

Table 53: Liabilities and Assets of Regional Rural Banks : 2000 and 2001 (Part 1 of 2)

(Amount in Rs.lakh)

Items	As on March 31					
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)
1. Capital	100	100	100	100	100	100
	(1.7)	(1.3)	(1.5)	(1.0)	(1.1)	(1.0)
2. Reserves and Surplus	476	663	0	894	401	403
	(8.1)	(8.7)	(0.0)	(9.1)	(4.6)	(3.9)
3. Deposits	4019	5144	5276	6703	6860	8120
	(68.0)	(67.8)	(78.7)	(68.5)	(78.5)	(79.5)
3.1. Demand deposits	60	52	155	191	371	441
3.2. Savings bank deposits	1623	1891	3029	3406	2684	3109
3.3. Term deposits	2336	3202	2092	3106	3805	4571
4. Borrowings	973	1249	978	1565	520	491
	(16.5)	(16.5)	(14.6)	(16.0)	(5.9)	(4.8)
4.1. From banks*	237	271	191	280	35	56
4.2. From others	735	978	787	1285	485	435
5. Other liabilities	338	428	350	530	860	1095
	(5.7)	(5.6)	(5.2)	(5.4)	(9.8)	(10.7)
5.1. Bills Payable	0	0	4	3	9	10
5.2. Inter-office adjustments	21	60	0	0	18	17
5.3. Interest accrued	44	50	53	75	810	1056
5.4. Others (including provisions)	273	319	293	452	22	12
Total Liabilities	5906	7583	6704	9792	8741	10208
1. Cash in hand	91	134	88	104	111	137
	(1.5)	(1.8)	(1.3)	(1.1)	(1.3)	(1.3)
2. Balances with RBI	106	134	139	197	228	278
	(1.8)	(1.8)	(2.1)	(2.0)	(2.6)	(2.7)
3. Balances with banks in India	1871	2702	2541	3583	4931	5633
	(31.7)	(35.6)	(37.9)	(36.6)	(56.4)	(55.2)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	636	956	0	100	964	1514
	(10.8)	(12.6)	(0.0)	(1.0)	(11.0)	(14.8)
6. Advances	3057	3502	2421	3783	1513	1968
	(51.8)	(46.2)	(36.1)	(38.6)	(17.3)	(19.3)
6.1. Bills purchased and discounted	68	3	0	0	0	0
6.2. Cash credits, overdrafts & loans	1849	2099	880	1618	528	717
6.3. Term loans	1141	1400	1541	2165	985	1251
7. Fixed Assets	28	30	11	12	11	10
	(0.5)	(0.4)	(0.2)	(0.1)	(0.1)	(0.1)
8. Other Assets	116	125	1506	2013	983	667
	(2.0)	(1.6)	(22.5)	(20.6)	(11.2)	(6.5)
8.1. Inter - office adjustments (net)	0	0	21	6	0	0
8.2. Interest accrued	72	109	0	0	837	659
8.3. Others	44	15	1484	2008	146	9
Total Assets	5906	7583	6704	9792	8741	10208
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on March 31

Items	Aligarh Gramin Bank		Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(7)	(8)	(9)	(10)	(11)	(12)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.2)	(0.3)	(0.3)	(0.5)	(0.4)
2. Reserves and Surplus	3317	4485	678	678	1137	1137
	(8.0)	(10.1)	(2.2)	(1.9)	(6.0)	(4.4)
3. Deposits	32710	36907	27549	32642	15021	20051
	(79.2)	(83.3)	(90.8)	(91.1)	(79.6)	(76.9)
3.1. Demand deposits	623	565	2255	2440	1062	1188
3.2. Savings bank deposits	11829	12862	12662	14905	5910	8696
3.3. Term deposits	20258	23481	12633	15297	8049	10167
4. Borrowings	3820	1279	963	1235	1907	3377
	(9.2)	(2.9)	(3.2)	(3.4)	(10.1)	(12.9)
4.1. From banks*	779	122	0	200	102	175
4.2. From others	3040	1157	963	1035	1805	3202
5. Other liabilities	1354	1516	1038	1160	710	1399
	(3.3)	(3.4)	(3.4)	(3.2)	(3.8)	(5.4)
5.1. Bills Payable	318	371	112	133	45	41
5.2. Inter-office adjustments	146	365	19	0	148	588
5.3. Interest accrued	23	25	165	184	50	123
5.4. Others (including provisions)	867	755	741	842	466	647
Total Liabilities	41300	44287	30328	35815	18875	26065
1. Cash in hand	751	747	246	324	749	863
	(1.8)	(1.7)	(0.8)	(0.9)	(4.0)	(3.3)
2. Balances with RBI	960	1201	855	975	486	523
	(2.3)	(2.7)	(2.8)	(2.7)	(2.6)	(2.0)
3. Balances with banks in India	16141	19660	15376	20633	3438	3180
	(39.1)	(44.4)	(50.7)	(57.6)	(18.2)	(12.2)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	9766	7857	3609	3042	4203	7883
	(23.6)	(17.7)	(11.9)	(8.5)	(22.3)	(30.2)
6. Advances	12572	14115	5065	6373	6323	9602
	(30.4)	(31.9)	(16.7)	(17.8)	(33.5)	(36.8)
6.1. Bills purchased and discounted	0	0	5	0	29	2
6.2. Cash credits, overdrafts & loans	4831	6319	352	630	1175	1520
6.3. Term loans	7740	7796	4708	5743	5119	8081
7. Fixed Assets	38	48	36	38	40	70
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)
8. Other Assets	1073	659	5142	4430	3636	3943
	(2.6)	(1.5)	(17.0)	(12.4)	(19.3)	(15.1)
8.1. Inter - office adjustments (net)	0	0	0	58	0	0
8.2. Interest accrued	881	478	1143	393	500	697
8.3. Others	192	181	3999	3979	3136	3246
Total Assets	41300	44287	30328	35815	18875	26065
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31		
	Ambala Kurukshetra	Aravali	Arunachal Pradesh

	Gramin Bank		Kshetriya Gramin Bank		Rural Bank	
	2000	2001	2000	2001	2000	2001
	(13)	(14)	(15)	(16)	(17)	(18)
1. Capital	96	100	100	100	100	100
	(0.8)	(0.8)	(0.8)	(0.7)	(2.7)	(2.0)
2. Reserves and Surplus	0	30	862	862	211	211
	(0.0)	(0.2)	(6.6)	(5.8)	(5.6)	(4.2)
3. Deposits	9013	10540	10029	11997	2478	3103
	(75.0)	(80.7)	(77.2)	(80.2)	(65.9)	(62.4)
3.1. Demand deposits	35	112	462	480	121	162
3.2. Savings bank deposits	2677	3362	2830	3820	1040	1324
3.3. Term deposits	6301	7065	6737	7697	1318	1617
4. Borrowings	1847	1579	1416	1238	565	840
	(15.4)	(12.1)	(10.9)	(8.3)	(15.0)	(16.9)
4.1. From banks*	103	106	73	81	0	0
4.2. From others	1744	1473	1343	1158	565	840
5. Other liabilities	1064	818	582	764	409	715
	(8.9)	(6.3)	(4.5)	(5.1)	(10.9)	(14.4)
5.1. Bills Payable	0	1	32	77	1	1
5.2. Inter-office adjustments	34	9	0	0	0	0
5.3. Interest accrued	7	32	79	84	193	262
5.4. Others (including provisions)	1024	777	470	603	215	451
Total Liabilities	12022	13067	12989	14961	3762	4968
1. Cash in hand	221	245	201	160	61	65
	(1.8)	(1.9)	(1.5)	(1.1)	(1.6)	(1.3)
2. Balances with RBI	266	330	327	396	73	82
	(2.2)	(2.5)	(2.5)	(2.6)	(1.9)	(1.7)
3. Balances with banks in India	2801	3776	2919	4009	490	1024
	(23.3)	(28.9)	(22.5)	(26.8)	(13.0)	(20.6)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2364	2111	911	800	85	85
	(19.7)	(16.2)	(7.0)	(5.3)	(2.3)	(1.7)
6. Advances	6020	6421	4569	4951	2772	3316
	(50.1)	(49.1)	(35.2)	(33.1)	(73.7)	(66.7)
6.1. Bills purchased and discounted	190	177	14	25	0	0
6.2. Cash credits, overdrafts & loans	1658	2482	1345	1439	1327	1551
6.3. Term loans	4172	3762	3210	3487	1446	1765
7. Fixed Assets	21	23	27	24	9	15
	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.3)
8. Other Assets	330	160	4035	4621	272	382
	(2.7)	(1.2)	(31.1)	(30.9)	(7.2)	(7.7)
8.1. Inter - office adjustments (net)	0	0	13	41	119	44
8.2. Interest accrued	171	145	195	274	24	20
8.3. Others	159	15	3827	4307	129	318
Total Assets	12022	13067	12989	14961	3762	4968
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(19)	(20)	(21)	(22)	(23)	(24)

1. Capital	763	100	100	100	100	100
	(4.2)	(0.4)	(0.2)	(0.2)	(0.4)	(0.3)
2. Reserves and Surplus	22	1140	2434	3466	2684	2684
	(0.1)	(4.9)	(5.4)	(6.6)	(11.0)	(9.2)
3. Deposits	12520	15247	39461	45787	17169	21178
	(68.5)	(65.9)	(87.5)	(87.6)	(70.5)	(72.3)
3.1. Demand deposits	696	835	3009	3698	137	194
3.2. Savings bank deposits	7810	7849	16987	19057	7174	8274
3.3. Term deposits	4015	6562	19466	23032	9858	12709
4. Borrowings	3090	3794	1892	1708	2508	3268
	(16.9)	(16.4)	(4.2)	(3.3)	(10.3)	(11.2)
4.1. From banks*	537	715	103	110	113	111
4.2. From others	2553	3079	1789	1598	2394	3157
5. Other liabilities	1883	2863	1199	1224	1906	2070
	(10.3)	(12.4)	(2.7)	(2.3)	(7.8)	(7.1)
5.1. Bills Payable	138	1095	57	81	198	61
5.2. Inter-office adjustments	594	346	44	49	0	0
5.3. Interest accrued	477	749	29	25	34	49
5.4. Others (including provisions)	674	673	1069	1069	1675	1960
Total Liabilities	18278	23144	45086	52286	24367	29298
1. Cash in hand	389	428	278	370	237	281
	(2.1)	(1.8)	(0.6)	(0.7)	(1.0)	(1.0)
2. Balances with RBI	320	510	1130	1350	551	631
	(1.8)	(2.2)	(2.5)	(2.6)	(2.3)	(2.2)
3. Balances with banks in India	605	753	25913	34384	6087	7615
	(3.3)	(3.3)	(57.5)	(65.8)	(25.0)	(26.0)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	6861	10263	6241	5337	5037	5585
	(37.5)	(44.3)	(13.8)	(10.2)	(20.7)	(19.1)
6. Advances	8521	10617	8164	9523	7114	9958
	(46.6)	(45.9)	(18.1)	(18.2)	(29.2)	(34.0)
6.1. Bills purchased and discounted	898	865	0	0	6	1
6.2. Cash credits, overdrafts & loans	1512	3041	2962	5238	1693	2621
6.3. Term loans	6111	6712	5202	4285	5415	7337
7. Fixed Assets	59	93	57	93	17	22
	(0.3)	(0.4)	(0.1)	(0.2)	(0.1)	(0.1)
8. Other Assets	1522	482	3303	1227	5323	5207
	(8.3)	(2.1)	(7.3)	(2.3)	(21.8)	(17.8)
8.1. Inter - office adjustments (net)	0	0	0	0	453	239
8.2. Interest accrued	130	214	3104	1048	734	908
8.3. Others	1392	268	199	179	4136	4061
Total Assets	18278	23144	45086	52286	24367	29298
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(25)	(26)	(27)	(28)	(29)	(30)
1. Capital	100	100	100	100	100	100
	(1.0)	(0.8)	(0.3)	(0.3)	(0.5)	(0.5)
2. Reserves and Surplus	0	0	1711	1711	2082	2082

