	(0.2)	(0.6)	(0.5)	(0.3)	(0.3)	(0.1)	(0.1)	(0.3)	(0.2)
8.1. Premises	—	—	41	43	—	—	—	24	—	—
8.2. Other Fixed Assets	15	19	25	36	32	33	22	—	8	8
9. Other Assets	1,230	1,534	603	709	317	471	2,130	2,717	721	920
	(13.5)	(13.0)	(5.8)	(4.7)	(3.3)	(4.0)	(11.0)	(10.7)	(29.9)	(27.1)
9.1. Inter-Office Adjustments	—	—	—	—	68	155	103	35	1	—
9.2. Interest Accrued	101	226	49	91	185	276	193	338	17	50
9.3. Tax paid	—	—	7	—	—	—	12	12	1	—
9.4. Stationery & Stamps	4	5	11	12	7	8	4	7	2	3
9.5. Others	1,125	1,304	536	607	57	32	1,818	2,324	699	868
Total Assets	9,134	11,837	10,434	15,097	9,688	11,696	19,389	25,510	2,408	3,390
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Srirama Gramin Bank		Subansiri Gaonlia Gramin Bank		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(351)	(352)	(353)	(354)	(355)	(356)	(357)	(358)	(359)	(360)
1. Capital	75	85	54	71	75	75	100	547	75	75
	(1.7)	(1.7)	(1.8)	(2.1)	(0.5)	(0.4)	(3.1)	(9.3)	(3.5)	(2.6)
2. Reserves & Surplus	161	201	—	43	—	—	-339	18	—	7
	(3.7)	(4.1)	—	—	—	—	—	(0.3)	—	(0.2)
2.1 Statutory Reserves	34	42	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	127	159	—	43	—	—	—	18	—	7
2.5 Balance of Profit	—	1	—	—	—	—	-339	—	—	—
3. Deposits	2,237	2,426	2,487	2,936	12,051	14,682	2,341	3,626	1,460	1,996
	(51.7)	(49.3)	(81.8)	(86.2)	(79.3)	(70.7)	(73.4)	(61.8)	(68.0)	(68.1)
3.1 Demand Deposits	167	77	207	286	327	287	49	71	121	91
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	167	77	207	286	327	287	49	71	121	91
3.2 Savings Deposits	682	670	1,389	1,551	6,090	7,154	1,231	1,898	588	668
3.3 Term Deposits	1,388	1,680	891	1,099	5,634	7,241	1,060	1,657	752	1,238
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	1,388	1,680	891	1,099	5,634	7,241	1,060	1,657	752	1,238
3.A Deposits in India	2,237	2,426	2,487	2,936	12,051	14,682	2,341	3,626	1,460	1,996
3.B Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	1,475	1,482	277	186	2,044	1,740	873	1,402	441	627
	(34.1)	(30.1)	(9.1)	(5.5)	(13.4)	(8.4)	(27.4)	(23.9)	(20.6)	(21.4)
4.1 Borrowings in India	1,475	1,482	277	186	2,044	1,740	873	1,402	441	627
i) From RBI	—	—	—	—	—	—	79	—	—	—
ii) From other Banks	320	324	277	186	—	—	794	295	90	118
iii) From other Institutions and Agencies	1,155	1,158	—	—	2,044	1,740	—	1,106	351	509
4.2 Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	383	727	224	211	1,031	4,274	216	270	170	225
	(8.8)	(14.8)	(7.4)	(6.2)	(6.8)	(20.6)	(6.8)	(4.6)	(7.9)	(7.7)
5.1 Bills Payable	39	190	—	1	15	15	—	—	—	—
5.2 Inter-Office Adjustments	—	—	—	6	—	1,481	—	—	—	—
5.3 Interest Accrued	295	361	33	43	120	135	9	14	102	146
5.4 Others (including provisions)	49	176	190	162	896	2,643	207	256	67	79
Total Liabilities	4,331	4,922	3,041	3,405	15,201	20,771	3,191	5,863	2,146	2,930
