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

(Amount in Rs. lakh)

	Items	Magadh Gramin Bank		Mahakaushal Kshetriya Gramin Bank		Malaprabha Gramin Bank	
		As on March 31					
		2000	2001	2000	2001	2000	2001
		(205)	(206)	(207)	(208)	(209)	(210)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.2)	(0.2)	(1.8)	(1.4)	(0.1)	(0.1)
2.	**Reserves and Surplus**	**2256**	**2690**	**0**	**0**	**4596**	**6254**
		(4.2)	(4.9)	(0.0)	(0.0)	(6.3)	(6.9)
3.	**Deposits**	**42330**	**46026**	**4469**	**5926**	**49733**	**62815**
		(79.7)	(84.2)	(82.5)	(83.8)	(68.2)	(69.7)
	3.1. Demand deposits	1236	703	304	411	1332	1730
	3.2. Savings bank deposits	21003	21526	1832	2433	15964	19297
	3.3. Term deposits	20091	23797	2333	3082	32438	41788
4.	**Borrowings**	**1660**	**1649**	**87**	**115**	**15197**	**16929**
		(3.1)	(3.0)	(1.6)	(1.6)	(20.8)	(18.8)
	4.1. From banks*	130	130	0	3	3700	3923
	4.2. From others	1530	1519	87	112	11497	13006
5.	**Other liabilities**	**6782**	**4200**	**762**	**932**	**3306**	**3990**
		(12.8)	(7.7)	(14.1)	(13.2)	(4.5)	(4.4)
	5.1. Bills Payable	32	76	81	112	638	624
	5.2. Inter-office adjustments	1089	642	0	0	0	0
	5.3. Interest accrued	51	59	316	442	256	293
	5.4. Others (including provisions)	5610	3423	365	378	2412	3072
	Total Liabilities	**53127**	**54666**	**5419**	**7073**	**72932**	**90088**
1.	**Cash in hand**	**520**	**496**	**97**	**129**	**1549**	**1875**
		(1.0)	(0.9)	(1.8)	(1.8)	(2.1)	(2.1)
2.	**Balances with RBI**	**1426**	**1356**	**130**	**186**	**1329**	**1675**
		(2.7)	(2.5)	(2.4)	(2.6)	(1.8)	(1.9)
3.	**Balances with banks in India**	**17338**	**14754**	**1966**	**2722**	**16598**	**19787**
		(32.6)	(27.0)	(36.3)	(38.5)	(22.8)	(22.0)
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**	**18288**	**26338**	**70**	**80**	**11022**	**12372**
		(34.4)	(48.2)	(1.3)	(1.1)	(15.1)	(13.7)
6.	**Advances**	**10300**	**8375**	**989**	**1572**	**37848**	**49488**
		(19.4)	(15.3)	(18.3)	(22.2)	(51.9)	(54.9)
	6.1. Bills purchased and discounted	0	0	0	0	65	166
	6.2. Cash credits, overdrafts & loans	1604	1895	249	498	17917	17437
	6.3. Term loans	8696	6480	740	1074	19866	31885
7.	**Fixed Assets**	**47**	**52**	**12**	**12**	**223**	**283**
		(0.1)	(0.1)	(0.2)	(0.2)	(0.3)	(0.3)
8.	**Other Assets**	**5207**	**3294**	**2154**	**2371**	**4364**	**4607**
		(9.8)	(6.0)	(39.8)	(33.5)	(6.0)	(5.1)
	8.1. Inter - office adjustments (net)	0	0	52	48	126	310
	8.2. Interest accrued	2822	1842	28	51	141	61
	8.3. Others	2385	1452	2074	2271	4097	4236
	Total Assets	**53127**	**54666**	**5419**	**7073**	**72932**	**90088**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on March 31