	(0.0)	(0.0)	(5.6)	(5.1)	(11.0)	(9.5)
3. Deposits	7649	9541	24122	28834	11974	14071
	(73.7)	(74.4)	(79.6)	(85.5)	(63.3)	(64.1)
3.1. Demand deposits	164	122	319	809	369	312
3.2. Savings bank deposits	2472	3537	10901	12284	4014	4489
3.3. Term deposits	5013	5882	12902	15741	7592	9269
4. Borrowings	470	472	1572	1403	2366	2915
	(4.5)	(3.7)	(5.2)	(4.2)	(12.5)	(13.3)
4.1. From banks*	13	79	32	0	299	354
4.2. From others	456	394	1541	1403	2067	2560
5. Other liabilities	2157	2706	2818	1660	2388	2786
	(20.8)	(21.1)	(9.3)	(4.9)	(12.6)	(12.7)
5.1. Bills Payable	0	0	32	29	12	9
5.2. Inter-office adjustments	32	48	0	0	0	131
5.3. Interest accrued	1209	1669	0	0	1620	2353
5.4. Others (including provisions)	915	989	2785	1631	757	292
Total Liabilities	10375	12819	30323	33707	18910	21953
1. Cash in hand	94	127	222	294	253	267
	(0.9)	(1.0)	(0.7)	(0.9)	(1.3)	(1.2)
2. Balances with RBI	228	330	691	824	370	460
	(2.2)	(2.6)	(2.3)	(2.4)	(2.0)	(2.1)
3. Balances with banks in India	1822	2948	18557	25479	4064	3864
	(17.6)	(23.0)	(61.2)	(75.6)	(21.5)	(17.6)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	0	100	2790	798	5360	6915
	(0.0)	(0.8)	(9.2)	(2.4)	(28.3)	(31.5)
6. Advances	2472	2840	6677	5819	6043	7652
	(23.8)	(22.2)	(22.0)	(17.3)	(32.0)	(34.9)
6.1. Bills purchased and discounted	3	6	0	0	0	0
6.2. Cash credits, overdrafts & loans	285	372	883	1265	1901	1985
6.3. Term loans	2184	2463	5794	4553	4143	5666
7. Fixed Assets	12	12	17	21	23	24
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	5747	6462	1368	473	2797	2771
	(55.4)	(50.4)	(4.5)	(1.4)	(14.8)	(12.6)
8.1. Inter - office adjustments (net)	0	0	0	0	16	0
8.2. Interest accrued	26	11	0	0	365	517
8.3. Others	5721	6452	1368	473	2416	2254
Total Assets	10375	12819	30323	33707	18910	21953
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Bara Banki Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(31)	(32)	(33)	(34)	(35)	(36)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.3)	(0.3)	(0.3)	(0.5)	(0.4)
2. Reserves and Surplus	1735	2241	821	821	855	0
	(6.4)	(6.7)	(2.5)	(2.1)	(4.2)	(0.0)
3. Deposits	23011	28471	25309	28873	17433	19913
	(84.8)	(85.3)	(76.2)	(74.7)	(85.1)	(85.5)

3.1. Demand deposits	1351	1618	185	150	455	1106
3.2. Savings bank deposits	11473	14660	9061	10610	10482	10960
3.3. Term deposits	10187	12193	16064	18112	6496	7847
4. Borrowings	1434	1514	1052	1121	1906	1879
	(5.3)	(4.5)	(3.2)	(2.9)	(9.3)	(8.1)
4.1. From banks*	119	175	85	951	1906	1879
4.2. From others	1315	1339	967	170	0	0
5. Other liabilities	850	1043	5943	7732	193	1392
	(3.1)	(3.1)	(17.9)	(20.0)	(0.9)	(6.0)
5.1. Bills Payable	59	77	78	91	27	99
5.2. Inter-office adjustments	32	120	21	74	0	171
5.3. Interest accrued	23	22	4505	5970	84	130
5.4. Others (including provisions)	737	825	1339	1598	82	992
Total Liabilities	27130	33369	33225	38646	20486	23283
1. Cash in hand	701	496	267	277	287	491
	(2.6)	(1.5)	(0.8)	(0.7)	(1.4)	(2.1)
2. Balances with RBI	638	765	784	1040	520	575
	(2.4)	(2.3)	(2.4)	(2.7)	(2.5)	(2.5)
3. Balances with banks in India	7263	7938	9796	15070	8557	10453
	(26.8)	(23.8)	(29.5)	(39.0)	(41.8)	(44.9)
4. Money at call and short notice	0	15127	0	0	0	0
	(0.0)	(45.3)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	13063	2130	11123	10148	3040	2538
	(48.1)	(6.4)	(33.5)	(26.3)	(14.8)	(10.9)
6. Advances	4455	5910	7284	9021	4936	6340
	(16.4)	(17.7)	(21.9)	(23.3)	(24.1)	(27.2)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	2118	2400	502	736	0	0
6.3. Term loans	2337	3510	6782	8286	4936	6340
7. Fixed Assets	20	19	28	29	13	16
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	988	983	3944	3060	3133	2870
	(3.6)	(2.9)	(11.9)	(7.9)	(15.3)	(12.3)
8.1. Inter - office adjustments (net)	0	0	0	2523	70	0
8.2. Interest accrued	876	877	3356	0	1396	1712
8.3. Others	112	107	588	537	1667	1158
Total Assets	27130	33369	33225	38646	20486	23283
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Bastar		Basti Gramin		Begusarai	
	Kshetriya Gramin		Bank		Kshetriya Gramin	
	Bank				Bank	
	2000	2001	2000	2001	2000	2001
1. Capital	100	100	100	100	100	100
	(1.1)	(0.9)	(0.3)	(0.3)	(1.9)	(1.5)
2. Reserves and Surplus	0	0	1919	2959	283	294
	(0.0)	(0.0)	(5.9)	(7.6)	(5.3)	(4.5)
3. Deposits	7183	8804	24261	28234	4154	5125
	(80.6)	(81.9)	(74.6)	(72.4)	(78.1)	(78.9)
3.1. Demand deposits	1074	1116	1450	1798	287	529
3.2. Savings bank deposits	2587	3532	14006	16692	1904	2097
3.3. Term deposits	3523	4156	8805	9743	1963	2500

4. Borrowings	300	283	2005	2242	124	130
	(3.4)	(2.6)	(6.2)	(5.8)	(2.3)	(2.0)
4.1. From banks*	0	0	150	150	0	0
4.2. From others	300	283	1855	2092	124	130
5. Other liabilities	1331	1561	4224	5441	659	846
	(14.9)	(14.5)	(13.0)	(14.0)	(12.4)	(13.0)
5.1. Bills Payable	179	179	76	102	0	1
5.2. Inter-office adjustments	0	0	47	81	0	0
5.3. Interest accrued	796	1035	2752	3500	394	554
5.4. Others (including provisions)	356	347	1349	1758	265	291
Total Liabilities	8914	10748	32509	38976	5321	6495
1. Cash in hand	53	65	296	278	192	146
	(0.6)	(0.6)	(0.9)	(0.7)	(3.6)	(2.2)
2. Balances with RBI	245	301	815	949	125	156
	(2.7)	(2.8)	(2.5)	(2.4)	(2.3)	(2.4)
3. Balances with banks in India	3400	4196	16609	23374	2295	3179
	(38.1)	(39.0)	(51.1)	(60.0)	(43.1)	(48.9)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	47	47	7478	5978	1280	1335
	(0.5)	(0.4)	(23.0)	(15.3)	(24.1)	(20.6)
6. Advances	1618	2109	5543	7582	804	1093
	(18.2)	(19.6)	(17.0)	(19.5)	(16.1)	(16.8)
6.1. Bills purchased and discounted	0	0	0	77	2	4
6.2. Cash credits, overdrafts & loans	491	651	805	1709	0	429
6.3. Term loans	1127	1459	4738	5796	803	660
7. Fixed Assets	5	9	17	25	10	9
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)
8. Other Assets	3546	4020	1752	790	614	578
	(39.8)	(37.4)	(5.4)	(2.0)	(11.5)	(8.9)
8.1. Inter - office adjustments (net)	69	58	0	0	40	15
8.2. Interest accrued	89	138	1621	619	364	536
8.3. Others	3388	3824	131	172	211	26
Total Assets	8914	10748	32509	38976	5321	6495
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(43)	(44)	(45)	(46)	(47)	(48)
1. Capital	100	100	100	100	100	100
	(0.7)	(0.6)	(0.2)	(0.2)	(1.0)	(0.9)
2. Reserves and Surplus	310	310	5469	7399	1295	1416
	(2.3)	(1.9)	(13.0)	(15.7)	(13.0)	(12.2)
3. Deposits	6107	7200	32832	36765	7336	8622
	(44.8)	(44.5)	(78.0)	(77.8)	(73.4)	(74.2)
3.1. Demand deposits	383	353	3320	3467	89	122
3.2. Savings bank deposits	2302	2766	18791	21075	3087	3731
3.3. Term deposits	3422	4081	10720	12223	4159	4769
4. Borrowings	288	241	2106	1611	915	1050
	(2.1)	(1.5)	(5.0)	(3.4)	(9.2)	(9.0)
4.1. From banks*	0	0	315	297	92	91

4.2. From others	288	241	1791	1314	823	958
5. Other liabilities	6830	8324	1573	1382	346	438
	(50.1)	(51.5)	(3.7)	(2.9)	(3.5)	(3.8)
5.1. Bills Payable	0	0	69	106	0	0
5.2. Inter-office adjustments	5774	5710	104	0	0	0
5.3. Interest accrued	699	932	16	15	0	0
5.4. Others (including provisions)	358	1682	1384	1261	346	438
Total Liabilities	13636	16175	42081	47257	9992	11625
1. Cash in hand	41	56	670	626	93	94
	(0.3)	(0.3)	(1.6)	(1.3)	(0.9)	(0.8)
2. Balances with RBI	200	237	902	1014	200	247
	(1.5)	(1.5)	(2.1)	(2.1)	(2.0)	(2.1)
3. Balances with banks in India	3977	5291	22208	29621	2771	2358
	(29.2)	(32.7)	(51.7)	(62.7)	(27.7)	(20.3)
4. Money at call and short notice	0	0	0	0	1295	1416
	(0.0)	(0.0)	(0.0)	(0.0)	(13.0)	(12.2)
5. Investments	433	237	8543	5703	570	1441
	(3.2)	(1.5)	(20.3)	(12.1)	(5.7)	(12.4)
6. Advances	2158	2190	4979	6272	3122	4031
	(15.8)	(13.5)	(11.0)	(13.3)	(31.2)	(34.7)
6.1. Bills purchased and discounted	2	2	0	0	0	0
6.2. Cash credits, overdrafts & loans	181	243	4979	6272	1256	1623
6.3. Term loans	1975	1945	0	0	1865	2408
7. Fixed Assets	26	24	39	38	28	37
	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.3)
8. Other Assets	6801	8139	4739	3984	1913	2001
	(49.9)	(50.3)	(11.3)	(8.4)	(19.1)	(17.2)
8.1. Inter - office adjustments (net)	5815	7199	0	207	130	198
8.2. Interest accrued	382	419	4648	3583	0	0
8.3. Others	603	521	92	194	1783	1803
Total Assets	13636	16175	42080	47257	9992	11625
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Bhilwara-Ajmer Kshetriya Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(49)	(50)	(51)	(52)	(53)	(54)
1. Capital	100	100	100	100	100	100
	(0.7)	(0.6)	(0.2)	(0.2)	(0.3)	(0.3)
2. Reserves and Surplus	658	833	2130	2290	2732	3920
	(4.4)	(4.9)	(4.0)	(3.7)	(9.0)	(11.1)
3. Deposits	11209	12481	45937	54330	19801	23794
	(75.6)	(74.2)	(86.7)	(88.0)	(65.0)	(67.7)
3.1. Demand deposits	654	627	1506	1782	310	339
3.2. Savings bank deposits	2906	3073	20459	24048	7022	7426
3.3. Term deposits	7649	8781	23973	28501	12468	16028
4. Borrowings	1841	2159	2301	2408	5190	5857
	(12.4)	(12.8)	(4.3)	(3.9)	(17.0)	(16.7)
4.1. From banks*	1841	173	2301	2408	1214	1411
4.2. From others	0	1985	0	0	3976	4446
5. Other liabilities	1016	1258	2540	2587	2661	1458
	(6.9)	(7.5)	(4.8)	(4.2)	(8.7)	(4.2)