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Srirama Gramin Bank		Subansiri Gaonlia Gramin Bank		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(351)	(352)	(353)	(354)	(355)	(356)	(357)	(358)	(359)	(360)
1. Cash in hand	17	31	26	24	148	125	25	16	52	63
	(0.4)	(0.6)	(0.8)	(0.7)	(1.0)	(0.6)	(0.8)	(0.3)	(2.4)	(2.2)
2. Balances with RBI in Current Account	105	82	71	90	390	450	71	109	47	65
	(2.4)	(1.7)	(2.3)	(2.6)	(2.6)	(2.2)	(2.2)	(1.9)	(2.2)	(2.2)
3. Balances with Banks in India	1,655	1,205	1,192	830	6,563	8,521	943	2,092	795	953
	(38.2)	(24.5)	(39.2)	(24.4)	(43.2)	(41.0)	(29.5)	(35.7)	(37.1)	(32.5)
4. Money at call & short notice	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	25	603	—	590	1,584	2,627	354	519	—	60
	(0.6)	(12.3)	—	(17.3)	(10.4)	(12.6)	(11.1)	(8.8)	—	(2.1)
6.A. Investments in India	25	603	—	590	1,584	2,627	354	519	—	60
(i) Government Securities	—	—	—	—	—	2,627	—	—	—	—
(ii) Other approved Securities	—	—	—	—	—	—	354	454	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	25
(iv) Debentures and Bonds	25	603	—	279	—	—	—	65	—	35
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	311	1,584	—	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	2,457	2,770	861	823	4,949	5,681	1,675	2,643	655	1,075
	(56.7)	(56.3)	(28.3)	(24.2)	(32.6)	(27.4)	(52.5)	(45.1)	(30.5)	(36.7)
7.1. Bills purchased and discounted	3	1	—	—	—	—	3	4	1	2
7.2. Cash Credits, Overdrafts and Demand Loans	1,694	1,984	241	381	848	964	—	—	446	758
7.3. Term Loans	761	785	620	442	4,102	4,717	1,672	2,639	209	315
8. Fixed & Leased Assets	22	25	10	11	25	29	9	11	7	9
	(0.5)	(0.5)	(0.3)	(0.3)	(0.2)	(0.1)	(0.3)	(0.2)	(0.3)	(0.3)
8.1. Premises	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	22	25	10	11	25	29	9	11	7	9
9. Other Assets	49	207	882	1,036	1,542	3,337	114	473	589	704
	(1.1)	(4.2)	(29.0)	(30.4)	(10.1)	(16.1)	(3.6)	(8.1)	(27.5)	(24.0)
9.1. Inter-Office Adjustments	11	108	3	—	544	—	9	7	15	19
9.2. Interest Accrued	33	78	42	73	333	895	—	—	15	28
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	2	3	6	6	6	9	4	4	5	4
9.5. Others	3	18	831	957	659	2,433	101	461	554	653
Total Assets	4,331	4,922	3,041	3,405	15,201	20,771	3,191	5,863	2,146	2,930
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Surguja Kshetriya Gramin Bank		Thane Kshetriya Gramin Bank		Thar Anchalik Gramin Bank		Tripura Kshetriya Gramin Bank		Tulsi Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(361)	(362)	(363)	(364)	(365)	(366)	(367)	(368)	(369)	(370)
1. Capital	75	75	88	245	75	75	75	75	59	59
	(1.4)	(1.0)	(4.5)	(7.6)	(2.2)	(1.7)	(0.6)	(0.5)	(0.9)	(0.7)
2. Reserves & Surplus	—	—	—	11	—	—	-4,534	-6,486	—	—
	—	—	—	(0.3)	—	—	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	11	—	—	-4,534	-6,486	—	—
3. Deposits	4,524	6,476	1,596	2,650	2,513	3,537	10,009	12,203	5,207	7,326
	(82.5)	(87.7)	(82.3)	(82.7)	(75.1)	(79.3)	(74.9)	(86.9)	(76.8)	(83.1)
3.1. Demand Deposits	387	495	95	136	113	148	2,182	2,681	543	4,396