Items		Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(211)	(212)	(213)	(214)	(215)	(216)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.2)	(0.1)	(0.8)	(0.7)	(1.0)	(0.9)
2.	**Reserves and Surplus**	**5150**	**5720**	**1247**	**1756**	**1200**	**1200**
		(8.2)	(8.3)	(10.5)	(12.2)	(12.4)	(10.4)
3.	**Deposits**	**51186**	**60042**	**7665**	**9057**	**7412**	**9427**
		(81.4)	(86.7)	(64.3)	(62.8)	(76.9)	(81.8)
	3.1. Demand deposits	328	453	325	357	510	601
	3.2. Savings bank deposits	17242	20027	2625	3151	2928	3924
	3.3. Term deposits	33616	39562	4715	5549	3974	4902
4.	**Borrowings**	**2225**	**1603**	**2045**	**2560**	**201**	**201**
		(3.5)	(2.3)	(17.2)	(17.7)	(2.1)	(1.7)
	4.1. From banks*	15	0	484	558	201	201
	4.2. From others	2210	1603	1561	2001	0	0
5.	**Other liabilities**	**4231**	**1818**	**855**	**957**	**729**	**592**
		(6.7)	(2.6)	(7.2)	(6.6)	(7.6)	(5.1)
	5.1. Bills Payable	0	0	10	5	0	0
	5.2. Inter-office adjustments	112	38	7	0	0	0
	5.3. Interest accrued	602	682	535	632	41	47
	5.4. Others (including provisions)	3517	1098	303	320	687	545
	Total Liabilities	**62891**	**69283**	**11911**	**14430**	**9641**	**11520**
1.	**Cash in hand**	**410**	**531**	**44**	**37**	**156**	**180**
		(0.7)	(0.8)	(0.4)	(0.3)	(1.6)	(1.6)
2.	**Balances with RBI**	**1620**	**1860**	**230**	**294**	**215**	**270**
		(2.6)	(2.7)	(1.9)	(2.0)	(2.2)	(2.3)
3.	**Balances with banks in India**	**20200**	**22556**	**4867**	**6610**	**2958**	**3353**
		(33.0)	(32.6)	(40.9)	(45.8)	(30.7)	(29.1)
4.	**Money at call and short notice**	**0**	**0**	**0**	**0**	**1728**	**2276**
		(0.0)	(0.0)	(0.0)	(0.0)	(17.9)	(19.8)
5.	**Investments**	**13630**	**16105**	**1712**	**1862**	**306**	**454**
		(21.7)	(23.2)	(14.4)	(12.9)	(3.2)	(3.9)
6.	**Advances**	**17753**	**18710**	**4477**	**5251**	**1692**	**2207**
		(28.2)	(27.0)	(37.6)	(36.4)	(17.5)	(19.2)
	6.1. Bills purchased and discounted	0	0	84	109	0	0
	6.2. Cash credits, overdrafts & loans	166	340	2853	3640	313	456
	6.3. Term loans	17587	18369	1540	1502	1378	1750
7.	**Fixed Assets**	**38**	**41**	**10**	**13**	**9**	**11**
		(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8.	**Other Assets**	**9240**	**9480**	**571**	**363**	**2578**	**2769**
		(14.7)	(13.7)	(4.8)	(2.5)	(26.7)	(24.0)
	8.1. Inter - office adjustments (net)	0	0	0	13	84	66
	8.2. Interest accrued	2926	3495	543	315	612	855
	8.3. Others	6314	5985	28	34	1882	1847
	Total Assets	**62891**	**69283**	**11911**	**14430**	**9641**	**11520**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

		As on March 31					
Items		Manipur Rural Bank		Manjira Gramin Bank		Marathwada Gramin Bank	
		2000	2001	2000	2001	2000	2001