5.1. Bills Payable	13	33	0	0	40	42
5.2. Inter-office adjustments	0	0	70	0	747	0
5.3. Interest accrued	104	122	2470	90	125	140
5.4. Others (including provisions)	898	1103	0	2497	1749	899
Total Liabilities	14824	16831	53008	61715	30483	35129
1. Cash in hand	191	110	1022	1173	296	386
	(1.3)	(0.7)	(1.9)	(1.9)	(1.0)	(1.1)
2. Balances with RBI	328	373	1496	1769	576	700
	(2.2)	(2.2)	(2.8)	(2.9)	(1.9)	(2.0)
3. Balances with banks in India	5052	5717	2655	2788	220	515
	(34.1)	(34.0)	(5.0)	(4.5)	(0.7)	(1.5)
4. Money at call and short notice	0	0	7912	11079	7695	9079
	(0.0)	(0.0)	(14.9)	(18.0)	(25.2)	(25.8)
5. Investments	1439	1374	22464	28308	4118	4531
	(9.7)	(8.2)	(42.4)	(45.9)	(13.5)	(12.9)
6. Advances	6814	8117	12167	13253	15691	18873
	(46.0)	(48.2)	(23.0)	(21.5)	(51.5)	(53.7)
6.1. Bills purchased and discounted	26	123	367	216	0	0
6.2. Cash credits, overdrafts & loans	1838	2357	2134	2459	8379	10894
6.3. Term loans	4951	5637	9666	10578	7311	8582
7. Fixed Assets	32	33	59	75	98	89
	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.3)
8. Other Assets	968	1106	5232	3270	1788	956
	(6.5)	(6.6)	(9.9)	(5.3)	(5.9)	(2.7)
8.1. Inter - office adjustments (net)	38	13	838	1300	0	158
8.2. Interest accrued	739	1017	3331	1840	986	520
8.3. Others	190	77	1063	130	802	278
Total Assets	14824	16831	53008	61715	30483	35129
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Bikaner		Bilaspur Raipur		Bolangir Anchalik	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(55)	(56)	(57)	(58)	(59)	(60)
1. Capital	100	100	100	100	100	100
	(2.4)	(2.0)	(0.4)	(0.3)	(0.4)	(0.3)
2. Reserves and Surplus	0	440	3390	3390	1459	1497
	(0.0)	(8.9)	(12.6)	(10.4)	(5.5)	(4.7)
3. Deposits	2537	3184	19717	23826	19214	22743
	(60.4)	(64.3)	(73.2)	(73.3)	(72.5)	(71.7)
3.1. Demand deposits	98	130	1548	1676	1150	1353
3.2. Savings bank deposits	605	920	7956	10146	9365	11136
3.3. Term deposits	1834	2134	10213	12004	8699	10254
4. Borrowings	679	723	702	1495	2528	3481
	(16.2)	(14.6)	(2.6)	(4.6)	(9.5)	(11.0)
4.1. From banks*	23	28	13	332	534	520
4.2. From others	656	695	689	1163	1994	2961
5. Other liabilities	884	505	3041	3688	3216	3919
	(21.1)	(10.2)	(11.3)	(11.3)	(12.1)	(12.3)
5.1. Bills Payable	14	3	0	0	207	178
5.2. Inter-office adjustments	0	0	0	0	0	0
5.3. Interest accrued	316	424	2129	2678	1994	2638

5.4. Others (including provisions)	554	78	913	1010	1014	1103
Total Liabilities	4199	4953	26950	32498	26517	31739
1. Cash in hand	8	9	194	199	188	209
	(0.2)	(0.2)	(0.7)	(0.6)	(0.7)	(0.7)
2. Balances with RBI	85	112	636	805	731	767
	(2.0)	(2.3)	(2.4)	(2.5)	(2.8)	(2.4)
3. Balances with banks in India	1396	1914	13688	19105	893	889
	(33.2)	(38.7)	(50.8)	(58.8)	(3.4)	(2.8)
4. Money at call and short notice	0	0	0	0	7943	8473
	(0.0)	(0.0)	(0.0)	(0.0)	(30.0)	(26.7)
5. Investments	95	85	1483	983	331	1470
	(2.3)	(1.7)	(5.5)	(3.0)	(1.2)	(4.6)
6. Advances	1858	1932	5016	5517	5744	8064
	(44.2)	(39.0)	(18.6)	(17.0)	(21.7)	(25.4)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	613	726	2035	2261	2469	3644
6.3. Term loans	1245	1206	2981	3256	3275	4420
7. Fixed Assets	18	16	12	17	27	23
	(0.4)	(0.3)	(0.0)	(0.1)	(0.1)	(0.1)
8. Other Assets	739	885	5921	5873	10659	11844
	(17.6)	(17.9)	(22.0)	(18.1)	(40.2)	(37.3)
8.1. Inter - office adjustments (net)	5	4	311	209	102	154
8.2. Interest accrued	114	160	1810	1625	267	686
8.3. Others	620	721	3800	4038	10290	11004
Total Assets	4199	4953	26950	32498	26517	31739
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(61)	(62)	(63)	(64)	(65)	(66)
1. Capital	100	100	100	100	100	100
	(2.0)	(1.7)	(0.5)	(0.4)	(0.6)	(0.6)
2. Reserves and Surplus	236	236	2477	2477	1749	1749
	(4.7)	(4.0)	(12.0)	(10.1)	(11.3)	(10.1)
3. Deposits	3446	4108	15219	18525	10705	12608
	(68.1)	(69.5)	(73.9)	(75.8)	(69.0)	(72.5)
3.1. Demand deposits	65	118	1406	1834	460	396
3.2. Savings bank deposits	1766	1831	4900	6075	3074	3365
3.3. Term deposits	1616	2159	8914	10616	7171	8848
4. Borrowings	778	927	784	806	2252	2141
	(15.4)	(15.7)	(3.8)	(3.3)	(14.5)	(12.3)
4.1. From banks*	0	167	65	115	102	113
4.2. From others	778	761	719	691	2150	2028
5. Other liabilities	503	543	2015	2523	714	798
	(9.9)	(9.2)	(9.8)	(10.3)	(4.6)	(4.6)
5.1. Bills Payable	29	12	0	0	19	19
5.2. Inter-office adjustments	0	0	26	75	0	0
5.3. Interest accrued	17	19	1930	2416	61	69
5.4. Others (including provisions)	457	512	60	32	633	710
Total Liabilities	5063	5914	20596	24431	15521	17396
1. Cash in hand	107	96	119	127	207	213

	(2.1)	(1.6)	(0.6)	(0.5)	(1.3)	(1.2)
2. Balances with RBI	105	120	470	580	303	345
	(2.1)	(2.0)	(2.3)	(2.4)	(2.0)	(2.0)
3. Balances with banks in India	1587	1486	11962	14829	5033	5637
	(31.3)	(25.1)	(58.1)	(60.7)	(32.4)	(32.4)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	274	274	512	361	1114	1617
	(5.4)	(4.6)	(2.5)	(1.5)	(7.2)	(9.3)
6. Advances	2711	3636	3479	4182	6307	6974
	(53.5)	(61.5)	(16.9)	(17.1)	(40.6)	(40.1)
6.1. Bills purchased and discounted	60	96	0	0	3	19
6.2. Cash credits, overdrafts & loans	896	1202	1344	1800	348	380
6.3. Term loans	1755	2339	2135	2382	5955	6575
7. Fixed Assets	21	27	12	11	15	15
	(0.4)	(0.4)	(0.1)	(0.0)	(0.1)	(0.1)
8. Other Assets	258	274	4042	4341	2542	2596
	(5.1)	(4.6)	(19.6)	(17.8)	(16.4)	(14.9)
8.1. Inter - office adjustments (net)	103	24	0	0	137	56
8.2. Interest accrued	14	11	1507	2056	37	57
8.3. Others	140	240	2535	2285	2369	2483
Total Assets	5063	5914	20596	24431	15521	17396
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(67)	(68)	(69)	(70)	(71)	(72)
1. Capital	96	100	100	100	100	100
	(1.0)	(0.9)	(0.4)	(0.4)	(0.7)	(0.5)
2. Reserves and Surplus	1077	1073	1335	1334	837	1003
	(10.8)	(9.2)	(5.7)	(4.9)	(5.4)	(5.2)
3. Deposits	8068	9752	14760	17675	10920	13725
	(80.9)	(83.8)	(63.2)	(64.6)	(71.0)	(70.6)
3.1. Demand deposits	223	272	1093	1401	333	291
3.2. Savings bank deposits	3397	3891	3438	4531	2230	2437
3.3. Term deposits	4448	5589	10229	11743	8357	10996
4. Borrowings	331	304	3669	3602	2363	3775
	(3.3)	(2.6)	(15.7)	(13.2)	(15.4)	(19.4)
4.1. From banks*	0	0	925	951	615	1097
4.2. From others	331	304	2744	2651	1748	2678
5. Other liabilities	396	402	3492	4670	1150	833
	(4.0)	(3.5)	(14.9)	(17.1)	(7.5)	(4.3)
5.1. Bills Payable	0	0	0	0	23	74
5.2. Inter-office adjustments	0	0	142	148	815	353
5.3. Interest accrued	105	95	2521	3608	71	53
5.4. Others (including provisions)	290	307	829	914	240	352
Total Liabilities	9968	11632	23356	27381	15370	19436
1. Cash in hand	148	173	170	288	371	357
	(1.5)	(1.5)	(0.7)	(1.1)	(2.4)	(1.8)
2. Balances with RBI	245	297	481	598	323	396
	(2.5)	(2.6)	(2.0)	(2.2)	(2.1)	(2.0)
3. Balances with banks in India	2048	2013	4861	5917	5384	7555

	(20.5)	(17.3)	(20.8)	(21.6)	(35.0)	(38.9)
4. Money at call and short notice	1395	1520	0	0	0	0
	(14.0)	(13.1)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2632	2849	4821	6869	1594	2044
	(26.4)	(24.5)	(20.6)	(25.1)	(10.4)	(10.5)
6. Advances	1924	2346	11302	12148	6758	8134
	(19.3)	(20.2)	(48.4)	(44.4)	(44.0)	(41.9)
6.1. Bills purchased and discounted	0	0	106	8	91	60
6.2. Cash credits, overdrafts & loans	718	965	7491	8655	4751	6086
6.3. Term loans	1207	1381	3705	3485	1916	1988
7. Fixed Assets	9	9	44	61	34	46
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	1567	2424	1677	1501	907	903
	(15.7)	(20.8)	(7.2)	(5.5)	(5.9)	(4.6)
8.1. Inter - office adjustments (net)	4	43	0	0	0	0
8.2. Interest accrued	257	187	620	647	95	141
8.3. Others	1306	2195	1057	853	812	763
Total Assets	9968	11632	23355	27381	15370	19436
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Chambal Kshetriya Gramin Bank		Champanan Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(73)	(74)	(75)	(76)	(77)	(78)
1. Capital	100	100	100	100	100	100
	(0.8)	(0.7)	(0.4)	(0.3)	(0.8)	(0.7)
2. Reserves and Surplus	753	753	0	0	872	960
	(6.1)	(5.0)	(0.0)	(0.0)	(6.9)	(6.9)
3. Deposits	10044	12415	20170	25758	10578	12009
	(81.1)	(82.6)	(89.8)	(89.9)	(84.2)	(86.1)
3.1. Demand deposits	379	425	495	587	297	349
3.2. Savings bank deposits	2839	3481	9085	12163	5445	5785
3.3. Term deposits	6826	8509	10590	13007	4836	5876
4. Borrowings	1078	1201	1073	1749	635	499
	(8.7)	(8.0)	(4.8)	(6.1)	(5.1)	(3.6)
4.1. From banks*	0	0	74	0	69	77
4.2. From others	1078	1201	999	1749	566	422
5. Other liabilities	403	553	1118	1036	380	375
	(3.3)	(3.7)	(5.0)	(3.6)	(3.0)	(2.7)
5.1. Bills Payable	0	0	0	0	4	9
5.2. Inter-office adjustments	25	0	0	0	0	52
5.3. Interest accrued	59	63	74	114	35	37
5.4. Others (including provisions)	319	491	1044	923	341	278
Total Liabilities	12378	15022	22461	28643	12565	13944
1. Cash in hand	171	157	443	392	224	223
	(1.4)	(1.0)	(2.0)	(1.4)	(1.8)	(1.6)
2. Balances with RBI	276	345	605	735	305	356
	(2.2)	(2.3)	(2.7)	(2.6)	(2.4)	(2.6)
3. Balances with banks in India	1224	1322	8291	10427	4903	4792
	(9.9)	(8.8)	(36.9)	(36.4)	(39.0)	(34.4)
4. Money at call and short notice	4420	5730	0	0	0	0
	(35.7)	(38.1)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	678	1096	116	77	1812	2537