i) From Banks	—	—	—	—	—	—	—	—	543	645
ii) From Others	387	495	95	136	113	148	2,182	2,681	—	3,751
3.2. Savings Deposits	2,044	2,989	1,052	1,765	1,172	1,446	3,986	4,213	2,716	2,930
3.3. Term Deposits	2,093	2,992	449	749	1,229	1,944	3,841	5,309	1,948	—
i) From Banks	—	—	—	—	—	—	—	—	1,948	—
ii) From Others	2,093	2,992	449	749	1,229	1,944	3,841	5,309	—	—
3.A. Deposits in India	4,524	6,476	1,596	2,650	2,513	3,537	10,009	12,203	5,207	7,326
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	209	234	114	98	354	349	3,172	2,758	702	578
	(3.8)	(3.2)	(5.9)	(3.1)	(10.6)	(7.8)	(23.7)	(19.6)	(10.4)	(6.6)
4.1. Borrowings in India	209	234	114	98	354	349	3,172	2,758	702	578
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	1	3	4	2	—	349	725	645	33	8
iii) From other Institutions and Agencies	207	231	110	96	354	—	2,448	2,114	669	570
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	674	597	142	201	405	500	4,636	5,495	811	858
	(12.3)	(8.1)	(7.3)	(6.3)	(12.1)	(11.2)	(34.7)	(39.1)	(12.0)	(9.7)
5.1. Bills Payable	29	53	39	62	14	24	—	—	1	27
5.2. Inter-Office Adjustments	—	49	3	1	37	46	96	141	88	91
5.3. Interest Accrued	4	5	28	50	150	193	817	701	12	5
5.4. Others (including provisions)	642	490	72	88	204	237	3,722	4,653	710	734
Total Liabilities	5,482	7,382	1,939	3,204	3,347	4,462	13,358	14,045	6,779	8,820
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Surguja Kshetriya Gramin Bank		Thane Kshetriya Gramin Bank		Thar Anchalik Gramin Bank		Tripura Kshetriya Gramin Bank		Tulsi Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(361)	(362)	(363)	(364)	(365)	(366)	(367)	(368)	(369)	(370)
1. Cash in hand	21	52	29	29	42	65	218	328	90	121
	(0.4)	(0.7)	(1.5)	(0.9)	(1.3)	(1.5)	(1.6)	(2.3)	(1.3)	(1.4)
2. Balances with RBI in Current Account	135	203	53	84	87	108	300	345	157	216
	(2.5)	(2.8)	(2.7)	(2.6)	(2.6)	(2.4)	(2.2)	(2.5)	(2.3)	(2.5)
3. Balances with Banks in India	700	1,198	1,029	1,297	1,025	1,628	3,929	3,144	2,035	3,026
	(12.8)	(16.2)	(53.1)	(40.5)	(30.6)	(36.5)	(29.4)	(22.4)	(30.0)	(34.3)
4. Money at call & short notice	1,076	1,964	—	—	—	—	—	—	—	—
	(19.6)	(26.6)	—	—	—	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	—	—	300	1,150	—	20	—	1,081	500	651
	—	—	(15.5)	(35.9)	—	(0.4)	—	(7.7)	(7.4)	(7.4)
6.A. Investments in India	—	—	300	1,150	—	20	—	1,081	500	651
(i) Government Securities	—	—	—	—	—	—	—	—	500	500
(ii) Other approved Securities	—	—	100	850	—	—	—	480	—	—
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	200	300	—	—	—	601	—	151
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	—	—	—	—	—	20	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	1,684	1,398	388	479	1,021	1,204	8,603	8,792	2,508	2,877
	(30.7)	(18.9)	(20.0)	(15.0)	(30.5)	(27.0)	(64.4)	(62.6)	(37.0)	(32.6)
7.1. Bills purchased and discounted	—	—	1	2	2	9	—	—	15	—
