

5. Investments	3039	3186	4286	6933	1090	1690
	(21.3)	(19.4)	(12.7)	(16.2)	(7.6)	(9.7)
6. Advances	4524	5081	21919	26249	2864	3317
	(31.7)	(30.9)	(64.9)	(61.3)	(19.9)	(19.1)
6.1. Bills purchased and discounted	-	-	52	35	-	-
6.2. Cash credits, overdrafts & loans	1322	746	11408	16383	2864	3304
6.3. Term loans	3202	4335	10459	9832	-	-
7. Fixed Assets	24	25	156	188	13	13
	(0.2)	(0.1)	(0.5)	(0.4)	(0.1)	(0.1)
8. Other Assets	1884	1932	1576	1959	3253	4110
	(13.2)	(11.7)	(4.7)	(4.6)	(22.6)	(23.7)
8.1. Inter - office adjustments (net)	111	148	-	-	-	69
8.2. Interest accrued	238	300	266	426	467	1068
8.3. Others	1535	1483	1311	1534	2786	2973
Total Assets	14255	16453	33759	42814	14362	17363
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Panchamahal Gramin Bank		Pandyan Gramin Bank		Parvatiya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(259)	(260)	(261)	(262)	(263)	(264)
1. Capital	100	100	100	100	100	100
	(1.0)	(0.9)	(0.3)	(0.3)	(2.0)	(1.4)
2. Reserves and Surplus	1130	1130	736	1396	205	267
	(11.3)	(10.6)	(2.5)	(3.8)	(4.0)	(3.8)
3. Deposits	6519	8182	22073	27200	3838	5617
	(65.3)	(69.8)	(73.8)	(73.4)	(75.9)	(80.2)
3.1. Demand deposits	74	215	424	496	209	343
3.2. Savings bank deposits	2498	2758	8109	9119	1321	1922
3.3. Term deposits	3947	5210	13540	17586	2308	3351
4. Borrowings	1618	1718	5250	6423	445	449
	(16.2)	(14.7)	(17.5)	(17.3)	(8.8)	(6.4)
4.1. From banks*	234	256	1481	1766	44	46
4.2. From others	1384	1462	3769	4656	401	403
5. Other liabilities	619	478	1763	1939	470	572
	(6.2)	(4.1)	(5.9)	(5.2)	(9.3)	(8.2)
5.1. Bills Payable	-	-	526	76	17	1
5.2. Inter-office adjustments	7	15	222	585	-	3
5.3. Interest accrued	53	71	149	196	416	525

5.4. Others (including provisions)	560	392	867	1082	38	43
Total Liabilities	9986	11608	29922	37057	5058	7005
1. Cash in hand	49	46	252	416	46	49
	(0.5)	(0.4)	(0.8)	(1.1)	(0.9)	(0.7)
2. Balances with RBI	183	258	684	874	125	182
	(1.8)	(2.2)	(2.3)	(2.4)	(2.5)	(2.6)
3. Balances with banks in India	2015	2605	10174	14089	166	378
	(20.2)	(23.2)	(34.0)	(38.0)	(3.3)	(5.4)
4. Money at call and short notice	-	-	-	-	1986	3092
	(-)	(-)	(-)	(-)	(39.3)	(44.1)
5. Investments	2613	3078	743	2534	989	1189
	(26.2)	(26.3)	(2.5)	(6.8)	(19.6)	(17.0)
6. Advances	3934	4431	14315	15626	1037	1262
	(39.4)	(37.8)	(47.8)	(42.2)	(20.5)	(18.0)
6.1. Bills purchased and discounted	19	1	9	14	-	-
6.2. Cash credits, overdrafts & loans	1298	1846	11924	12315	300	351
6.3. Term loans	2616	2584	2382	3298	737	911
7. Fixed Assets	14	17	44	62	4	5
	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)
8. Other Assets	1178	1173	3711	3456	705	847
	(11.8)	(10.0)	(12.4)	(9.3)	(13.9)	(12.1)
8.1. Inter - office adjustments (net)	-	-	-	-	-	-
8.2. Interest accrued	-	-	477	630	427	679
8.3. Others	1178	1173	3234	2826	278	169
Total Assets	9986	11608	29922	37057	5058	7005
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(265)	(266)	(267)	(268)	(269)	(270)
1. Capital	100	100	100	100	100	100
	(3.5)	(2.6)	(0.6)	(0.4)	(1.8)	(1.4)
2. Reserves and Surplus	216	326	1398	1771	264	436
	(7.5)	(8.3)	(7.9)	(6.4)	(4.6)	(6.0)
3. Deposits	2301	3153	11852	17044	4290	5371