	(5.5)	(7.3)	(0.5)	(0.3)	(14.4)	(18.2)
6. Advances	4319	5122	5046	7017	3352	4078
	(34.9)	(34.1)	(22.5)	(24.5)	(26.7)	(29.2)
6.1. Bills purchased and discounted	16	0	40	0	8	5
6.2. Cash credits, overdrafts & loans	774	1096	1187	1282	419	2008
6.3. Term loans	3529	4026	3819	5735	2926	2066
7. Fixed Assets	31	35	18	22	18	20
	(0.3)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	1259	1216	7941	9974	1950	1938
	(10.2)	(8.1)	(35.4)	(34.8)	(15.5)	(13.9)
8.1. Inter - office adjustments (net)	0	13	36	451	19	0
8.2. Interest accrued	33	31	895	1652	150	203
8.3. Others	1226	1172	7011	7871	1781	1735
Total Assets	12378	15022	22461	28643	12565	13944
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Chhatrasal Gramin Bank		Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(79)	(80)	(81)	(82)	(83)	(84)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(0.8)	(0.7)	(0.9)	(0.8)
2. Reserves and Surplus	1397	1397	850	850	964	1141
	(7.9)	(6.7)	(6.4)	(5.6)	(8.5)	(9.2)
3. Deposits	13590	16550	11397	13169	7782	8370
	(76.6)	(79.5)	(86.0)	(86.2)	(68.4)	(67.8)
3.1. Demand deposits	803	1055	632	741	177	172
3.2. Savings bank deposits	7386	8886	4920	5381	1940	1979
3.3. Term deposits	5401	6609	5845	7047	5666	6219
4. Borrowings	985	759	246	353	2196	2176
	(5.6)	(3.6)	(1.9)	(2.3)	(19.3)	(17.6)
4.1. From banks*	132	59	0	57	468	546
4.2. From others	853	700	246	296	1728	1629
5. Other liabilities	1662	2013	659	802	343	562
	(9.4)	(9.7)	(5.0)	(5.3)	(3.0)	(4.5)
5.1. Bills Payable	26	50	0	0	0	1
5.2. Inter-office adjustments	0	80	0	0	0	210
5.3. Interest accrued	12	12	0	0	24	20
5.4. Others (including provisions)	1624	1871	659	802	318	331
Total Liabilities	17734	20819	13253	15274	11385	12349
1. Cash in hand	255	297	243	390	215	158
	(1.4)	(1.4)	(1.8)	(2.6)	(1.9)	(1.3)
2. Balances with RBI	402	460	340	236	206	215
	(2.3)	(2.2)	(2.6)	(1.5)	(1.8)	(1.7)
3. Balances with banks in India	8275	9667	4790	0	3428	1182
	(46.7)	(46.4)	(36.1)	(0.0)	(30.1)	(9.6)
4. Money at call and short notice	0	0	695	5752	0	0
	(0.0)	(0.0)	(5.2)	(37.7)	(0.0)	(0.0)
5. Investments	2629	3264	0	512	897	4093
	(14.8)	(15.7)	(0.0)	(3.4)	(7.9)	(33.1)
6. Advances	4517	6085	4136	4948	6330	6546
	(25.5)	(29.2)	(31.2)	(32.4)	(55.6)	(53.0)

6.1. Bills purchased and discounted	0	0	41	3	4	1
6.2. Cash credits, overdrafts & loans	792	1755	1416	1752	2578	3167
6.3. Term loans	3725	4329	2679	3193	3747	3378
7. Fixed Assets	14	25	24	31	45	45
	(0.1)	(0.1)	(0.2)	(0.2)	(0.4)	(0.4)
8. Other Assets	1643	1021	3025	3406	264	110
	(9.3)	(4.9)	(22.8)	(22.3)	(2.3)	(0.9)
8.1. Inter - office adjustments (net)	73	0	187	96	137	0
8.2. Interest accrued	516	224	0	0	102	87
8.3. Others	1054	797	2838	3309	25	23
Total Assets	17734	20819	13253	15274	11385	12349
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Chitradurga Gramin Bank		Cuttack Gramya Bank		Damoh Panna Sagar Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(85)	(86)	(87)	(88)	(89)	(90)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.4)	(0.3)	(0.2)	(0.6)	(0.5)
2. Reserves and Surplus	1772	1772	4467	4467	2167	2167
	(8.7)	(7.3)	(12.9)	(10.4)	(13.1)	(11.2)
3. Deposits	14081	16690	24463	29917	12117	14632
	(69.0)	(69.1)	(70.5)	(70.0)	(73.5)	(75.4)
3.1. Demand deposits	378	399	377	692	767	953
3.2. Savings bank deposits	3575	4423	10743	12519	4715	5656
3.3. Term deposits	10128	11868	13342	16707	6635	8023
4. Borrowings	3828	4960	1455	2127	655	706
	(18.8)	(20.5)	(4.2)	(5.0)	(4.0)	(3.6)
4.1. From banks*	778	965	62	112	57	80
4.2. From others	3051	3996	1393	2015	598	626
5. Other liabilities	634	632	4217	6137	1452	1803
	(3.1)	(2.6)	(12.2)	(14.4)	(8.8)	(9.3)
5.1. Bills Payable	191	247	23	26	0	0
5.2. Inter-office adjustments	20	0	44	608	79	131
5.3. Interest accrued	116	127	3222	4322	1238	1582
5.4. Others (including provisions)	307	258	928	1181	135	90
Total Liabilities	20416	24154	34701	42749	16491	19408
1. Cash in hand	240	377	445	417	159	139
	(1.2)	(1.6)	(1.3)	(1.0)	(1.0)	(0.7)
2. Balances with RBI	328	429	758	964	379	484
	(1.6)	(1.8)	(2.2)	(2.3)	(2.3)	(2.5)
3. Balances with banks in India	4744	5266	12746	15613	10131	12209
	(23.2)	(21.8)	(36.7)	(36.5)	(61.4)	(62.9)
4. Money at call and short notice	0	200	0	0	0	0
	(0.0)	(0.8)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2710	4322	2896	4846	0	0
	(13.3)	(17.9)	(8.3)	(11.3)	(0.0)	(0.0)
6. Advances	10449	12334	8800	10822	2368	2780
	(51.2)	(51.1)	(25.4)	(25.3)	(14.4)	(14.3)
6.1. Bills purchased and discounted	1	0	8	23	0	0
6.2. Cash credits, overdrafts & loans	6601	7978	1207	1294	659	838
6.3. Term loans	3846	4356	7584	9505	1709	1942

7. Fixed Assets	35	37	55	59	11	16
	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)
8. Other Assets	1911	1190	9002	10028	3443	3780
	(9.4)	(4.9)	(25.9)	(23.5)	(20.9)	(19.5)
8.1. Inter - office adjustments (net)	0	118	0	0	0	0
8.2. Interest accrued	618	175	608	1294	1081	1680
8.3. Others	1292	897	8394	8734	2363	2100
Total Assets	20416	24154	34701	42749	16491	19408
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(91)	(92)	(93)	(94)	(95)	(96)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.3)	(0.6)	(0.5)	(0.5)	(0.4)
2. Reserves and Surplus	1477	2175	936	936	776	776
	(5.2)	(6.5)	(5.8)	(5.1)	(4.3)	(3.4)
3. Deposits	24636	28880	13019	15956	12208	15616
	(86.8)	(86.1)	(80.5)	(86.7)	(67.0)	(67.9)
3.1. Demand deposits	3445	4359	246	282	64	99
3.2. Savings bank deposits	13814	15997	4885	5781	3322	3735
3.3. Term deposits	7377	8524	7887	9893	8822	11782
4. Borrowings	1100	1045	1462	948	3346	4359
	(3.9)	(3.1)	(9.0)	(5.1)	(18.4)	(18.9)
4.1. From banks*	13	12	424	44	475	428
4.2. From others	1087	1033	1038	904	2872	3931
5. Other liabilities	1084	1340	655	464	1801	2157
	(3.8)	(4.0)	(4.1)	(2.5)	(9.9)	(9.4)
5.1. Bills Payable	48	43	13	11	33	3
5.2. Inter-office adjustments	0	0	14	0	100	197
5.3. Interest accrued	48	53	17	12	424	352
5.4. Others (including provisions)	988	1244	611	440	1244	1605
Total Liabilities	28397	33540	16172	18403	18231	23008
1. Cash in hand	685	650	325	165	152	216
	(2.4)	(1.9)	(2.0)	(0.9)	(0.8)	(0.9)
2. Balances with RBI	694	855	344	449	537	479
	(2.4)	(2.5)	(2.1)	(2.4)	(2.9)	(2.1)
3. Balances with banks in India	13083	16205	6258	8694	3902	2551
	(46.1)	(48.3)	(38.6)	(47.2)	(21.4)	(11.1)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	6847	8157	1838	1529	3672	7460
	(24.1)	(24.3)	(11.4)	(8.3)	(20.1)	(32.4)
6. Advances	4603	6158	5555	5793	8638	11289
	(16.2)	(18.4)	(34.3)	(31.5)	(47.4)	(49.1)
6.1. Bills purchased and discounted	0	1	0	0	1	1
6.2. Cash credits, overdrafts & loans	268	1452	1275	1017	1639	2325
6.3. Term loans	4335	4705	4281	4776	6998	8963
7. Fixed Assets	54	68	18	24	20	24
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	2431	1446	1833	1749	1309	990
	(8.6)	(4.3)	(11.3)	(9.5)	(7.2)	(4.3)

8.1. Inter - office adjustments (net)	240	8	0	70	0	412
8.2. Interest accrued	2113	1330	502	502	421	4
8.3. Others	78	108	1331	1177	888	574
Total Assets	28397	33540	16172	18403	18231	23008
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Dungarpur-Banswara Kshetriya Gramin Bank		Durg ajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank	
	2000 (97)	2001 (98)	2000 (99)	2001 (100)	2000 (101)	2001 (102)
1. Capital	100	100	100	100	100	100
	(1.2)	(1.0)	(0.4)	(0.3)	(0.8)	(0.7)
2. Reserves and Surplus	884	884	0	0	1275	1275
	(10.9)	(9.1)	(0.0)	(0.0)	(10.1)	(8.6)
3. Deposits	6314	7528	20610	23504	9101	11177
	(77.5)	(77.8)	(74.6)	(75.6)	(72.2)	(75.0)
3.1. Demand deposits	400	499	869	1220	274	310
3.2. Savings bank deposits	2011	2264	8848	9550	3941	4601
3.3. Term deposits	3904	4766	10893	12734	4886	6265
4. Borrowings	564	881	1171	927	101	113
	(6.9)	(9.1)	(4.2)	(3.0)	(0.8)	(0.8)
4.1. From banks*	564	881	83	53	0	0
4.2. From others	0	0	1088	875	101	113
5. Other liabilities	283	283	5751	6574	2036	2230
	(3.5)	(2.9)	(20.8)	(21.1)	(16.1)	(15.0)
5.1. Bills Payable	30	16	24	25	24	15
5.2. Inter-office adjustments	0	0	130	98	6	0
5.3. Interest accrued	34	40	2197	2877	1393	1775
5.4. Others (including provisions)	219	228	3400	3573	613	438
Total Liabilities	8145	9678	27633	31104	12613	14895
1. Cash in hand	89	91	299	264	82	129
	(1.1)	(0.9)	(1.1)	(0.8)	(0.6)	(0.9)
2. Balances with RBI	199	223	675	760	302	385
	(2.4)	(2.3)	(2.4)	(2.4)	(2.4)	(2.6)
3. Balances with banks in India	2968	3454	1081	753	6588	7563
	(36.4)	(35.7)	(3.9)	(2.4)	(52.2)	(50.8)
4. Money at call and short notice	0	0	6815	9060	0	0
	(0.0)	(0.0)	(24.7)	(29.1)	(0.0)	(0.0)
5. Investments	748	843	10518	11761	1	21
	(9.2)	(8.7)	(38.1)	(37.8)	(0.0)	(0.1)
6. Advances	2710	3587	5344	5543	980	1395
	(33.3)	(37.1)	(19.3)	(17.8)	(7.8)	(9.4)
6.1. Bills purchased and discounted	10	5	0	0	0	0
6.2. Cash credits, overdrafts & loans	657	657	1397	1609	667	463
6.3. Term loans	2043	2925	3947	3934	313	931
7. Fixed Assets	16	15	50	60	14	22
	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	1415	1466	2851	2904	4647	5381
	(17.4)	(15.1)	(10.3)	(9.3)	(36.8)	(36.1)
8.1. Inter - office adjustments (net)	73	41	0	0	0	21
8.2. Interest accrued	0	0	547	754	203	411
8.3. Others	1341	1425	2303	2150	4444	4949

