

**Table 49 : Liabilities and Assets of Regional Rural Banks - 1998-99  
(Part 4 of 11)**

(Amount in Rs. lakh)

| Items                                    | As on 31st March                                 |               |                            |               |                                      |               |
|--|--|---------------|----------------------------|---------------|--------------------------------------|---------------|
|  | Faridkot<br>Bhatinda<br>Kshetriya<br>Gramin Bank |               | Farrukhabad<br>Gramin Bank |               | Fatehpur<br>Kshetriya<br>Gramin Bank |               |
|  | 1998<br>(109)                                    | 1999<br>(110) | 1998<br>(111)              | 1999<br>(112) | 1998<br>(113)                        | 1999<br>(114) |
| <b>1. Capital</b>                        | <b>100</b>                                       | <b>100</b>    | <b>100</b>                 | <b>100</b>    | <b>100</b>                           | <b>100</b>    |
|  | (2.0)  | (1.9)         | (0.5)                      | (0.4)         | (0.9)                                | (0.8)         |
| <b>2. Reserves and Surplus</b>           | <b>425</b>                                       | <b>583</b>    | <b>984</b>                 | <b>1631</b>   | <b>1142</b>                          | <b>1604</b>   |
|  | (8.6)  | (11.0)        | (4.7)                      | (6.2)         | (10.4)                               | (12.2)        |
| <b>3. Deposits</b>                       | <b>3450</b>                                      | <b>3606</b>   | <b>17124</b>               | <b>21420</b>  | <b>7977</b>                          | <b>9520</b>   |
|  | (70.0)   | (67.9)        | (82.0)                     | (81.9)        | (72.8)                               | (72.3)        |
| 3.1. Demand deposits                     | 249  | 67            | 1180                       | 1216          | 183                                  | 266           |
| 3.2. Savings bank deposits               | 835  | 1001          | 8398                       | 11142         | 4337                                 | 4963          |
| 3.3. Term deposits                       | 2365   | 2538          | 7546                       | 9063          | 3458                                 | 4292          |
| <b>4. Borrowings</b>                     | <b>594</b>                                       | <b>649</b>    | <b>1766</b>                | <b>1969</b>   | <b>889</b>                           | <b>936</b>    |
|  | (12.1)   | (12.2)        | (8.5)                      | (7.5)         | (8.1)                                | (7.1)         |
| 4.1. From banks*                         | 81   | 109           | 285                        | 269           | 57                                   | 52            |
| 4.2. From others                         | 513  | 540           | 1481                       | 1701          | 832                                  | 884           |
| <b>5. Other liabilities</b>              | <b>361</b>                                       | <b>369</b>    | <b>908</b>                 | <b>1038</b>   | <b>842</b>                           | <b>1010</b>   |
|  | (7.3)  | (7.0)         | (4.3)                      | (4.0)         | (7.7)                                | (7.7)         |
| 5.1. Bills Payable                       | 10   | 4             | 31                         | 53            | 19                                   | 25            |
| 5.2. Inter-office adjustments            | -  | 5             | -                          | -             | 19                                   | 27            |
| 5.3. Interest accrued                    | 13   | 19            | 9                          | 16            | 29                                   | 37            |
| 5.4. Others (including provisions)       | 338  | 341           | 868                        | 969           | 775                                  | 922           |
| <b>Total Liabilities</b>                 | <b>4930</b>                                      | <b>5307</b>   | <b>20882</b>               | <b>26159</b>  | <b>10951</b>                         | <b>13171</b>  |
| <b>1. Cash in hand</b>                   | <b>33</b>  | <b>47</b>     | <b>439</b>                 | <b>290</b>    | <b>85</b>                            | <b>104</b>    |
|  | (0.7)  | (0.9)         | (2.1)                      | (1.1)         | (0.8)                                | (0.8)         |
| <b>2. Balances with RBI</b>              | <b>96</b>  | <b>114</b>    | <b>540</b>                 | <b>645</b>    | <b>256</b>                           | <b>302</b>    |
|  | (1.9)  | (2.2)         | (2.6)                      | (2.5)         | (2.3)                                | (2.3)         |
| <b>3. Balances with banks in India</b>   | <b>1736</b>                                      | <b>1532</b>   | <b>6009</b>                | <b>4735</b>   | <b>4760</b>                          | <b>6118</b>   |
|  | (35.2)   | (28.9)        | (28.8)                     | (18.1)        | (43.5)                               | (46.5)        |
| <b>4. Money at call and short notice</b> | <b>-</b>   | <b>-</b>      | <b>4793</b>                | <b>10666</b>  | <b>-</b>                             | <b>-</b>      |
|  | (-)  | (-)           | (23.0)                     | (40.8)        | (-)                                  | (-)           |