7.2. Cash Credits, Overdrafts and Demand Loans	79	114	9	12	89	134	265	231	7	33
7.3. Term Loans	1,604	1,283	378	465	930	1,060	8,338	8,561	2,486	2,844
8. Fixed & Leased Assets	11	17	18	14	5	9	30	29	13	19
	(0.2)	(0.2)	(0.9)	(0.4)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8.1. Premises	—	—	—	—	—	9	—	—	—	—
8.2. Other Fixed Assets	11	17	18	14	5	—	30	29	13	19
9. Other Assets	1,855	2,550	122	151	1,169	1,428	276	326	1,476	1,909
	(33.8)	(34.5)	(6.3)	(4.7)	(34.9)	(32.0)	(2.1)	(2.3)	(21.8)	(21.6)
9.1. Inter-Office Adjustments	30	—	—	—	—	—	—	—	—	—
9.2. Interest Accrued	18	40	16	63	5	9	159	192	25	109
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	2	3	1	1	2	3	8	8	4	6
9.5. Others	1,805	2,507	105	87	1,162	1,416	109	126	1,447	1,794
Total Assets	5,482	7,382	1,939	3,204	3,347	4,462	13,358	14,045	6,779	8,820
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS										(Amount in Rs. lakh)
Items	As on 31st March									
	Tungabhadra Kshetriya Gramin Bank		Uttar Banganga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallar Gramin Bank		Valsad-Dangs Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(371)	(372)	(373)	(374)	(375)	(376)	(377)	(378)	(379)	(380)
1. Capital	100	320	75	75	71	71	100	283	100	357
	(0.4)	(1.0)	(0.7)	(0.5)	(0.4)	(0.3)	(4.4)	(8.8)	(2.6)	(7.4)
2. Reserves & Surplus	260	535	—	—	—	—	1	1	-156	-153
	(1.0)	(1.6)	—	—	—	—	—	—	—	—
2.1 Statutory Reserves	260	535	—	—	—	—	1	1	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	—	—	—	—	—	—	—	—	-156	-153
3. Deposits	15,413	19,249	8,827	10,954	10,934	13,907	1,186	1,582	2,766	3,411
	(58.5)	(58.7)	(81.1)	(79.6)	(65.9)	(64.9)	(52.1)	(49.3)	(73.0)	(70.6)
3.1. Demand Deposits	812	1,327	248	277	133	219	74	82	191	165
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	812	1,327	248	277	133	219	74	82	191	165
3.2. Savings Deposits	5,216	6,147	4,613	5,369	5,119	6,320	469	605	1,460	1,830
3.3. Term Deposits	9,385	11,775	3,966	5,308	5,682	7,367	643	895	1,116	1,415
i) From Banks	—	—	—	—	—	—	—	—	—	—
ii) From Others	9,385	11,775	3,966	5,308	5,682	7,367	643	895	1,116	1,415
3.A. Deposits in India	15,413	19,249	8,827	10,954	10,934	13,907	1,186	1,582	2,766	3,411
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—
4. Borrowings	7,983	9,069	741	938	857	773	863	1,187	823	928
	(30.3)	(27.6)	(6.8)	(6.8)	(5.2)	(3.6)	(37.9)	(37.0)	(21.7)	(19.2)
4.1. Borrowings in India	7,983	9,069	741	938	857	773	863	1,187	823	928
i) From RBI	—	—	—	—	—	—	—	—	—	—
ii) From other Banks	7,983	9,069	11	51	55	162	315	574	64	90
iii) From other Institutions and Agencies	—	—	729	887	801	611	547	613	759	838
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	2,589	3,629	1,239	1,798	4,737	6,666	128	154	254	285
	(9.8)	(11.1)	(11.4)	(13.1)	(28.5)	(31.1)	(5.6)	(4.8)	(6.7)	(5.9)
5.1. Bills Payable	675	967	—	—	—	—	2	2	26	11