Total Assets	8145	9678	27633	31104	12613	14895
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Etah Gramin Bank		Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(103)	(104)	(105)	(106)	(107)	(108)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(0.9)	(0.8)	(0.4)	(0.4)
2. Reserves and Surplus	1050	1162	1262	1262	1124	1494
	(5.8)	(5.9)	(10.7)	(9.9)	(4.8)	(5.5)
3. Deposits	14352	16373	9147	10364	19797	22995
	(79.5)	(83.2)	(77.8)	(81.1)	(85.0)	(84.9)
3.1. Demand deposits	562	511	142	154	1499	1312
3.2. Savings bank deposits	5429	5947	4399	4729	9666	11077
3.3. Term deposits	8361	9916	4606	5480	8632	10606
4. Borrowings	1608	1236	632	504	1136	1050
	(8.9)	(6.3)	(5.4)	(3.9)	(4.9)	(3.9)
4.1. From banks*	225	182	6	33	76	35
4.2. From others	1383	1054	626	471	1060	1014
5. Other liabilities	937	812	620	544	1125	1441
	(5.2)	(4.1)	(5.3)	(4.3)	(4.8)	(5.3)
5.1. Bills Payable	56	126	5	4	30	36
5.2. Inter-office adjustments	593	378	54	44	0	0
5.3. Interest accrued	97	115	58	56	0	0
5.4. Others (including provisions)	190	193	503	440	1095	1405
Total Liabilities	18046	19683	11761	12774	23282	27080
1. Cash in hand	441	394	84	79	479	308
	(2.4)	(2.0)	(0.7)	(0.6)	(2.1)	(1.1)
2. Balances with RBI	450	510	268	313	625	650
	(2.5)	(2.6)	(2.3)	(2.4)	(2.7)	(2.4)
3. Balances with banks in India	8597	9434	5796	8774	13765	15467
	(47.6)	(47.9)	(49.3)	(68.7)	(59.1)	(57.1)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	1851	2336	468	68	1740	2765
	(10.3)	(11.9)	(4.0)	(0.5)	(7.5)	(10.2)
6. Advances	6412	6780	2458	2346	4038	5139
	(35.5)	(34.4)	(20.9)	(18.4)	(17.3)	(19.0)
6.1. Bills purchased and discounted	0	0	0	6	139	189
6.2. Cash credits, overdrafts & loans	1750	2228	343	393	820	1410
6.3. Term loans	4662	4552	2115	1948	3080	3539
7. Fixed Assets	22	20	13	14	17	18
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	274	210	2675	1182	2618	2734
	(1.5)	(1.1)	(22.7)	(9.3)	(11.2)	(10.1)
8.1. Inter - office adjustments (net)	0	0	0	0	35	69
8.2. Interest accrued	125	168	1186	6	2015	2141
8.3. Others	148	42	1489	1176	568	524
Total Assets	18046	19683	11761	12774	23282	27080
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank	
	2000 (109)	2001 (110)	2000 (111)	2001 (112)	2000 (113)	2001 (114)
1. Capital	100	100	100	100	100	100
	(1.6)	(1.6)	(0.3)	(0.3)	(0.7)	(0.6)
2. Reserves and Surplus	753	753	2252	3026	1604	1604
	(12.2)	(12.2)	(7.8)	(9.2)	(11.1)	(9.5)
3. Deposits	4305	4305	23692	26980	10676	13260
	(69.6)	(69.6)	(82.6)	(82.4)	(73.6)	(78.2)
3.1. Demand deposits	62	62	1532	1860	200	287
3.2. Savings bank deposits	1173	1173	11776	13457	5337	6849
3.3. Term deposits	3069	3069	10384	11663	5139	6125
4. Borrowings	702	702	1695	1657	1017	832
	(11.3)	(11.3)	(5.9)	(5.1)	(7.0)	(4.9)
4.1. From banks*	115	117	258	424	59	51
4.2. From others	587	585	1437	1233	959	781
5. Other liabilities	328	328	957	967	1104	1162
	(5.3)	(5.3)	(3.3)	(3.0)	(7.6)	(6.9)
5.1. Bills Payable	9	9	57	57	31	29
5.2. Inter-office adjustments	14	14	6	18	0	57
5.3. Interest accrued	21	21	15	13	53	59
5.4. Others (including provisions)	284	284	878	879	1019	1017
Total Liabilities	6186	6186	28695	32730	14501	16959
1. Cash in hand	28	28	278	304	140	119
	(0.5)	(0.5)	(1.0)	(0.9)	(1.0)	(0.7)
2. Balances with RBI	132	132	750	812	342	402
	(2.1)	(2.1)	(2.6)	(2.5)	(2.3)	(2.4)
3. Balances with banks in India	2320	2320	9619	15231	7007	8570
	(37.5)	(37.5)	(33.5)	(46.5)	(48.3)	(50.5)
4. Money at call and short notice	0	0	8150	5914	0	0
	(0.0)	(0.0)	(28.4)	(18.1)	(0.0)	(0.0)
5. Investments	807	807	2766	2543	1559	1933
	(13.0)	(13.0)	(9.6)	(7.8)	(10.8)	(11.4)
6. Advances	2523	2523	5675	6995	2771	3159
	(40.8)	(40.8)	(19.8)	(21.4)	(19.1)	(18.6)
6.1. Bills purchased and discounted	2	2	0	0	0	0
6.2. Cash credits, overdrafts & loans	1158	1158	2782	4076	202	248
6.3. Term loans	1363	1363	2893	2918	2571	2911
7. Fixed Assets	19	19	30	34	20	22
	(0.3)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	356	356	1428	896	2663	2754
	(5.8)	(5.8)	(5.0)	(2.7)	(18.4)	(16.2)
8.1. Inter - office adjustments (net)	0	0	0	0	69	0
8.2. Interest accrued	317	317	1294	756	589	921
8.3. Others	40	40	134	140	2005	1833
Total Assets	6186	6186	28695	32730	14501	16959
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31		
	Ganga Yamuna Gramin Bank	Gaur Gramin Bank	Giridih Kshetriya Gramin Bank

	2000	2001	2000	2001	2000	2001
	(115)	(116)	(117)	(118)	(119)	(120)
1. Capital	100	100	100	100	100	100
	(1.1)	(1.0)	(0.3)	(0.2)	(1.4)	(1.1)
2. Reserves and Surplus	385	385	0	0	306	306
	(4.3)	(3.7)	(0.0)	(0.0)	(4.1)	(3.4)
3. Deposits	6998	8179	34070	42007	6067	7517
	(78.4)	(78.4)	(85.2)	(89.5)	(82.2)	(84.1)
3.1. Demand deposits	571	782	486	480	149	135
3.2. Savings bank deposits	2165	2363	11390	14945	2591	3000
3.3. Term deposits	4261	5033	22195	26581	3327	4383
4. Borrowings	559	649	2662	2683	337	348
	(6.3)	(6.2)	(6.7)	(5.7)	(4.6)	(3.9)
4.1. From banks*	559	649	0	0	0	0
4.2. From others	0	0	2662	2683	337	348
5. Other liabilities	884	1112	3163	2135	567	667
	(9.9)	(10.7)	(7.9)	(4.6)	(7.7)	(7.5)
5.1. Bills Payable	43	51	2	4	16	48
5.2. Inter-office adjustments	0	0	184	68	0	0
5.3. Interest accrued	809	1030	448	480	0	0
5.4. Others (including provisions)	32	31	2530	1583	551	619
Total Liabilities	8927	10425	39996	46925	7377	8938
1. Cash in hand	79	86	523	662	61	59
	(0.9)	(0.8)	(1.3)	(1.4)	(0.8)	(0.7)
2. Balances with RBI	202	233	1051	1255	177	221
	(2.3)	(2.2)	(2.6)	(2.7)	(2.4)	(2.5)
3. Balances with banks in India	2062	2373	6583	1495	413	433
	(23.1)	(22.8)	(16.5)	(3.2)	(5.6)	(4.8)
4. Money at call and short notice	3037	3324	0	5615	2889	3520
	(34.0)	(31.9)	(0.0)	(12.0)	(39.2)	(39.4)
5. Investments	801	1349	8445	10924	1405	1435
	(9.0)	(12.9)	(21.1)	(23.3)	(19.0)	(16.1)
6. Advances	1911	2429	13024	16514	1902	2623
	(21.4)	(23.3)	(32.6)	(35.2)	(25.8)	(29.3)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	522	935	2765	3158	354	471
6.3. Term loans	1389	1494	10259	13356	1548	2152
7. Fixed Assets	8	7	41	38	12	12
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)
8. Other Assets	828	626	10328	10423	518	636
	(9.3)	(6.0)	(25.8)	(22.2)	(7.0)	(7.1)
8.1. Inter - office adjustments (net)	6	12	0	0	101	117
8.2. Interest accrued	396	239	710	887	0	0
8.3. Others	426	375	9618	9536	417	519
Total Assets	8927	10425	39996	46925	7377	8938
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(121)	(122)	(123)	(124)	(125)	(126)
1. Capital	100	100	100	100	100	100
	(1.1)	(0.9)	(1.4)	(1.1)	(0.3)	(0.2)

2. Reserves and Surplus	849	936	402	585	1557	1951
	(9.1)	(8.6)	(5.5)	(6.3)	(4.5)	(4.8)
3. Deposits	6385	7514	5235	6296	30530	36198
	(68.2)	(69.1)	(71.6)	(67.6)	(88.0)	(89.6)
3.1. Demand deposits	175	201	451	386	2074	2746
3.2. Savings bank deposits	1027	122	1880	2386	11576	13223
3.3. Term deposits	5182	7191	2904	3524	16880	20229
4. Borrowings	1667	1853	794	1189	2120	1611
	(17.8)	(17.0)	(10.9)	(12.8)	(6.1)	(4.0)
4.1. From banks*	436	435	131	174	103	98
4.2. From others	1231	1418	663	1015	2017	1513
5. Other liabilities	355	465	783	1147	373	524
	(3.8)	(4.3)	(10.7)	(12.3)	(1.1)	(1.3)
5.1. Bills Payable	15	21	0	0	138	266
5.2. Inter-office adjustments	0	0	105	148	0	0
5.3. Interest accrued	47	46	411	585	22	18
5.4. Others (including provisions)	293	397	267	413	213	240
Total Liabilities	9356	10867	7314	9316	34681	40383
1. Cash in hand	92	103	117	147	333	321
	(1.0)	(0.9)	(1.6)	(1.6)	(1.0)	(0.8)
2. Balances with RBI	197	235	216	272	900	1065
	(2.1)	(2.2)	(2.9)	(2.9)	(2.6)	(2.6)
3. Balances with banks in India	2620	1578	474	572	12184	13089
	(28.0)	(14.5)	(6.5)	(6.1)	(35.1)	(32.4)
4. Money at call and short notice	0	0	2829	3642	0	0
	(0.0)	(0.0)	(38.7)	(39.1)	(0.0)	(0.0)
5. Investments	1402	3476	885	982	11359	16229
	(15.0)	(32.0)	(12.1)	(10.5)	(32.8)	(40.2)
6. Advances	4770	5102	2450	3068	8100	8516
	(51.0)	(46.9)	(33.5)	(32.9)	(23.4)	(21.1)
6.1. Bills purchased and discounted	60	9	0	1	0	0
6.2. Cash credits, overdrafts & loans	3129	3377	1251	2234	401	556
6.3. Term loans	1582	1715	1200	833	7700	7959
7. Fixed Assets	34	35	17	20	47	58
	(0.4)	(0.3)	(0.2)	(0.2)	(0.1)	(0.1)
8. Other Assets	240	337	327	614	1758	1105
	(2.6)	(3.1)	(4.5)	(6.6)	(5.1)	(2.7)
8.1. Inter - office adjustments (net)	18	26	0	0	84	15
8.2. Interest accrued	78	71	179	0	1552	964
8.3. Others	145	241	147	614	122	126
Total Assets	9356	10867	7314	9316	34681	40383
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Gopalganj Kshetriya Gramin Bank		Gorakhpur Kshetriya Gramin Bank		Gurdaspur Amritsar Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(127)	(128)	(129)	(130)	(131)	(132)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(0.1)	(0.1)	(0.5)	(0.4)
2. Reserves and Surplus	1314	1764	13501	16361	995	1875
	(7.3)	(8.2)	(12.6)	(13.2)	(5.3)	(7.4)
3. Deposits	15545	18226	71537	81296	15385	20613