|                                       |             |             |              |              |              |              |
|---------------------------------------|-------------|-------------|--------------|--------------|--------------|--------------|
| <b>5. Investments</b>                 | <b>912</b>  | <b>987</b>  | <b>3529</b>  | <b>3579</b>  | <b>1119</b>  | <b>1309</b>  |
|                                       | (18.5)      | (18.6)      | (16.9)       | (13.7)       | (10.2)       | (9.9)        |
| <b>6. Advances</b>                    | <b>1883</b> | <b>2184</b> | <b>4289</b>  | <b>4833</b>  | <b>2017</b>  | <b>2394</b>  |
|                                       | (38.2)      | (41.2)      | (20.5)       | (18.5)       | (18.4)       | (18.2)       |
| 6.1. Bills purchased and discounted   | 1           | 2           | -            | -            | -            | -            |
| 6.2. Cash credits, overdrafts & loans | 807         | 821         | 935          | 1226         | 194          | 202          |
| 6.3. Term loans                       | 1076        | 1362        | 3354         | 3607         | 1823         | 2192         |
| <b>7. Fixed Assets</b>                | <b>15</b>   | <b>19</b>   | <b>18</b>    | <b>28</b>    | <b>18</b>    | <b>21</b>    |
|                                       | (0.3)       | (0.4)       | (0.1)        | (0.1)        | (0.2)        | (0.2)        |
| <b>8. Other Assets</b>                | <b>255</b>  | <b>423</b>  | <b>1264</b>  | <b>1381</b>  | <b>2697</b>  | <b>2923</b>  |
|                                       | (5.2)       | (8.0)       | (6.1)        | (5.3)        | (24.6)       | (22.2)       |
| 8.1. Inter - office adjustments (net) | 4           | -           | 75           | 206          | -            | -            |
| 8.2. Interest accrued                 | 246         | 410         | 1120         | 1146         | 35           | 47           |
| 8.3. Others                           | 4           | 14          | 69           | 29           | 2663         | 2876         |
| <b>Total Assets</b>                   | <b>4930</b> | <b>5307</b> | <b>20882</b> | <b>26159</b> | <b>10951</b> | <b>13171</b> |
|                                       | (100.0)     | (100.0)     | (100.0)      | (100.0)      | (100.0)      | (100.0)      |

| Items                          | Ganga Yamuna |             | Gaur         |              | Giridih Kshetriya |             |
|--------------------------------|--------------|-------------|--------------|--------------|-------------------|-------------|
|                                | Gramin Bank  |             | Gramin Bank  |              | Gramin Bank       |             |
|                                | 1998         | 1999        | 1998         | 1999         | 1998              | 1999        |
|                                | (115)        | (116)       | (117)        | (118)        | (119)             | (120)       |
| <b>1. Capital</b>              | <b>100</b>   | <b>100</b>  | <b>100</b>   | <b>100</b>   | <b>100</b>        | <b>100</b>  |
|                                | (1.6)        | (1.4)       | (0.4)        | (0.3)        | (2.0)             | (1.6)       |
| <b>2. Reserves and Surplus</b> | <b>385</b>   | <b>385</b>  | <b>-</b>     | <b>-</b>     | <b>172</b>        | <b>306</b>  |
|                                | (6.3)        | (5.2)       | (-)          | (-)          | (3.5)             | (4.9)       |
| <b>3. Deposits</b>             | <b>4458</b>  | <b>5676</b> | <b>24099</b> | <b>28303</b> | <b>4032</b>       | <b>5064</b> |
|                                | (72.4)       | (77.1)      | (86.6)       | (82.3)       | (81.0)            | (80.4)      |
| 3.1. Demand deposits           | 246          | 605         | 353          | 516          | 105               | 87          |
| 3.2. Savings bank deposits     | 1388         | 1765        | 8765         | 9589         | 1947              | 2416        |
| 3.3. Term deposits             | 2823         | 3306        | 14982        | 18197        | 1981              | 2561        |
| <b>4. Borrowings</b>           | <b>539</b>   | <b>566</b>  | <b>2501</b>  | <b>2482</b>  | <b>266</b>        | <b>336</b>  |
|                                | (8.7)        | (7.7)       | (9.0)        | (7.2)        | (5.3)             | (5.3)       |
| 4.1. From banks*               | 76           | 67          | -            | -            | -                 | -           |
| 4.2. From others               | 463          | 499         | 2501         | 2482         | 266               | 336         |
| <b>5. Other liabilities</b>    | <b>676</b>   | <b>631</b>  | <b>1113</b>  | <b>3519</b>  | <b>408</b>        | <b>494</b>  |
|                                | (11.0)       | (8.6)       | (4.0)        | (10.2)       | (8.2)             | (7.8)       |
| 5.1. Bills Payable             | 46           | 30          | -            | 1            | 40                | 31          |
| 5.2. Inter-office adjustments  | -            | -           | -            | 27           | -                 | -           |