5.2. Inter-Office Adjustments	22	543	70	—	4	—	44	9	—	—
5.3. Interest Accrued	144	320	442	800	—	—	7	17	12	15
5.4. Others (including provisions)	1,747	1,799	727	998	4,732	6,666	75	127	215	260
Total Liabilities	26,345	32,801	10,882	13,765	16,599	21,418	2,277	3,207	3,788	4,828
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March									
	Tungabhadra Kshetriya Gramin Bank		Uttar Banganga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallar Gramin Bank		Valsad-Dangs Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(371)	(372)	(373)	(374)	(375)	(376)	(377)	(378)	(379)	(380)
1. Cash in hand	560	588	55	64	127	204	13	33	5	33
	(2.1)	(1.8)	(0.5)	(0.5)	(0.8)	(1.0)	(0.6)	(1.0)	(0.1)	(0.7)
2. Balances with RBI in Current Account	410	606	274	340	324	411	39	41	89	109
	(1.6)	(1.8)	(2.5)	(2.5)	(2.0)	(1.9)	(1.7)	(1.3)	(2.4)	(2.3)
3. Balances with Banks in India	6,600	6,506	3,411	4,125	3,642	6,730	777	1,165	1,139	339
	(25.1)	(19.8)	(31.3)	(30.0)	(21.9)	(31.4)	(34.1)	(36.3)	(30.1)	(7.0)
4. Money at call & short notice	—	—	—	—	—	—	—	—	—	1,449
	—	—	—	—	—	—	—	—	—	(30.0)
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—
6. Investments	4,007	7,351	600	700	—	—	—	60	497	638
	(15.2)	(22.4)	(5.5)	(5.1)	—	—	—	(1.9)	(13.1)	(13.2)
6.A. Investments in India	4,007	7,351	600	700	—	—	—	60	497	638
(i) Government Securities	502	2,584	600	600	—	—	—	—	100	114
(ii) Other approved Securities	2,024	—	—	—	—	—	—	—	397	524
(iii) Shares	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	213	1,161	—	100	—	—	—	60	—	—
(v) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(vi) Others	1,268	3,606	—	—	—	—	—	—	—	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—
7. Advances	14,272	17,218	5,041	6,287	7,007	7,049	1,343	1,860	1,875	2,054
	(54.2)	(52.5)	(46.3)	(45.7)	(42.2)	(32.9)	(59.0)	(58.0)	(49.5)	(42.5)
7.1. Bills purchased and discounted	102	126	—	—	—	—	13	12	1	1
7.2. Cash Credits, Overdrafts and Demand Loans	9,941	11,273	630	802	399	486	912	1,281	128	234
7.3. Term Loans	4,229	5,819	4,411	5,485	6,608	6,562	418	566	1,746	1,820
8. Fixed & Leased Assets	71	77	21	32	12	17	10	10	13	15
	(0.3)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.4)	(0.3)	(0.4)	(0.3)
8.1. Premises	29	27	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	42	50	21	32	12	17	10	10	13	15
9. Other Assets	424	455	1,480	2,217	5,487	7,007	95	38	169	191
	(1.6)	(1.4)	(13.6)	(16.1)	(33.1)	(32.7)	(4.2)	(1.2)	(4.5)	(4.0)
9.1. Inter-Office Adjustments	—	—	—	46	—	16	—	—	7	4
9.2. Interest Accrued	235	260	145	276	—	—	3	14	47	35
9.3. Tax paid	—	—	—	—	8	8	—	—	—	—
9.4. Stationery & Stamps	18	20	8	10	9	8	2	2	4	6
9.5. Others	171	175	1,327	1,886	5,471	6,975	90	22	111	145
Total Assets	26,345	32,801	10,882	13,765	16,599	21,418	2,277	3,207	3,788	4,828
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Concl'd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March											
	Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank		Vidur Gramin Bank		Vindhyavasini Gramin Bank		Visweshwarya Gramin Bank		Yavatmal Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(381)	(382)	(383)	(384)	(385)	(386)	(387)	(388)	(389)	(390)	(391)	(392)
1. Capital	75	75	75	75	75	75	88	369	75	75	75	75
	(3.8)	(2.1)	(5.3)	(3.4)	(1.8)	(1.7)	(1.6)	(5.5)	(5.0)	(3.6)	(3.1)	(2.2)
2. Reserves & Surplus	-269	-221	—	—	—	—	32	—	—	—	—	—
	—	—	—	—	—	—	(0.6)	—	—	—	—	—
2.1 Statutory Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.2 Capital Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.3 Share Premium	—	—	—	—	—	—	—	—	—	—	—	—
2.4 Revenue Reserves	—	—	—	—	—	—	—	—	—	—	—	—
2.5 Balance of Profit	-269	-221	—	—	—	—	32	—	—	—	—	—
3. Deposits	1,376	2,135	1,082	1,804	3,205	3,359	4,339	5,319	1,013	1,496	1,859	2,609
	(70.3)	(60.4)	(77.0)	(82.1)	(77.0)	(77.1)	(78.6)	(78.9)	(67.1)	(72.6)	(77.1)	(77.0)
3.1. Demand Deposits	44	76	36	98	165	215	865	572	22	49	59	92
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	44	76	36	98	165	215	865	572	22	49	59	92
3.2. Savings Deposits	352	430	476	667	2,075	1,934	1,642	2,154	443	550	1,210	1,620
3.3. Term Deposits	981	1,629	570	1,038	965	1,210	1,833	2,593	548	898	591	897
i) From Banks	—	—	—	—	—	—	—	—	—	—	—	—
ii) From Others	981	1,629	570	1,038	965	1,210	1,833	2,593	548	898	591	897
3.A. Deposits in India	1,376	2,135	1,082	1,804	3,205	3,359	4,339	5,319	1,013	1,496	1,859	2,609
3.B. Deposits outside India	—	—	—	—	—	—	—	—	—	—	—	—
4. Borrowings	651	1,415	87	105	624	686	804	780	269	305	238	445
	(33.3)	(40.0)	(6.2)	(4.8)	(15.0)	(15.7)	(14.6)	(11.6)	(17.8)	(14.8)	(9.9)	(13.1)
4.1. Borrowings in India	651	1,415	87	105	624	686	804	780	269	305	238	445
i) From RBI	—	—	—	—	—	91	—	—	—	—	—	—
ii) From other Banks	107	157	—	—	70	595	18	26	70	34	29	62
iii) From other Institutions and Agencies	544	1,258	87	105	554	—	786	755	198	271	208	383
4.2. Borrowings outside India	—	—	—	—	—	—	—	—	—	—	—	—
5. Other Liabilities	123	131	160	212	261	236	259	276	154	185	240	261
	(6.3)	(3.7)	(11.4)	(9.6)	(6.3)	(5.4)	(4.7)	(4.1)	(10.2)	(9.0)	(9.9)	(7.7)
5.1. Bills Payable	26	40	3	3	7	9	21	20	—	1	28	38
5.2. Inter-Office Adjustments	—	—	1	—	15	1	—	—	—	4	—	—
5.3. Interest Accrued	3	4	35	71	19	6	22	—	2	181	13	16
5.4. Others (including provisions)	95	87	120	137	220	221	215	255	152	—	199	207
Total Liabilities	1,957	3,535	1,404	2,196	4,165	4,357	5,522	6,743	1,511	2,061	2,412	3,390
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 47: LIABILITIES AND ASSETS OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Concl'd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	As on 31st March											
	Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank		Vidur Gramin Bank		Vindhya Vasini Gramin Bank		Visweshwarya Gramin Bank		Yavatmal Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996	1995	1996