	(86.3)	(85.1)	(66.5)	(65.5)	(81.5)	(81.8)
3.1. Demand deposits	105	194	3402	4405	727	1437
3.2. Savings bank deposits	8362	9057	36978	41653	5719	7608
3.3. Term deposits	7079	8975	31157	35237	8939	11568
4. Borrowings	268	366	7585	7645	1257	1589
	(1.5)	(1.7)	(7.1)	(6.2)	(6.7)	(6.3)
4.1. From banks*	0	0	7585	7645	119	209
4.2. From others	268	366	0	0	1138	1380
5. Other liabilities	792	964	14786	18758	1138	1038
	(4.4)	(4.5)	(13.8)	(15.1)	(6.0)	(4.1)
5.1. Bills Payable	0	0	0	0	14	164
5.2. Inter-office adjustments	0	0	195	661	12	22
5.3. Interest accrued	0	0	11211	14287	366	146
5.4. Others (including provisions)	792	964	3379	3811	746	707
Total Liabilities	18019	21420	107510	124160	18875	25215
1. Cash in hand	194	148	906	954	83	118
	(1.1)	(0.7)	(0.8)	(0.8)	(0.4)	(0.5)
2. Balances with RBI	442	517	2479	2824	465	591
	(2.5)	(2.4)	(2.3)	(2.3)	(2.5)	(2.3)
3. Balances with banks in India	10379	13730	4388	5723	5816	7727
	(57.6)	(64.1)	(4.1)	(4.6)	(30.8)	(30.6)
4. Money at call and short notice	0	0	62120	73448	0	0
	(0.0)	(0.0)	(57.8)	(59.2)	(0.0)	(0.0)
5. Investments	1300	1147	14217	15087	7051	9091
	(7.2)	(5.4)	(13.2)	(12.2)	(37.4)	(36.1)
6. Advances	2178	2634	18457	24166	4499	6111
	(12.1)	(12.3)	(17.2)	(19.5)	(23.8)	(24.2)
6.1. Bills purchased and discounted	0	0	13	10	0	0
6.2. Cash credits, overdrafts & loans	182	291	7113	10387	2206	3228
6.3. Term loans	1996	2343	11331	13769	2292	2883
7. Fixed Assets	21	23	57	80	64	86
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.3)
8. Other Assets	3506	3221	4887	1879	897	1491
	(19.5)	(15.0)	(4.5)	(1.5)	(4.8)	(5.9)
8.1. Inter - office adjustments (net)	38	408	0	0	0	0
8.2. Interest accrued	3451	2791	4834	1824	702	570
8.3. Others	17	22	54	56	195	921
Total Assets	18019	21420	107510	124160	18875	25215
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(133)	(134)	(135)	(136)	(137)	(138)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.1)	(1.3)	(1.1)	(0.5)	(0.4)
2. Reserves and Surplus	4761	6970	0	0	510	510
	(7.9)	(10.1)	(0.0)	(0.0)	(2.4)	(2.1)
3. Deposits	47404	53828	5996	7631	16476	19680
	(78.2)	(77.9)	(79.8)	(82.4)	(77.8)	(80.7)
3.1. Demand deposits	781	830	255	221	1052	872
3.2. Savings bank deposits	18675	21083	1930	2566	5686	6871

3.3. Term deposits	27947	31914	3810	4843	9738	11936
4. Borrowings	5238	5407	492	637	2213	2227
	(8.6)	(7.8)	(6.5)	(6.9)	(10.5)	(9.1)
4.1. From banks*	1131	1111	0	0	161	168
4.2. From others	4107	4296	492	637	2052	2059
5. Other liabilities	3127	2757	931	895	1876	1872
	(5.2)	(4.0)	(12.4)	(9.7)	(8.9)	(7.7)
5.1. Bills Payable	0	0	0	0	0	0
5.2. Inter-office adjustments	0	50	0	0	0	0
5.3. Interest accrued	469	480	0	0	71	91
5.4. Others (including provisions)	2658	2227	931	895	1805	1781
Total Liabilities	60630	69062	7518	9263	21175	24388
1. Cash in hand	170	142	79	113	409	474
	(0.3)	(0.2)	(1.0)	(1.2)	(1.9)	(1.9)
2. Balances with RBI	1326	1548	180	235	498	541
	(2.2)	(2.2)	(2.4)	(2.5)	(2.4)	(2.2)
3. Balances with banks in India	22973	29791	3406	3916	1071	9122
	(37.9)	(43.1)	(45.3)	(42.3)	(5.1)	(37.4)
4. Money at call and short notice	0	0	0	0	6504	0
	(0.0)	(0.0)	(0.0)	(0.0)	(30.7)	(0.0)
5. Investments	11802	11305	231	306	401	226
	(19.5)	(16.4)	(3.1)	(3.3)	(1.9)	(0.9)
6. Advances	19405	23957	2466	3367	7529	8373
	(32.0)	(34.7)	(32.8)	(36.3)	(35.6)	(34.3)
6.1. Bills purchased and discounted	3	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	5810	8877	316	562	1941	2599
6.3. Term loans	13592	15079	2150	2805	5588	5774
7. Fixed Assets	75	89	11	20	43	51
	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)
8. Other Assets	4877	2230	1145	1306	4719	5601
	(8.0)	(3.2)	(15.2)	(14.1)	(22.3)	(23.0)
8.1. Inter - office adjustments (net)	129	0	3	43	159	309
8.2. Interest accrued	4341	1771	537	815	1554	1983
8.3. Others	407	459	605	448	3006	3310
Total Assets	60630	69062	7518	9263	21175	24388
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(139)	(140)	(141)	(142)	(143)	(144)
1. Capital	96	100	100	100	100	100
	(0.3)	(0.3)	(1.0)	(0.9)	(0.3)	(0.2)
2. Reserves and Surplus	1272	1331	526	839	1040	1267
	(4.5)	(4.1)	(5.1)	(7.5)	(2.6)	(2.7)
3. Deposits	23229	27786	8699	9170	35429	42113
	(82.9)	(85.9)	(83.9)	(81.5)	(89.9)	(90.6)
3.1. Demand deposits	96	254	239	109	1034	1201
3.2. Savings bank deposits	8373	10481	4590	4276	10173	11074
3.3. Term deposits	14760	17050	3870	4786	24222	29838
4. Borrowings	1768	2072	510	553	1808	1719
	(6.3)	(6.4)	(4.9)	(4.9)	(4.6)	(3.7)

4.1. From banks*	13	57	0	0	163	269
4.2. From others	1755	2015	510	553	1644	1451
5. Other liabilities	1649	1061	536	587	1029	1268
	(5.9)	(3.3)	(5.2)	(5.2)	(2.6)	(2.7)
5.1. Bills Payable	0	0	5	2	22	40
5.2. Inter-office adjustments	0	1	0	0	166	153
5.3. Interest accrued	52	56	0	0	47	50
5.4. Others (including provisions)	1597	1004	531	585	794	1025
Total Liabilities	28014	32350	10371	11248	39406	46468
1. Cash in hand	265	378	64	56	743	667
	(0.9)	(1.2)	(0.6)	(0.5)	(1.9)	(1.4)
2. Balances with RBI	700	809	240	272	1085	1322
	(2.5)	(2.5)	(2.3)	(2.4)	(2.8)	(2.8)
3. Balances with banks in India	414	283	3092	3052	11186	20982
	(1.5)	(0.9)	(29.8)	(27.1)	(28.4)	(45.2)
4. Money at call and short notice	8174	10318	0	0	0	0
	(29.2)	(31.9)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2941	3479	4577	4921	13999	11057
	(10.5)	(10.8)	(44.1)	(43.7)	(35.5)	(23.8)
6. Advances	11196	13373	1881	2447	8048	10107
	(40.0)	(41.3)	(18.1)	(21.8)	(20.4)	(21.8)
6.1. Bills purchased and discounted	0	1491	47	0	322	348
6.2. Cash credits, overdrafts & loans	1132	0	482	805	3569	4542
6.3. Term loans	10063	11882	1353	1643	4156	5218
7. Fixed Assets	34	67	12	11	47	83
	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)
8. Other Assets	4291	3642	505	490	4299	2250
	(15.3)	(11.3)	(4.9)	(4.4)	(10.9)	(4.8)
8.1. Inter - office adjustments (net)	49	0	15	16	0	0
8.2. Interest accrued	991	754	0	0	3629	1313
8.3. Others	3251	2888	491	473	670	936
Total Assets	28014	32350	10371	11248	39406	46468
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(145)	(146)	(147)	(148)	(149)	(150)
1. Capital	100	100	100	100	100	100
	(2.0)	(1.7)	(0.8)	(0.7)	(0.4)	(0.3)
2. Reserves and Surplus	314	319	734	1113	595	716
	(6.2)	(5.6)	(6.2)	(7.6)	(2.3)	(2.3)
3. Deposits	4155	4797	8677	10871	19665	23297
	(81.8)	(83.7)	(73.2)	(74.3)	(75.9)	(76.0)
3.1. Demand deposits	103	227	366	504	331	301
3.2. Savings bank deposits	2214	2509	2432	3178	7639	8929
3.3. Term deposits	1839	2062	5879	7188	11695	14067
4. Borrowings	307	289	2036	2176	1030	1170
	(6.0)	(5.0)	(17.2)	(14.9)	(4.0)	(3.8)
4.1. From banks*	26	43	235	275	100	200
4.2. From others	280	246	1801	1901	930	970
5. Other liabilities	202	225	314	381	4511	5363

	(4.0)	(3.9)	(2.6)	(2.6)	(17.4)	(17.5)
5.1. Bills Payable	25	25	2	14	8	2
5.2. Inter-office adjustments	0	0	45	37	32	36
5.3. Interest accrued	7	14	8	28	3208	4558
5.4. Others (including provisions)	169	185	258	303	1262	767
Total Liabilities	5077	5730	11862	14640	25900	30647
1. Cash in hand	47	65	75	60	427	234
	(0.9)	(1.1)	(0.6)	(0.4)	(1.6)	(0.8)
2. Balances with RBI	123	147	260	328	654	1066
	(2.4)	(2.6)	(2.2)	(2.2)	(2.5)	(3.5)
3. Balances with banks in India	458	325	3331	4857	7197	14762
	(9.0)	(5.7)	(28.1)	(33.2)	(27.8)	(48.2)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2701	3166	1634	1501	10666	9172
	(53.2)	(55.3)	(13.8)	(10.3)	(41.2)	(29.9)
6. Advances	1118	1569	5807	7367	5016	4618
	(22.0)	(27.4)	(49.0)	(50.3)	(19.4)	(15.1)
6.1. Bills purchased and discounted	1	0	19	1	0	0
6.2. Cash credits, overdrafts & loans	266	664	2545	3972	1725	1970
6.3. Term loans	851	905	3243	3395	3291	2648
7. Fixed Assets	11	13	36	49	39	42
	(0.2)	(0.2)	(0.3)	(0.3)	(0.2)	(0.1)
8. Other Assets	619	444	719	478	1901	752
	(12.2)	(7.7)	(6.1)	(3.3)	(7.3)	(2.5)
8.1. Inter - office adjustments (net)	21	21	0	0	0	0
8.2. Interest accrued	370	390	707	401	1856	709
8.3. Others	228	33	12	77	45	42
Total Assets	5077	5730	11862	14640	25900	30647
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Indore Ujjain Gramin Bank		Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank	
	2000	2001	2000	2001	2000	2001
	(151)	(152)	(153)	(154)	(155)	(156)
1. Capital	100	100	100	100	100	100
	(1.3)	(1.0)	(0.2)	(0.2)	(0.3)	(0.2)
2. Reserves and Surplus	528	528	1162	1699	2235	2997
	(6.6)	(5.5)	(2.9)	(3.8)	(6.2)	(6.6)
3. Deposits	6094	7607	31424	34612	27655	34348
	(76.8)	(79.3)	(78.3)	(76.9)	(77.2)	(75.3)
3.1. Demand deposits	383	357	1619	1924	832	1128
3.2. Savings bank deposits	1601	2027	10890	11799	9864	11638
3.3. Term deposits	4110	5223	18915	20889	16958	21581
4. Borrowings	903	1046	2580	2743	1531	1842
	(11.4)	(10.9)	(6.4)	(6.1)	(4.3)	(4.0)
4.1. From banks*	34	70	35	0	10	27
4.2. From others	869	976	2546	2743	1521	1815
5. Other liabilities	314	317	4858	5851	4282	6325
	(4.0)	(3.3)	(12.1)	(13.0)	(12.0)	(13.9)
5.1. Bills Payable	36	29	105	110	28	41