|  |             |             |              |              |             |             |
|--|-------------|-------------|--------------|--------------|-------------|-------------|
| 5.3. Interest accrued                    | 428         | 564         | 314          | 363          | -           | -           |
| 5.4. Others (including provisions)       | 202         | 37          | 798          | 3128         | 368         | 463         |
| <b>Total Liabilities</b>                 | <b>6158</b> | <b>7359</b> | <b>27813</b> | <b>34404</b> | <b>4979</b> | <b>6300</b> |
| <b>1. Cash in hand</b>                   | <b>55</b>   | <b>60</b>   | <b>393</b>   | <b>513</b>   | <b>37</b>   | <b>53</b>   |
|  | (0.9)       | (0.8)       | (1.4)        | (1.5)        | (0.8)       | (0.8)       |
| <b>2. Balances with RBI</b>              | <b>134</b>  | <b>163</b>  | <b>737</b>   | <b>823</b>   | <b>117</b>  | <b>157</b>  |
|  | (2.2)       | (2.2)       | (2.6)        | (2.4)        | (2.3)       | (2.5)       |
| <b>3. Balances with banks in India</b>   | <b>1174</b> | <b>1556</b> | <b>5233</b>  | <b>3938</b>  | <b>220</b>  | <b>277</b>  |
|  | (19.1)      | (21.1)      | (18.8)       | (11.4)       | (4.4)       | (4.4)       |
| <b>4. Money at call and short notice</b> | <b>2000</b> | <b>2388</b> | <b>-</b>     | <b>-</b>     | <b>2321</b> | <b>3129</b> |
|  | (32.5)      | (32.4)      | (-)          | (-)          | (46.6)      | (49.7)      |
| <b>5. Investments</b>                    | <b>534</b>  | <b>734</b>  | <b>4709</b>  | <b>7884</b>  | <b>583</b>  | <b>765</b>  |
|  | (8.7)       | (10.0)      | (16.9)       | (22.9)       | (11.7)      | (12.1)      |
| <b>6. Advances</b>                       | <b>1470</b> | <b>1602</b> | <b>8924</b>  | <b>12036</b> | <b>1256</b> | <b>1456</b> |
|  | (23.9)      | (21.8)      | (32.1)       | (35.0)       | (25.2)      | (23.1)      |
| 6.1. Bills purchased and discounted      | -           | -           | 1            | -            | 14          | -           |
| 6.2. Cash credits, overdrafts & loans    | 457         | 475         | 1958         | 2596         | 249         | 311         |
| 6.3. Term loans                          | 1014        | 1127        | 6965         | 9440         | 994         | 1145        |
| <b>7. Fixed Assets</b>                   | <b>6</b>    | <b>7</b>    | <b>45</b>    | <b>46</b>    | <b>12</b>   | <b>12</b>   |
|  | (0.1)       | (0.1)       | (0.2)        | (0.1)        | (0.2)       | (0.2)       |
| <b>8. Other Assets</b>                   | <b>784</b>  | <b>850</b>  | <b>7773</b>  | <b>9163</b>  | <b>431</b>  | <b>451</b>  |
|  | (12.7)      | (11.5)      | (27.9)       | (26.6)       | (8.7)       | (7.2)       |
| 8.1. Inter - office adjustments (net)    | 8           | 2           | -            | -            | 12          | 58          |
| 8.2. Interest accrued                    | 225         | 294         | 469          | 434          | -           | -           |
| 8.3. Others                              | 551         | 554         | 7304         | 8729         | 419         | 393         |
| <b>Total Assets</b>                      | <b>6158</b> | <b>7359</b> | <b>27813</b> | <b>34404</b> | <b>4979</b> | <b>6300</b> |
|  | (100.0)     | (100.0)     | (100.0)      | (100.0)      | (100.0)     | (100.0)     |

| Items                          | Godavari    |             | Golconda    |             | Gomti        |              |
|--------------------------------|-------------|-------------|-------------|-------------|--------------|--------------|
|                                | Gramin Bank |             | Gramin Bank |             | Gramin Bank  |              |
|                                | 1998        | 1999        | 1998        | 1999        | 1998         | 1999         |
|                                | (121)       | (122)       | (123)       | (124)       | (125)        | (126)        |
| <b>1. Capital</b>              | <b>100</b>  | <b>100</b>  | <b>100</b>  | <b>100</b>  | <b>100</b>   | <b>100</b>   |
|                                | (1.5)       | (1.3)       | (2.3)       | (1.7)       | (0.4)        | (0.3)        |
| <b>2. Reserves and Surplus</b> | <b>508</b>  | <b>692</b>  | <b>-</b>    | <b>378</b>  | <b>977</b>   | <b>1468</b>  |
|                                | (7.9)       | (8.9)       | (-)         | (6.3)       | (4.2)        | (5.0)        |
| <b>3. Deposits</b>             | <b>3733</b> | <b>4899</b> | <b>3262</b> | <b>4151</b> | <b>19893</b> | <b>25164</b> |