	(79.9)	(80.6)	(67.2)	(61.7)	(75.1)	(73.9)
3.1. Demand deposits	172	188	713	1320	90	136
3.2. Savings bank deposits	772	1225	3727	5184	1511	1748
3.3. Term deposits	1357	1740	7412	10541	2688	3487
4. Borrowings	78	137	3406	4199	476	541
	(2.7)	(3.5)	(19.3)	(15.2)	(8.3)	(7.4)
4.1. From banks*	-	-	703	885	81	69
4.2. From others	78	137	2703	3315	394	473
5. Other liabilities	187	195	889	4527	585	822
	(6.5)	(5.0)	(5.0)	(16.4)	(10.2)	(11.3)
5.1. Bills Payable	6	-	266	1076	-	-
5.2. Inter-office adjustments	10	39	170	1033	6	2
5.3. Interest accrued	2	4	44	48	527	733
5.4. Others (including provisions)	169	153	409	2370	53	87
Total Liabilities	2881	3912	17646	27642	5714	7269
1. Cash in hand	108	68	687	985	48	37
	(3.7)	(1.7)	(3.9)	(3.6)	(0.8)	(0.5)
2. Balances with RBI	78	98	351	502	146	185
	(2.7)	(2.5)	(2.0)	(1.8)	(2.6)	(2.5)
3. Balances with banks in India	110	424	5830	9353	144	3834
	(3.8)	(10.8)	(33.0)	(33.8)	(2.5)	(52.7)
4. Money at call and short notice	420	400	-	-	2570	-
	(14.6)	(10.2)	(-)	(-)	(45.0)	(-)
5. Investments	1029	1669	64	114	1263	1413
	(35.7)	(42.7)	(0.4)	(0.4)	(22.1)	(19.4)
6. Advances	525	759	8335	10650	1256	1402
	(18.2)	(19.4)	(47.2)	(38.5)	(22.0)	(19.3)
6.1. Bills purchased and discounted	3	81	7	5	-	-
6.2. Cash credits, overdrafts & loans	147	174	98	116	378	437
6.3. Term loans	375	504	8230	10529	879	965
7. Fixed Assets	5	5	35	46	6	7
	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	607	489	2343	5992	281	392
	(21.1)	(12.5)	(13.3)	(21.7)	(4.9)	(5.4)
8.1. Inter - office adjustments (net)	-	132	37	-	-	-
8.2. Interest accrued	67	-	51	370	271	381
8.3. Others	540	357	2254	5622	10	11