5.2. Inter-office adjustments	6	8	58	9	41	533
5.3. Interest accrued	14	27	3769	4543	3668	4930
5.4. Others (including provisions)	259	254	925	1189	545	821
Total Liabilities	7939	9598	40124	45005	35803	45611
1. Cash in hand	46	35	669	474	228	215
	(0.6)	(0.4)	(1.7)	(1.1)	(0.6)	(0.5)
2. Balances with RBI	180	218	1116	1438	892	1106
	(2.3)	(2.3)	(2.8)	(3.2)	(2.5)	(2.4)
3. Balances with banks in India	3175	4943	12904	17106	27688	35765
	(40.0)	(51.5)	(32.2)	(38.0)	(77.3)	(78.4)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	1085	816	14446	13744	0	500
	(13.7)	(8.5)	(36.0)	(30.5)	(0.0)	(1.1)
6. Advances	2904	3003	8975	10376	4705	5672
	(36.6)	(31.3)	(22.4)	(23.1)	(13.1)	(12.4)
6.1. Bills purchased and discounted	0	0	23	42	143	95
6.2. Cash credits, overdrafts & loans	768	957	2361	2940	212	252
6.3. Term loans	2136	2045	6591	7393	4349	5325
7. Fixed Assets	15	20	18	24	55	63
	(0.2)	(0.2)	(0.0)	(0.1)	(0.2)	(0.1)
8. Other Assets	533	563	1996	1844	2236	2290
	(6.7)	(5.9)	(5.0)	(4.1)	(6.2)	(5.0)
8.1. Inter - office adjustments (net)	0	0	0	0	0	0
8.2. Interest accrued	89	117	1895	1661	840	896
8.3. Others	444	446	101	184	1395	1394
Total Assets	7939	9598	40124	45005	35803	45611
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. Lakh)

Items	As on March 31					
	Jamnagar Gramin Bank		Jamuna Gramin Bank		Jhbua Dhar Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(157)	(158)	(159)	(160)	(161)	(162)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(0.6)	(0.5)	(0.5)	(0.5)
2. Reserves and Surplus	1101	1069	994	1192	528	528
	(7.0)	(5.1)	(5.7)	(6.1)	(2.9)	(2.5)
3. Deposits	10094	13728	13895	16364	14705	17307
	(63.7)	(65.9)	(79.8)	(83.7)	(80.2)	(82.3)
3.1. Demand deposits	65	1434	287	361	579	750
3.2. Savings bank deposits	3079	3447	4379	5477	5136	5689
3.3. Term deposits	6950	8847	9229	10526	8989	10867
4. Borrowings	2735	3545	1654	1312	2215	2280
	(17.3)	(17.0)	(9.5)	(6.7)	(12.1)	(10.8)
4.1. From banks*	2016	2562	258	247	2215	2280
4.2. From others	718	983	1396	1065	0	0
5. Other liabilities	1614	2387	773	576	789	804
	(10.3)	(11.5)	(4.4)	(2.9)	(4.3)	(3.8)
5.1. Bills Payable	0	0	16	30	2	3
5.2. Inter-office adjustments	10	74	421	107	52	0
5.3. Interest accrued	1472	2116	52	49	82	90
5.4. Others (including provisions)	132	197	284	389	653	711

Total Liabilities	15643	20828	17416	19543	18337	21018
1. Cash in hand	56	65	427	389	261	292
	(0.4)	(0.3)	(2.5)	(2.0)	(1.4)	(1.4)
2. Balances with RBI	364	442	384	495	430	490
	(2.3)	(2.1)	(2.2)	(2.5)	(2.3)	(2.3)
3. Balances with banks in India	4335	7662	8200	10130	6578	7409
	(27.7)	(36.8)	(47.1)	(51.8)	(35.9)	(35.3)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	3607	3672	3132	3640	643	743
	(23.1)	(17.6)	(18.0)	(18.6)	(3.5)	(3.5)
6. Advances	5857	8084	4816	4470	6927	8493
	(37.4)	(38.8)	(27.7)	(22.9)	(37.8)	(40.4)
6.1. Bills purchased and discounted	2	0	6	7	4	1
6.2. Cash credits, overdrafts & loans	4489	6110	963	885	128	195
6.3. Term loans	1365	1973	3846	3578	6794	8296
7. Fixed Assets	15	16	21	24	21	31
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	1410	889	436	396	3477	3560
	(8.9)	(4.3)	(2.5)	(2.0)	(19.0)	(16.9)
8.1. Inter – office adjustments (net)	0	0	0	0	0	4
8.2. Interest accrued	902	808	283	241	0	0
8.3. Others	509	81	154	155	3477	3556
Total Assets	15463	20828	17416	19543	18337	21018
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. Lakh)

Items	As on March 31					
	Junagadh Amreli		Ka Bank		Kakathiya Gramin	
	Gramin Bank		Nongkyndong		Bank	
	2000	2001	2000	2001	2000	2001
	(163)	(164)	(165)	(166)	(167)	(168)
1. Capital	100	100	100	100	100	100
	(1.2)	(1.1)	(0.8)	(0.6)	(0.7)	(0.6)
2. Reserves and Surplus	464	647	1261	1524	938	938
	(5.7)	(7.2)	(9.9)	(9.8)	(7.0)	(5.7)
3. Deposits	5621	5887	9897	12263	8939	11299
	(68.7)	(65.5)	(77.4)	(78.8)	(66.9)	(68.7)
3.1. Demand deposits	39	68	965	1877	400	693
3.2. Savings bank deposits	1401	1396	4114	4807	2239	2291
3.3. Term deposits	4181	4424	4818	5579	6299	8315
4. Borrowings	1305	1381	658	647	1881	2385
	(15.9)	(15.4)	(5.1)	(4.2)	(14.1)	(14.5)
4.1. From banks*	339	337	15	16	749	564
4.2. From others	967	1044	643	632	1132	1822
5. Other liabilities	695	967	877	1023	1506	1731
	(8.5)	(10.8)	(6.9)	(6.6)	(11.3)	(10.5)
5.1. Bills Payable	8	7	0	0	0	0
5.2. Inter-office adjustments	4	27	0	0	0	0
5.3. Interest accrued	583	809	540	625	1031	1697
5.4. Others (including provisions)	100	124	336	399	474	33
Total Liabilities	8185	8983	12793	15557	13363	16453
1. Cash in hand	81	68	64	126	354	401
	(1.0)	(0.8)	(0.5)	(0.8)	(2.6)	(2.4)
2. Balances with RBI	185	182	297	345	327	397

	(2.3)	(2.0)	(2.3)	(2.2)	(2.5)	(2.4)
3. Balances with banks in India	17	71	6056	7464	4955	6547
	(0.2)	(0.8)	(47.3)	(48.0)	(37.1)	(39.8)
4. Money at call and short notice	2098	2320	0	0	0	0
	(28.6)	(25.8)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	2617	2632	3660	4730	218	218
	(32.0)	(29.3)	(28.6)	(30.4)	(1.6)	(1.3)
6. Advances	2643	3060	1863	2178	6152	7765
	(32.3)	(34.1)	(14.6)	(14.0)	(46.0)	(47.2)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	1847	2242	648	772	5686	6866
6.3. Term loans	796	818	1215	1405	466	900
7. Fixed Assets	12	13	14	20	57	61
	(0.1)	(0.1)	(0.1)	(0.1)	(0.4)	(0.4)
8. Other Assets	531	638	840	694	1301	1065
	(6.5)	(7.1)	(6.6)	(4.5)	(9.7)	(6.5)
8.1. Inter - office adjustments (net)	39	34	536	5	111	21
8.2. Interest accrued	407	511	297	664	49	129
8.3. Others	85	93	7	26	1141	915
Total Assets	8185	8983	12793	15557	13363	16453
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. Lakh)

Items	As on March 31					
	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(169)	(170)	(171)	(172)	(173)	(174)
1. Capital	100	100	100	100	100	100
	(0.7)	(0.5)	(0.6)	(0.5)	(0.6)	(0.5)
2. Reserves and Surplus	2116	2119	1349	1441	1008	1008
	(14.0)	(11.5)	(7.5)	(6.8)	(5.7)	(4.9)
3. Deposits	8895	11244	12535	15504	15060	17599
	(58.7)	(60.9)	(69.2)	(73.0)	(85.7)	(86.0)
3.1. Demand deposits	1036	1129	956	763	2659	3159
3.2. Savings bank deposits	4306	5310	4551	5875	6889	8004
3.3. Term deposits	3554	4805	7029	8866	5512	6435
4. Borrowings	2423	3247	2132	1716	609	987
	(16.0)	(17.6)	(11.8)	(8.1)	(3.5)	(4.8)
4.1. From banks*	256	307	252	248	179	220
4.2. From others	2167	2941	1881	1468	430	767
5. Other liabilities	1630	1766	1970	2488	791	761
	(10.7)	(9.6)	(10.9)	(11.7)	(4.5)	(3.7)
5.1. Bills Payable	0	0	12	0	6	8
5.2. Inter-office adjustments	0	0	0	0	150	0
5.3. Interest accrued	649	941	1234	1710	188	240
5.4. Others (including provisions)	981	825	725	778	447	513
Total Liabilities	15164	18476	18086	21248	17569	20454
1. Cash in hand	279	278	328	388	45	25
	(1.8)	(1.5)	(1.8)	(1.8)	(0.3)	(0.1)
2. Balances with RBI	214	301	378	483	415	512
	(1.4)	(1.6)	(2.1)	(2.3)	(2.4)	(2.5)
3. Balances with banks in India	3782	5100	2225	1893	11230	12431
	(24.9)	(27.6)	(12.3)	(8.9)	(63.9)	(60.8)
4. Money at call and short notice	0	0	3751	5704	0	0

	(0.0)	(0.0)	(20.7)	(26.8)	(0.0)	(0.0)
5. Investments	1592	2163	2392	2754	320	1320
	(10.5)	(11.7)	(13.2)	(13.0)	(1.8)	(6.5)
6. Advances	5726	7127	7565	9008	2219	2634
	(37.8)	(38.6)	(41.9)	(42.4)	(12.6)	(12.9)
6.1. Bills purchased and discounted	0	0	409	554	1	0
6.2. Cash credits, overdrafts & loans	2728	3127	3118	3984	993	1196
6.3. Term loans	2998	4000	4039	4470	1225	1438
7. Fixed Assets	14	14	36	32	40	38
	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)
8. Other Assets	3557	3493	1411	987	3299	3494
	(23.5)	(18.9)	(7.8)	(4.6)	(18.8)	(17.1)
8.1. Inter - office adjustments (net)	778	389	0	2	0	117
8.2. Interest accrued	510	848	332	405	224	353
8.3. Others	2270	2256	1080	581	3075	3024
Total Assets	15164	18476	18086	21248	17569	20454
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. Lakh)

Items	As on March 31					
	Kanakadurga Gramin Bank		Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(175)	(176)	(177)	(178)	(179)	(180)
1. Capital	100	100	100	100	100	100
	(1.2)	(1.1)	(0.3)	(0.2)	(0.9)	(0.8)
2. Reserves and Surplus	974	1171	3141	3141	901	990
	(11.8)	(12.4)	(8.5)	(7.6)	(8.6)	(7.7)
3. Deposits	5202	6122	29518	34690	8364	10073
	(62.9)	(64.9)	(79.6)	(83.7)	(79.4)	(78.6)
3.1. Demand deposits	138	84	1205	1370	176	237
3.2. Savings bank deposits	1346	1426	11771	13780	3196	3648
3.3. Term deposits	3718	4612	16542	19540	4992	6188
4. Borrowings	1526	1609	2962	2303	751	1132
	(18.4)	(17.1)	(8.0)	(5.6)	(7.1)	(8.8)
4.1. From banks*	391	384	188	160	147	307
4.2. From others	1135	1225	2774	2143	604	825
5. Other liabilities	471	436	1362	1190	413	528
	(5.7)	(4.6)	(3.7)	(2.9)	(3.9)	(4.1)
5.1. Bills Payable	0	0	279	159	2	214
5.2. Inter-office adjustments	73	42	0	0	0	35
5.3. Interest accrued	27	34	304	328	22	33
5.4. Others (including provisions)	371	361	779	703	389	247
Total Liabilities	8273	9438	37083	41423	10529	12823
1. Cash in hand	131	134	209	247	106	34
	(1.6)	(1.4)	(0.6)	(0.6)	(1.0)	(0.3)
2. Balances with RBI	153	184	910	1185	256	319
	(1.9)	(1.9)	(2.5)	(2.9)	(2.4)	(2.5)
3. Balances with banks in India	2966	2544	3993	2060	3922	3340
	(35.9)	(27.0)	(10.8)	(5.0)	(37.2)	(26.0)
4. Money at call and short notice	0	400	0	0	0	0
	(0.0)	(4.2)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	882	1686	20122	26028	2585	4922
	(10.7)	(17.9)	(54.3)	(62.8)	(24.6)	(38.4)
6. Advances	3919	4185	7098	8090	2675	3387