	(381)	(382)	(383)	(384)	(385)	(386)	(387)	(388)	(389)	(390)	(391)	(392)
1. Cash in hand	19	48	18	44	86	124	52	37	37	38	83	105
	(1.0)	(1.4)	(1.3)	(2.0)	(2.1)	(2.8)	(0.9)	(0.6)	(2.5)	(1.8)	(3.5)	(3.1)
2. Balances with RBI in Current Account	43	67	31	50	99	117	136	154	39	46	50	72
	(2.2)	(1.9)	(2.2)	(2.3)	(2.4)	(2.7)	(2.5)	(2.3)	(2.6)	(2.2)	(2.1)	(2.1)
3. Balances with Banks in India	443	874	160	233	321	245	2,063	1,914	393	653	925	971
	(22.7)	(24.7)	(11.4)	(10.6)	(7.7)	(5.6)	(37.4)	(28.4)	(26.0)	(31.7)	(38.3)	(28.6)
4. Money at call & short notice	—	—	328	404	1,111	936	—	—	—	—	—	—
	—	—	(23.3)	(18.4)	(26.7)	(21.5)	—	—	—	—	—	—
5. Balances with Banks outside India	—	—	—	—	—	—	—	—	—	—	—	—
	—	—	—	—	—	—	—	—	—	—	—	—
6. Investments	100	148	100	150	604	701	420	1,220	75	100	30	180
	(5.1)	(4.2)	(7.1)	(6.8)	(14.5)	(16.1)	(7.6)	(18.1)	(5.0)	(4.9)	(1.2)	(5.3)
6.A. Investments in India	100	148	100	150	604	701	420	1,220	75	100	30	180
(i) Government Securities	—	148	—	—	—	—	—	420	—	—	—	30
(ii) Other approved Securities	—	—	—	—	—	—	—	—	—	—	—	150
(iii) Shares	—	—	—	—	—	—	—	—	—	—	—	—
(iv) Debentures and Bonds	—	—	—	50	—	—	—	800	—	—	—	—
(v) Subsidiaries & Joint Ventures	—	—	—	100	—	600	—	—	—	—	—	—
(vi) Others	100	—	100	—	604	101	420	—	75	100	30	—
6.B. Investments outside India	—	—	—	—	—	—	—	—	—	—	—	—
(i) Government Securities	—	—	—	—	—	—	—	—	—	—	—	—
(ii) Subsidiaries & Joint Ventures	—	—	—	—	—	—	—	—	—	—	—	—
(iii) Others	—	—	—	—	—	—	—	—	—	—	—	—
7. Advances	1,292	2,299	469	871	1,229	1,376	2,731	3,076	677	902	950	1,593
	(66.0)	(65.0)	(33.4)	(39.7)	(29.5)	(31.6)	(49.5)	(45.6)	(44.8)	(43.8)	(39.4)	(47.0)
7.1. Bills purchased and discounted	1	3	—	—	—	—	—	—	12	19	54	409
7.2. Cash Credits, Overdrafts and Demand Loans	403	545	78	212	137	119	120	92	6	20	218	349
7.3. Term Loans	888	1,751	390	659	1,092	1,256	2,611	2,984	659	864	678	835
8. Fixed & Leased Assets	7	10	11	17	9	8	14	16	6	6	7	7
	(0.4)	(0.3)	(0.8)	(0.8)	(0.2)	(0.2)	(0.3)	(0.2)	(0.4)	(0.3)	(0.3)	(0.2)
8.1. Premises	—	1	—	—	—	—	—	—	—	—	—	—
8.2. Other Fixed Assets	7	8	11	17	9	8	14	16	6	6	7	7
9. Other Assets	52	89	287	426	706	850	106	326	283	316	367	462
	(2.7)	(2.5)	(20.4)	(19.4)	(16.9)	(19.5)	(1.9)	(4.8)	(18.8)	(15.3)	(15.2)	(13.6)
9.1. Inter-Office Adjustments	22	27	—	21	—	—	15	12	3	11	65	121
9.2. Interest Accrued	13	36	11	30	36	60	39	101	3	18	—	—
9.3. Tax paid	—	—	—	—	—	—	—	—	—	—	—	—
9.4. Stationery & Stamps	3	5	6	9	2	2	7	9	2	2	3	4
9.5. Others	15	22	270	365	667	789	46	204	276	285	299	337
Total Assets	1,957	3,535	1,404	2,196	4,165	4,357	5,522	6,743	1,511	2,061	2,412	3,390
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Note : Figures in brackets indicate percent share in total.

— : Nil or Negligible.

Source : Annual accounts of banks.