|  |             |             |             |             |              |              |
|--|-------------|-------------|-------------|-------------|--------------|--------------|
|  | (57.7)      | (62.7)      | (76.1)      | (69.6)      | (85.6)       | (86.1)       |
| 3.1. Demand deposits                     | 73          | 169         | 440         | 380         | 840          | 1845         |
| 3.2. Savings bank deposits               | 759         | 866         | 961         | 1346        | 8349         | 9910         |
| 3.3. Term deposits                       | 2901        | 3864        | 1861        | 2425        | 10705        | 13410        |
| <b>4. Borrowings</b>                     | <b>1764</b> | <b>1813</b> | <b>434</b>  | <b>589</b>  | <b>1973</b>  | <b>2242</b>  |
|  | (27.3)      | (23.2)      | (10.1)      | (9.9)       | (8.5)        | (7.7)        |
| 4.1. From banks*                         | 454         | 407         | 101         | 107         | 83           | 95           |
| 4.2. From others                         | 1310        | 1406        | 333         | 482         | 1890         | 2148         |
| <b>5. Other liabilities</b>              | <b>362</b>  | <b>310</b>  | <b>491</b>  | <b>746</b>  | <b>299</b>   | <b>268</b>   |
|  | (5.6)       | (4.0)       | (11.4)      | (12.5)      | (1.3)        | (0.9)        |
| 5.1. Bills Payable                       | 2           | 5           | 186         | -           | 82           | 108          |
| 5.2. Inter-office adjustments            | 24          | -           | -           | -           | 13           | -            |
| 5.3. Interest accrued                    | -           | 31          | -           | 288         | 27           | 37           |
| 5.4. Others (including provisions)       | 336         | 274         | 305         | 459         | 176          | 123          |
| <b>Total Liabilities</b>                 | <b>6466</b> | <b>7813</b> | <b>4287</b> | <b>5964</b> | <b>23242</b> | <b>29243</b> |
| <b>1. Cash in hand</b>                   | <b>120</b>  | <b>87</b>   | <b>35</b>   | <b>110</b>  | <b>220</b>   | <b>303</b>   |
|  | (1.8)       | (1.1)       | (0.8)       | (1.8)       | (0.9)        | (1.0)        |
| <b>2. Balances with RBI</b>              | <b>121</b>  | <b>159</b>  | <b>104</b>  | <b>163</b>  | <b>600</b>   | <b>750</b>   |
|  | (1.9)       | (2.0)       | (2.4)       | (2.7)       | (2.6)        | (2.6)        |
| <b>3. Balances with banks in India</b>   | <b>1264</b> | <b>1889</b> | <b>212</b>  | <b>352</b>  | <b>5590</b>  | <b>9632</b>  |
|  | (19.6)      | (24.2)      | (5.0)       | (5.9)       | (24.1)       | (32.9)       |
| <b>4. Money at call and short notice</b> | <b>-</b>    | <b>-</b>    | <b>1290</b> | <b>2098</b> | <b>-</b>     | <b>-</b>     |
|  | (-)         | (-)         | (30.1)      | (35.2)      | (-)          | (-)          |
| <b>5. Investments</b>                    | <b>775</b>  | <b>984</b>  | <b>595</b>  | <b>760</b>  | <b>8596</b>  | <b>9196</b>  |
|  | (12.0)      | (12.6)      | (13.9)      | (12.7)      | (37.0)       | (31.4)       |
| <b>6. Advances</b>                       | <b>4036</b> | <b>4500</b> | <b>1491</b> | <b>1974</b> | <b>6007</b>  | <b>7503</b>  |
|  | (62.4)      | (57.6)      | (34.8)      | (33.1)      | (25.8)       | (25.7)       |
| 6.1. Bills purchased and discounted      | 17          | 6           | -           | 712         | -            | 5            |
| 6.2. Cash credits, overdrafts & loans    | 2666        | 3108        | 918         | -           | 266          | 331          |
| 6.3. Term loans                          | 1353        | 1385        | 573         | 1263        | 5741         | 7167         |
| <b>7. Fixed Assets</b>                   | <b>32</b>   | <b>34</b>   | <b>15</b>   | <b>17</b>   | <b>26</b>    | <b>42</b>    |
|  | (0.5)       | (0.4)       | (0.3)       | (0.3)       | (0.1)        | (0.1)        |
| <b>8. Other Assets</b>                   | <b>118</b>  | <b>160</b>  | <b>546</b>  | <b>489</b>  | <b>2203</b>  | <b>1817</b>  |
|  | (1.8)       | (2.1)       | (12.7)      | (8.2)       | (9.5)        | (6.2)        |
| 8.1. Inter - office adjustments (net)    | 22          | 17          | 201         | 35          | -            | 35           |
| 8.2. Interest accrued                    | 32          | 52          | 52          | 71          | 1028         | 1456         |
| 8.3. Others                              | 63          | 91          | 293         | 383         | 1175         | 326          |

|                     |             |             |             |             |              |              |
|---------------------|-------------|-------------|-------------|-------------|--------------|--------------|
| <b>Total Assets</b> | <b>6466</b> | <b>7813</b> | <b>4287</b> | <b>5964</b> | <b>23242</b> | <b>29243</b> |
|                     | (100.0)     | (100.0)     | (100.0)     | (100.0)     | (100.0)      | (100.0)      |