		(217)	(218)	(219)	(220)	(221)	(222)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(2.7)	(2.6)	(0.4)	(0.4)	(0.2)	(0.2)
2.	**Reserves and Surplus**	**902**	**902**	**1143**	**1756**	**1679**	**1859**
		(24.4)	(23.5)	(4.7)	(6.3)	(3.2)	(3.4)
3.	**Deposits**	**2107**	**2276**	**14697**	**17037**	**35509**	**43100**
		(57.0)	(59.3)	(60.8)	(61.1)	(68.4)	(78.0)
	3.1. Demand deposits	388	293	628	571	2085	1944
	3.2. Savings bank deposits	636	519	4867	5399	18730	21113
	3.3. Term deposits	1084	1464	9202	11067	14693	20042
4.	**Borrowings**	**134**	**89**	**5431**	**5768**	**6692**	**6721**
		(3.6)	(2.3)	(22.5)	(20.7)	(12.9)	(12.2)
	4.1. From banks*	134	0	1294	1312	1370	1441
	4.2. From others	0	89	4137	4456	5322	5280
5.	**Other liabilities**	**456**	**472**	**2785**	**3222**	**7947**	**3476**
		(12.3)	(12.3)	(11.5)	(11.6)	(15.3)	(6.3)
	5.1. Bills Payable	1	1	476	244	0	372
	5.2. Inter-office adjustments	12	1	0	0	0	0
	5.3. Interest accrued	87	99	2008	2611	2456	161
	5.4. Others (including provisions)	356	371	302	368	7947	2944
	Total Liabilities	**3699**	**3839**	**24156**	**27883**	**51926**	**55255**
1.	**Cash in hand**	**48**	**45**	**259**	**313**	**1049**	**971**
		(1.3)	(1.2)	(1.1)	(1.1)	(2.1)	(1.8)
2.	**Balances with RBI**	**64**	**76**	**549**	**605**	**1020**	**1185**
		(1.7)	(2.0)	(2.3)	(2.2)	(2.0)	(2.1)
3.	**Balances with banks in India**	**1546**	**1159**	**7192**	**8481**	**12537**	**17006**
		(41.8)	(30.2)	(29.8)	(30.4)	(24.1)	(30.8)
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**	**206**	**518**	**3633**	**5254**	**9745**	**11131**
		(5.6)	(13.5)	(15.0)	(18.8)	(18.8)	(20.1)
6.	**Advances**	**728**	**875**	**11617**	**12731**	**17527**	**16051**
		(19.7)	(22.8)	(48.1)	(45.7)	(33.8)	(29.0)
	6.1. Bills purchased and discounted	7	2	24	35	39	35
	6.2. Cash credits, overdrafts & loans	69	100	6813	6931	4432	7116
	6.3. Term loans	652	774	4779	5766	10894	8901
7.	**Fixed Assets**	**3**	**2**	**68**	**75**	**60**	**57**
		(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)
8.	**Other Assets**	**1103**	**1163**	**838**	**424**	**9989**	**8854**
		(29.8)	(30.3)	(3.5)	(1.5)	(19.1)	(16.0)
	8.1. Inter - office adjustments (net)	0	0	275	42	87	225
	8.2. Interest accrued	0	0	522	330	655	758
	8.3. Others	1103	1163	40	51	9246	7871
	Total Assets	**3699**	**3839**	**24156**	**27883**	**51926**	**55255**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Marudhar Kshetriya Gramin Bank		Marwar Gramin Bank		Mayurakshi Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(223)	(224)	(225)	(226)	(227)	(228)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(1.0)	(0.9)	(0.2)	(0.2)	(0.4)	(0.3)
2.	**Reserves and Surplus**	**1101**	**1101**	**0**	**8**	**1482**	**1582**

		(10.7)	(9.5)	(0.0)	(0.0)	(5.7)	(5.2)
3.	**Deposits**	**7463**	**8615**	**38419**	**44336**	**19394**	**22861**
		(72.4)	(74.6)	(79.7)	(80.6)	(75.2)	(75.9)
	3.1. Demand deposits	360	610	2206	2848	105	145
	3.2. Savings bank deposits	1849	1874	10634	12010	6405	7579
	3.3. Term deposits	5254	6131	25580	29477	12884	15137
4.	**Borrowings**	**1202**	**1260**	**1959**	**1518**	**915**	**876**
		(11.7)	(10.9)	(4.1)	(2.8)	(3.5)	(2.9)
	4.1. From banks*	115	106	26	0	79	876
	4.2. From others	1087	1154	1933	1518	836	0
5.	**Other liabilities**	**448**	**476**	**7749**	**9029**	**3895**	**4717**
		(4.3)	(4.1)	(16.1)	(16.4)	(15.1)	(15.7)
	5.1. Bills Payable	2	4	0	0	8	8
	5.2. Inter-office adjustments	27	0	0	308	21	95
	5.3. Interest accrued	78	90	5315	6722	3233	3992
	5.4. Others (including provisions)	340	382	2434	1999	633	622
	Total Liabilities	**10314**	**11551**	**48227**	**54990**	**25786**	**30136**
1.	**Cash in hand**	**76**	**76**	**1526**	**846**	**158**	**210**
		(0.7)	(0.7)	(3.2)	(1.5)	(0.6)	(0.7)
2.	**Balances with RBI**	**225**	**270**	**1228**	**1816**	**623**	**713**
		(2.2)	(2.3)	(2.5)	(3.3)	(2.4)	(2.4)
3.	**Balances with banks in India**	**2011**	**3158**	**15137**	**17937**	**7210**	**9159**
		(19.5)	(17.8)	(31.4)	(32.6)	(28.0)	(30.4)
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**	**1173**	**75**	**10823**	**13738**	**5382**	**6246**
		(11.4)	(0.6)	(22.4)	(25.0)	(20.9)	(20.7)
6.	**Advances**	**2971**	**3429**	**12744**	**14855**	**6400**	**8736**
		(28.8)	(29.7)	(26.4)	(27.0)	(24.8)	(29.0)
	6.1. Bills purchased and discounted	7	21	3	2	2	0
	6.2. Cash credits, overdrafts & loans	987	1214	5949	6814	1055	1043
	6.3. Term loans	1977	2194	6792	8040	5343	7693
7.	**Fixed Assets**	**10**	**8**	**39**	**48**	**22**	**24**
		(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8.	**Other Assets**	**3847**	**4535**	**6730**	**5751**	**5991**	**5048**
		(37.3)	(48.8)	(14.0)	(10.5)	(23.2)	(16.8)
	8.1. Inter - office adjustments (net)	0	1	21	0	0	0
	8.2. Interest accrued	330	574	2718	2199	1669	683
	8.3. Others	3517	3960	3992	3552	4323	4365
	Total Assets	**10314**	**11551**	**48227**	**54990**	**25786**	**30136**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Mewar Anchalik Gramin Bank		Mithila Kshetriya Gramin Bank		Mizoram Rural Bank	
		2000	2001	2000	2001	2000	2001
		(229)	(230)	(231)	(232)	(233)	(234)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.6)	(0.5)	(0.6)	(0.5)	(1.4)	(1.1)
2.	**Reserves and Surplus**	**1163**	**1084**	**608**	**608**	**804**	**804**
		(7.0)	(5.5)	(3.9)	(3.2)	(11.5)	(8.8)
3.	**Deposits**	**11988**	**14096**	**13921**	**16817**	**5052**	**6834**
		(72.1)	(72.0)	(88.6)	(89.6)	(72.3)	(74.6)
	3.1. Demand deposits	558	659	1497	1406	287	241