	(47.4)	(44.3)	(19.1)	(19.5)	(25.4)	(26.4)
6.1. Bills purchased and discounted	18	118	0	1	1	1
6.2. Cash credits, overdrafts & loans	2688	2863	1010	1370	1239	2167
6.3. Term loans	1212	1205	6088	6719	1435	1220
7. Fixed Assets	51	49	38	44	18	33
	(0.6)	(0.5)	(0.1)	(0.1)	(0.2)	(0.3)
8. Other Assets	171	256	4712	3769	969	789
	(2.1)	(2.7)	(12.7)	(9.1)	(9.2)	(6.2)
8.1. Inter - office adjustments (net)	0	0	177	67	30	0
8.2. Interest accrued	91	135	1370	872	287	335
8.3. Others	81	122	3166	2829	652	454
Total Assets	8273	9438	37083	41423	10529	12823
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. Lakh)

Items	As on March 31					
	Kashi Gramin		Kisan Gramin		Kolar Gramin	
	Bank		Bank		Bank	
	2000	2001	2000	2001	2000	2001
	(181)	(182)	(183)	(184)	(185)	(186)
1. Capital	100	100	100	100	100	100
	(0.3)	(0.3)	(0.8)	(0.7)	(0.7)	(0.6)
2. Reserves and Surplus	2528	2544	1554	1554	1483	1601
	(8.6)	(7.1)	(12.5)	(10.8)	(9.8)	(9.4)
3. Deposits	25186	31414	9304	10765	10922	12880
	(85.4)	(87.3)	(74.6)	(74.9)	(72.4)	(75.7)
3.1. Demand deposits	1773	2366	767	1239	364	415
3.2. Savings bank deposits	9865	12452	5068	5570	3358	4071
3.3. Term deposits	13547	16597	3469	3956	7200	8394
4. Borrowings	1126	1289	834	1431	2078	1828
	(3.8)	(3.6)	(6.7)	(9.9)	(13.8)	(10.7)
4.1. From banks*	20	20	68	776	432	414
4.2. From others	1106	1269	766	655	1645	1414
5. Other liabilities	558	648	680	529	507	614
	(1.9)	(1.8)	(5.4)	(3.7)	(3.4)	(3.6)
5.1. Bills Payable	0	0	12	12	119	208
5.2. Inter-office adjustments	10	0	4	0	113	119
5.3. Interest accrued	11	15	28	32	34	38
5.4. Others (including provisions)	538	633	635	485	242	249
Total Liabilities	29498	35996	12472	14379	15089	17023
1. Cash in hand	383	492	106	111	350	468
	(1.3)	(1.4)	(0.9)	(0.8)	(2.3)	(2.7)
2. Balances with RBI	750	876	265	310	388	363
	(2.5)	(2.4)	(2.1)	(2.2)	(2.6)	(2.1)
3. Balances with banks in India	9586	8739	244	106	4193	4365
	(32.5)	(24.3)	(2.0)	(0.7)	(27.8)	(25.6)
4. Money at call and short notice	0	0	4722	5940	0	0
	(0.0)	(0.0)	(37.9)	(41.3)	(0.0)	(0.0)
5. Investments	9821	14871	1383	692	2983	3899
	(33.3)	(41.3)	(11.1)	(4.8)	(19.8)	(22.9)
6. Advances	5476	7648	3194	4269	6589	7625
	(18.6)	(21.2)	(25.6)	(29.7)	(43.7)	(44.8)
6.1. Bills purchased and discounted	131	18	0	0	4	7
6.2. Cash credits, overdrafts & loans	1079	1385	951	1882	3648	4035

6.3. Term loans	4266	6246	2243	2387	2937	3583
7. Fixed Assets	54	71	27	31	35	36
	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	3429	3299	2531	2920	551	267
	(11.6)	(9.2)	(20.3)	(20.3)	(3.6)	(1.6)
8.1. Inter - office adjustments (net)	0	17	0	97	0	0
8.2. Interest accrued	554	844	969	1462	223	198
8.3. Others	2875	2437	1561	1362	328	69
Total Assets	29498	35996	12472	14379	15089	17023
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. Lakh)

Items	As on March 31					
	Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		Krishna Grameen Bank	
	2000	2001	2000	2001	2000	2001
	(187)	(188)	(189)	(190)	(191)	(192)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)
2. Reserves and Surplus	796	836	1219	1221	1259	1344
	(3.2)	(2.9)	(4.0)	(3.1)	(3.9)	(3.9)
3. Deposits	15500	18003	27120	34166	19080	21763
	(61.6)	(62.1)	(88.2)	(88.1)	(59.3)	(63.2)
3.1. Demand deposits	1687	1710	1925	1577	628	832
3.2. Savings bank deposits	7102	7914	12915	17667	5557	6604
3.3. Term deposits	6711	8379	12280	14921	12896	14327
4. Borrowings	3619	4213	818	1350	7945	6956
	(14.4)	(14.5)	(2.7)	(3.5)	(24.7)	(20.2)
4.1. From banks*	375	420	99	53	1824	1881
4.2. From others	3244	3793	719	1297	6121	5075
5. Other liabilities	5142	5817	1508	1940	3773	4253
	(20.4)	(20.1)	(4.9)	(5.0)	(11.7)	(12.4)
5.1. Bills Payable	0	0	0	0	46	139
5.2. Inter-office adjustments	0	0	47	121	285	33
5.3. Interest accrued	1591	2199	86	119	2768	3510
5.4. Others (including provisions)	3551	3617	1375	1700	674	570
Total Liabilities	25157	28969	30764	38776	32157	34416
1. Cash in hand	114	107	354	406	326	502
	(0.5)	(0.4)	(1.2)	(1.0)	(1.0)	(1.5)
2. Balances with RBI	456	594	771	973	605	717
	(1.8)	(2.1)	(2.5)	(2.5)	(1.9)	(2.1)
3. Balances with banks in India	885	277	13386	15899	236	1098
	(3.5)	(1.0)	(43.5)	(41.0)	(0.7)	(3.2)
4. Money at call and short notice	0	0	0	0	7613	6176
	(0.0)	(0.0)	(0.0)	(0.0)	(23.7)	(17.9)
5. Investments	10937	13661	299	1013	5819	6490
	(43.5)	(47.2)	(1.0)	(2.6)	(18.1)	(18.9)
6. Advances	10285	11758	5726	9236	15177	18209
	(40.9)	(40.6)	(18.6)	(23.8)	(47.2)	(52.9)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	4671	5502	1506	2526	10591	13062
6.3. Term loans	5613	6256	4220	6710	4586	5147
7. Fixed Assets	27	25	43	44	38	40
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	2454	2547	10184	11205	2343	1183

	(9.3)	(8.8)	(33.1)	(28.9)	(7.3)	(3.4)
8.1. Inter - office adjustments (net)	1017	732	187	41	289	4
8.2. Interest accrued	1044	974	2110	3516	1088	1124
8.3. Others	392	841	7887	7648	965	54
Total Assets	25157	28969	30764	38776	32157	34416
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. Lakh)

Items	As on March 31					
	Kshetriya		Kutch		K.Kisan	
	Gramin Bank		Grameen Bank		Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(193)	(194)	(195)	(196)	(197)	(198)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.4)	(0.8)	(0.6)	(0.7)	(0.7)
2. Reserves and Surplus	1789	1789	756	977	851	938
	(7.9)	(6.5)	(5.7)	(6.0)	(6.2)	(6.1)
3. Deposits	17252	21568	9766	12326	10605	12322
	(76.3)	(77.9)	(73.9)	(75.6)	(76.8)	(80.8)
3.1. Demand deposits	555	607	257	412	378	369
3.2. Savings bank deposits	6869	7926	3570	5111	4323	5041
3.3. Term deposits	9828	13035	5940	6803	5903	6911
4. Borrowings	1794	2332	1325	1335	1143	1124
	(7.9)	(8.4)	(10.0)	(8.2)	(8.3)	(7.4)
4.1. From banks*	105	273	110	112	80	80
4.2. From others	1688	2058	1215	1223	1063	1044
5. Other liabilities	1688	1887	1267	1570	1113	774
	(7.5)	(6.8)	(9.6)	(9.6)	(8.1)	(5.1)
5.1. Bills Payable	23	60	56	16	22	23
5.2. Inter-office adjustments	0	0	36	85	44	102
5.3. Interest accrued	111	129	1020	1341	32	32
5.4. Others (including provisions)	1554	1697	156	127	1015	618
Total Liabilities	22623	27676	13215	16308	13811	15257
1. Cash in hand	312	382	116	92	207	190
	(1.4)	(1.4)	(0.9)	(0.6)	(1.5)	(1.2)
2. Balances with RBI	485	630	311	415	316	371
	(2.1)	(2.3)	(2.4)	(2.5)	(2.3)	(2.4)
3. Balances with banks in India	9638	13573	2531	4179	4671	4903
	(42.6)	(49.0)	(19.2)	(25.6)	(33.8)	(32.1)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	824	807	6143	7324	646	500
	(3.6)	(2.9)	(46.5)	(44.9)	(4.7)	(3.3)
6. Advances	7485	8559	3460	3769	4978	6071
	(33.1)	(30.9)	(26.2)	(23.1)	(36.0)	(39.8)
6.1. Bills purchased and discounted	0	0	19	1	0	0
6.2. Cash credits, overdrafts & loans	952	1145	861	1101	437	540
6.3. Term loans	6533	7415	2580	2667	4541	5531
7. Fixed Assets	37	41	46	49	23	22
	(0.2)	(0.1)	(0.4)	(0.3)	(0.2)	(0.1)
8. Other Assets	3841	3682	608	480	2970	3201
	(17.0)	(13.3)	(4.6)	(2.9)	(21.5)	(21.0)
8.1. Inter - office adjustments (net)	8	61	0	0	0	0
8.2. Interest accrued	1305	1299	67	57	323	257
8.3. Others	2528	2323	541	423	2647	2944

Total Assets	22623	27676	13215	16308	13811	15257
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. Lakh)

Items	As on March 31					
	Lakhimi Gaonlia Bank		Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(199)	(200)	(201)	(202)	(203)	(204)
1. Capital	96	100	93	100	100	100
	(0.5)	(0.4)	(1.4)	(1.5)	(0.8)	(0.6)
2. Reserves and Surplus	2092	2089	1107	1100	650	650
	(10.2)	(9.2)	(16.7)	(16.0)	(5.2)	(4.1)
3. Deposits	17253	19490	4153	4400	10970	13933
	(84.5)	(86.1)	(62.7)	(63.8)	(87.3)	(87.8)
3.1. Demand deposits	919	977	328	291	1123	1335
3.2. Savings bank deposits	8547	9307	2295	2392	3846	5230
3.3. Term deposits	7787	9206	1530	1718	6001	7368
4. Borrowings	618	586	186	165	388	520
	(3.0)	(2.6)	(2.8)	(2.4)	(3.1)	(3.3)
4.1. From banks*	0	0	0	0	4	5
4.2. From others	618	586	186	165	384	516
5. Other liabilities	347	383	1090	1128	451	661
	(1.7)	(1.7)	(16.4)	(16.4)	(3.6)	(4.2)
5.1. Bills Payable	0	0	0	0	0	0
5.2. Inter-office adjustments	20	0	13	8	0	0
5.3. Interest accrued	153	233	357	442	13	12
5.4. Others (including provisions)	174	150	719	679	439	649
Total Liabilities	20407	22647	6628	6894	12560	15865
1. Cash in hand	194	299	21	22	128	149
	(0.9)	(1.3)	(0.3)	(0.3)	(1.0)	(0.9)
2. Balances with RBI	525	600	143	154	324	411
	(2.6)	(2.7)	(2.2)	(2.2)	(2.6)	(2.6)
3. Balances with banks in India	2934	898	187	161	5139	6609
	(14.4)	(4.0)	(2.8)	(2.3)	(40.9)	(41.7)
4. Money at call and short notice	0	0	0	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
5. Investments	9728	13037	3381	3580	168	453
	(47.7)	(57.6)	(51.0)	(51.9)	(1.3)	(2.9)
6. Advances	2413	3078	1173	1091	1802	2492
	(11.8)	(13.6)	(17.7)	(15.8)	(14.3)	(15.7)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	728	827	407	505	377	511
6.3. Term loans	1685	2251	767	586	1425	1981
7. Fixed Assets	28	32	9	10	16	21
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	4585	4704	1713	1875	4984	5729
	(22.5)	(20.8)	(25.9)	(27.2)	(39.7)	(36.1)
8.1. Inter - office adjustments (net)	0	15	0	0	38	33
8.2. Interest accrued	86	110	50	48	480	1238
8.3. Others	4499	4579	1663	1827	4466	4455
Total Assets	20407	22647	6628	6894	12560	15865
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in brackets indicate percent share in total.
 2. *Including Reserve Bank of India
- Source* : Annual accounts of banks of respective years.