(Amount in Rs. lakh)

| Items                                    | As on 31st March                      |              |                                       |              |                                      |              |
|--|---------------------------------------|--------------|---------------------------------------|--------------|--------------------------------------|--------------|
|  | Gopalganj<br>Kshetriya<br>Gramin Bank |              | Gorakhpur<br>Kshetriya<br>Gramin Bank |              | Gurdaspur<br>Amritsar<br>Gramin Bank |              |
|  | 1998                                  | 1999         | 1998                                  | 1999         | 1998                                 | 1999         |
|  | (127)                                 | (128)        | (129)                                 | (130)        | (131)                                | (132)        |
| <b>1. Capital</b>                        | <b>100</b>                            | <b>100</b>   | <b>100</b>                            | <b>100</b>   | <b>100</b>                           | <b>100</b>   |
|  | (0.8)                                 | (0.7)        | (0.1)                                 | (0.1)        | (0.8)                                | (0.7)        |
| <b>2. Reserves and Surplus</b>           | <b>497</b>                            | <b>864</b>   | <b>8758</b>                           | <b>10832</b> | <b>737</b>                           | <b>867</b>   |
|  | (4.0)                                 | (5.9)        | (11.7)                                | (11.6)       | (6.0)                                | (5.7)        |
| <b>3. Deposits</b>                       | <b>10467</b>                          | <b>12605</b> | <b>52292</b>                          | <b>63640</b> | <b>9401</b>                          | <b>11762</b> |
|  | (84.8)                                | (85.7)       | (69.6)                                | (68.2)       | (76.7)                               | (77.0)       |
| 3.1. Demand deposits                     | 522                                   | 553          | 2148                                  | 2860         | 197                                  | 257          |
| 3.2. Savings bank deposits               | 5719                                  | 6550         | 27498                                 | 33784        | 3752                                 | 4482         |
| 3.3. Term deposits                       | 4226                                  | 5502         | 22646                                 | 26996        | 5452                                 | 7023         |
| <b>4. Borrowings</b>                     | <b>281</b>                            | <b>313</b>   | <b>4417</b>                           | <b>6619</b>  | <b>853</b>                           | <b>996</b>   |
|  | (2.3)                                 | (2.1)        | (5.9)                                 | (7.1)        | (7.0)                                | (6.5)        |
| 4.1. From banks*                         | -                                     | -            | -                                     | -            | 59                                   | 112          |
| 4.2. From others                         | 281                                   | 313          | 4417                                  | 6619         | 794                                  | 884          |
| <b>5. Other liabilities</b>              | <b>999</b>                            | <b>828</b>   | <b>9572</b>                           | <b>12094</b> | <b>1158</b>                          | <b>1549</b>  |
|  | (8.1)                                 | (5.6)        | (12.7)                                | (13.0)       | (9.5)                                | (10.1)       |
| 5.1. Bills Payable                       | -                                     | -            | -                                     | -            | 7                                    | 13           |
| 5.2. Inter-office adjustments            | 6                                     | -            | 516                                   | 558          | -                                    | 83           |
| 5.3. Interest accrued                    | -                                     | -            | 6375                                  | 8061         | 11                                   | 232          |
| 5.4. Others (including provisions)       | 992                                   | 828          | 2681                                  | 3475         | 1140                                 | 1222         |
| <b>Total Liabilities</b>                 | <b>12343</b>                          | <b>14710</b> | <b>75139</b>                          | <b>93284</b> | <b>12250</b>                         | <b>15274</b> |
| <b>1. Cash in hand</b>                   | <b>85</b>                             | <b>107</b>   | <b>495</b>                            | <b>590</b>   | <b>88</b>                            | <b>81</b>    |
|  | (0.7)                                 | (0.7)        | (0.7)                                 | (0.6)        | (0.7)                                | (0.5)        |
| <b>2. Balances with RBI</b>              | <b>313</b>                            | <b>377</b>   | <b>1739</b>                           | <b>2109</b>  | <b>285</b>                           | <b>357</b>   |
|  | (2.5)                                 | (2.6)        | (2.3)                                 | (2.3)        | (2.3)                                | (2.3)        |
| <b>3. Balances with banks in India</b>   | <b>7471</b>                           | <b>9145</b>  | <b>1173</b>                           | <b>2217</b>  | <b>2329</b>                          | <b>4859</b>  |
|  | (60.5)                                | (62.2)       | (1.6)                                 | (2.4)        | (19.0)                               | (31.8)       |
| <b>4. Money at call and short notice</b> | <b>-</b>                              | <b>-</b>     | <b>40468</b>                          | <b>50365</b> | <b>1035</b>                          | <b>63</b>    |
|  | (-)                                   | (-)          | (53.9)                                | (54.0)       | (8.4)                                | (0.4)        |