Total Assets	2881	3912	17646	27642	5714	7269
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March					
	Pragjyotish Gaonlia Bank		Pratapgarh Kshetriya Gramin Bank		Prathama Bank	
	1998	1999	1998	1999	1998	1999
	(271)	(272)	(273)	(274)	(275)	(276)
1. Capital	93	100	100	100	100	100
	(0.2)	(0.2)	(0.6)	(0.5)	(0.2)	(0.2)
2. Reserves and Surplus	2998	3077	424	522	1123	3150
	(7.0)	(5.8)	(2.6)	(2.6)	(2.1)	(5.4)
3. Deposits	29964	37457	14557	17543	38711	43977
	(70.1)	(70.3)	(87.8)	(87.8)	(71.9)	(75.7)
3.1. Demand deposits	3172	3015	448	564	2311	3218
3.2. Savings bank deposits	14799	19144	6762	8004	23790	26165
3.3. Term deposits	11994	15298	7348	8975	12611	14595
4. Borrowings	2924	2934	818	865	8943	9130
	(6.8)	(5.5)	(4.9)	(4.3)	(16.6)	(15.7)
4.1. From banks*	-	117	40	40	1769	1779
4.2. From others	2924	2817	778	825	7174	7351
5. Other liabilities	6746	9742	679	782	4988	1725
	(15.8)	(18.3)	(4.1)	(4.7)	(9.3)	(3.0)
5.1. Bills Payable	-	-	43	49	530	328
5.2. Inter-office adjustments	-	-	42	-	249	129
5.3. Interest accrued	346	504	99	78	302	383
5.4. Others (including provisions)	6399	9239	495	655	3908	886
Total Liabilities	42725	53311	16578	19812	53865	58082
1. Cash in hand	527	702	236	148	735	1143
	(1.2)	(1.3)	(1.4)	(0.7)	(1.4)	(2.0)
2. Balances with RBI	848	1126	429	529	1200	1410
	(2.0)	(2.1)	(2.6)	(2.6)	(2.2)	(2.4)
3. Balances with banks in India	9061	11925	4757	5427	2669	2059
	(21.2)	(22.4)	(28.7)	(27.2)	(5.0)	(3.5)
4. Money at call and short notice	-	-	1366	3066	-	-
	(-)	-	(8.2)	(15.4)	(-)	(-)

5. Investments	10425	13840	3901	4651	26008	30222
	(24.4)	(26.0)	(23.5)	(23.3)	(48.3)	(52.0)
6. Advances	10799	11876	2883	3237	18733	21495
	(25.3)	(22.3)	(17.4)	(17.0)	(34.8)	(37.0)
6.1. Bills purchased and discounted	-	-	-	-	12	40
6.2. Cash credits, overdrafts & loans	2572	2829	570	694	1467	645
6.3. Term loans	8227	9048	2314	2543	17255	20810
7. Fixed Assets	86	91	22	26	51	57
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	10979	13751	2983	2727	4470	1697
	(25.7)	(25.8)	(18.0)	(13.7)	(8.3)	(2.9)
8.1. Inter - office adjustments (net)	5660	8175	-	93	-	-
8.2. Interest accrued	786	905	1128	919	3058	1335
8.3. Others	4533	8943	1856	1715	1412	362
Total Assets	42725	53311	16578	19812	53865	58082
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Puri Gramya Bank		Rae Bareli Kshetriya Gramin Bank		Raigarh Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(277)	(278)	(279)	(280)	(281)	(282)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.3)	(0.6)	(0.5)	(1.1)	(0.9)
2. Reserves and Surplus	-	692	1285	1285	1014	1675
	(-)	(2.4)	(7.7)	(6.3)	(11.0)	(14.8)
3. Deposits	13726	19303	13828	17432	6713	7798
	(72.2)	(66.8)	(83.4)	(85.4)	(73.1)	(68.8)
3.1. Demand deposits	276	335	481	663	732	705
3.2. Savings bank deposits	4077	4853	6213	8266	2894	3316
3.3. Term deposits	9373	14114	7134	8503	3088	3777
4. Borrowings	3273	4093	787	836	397	479
	(17.2)	(14.2)	(4.7)	(4.1)	(4.3)	(4.2)
4.1. From banks*	682	471	-	836	25	22
4.2. From others	2591	3621	787	-	372	457
5. Other liabilities	1902	4718	590	764	956	1281
	(10.0)	(16.3)	(3.6)	(3.7)	(10.4)	(11.3)
5.1. Bills Payable	63	90	12	15	-	-
5.2. Inter-office adjustments	669	2795	94	104	-	-

5.3. Interest accrued	101	194	101	121	664	907
5.4. Others (including provisions)	1070	1639	384	525	293	374
Total Liabilities	19001	28906	16590	20418	9181	11333