|                                       |              |              |              |              |              |              |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>5. Investments</b>                 | <b>600</b>   | <b>900</b>   | <b>14447</b> | <b>16945</b> | <b>3655</b>  | <b>4980</b>  |
|                                       | (4.9)        | (6.1)        | (19.2)       | (18.2)       | (29.8)       | (32.6)       |
| <b>6. Advances</b>                    | <b>2258</b>  | <b>2201</b>  | <b>12657</b> | <b>15200</b> | <b>3759</b>  | <b>3871</b>  |
|                                       | (18.3)       | (15.0)       | (16.8)       | (16.3)       | (30.7)       | (25.3)       |
| 6.1. Bills purchased and discounted   | -            | -            | 8            | 4            | -            | -            |
| 6.2. Cash credits, overdrafts & loans | 313          | 414          | 4677         | 5363         | 2196         | 2111         |
| 6.3. Term loans                       | 1945         | 1787         | 7973         | 9833         | 1563         | 1760         |
| <b>7. Fixed Assets</b>                | <b>10</b>    | <b>14</b>    | <b>37</b>    | <b>57</b>    | <b>29</b>    | <b>37</b>    |
|                                       | (0.1)        | (0.1)        | (-)          | (0.1)        | (0.2)        | (0.2)        |
| <b>8. Other Assets</b>                | <b>1605</b>  | <b>1966</b>  | <b>4122</b>  | <b>5801</b>  | <b>1069</b>  | <b>1026</b>  |
|                                       | (13.0)       | (13.4)       | (5.5)        | (6.2)        | (8.7)        | (6.7)        |
| 8.1. Inter - office adjustments (net) | -            | -            | -            | -            | 105          | -            |
| 8.2. Interest accrued                 | 1540         | 1950         | 4064         | 5720         | 296          | 522          |
| 8.3. Others                           | 66           | 17           | 58           | 81           | 669          | 504          |
| <b>Total Assets</b>                   | <b>12343</b> | <b>14710</b> | <b>75139</b> | <b>93284</b> | <b>12250</b> | <b>15274</b> |
|                                       | (100.0)      | (100.0)      | (100.0)      | (100.0)      | (100.0)      | (100.0)      |

| Items                          | Gurgaon Gramin Bank |              | Gwalior Datia Kshetriya Gramin Bank |             | Hadoti Kshetriya Gramin Bank |              |
|--------------------------------|---------------------|--------------|-------------------------------------|-------------|------------------------------|--------------|
|                                | 1998                | 1999         | 1998                                | 1999        | 1998                         | 1999         |
|                                | (133)               | (134)        | (135)                               | (136)       | (137)                        | (138)        |
| <b>1. Capital</b>              | <b>100</b>          | <b>100</b>   | <b>100</b>                          | <b>100</b>  | <b>100</b>                   | <b>100</b>   |
|                                | (0.2)               | (0.2)        | (2.0)                               | (1.6)       | (0.6)                        | (0.5)        |
| <b>2. Reserves and Surplus</b> | <b>1898</b>         | <b>3254</b>  | <b>361</b>                          | <b>428</b>  | -                            | -            |
|                                | (4.2)               | (6.1)        | (7.2)                               | (6.9)       | (-)                          | (-)          |
| <b>3. Deposits</b>             | <b>35111</b>        | <b>40349</b> | <b>3707</b>                         | <b>4678</b> | <b>12436</b>                 | <b>14780</b> |
|                                | (78.0)              | (75.3)       | (73.5)                              | (75.7)      | (76.9)                       | (77.5)       |
| 3.1. Demand deposits           | 559                 | 525          | 174                                 | 230         | 801                          | 1183         |
| 3.2. Savings bank deposits     | 13736               | 15198        | 1073                                | 1449        | 4545                         | 5275         |
| 3.3. Term deposits             | 20817               | 24626        | 2460                                | 2999        | 7090                         | 8323         |
| <b>4. Borrowings</b>           | <b>5584</b>         | <b>5113</b>  | <b>476</b>                          | <b>466</b>  | <b>1467</b>                  | <b>1918</b>  |
|                                | (12.4)              | (9.5)        | (9.5)                               | (7.5)       | (9.1)                        | (10.1)       |
| 4.1. From banks*               | 1356                | 1221         | 22                                  | -           | 137                          | 139          |
| 4.2. From others               | 4228                | 3892         | 454                                 | 466         | 1330                         | 1779         |
| <b>5. Other liabilities</b>    | <b>2330</b>         | <b>4775</b>  | <b>397</b>                          | <b>510</b>  | <b>2166</b>                  | <b>2267</b>  |
|                                | (5.2)               | (8.9)        | (7.9)                               | (8.2)       | (13.4)                       | (11.9)       |
| 5.1. Bills Payable             | -                   | -            | -                                   | -           | -                            | -            |
| 5.2. Inter-office adjustments  | 86                  | 131          | 13                                  | -           | -                            | -            |

|  |              |              |             |             |              |              |
|--|--------------|--------------|-------------|-------------|--------------|--------------|
| 5.3. Interest accrued                    | 256          | 488          | -           | -           | 31           | 44           |
| 5.4. Others (including provisions)       | 1988         | 4157         | 384         | 510         | 2134         | 2223         |
| <b>Total Liabilities</b>                 | <b>45023</b> | <b>53591</b> | <b>5041</b> | <b>6182</b> | <b>16169</b> | <b>19065</b> |
| <b>1. Cash in hand</b>                   | <b>733</b>   | <b>508</b>   | <b>44</b>   | <b>36</b>   | <b>302</b>   | <b>509</b>   |
|  | (1.6)        | (0.9)        | (0.9)       | (0.6)       | (1.9)        | (2.7)        |
| <b>2. Balances with RBI</b>              | <b>1061</b>  | <b>1231</b>  | <b>113</b>  | <b>143</b>  | <b>376</b>   | <b>437</b>   |
|  | (2.4)        | (2.3)        | (2.2)       | (2.3)       | (2.3)        | (2.3)        |
| <b>3. Balances with banks in India</b>   | <b>19144</b> | <b>19551</b> | <b>73</b>   | <b>2576</b> | <b>3574</b>  | <b>984</b>   |
|  | (42.5)       | (36.5)       | (1.4)       | (41.7)      | (22.1)       | (5.2)        |
| <b>4. Money at call and short notice</b> | <b>-</b>     | <b>-</b>     | <b>2180</b> | <b>-</b>    | <b>2192</b>  | <b>5533</b>  |
|  | (-)          | (-)          | (43.3)      | (-)         | (13.6)       | (29.0)       |
| <b>5. Investments</b>                    | <b>8915</b>  | <b>10586</b> | <b>-</b>    | <b>515</b>  | <b>400</b>   | <b>425</b>   |
|  | (19.8)       | (19.8)       | (-)         | (8.3)       | (2.5)        | (2.2)        |
| <b>6. Advances</b>                       | <b>12523</b> | <b>15415</b> | <b>1755</b> | <b>1999</b> | <b>5582</b>  | <b>6769</b>  |
|  | (27.8)       | (28.8)       | (34.8)      | (32.3)      | (34.5)       | (35.5)       |
| 6.1. Bills purchased and discounted      | -            | 3            | -           | -           | -            | -            |
| 6.2. Cash credits, overdrafts & loans    | 3380         | 4400         | 139         | 152         | 1194         | 1541         |
| 6.3. Term loans                          | 9142         | 11013        | 1616        | 1847        | 4388         | 5228         |
| <b>7. Fixed Assets</b>                   | <b>55</b>    | <b>57</b>    | <b>11</b>   | <b>10</b>   | <b>23</b>    | <b>29</b>    |
|  | (0.1)        | (0.1)        | (0.2)       | (0.2)       | (0.1)        | (0.2)        |
| <b>8. Other Assets</b>                   | <b>2592</b>  | <b>6243</b>  | <b>865</b>  | <b>903</b>  | <b>3720</b>  | <b>4381</b>  |
|  | (5.8)        | (11.6)       | (17.2)      | (14.6)      | (23.0)       | (23.0)       |
| 8.1. Inter - office adjustments (net)    | -            | -            | -           | 4           | 319          | 476          |
| 8.2. Interest accrued                    | 2319         | 3462         | 216         | 234         | 274          | 672          |
| 8.3. Others                              | 273          | 2781         | 649         | 664         | 3126         | 3233         |
| <b>Total Assets</b>                      | <b>45023</b> | <b>53591</b> | <b>5041</b> | <b>6182</b> | <b>16169</b> | <b>19065</b> |
|  | (100.0)      | (100.0)      | (100.0)     | (100.0)     | (100.0)      | (100.0)      |

| Items                          | Haryana<br>Kshetriya<br>Gramin Bank |           | Hazaribagh<br>Kshetriya<br>Gramin Bank |            | Himachal<br>Gramin Bank |             |
|--------------------------------|-------------------------------------|-----------|--|------------|-------------------------|-------------|
|                                | 1998                                | 1999      | 1998                                   | 1999       | 1998                    | 1999        |
|                                |                                     | (139)     | (140)                                  | (141)      | (142)                   | (143)       |
| <b>1. Capital</b>              | <b>96</b>                           | <b>96</b> | <b>100</b>                             | <b>100</b> | <b>100</b>              | <b>100</b>  |
|                                | (0.4)                               | (0.4)     | (1.4)                                  | (1.1)      | (0.4)                   | (0.3)       |
| <b>2. Reserves and Surplus</b> | <b>-</b>                            | <b>-</b>  | <b>187</b>                             | <b>263</b> | <b>897</b>              | <b>1040</b> |
|                                | (-)                                 | (-)       | (2.6)                                  | (3.0)      | (3.6)                   | (3.3)       |