1. Cash in hand	210	374	157	158	29	58
	(1.1)	(1.3)	(0.9)	(0.8)	(0.3)	(0.5)
2. Balances with RBI	417	677	415	520	230	278
	(2.2)	(2.3)	(2.5)	(2.5)	(2.5)	(2.4)
3. Balances with banks in India	3642	5812	5153	6554	4773	5801
	(19.2)	(20.1)	(31.1)	(32.1)	(52.0)	(51.2)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	2010	2340	6217	7942	211	261
	(10.6)	(8.1)	(37.5)	(38.9)	(2.3)	(2.3)
6. Advances	5932	10515	2694	2894	1435	1719
	(31.2)	(36.4)	(16.2)	(14.2)	(15.6)	(15.2)
6.1. Bills purchased and discounted	63	3	2	1	-	-
6.2. Cash credits, overdrafts & loans	2784	5230	2692	2893	505	577
6.3. Term loans	3086	5282	-	-	930	1143
7. Fixed Assets	10	24	29	35	6	5
	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.0)
8. Other Assets	6779	9164	1925	2315	2498	3211
	(35.7)	(31.7)	(11.6)	(11.3)	(27.2)	(28.3)
8.1. Inter - office adjustments (net)	-	-	-	-	80	208
8.2. Interest accrued	203	268	553	1187	625	1251
8.3. Others	6575	8896	1372	1129	1793	1753
Total Assets	19001	28906	16590	20418	9181	11333
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(283)	(284)	(285)	(286)	(287)	(288)
1. Capital	100	100	100	100	100	100
	(1.5)	(1.1)	(0.8)	(0.7)	(1.6)	(1.3)
2. Reserves and Surplus	-	-	-	-	1	1

	(-)	(-)	(-)	(-)	(-)	(-)
3. Deposits	5574	7485	10840	12217	5057	6001
	(83.3)	(83.4)	(84.4)	(83.2)	(79.9)	(80.3)
3.1. Demand deposits	253	422	735	920	99	154
3.2. Savings bank deposits	2106	2589	5221	5314	2170	2519
3.3. Term deposits	3215	4474	4884	5983	2789	3328
4. Borrowings	577	963	838	848	458	372
	(8.6)	(10.7)	(6.5)	(5.8)	(7.2)	(5.0)
4.1. From banks*	31	26	-	-	21	21
4.2. From others	547	937	838	848	437	351
5. Other liabilities	440	422	1059	1514	714	1004
	(6.6)	(4.7)	(8.3)	(10.3)	(11.3)	(13.4)
5.1. Bills Payable	48	46	-	-	9	24
5.2. Inter-office adjustments	-	-	-	-	-	3
5.3. Interest accrued	14	38	302	-	7	8
5.4. Others (including provisions)	378	338	757	1514	698	969
Total Liabilities	6692	8970	12837	14678	6330	7478
1. Cash in hand	117	128	121	107	81	80
	(1.8)	(1.4)	(0.9)	(0.7)	(1.3)	(1.1)
2. Balances with RBI	162	219	315	376	156	177
	(2.4)	(2.4)	(2.5)	(2.6)	(2.5)	(2.4)
3. Balances with banks in India	1613	420	4184	5456	278	156
	(24.1)	(4.7)	(32.6)	(37.2)	(4.4)	(2.1)
4. Money at call and short notice	-	1713	-	-	1551	1486
	(-)	(19.1)	(-)	(-)	(24.5)	(19.9)
5. Investments	1186	1676	2190	2242	-	428
	(17.7)	(18.7)	(17.1)	(15.3)	(-)	(5.7)
6. Advances	2024	3179	3190	3580	1921	2370
	(30.3)	(35.4)	(24.8)	(24.4)	(30.3)	(31.7)
6.1. Bills purchased and discounted	-	-	-	-	-	-
6.2. Cash credits, overdrafts & loans	502	722	2521	2974	260	366
6.3. Term loans	1523	2457	669	606	1661	2004
7. Fixed Assets	14	20	38	36	13	16
	(0.2)	(0.2)	(0.3)	(0.2)	(0.2)	(0.2)
8. Other Assets	1575	1615	2799	2883	2330	2764
	(23.5)	(18.0)	(21.8)	(19.6)	(36.8)	(37.0)

8.1. Inter - office adjustments (net)	97	34	93	16	20	-
8.2. Interest accrued	110	183	-	197	35	56
8.3. Others	1367	1398	2706	2669	2275	2708
Total Assets	6692	8970	12837	14678	6330	7478
	(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.