|  |              |              |             |             |              |              |
|--|--------------|--------------|-------------|-------------|--------------|--------------|
| <b>3. Deposits</b>                       | <b>17189</b> | <b>19937</b> | <b>5952</b> | <b>7267</b> | <b>22001</b> | <b>27675</b> |
|  | (77.9)       | (81.6)       | (84.1)      | (83.3)      | (87.5)       | (88.3)       |
| 3.1. Demand deposits                     | 91           | 81           | 152         | 193         | 498          | 649          |
| 3.2. Savings bank deposits               | 6400         | 7248         | 3437        | 4049        | 6345         | 8170         |
| 3.3. Term deposits                       | 10698        | 12608        | 2363        | 3025        | 15158        | 18857        |
| <b>4. Borrowings</b>                     | <b>2146</b>  | <b>2116</b>  | <b>346</b>  | <b>505</b>  | <b>1292</b>  | <b>1513</b>  |
|  | (9.7)        | (8.7)        | (4.9)       | (5.8)       | (5.1)        | (4.8)        |
| 4.1. From banks*                         | 13           | 13           | -           | -           | 126          | 135          |
| 4.2. From others                         | 2133         | 2102         | 346         | 505         | 1166         | 1378         |
| <b>5. Other liabilities</b>              | <b>2625</b>  | <b>2291</b>  | <b>492</b>  | <b>593</b>  | <b>855</b>   | <b>1001</b>  |
|  | (11.9)       | (9.4)        | (7.0)       | (6.8)       | (3.4)        | (3.2)        |
| 5.1. Bills Payable                       | -            | -            | -           | 7           | 8            | 23           |
| 5.2. Inter-office adjustments            | -            | -            | -           | -           | 90           | 161          |
| 5.3. Interest accrued                    | 20           | 24           | -           | -           | 37           | 50           |
| 5.4. Others (including provisions)       | 2604         | 2267         | 492         | 586         | 721          | 767          |
| <b>Total Liabilities</b>                 | <b>22055</b> | <b>24440</b> | <b>7077</b> | <b>8728</b> | <b>25144</b> | <b>31330</b> |
| <b>1. Cash in hand</b>                   | <b>271</b>   | <b>250</b>   | <b>56</b>   | <b>54</b>   | <b>353</b>   | <b>406</b>   |
|  | (1.2)        | (1.0)        | (0.8)       | (0.6)       | (1.4)        | (1.3)        |
| <b>2. Balances with RBI</b>              | <b>540</b>   | <b>600</b>   | <b>164</b>  | <b>181</b>  | <b>675</b>   | <b>855</b>   |
|  | (2.5)        | (2.5)        | (2.3)       | (2.1)       | (2.7)        | (2.7)        |
| <b>3. Balances with banks in India</b>   | <b>286</b>   | <b>331</b>   | <b>2179</b> | <b>3439</b> | <b>7523</b>  | <b>8964</b>  |
|  | (1.3)        | (1.4)        | (30.8)      | (39.4)      | (29.9)       | (28.6)       |
| <b>4. Money at call and short notice</b> | <b>5425</b>  | <b>5780</b>  | <b>-</b>    | <b>-</b>    | <b>-</b>     | <b>-</b>     |
|  | (24.6)       | (23.7)       | (-)         | (-)         | (-)          | (-)          |
| <b>5. Investments</b>                    | <b>2786</b>  | <b>3590</b>  | <b>3019</b> | <b>3105</b> | <b>9560</b>  | <b>11960</b> |
|  | (12.6)       | (14.7)       | (42.7)      | (35.6)      | (38.0)       | (38.2)       |
| <b>6. Advances</b>                       | <b>8687</b>  | <b>9809</b>  | <b>1304</b> | <b>1581</b> | <b>4553</b>  | <b>5653</b>  |
|  | (39.4)       | (40.1)       | (18.4)      | (18.1)      | (18.1)       | (18.0)       |
| 6.1. Bills purchased and discounted      | -            | -            | -           | -           | 454          | 475          |
| 6.2. Cash credits, overdrafts & loans    | 644          | -            | 237         | 356         | 2138         | 2606         |
| 6.3. Term loans                          | 8042         | 9809         | 1066        | 1225        | 1961         | 2572         |
| <b>7. Fixed Assets</b>                   | <b>32</b>    | <b>32</b>    | <b>12</b>   | <b>12</b>   | <b>21</b>    | <b>39</b>    |
|  | (0.1)        | (0.1)        | (0.2)       | (0.1)       | (0.1)        | (0.1)        |
| <b>8. Other Assets</b>                   | <b>4030</b>  | <b>4048</b>  | <b>343</b>  | <b>356</b>  | <b>2460</b>  | <b>3453</b>  |
|  | (18.3)       | (16.6)       | (4.8)       | (4.1)       | (9.8)        | (11.0)       |
| 8.1. Inter - office adjustments (net)    | 38           | -            | 32          | 25          | -            | -            |
| 8.2. Interest accrued                    | 487          | 643          | -           | -           | 1392         | 2634         |



|                     |              |              |             |             |              |              |
|---------------------|--------------|--------------|-------------|-------------|--------------|--------------|
| 8.3. Others         | 3505         | 3405         | 311         | 331         | 1068         | 819          |
| <b>Total Assets</b> | <b>22055</b> | <b>24440</b> | <b>7077</b> | <b>8728</b> | <b>25144</b> | <b>31330</b> |
|                     | (100.0)      | (100.0)      | (100.0)     | (100.0)     | (100.0)      | (100.0)      |

**Notes** : 1. Figures in bracket indicate percent share in total.

2. \*Including Reserve Bank of India.

- : Nil or negligible.

*Source* : Annual accounts of banks.