	3.2. Savings bank deposits	3011	3544	5401	6931	2901	3978
	3.3. Term deposits	8419	9892	7023	8480	1864	2616
4.	**Borrowings**	**752**	**959**	**288**	**395**	**382**	**668**
		(4.5)	(4.9)	(1.8)	(2.1)	(5.5)	(7.3)
	4.1. From banks*	2	0	36	69	0	0
	4.2. From others	750	959	253	327	382	668
5.	**Other liabilities**	**2614**	**3338**	**803**	**853**	**645**	**760**
		(15.7)	(17.1)	(5.1)	(4.5)	(9.2)	(8.3)
	5.1. Bills Payable	41	21	0	0	0	0
	5.2. Inter-office adjustments	39	96	0	6	9	0
	5.3. Interest accrued	2192	2796	19	26	115	157
	5.4. Others (including provisions)	342	424	784	821	522	602
	Total Liabilities	**16620**	**19577**	**15720**	**18773**	**6983**	**9166**
1.	**Cash in hand**	**100**	**89**	**135**	**145**	**235**	**145**
		(0.6)	(0.5)	(0.9)	(0.8)	(3.4)	(1.6)
2.	**Balances with RBI**	**415**	**520**	**397**	**492**	**167**	**207**
		(2.5)	(2.7)	(2.5)	(2.6)	(2.4)	(2.3)
3.	**Balances with banks in India**	**5273**	**7560**	**8591**	**11025**	**2782**	**4275**
		(31.7)	(38.6)	(54.7)	(58.7)	(39.8)	(46.6)
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**	**2347**	**2942**	**327**	**422**	**994**	**1094**
		(14.1)	(15.0)	(2.1)	(2.2)	(14.2)	(11.9)
6.	**Advances**	**3718**	**4496**	**2134**	**2718**	**1758**	**2301**
		(22.5)	(23.0)	(13.6)	(14.5)	(25.2)	(25.1)
	6.1. Bills purchased and discounted	1	8	41	29	0	0
	6.2. Cash credits, overdrafts & loans	1364	1609	707	913	464	568
	6.3. Term loans	2353	2880	1386	1776	1294	1733
7.	**Fixed Assets**	**26**	**33**	**16**	**19**	**14**	**14**
		(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)
8.	**Other Assets**	**4741**	**3937**	**4120**	**3952**	**1034**	**1131**
		(28.5)	(20.1)	(26.2)	(21.1)	(14.8)	(12.3)
	8.1. Inter - office adjustments (net)	0	0	67	0	1	18
	8.2. Interest accrued	2182	864	34	34	299	392
	8.3. Others	2457	3073	4019	3918	733	721
	Total Assets	**16620**	**19577**	**15720**	**18773**	**6983**	**9166**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh

		As on March 31					
Items		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(235)	(236)	(237)	(238)	(239)	(240)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.3)	(0.3)	(0.9)	(0.8)	(1.3)	(1.2)
2.	**Reserves and Surplus**	**2571**	**2571**	**0**	**0**	**391**	**394**
		(8.6)	(7.7)	(0.0)	(0.0)	(5.1)	(4.7)
3.	**Deposits**	**23902**	**27226**	**9601**	**11547**	**6195**	**6751**
		(79.9)	(81.4)	(85.5)	(86.8)	(80.7)	(80.7)
	3.1. Demand deposits	560	366	184	273	64	63
	3.2. Savings bank deposits	10415	11239	2578	3009	4065	4492
	3.3. Term deposits	12926	15622	6839	8264	2066	2196
4.	**Borrowings**	**431**	**394**	**741**	**674**	**731**	**757**
		(1.4)	(1.2)	(6.6)	(5.1)	(9.5)	(9.1)

	4.1. From banks*	0	0	741	0	203	177
	4.2. From others	431	394	0	674	527	580
5.	**Other liabilities**	**2907**	**3158**	**788**	**987**	**260**	**360**
		(9.7)	(9.4)	(7.0)	(7.4)	(3.4)	(4.3)
	5.1. Bills Payable	34	29	0	0	3	6
	5.2. Inter-office adjustments	0	0	11	2	0	9
	5.3. Interest accrued	129	153	80	116	20	24
	5.4. Others (including provisions)	2744	2976	697	870	236	323
	Total Liabilities	**29910**	**33449**	**11230**	**13308**	**7678**	**8362**
1.	**Cash in hand**	**289**	**230**	**112**	**96**	**121**	**150**
		(1.0)	(0.7)	(1.0)	(0.7)	(1.6)	(1.8)
2.	**Balances with RBI**	**720**	**840**	**284**	**340**	**187**	**209**
		(2.4)	(2.5)	(2.5)	(2.6)	(2.4)	(2.5)
3.	**Balances with banks in India**	**13260**	**15778**	**83**	**26**	**3701**	**3024**
		(44.3)	(47.2)	(0.7)	(0.2)	(40.0)	(36.2)
4.	**Money at call and short notice**	**0**	**0**	**2894**	**4525**	**0**	**0**
		(0.0)	(0.0)	(25.8)	(34.0)	(0.0)	(0.0)
5.	**Investments**	**3556**	**3606**	**3361**	**3793**	**1939**	**2447**
		(11.9)	(10.8)	(29.9)	(28.5)	(25.2)	(29.3)
6.	**Advances**	**5328**	**5739**	**3043**	**3462**	**1719**	**2171**
		(17.8)	(17.2)	(27.1)	(26.0)	(22.4)	(26.0)
	6.1. Bills purchased and discounted	0	0	0	0	0	0
	6.2. Cash credits, overdrafts & loans	909	1140	596	1248	260	623
	6.3. Term loans	4419	4599	2447	2214	1459	1548
7.	**Fixed Assets**	**26**	**26**	**9**	**14**	**18**	**23**
		(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)
8.	**Other Assets**	**6731**	**7229**	**1444**	**1053**	**623**	**338**
		(22.5)	(21.6)	(12.9)	(7.9)	(8.1)	(4.0)
	8.1. Inter - office adjustments (net)	220	248	0	0	4	0
	8.2. Interest accrued	0	0	10	47	443	272
	8.3. Others	6511	6981	1434	1006	176	66
	Total Assets	**29910**	**33449**	**11230**	**13308**	**7678**	**8362**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(241)	(242)	(243)	(244)	(245)	(246)
1.	**Capital**	**96**	**100**	**100**	**100**	**100**	**100**
		(0.5)	(0.4)	(11.4)	(10.7)	(0.3)	(0.2)
2.	**Reserves and Surplus**	**1865**	**1862**	**212**	**212**	**2097**	**2097**
		(9.2)	(8.1)	(24.1)	(22.6)	(5.4)	(5.0)
3.	**Deposits**	**14647**	**17746**	**470**	**528**	**24909**	**28497**
		(72.4)	(77.2)	(53.4)	(56.2)	(64.1)	(67.6)
	3.1. Demand deposits	255	247	131	43	822	871
	3.2. Savings bank deposits	5614	6735	167	279	10061	11035
	3.3. Term deposits	8779	10764	172	206	14025	16590
4.	**Borrowings**	**2002**	**1622**	**6**	**19**	**4678**	**5025**
		(9.9)	(7.1)	(0.7)	(2.0)	(12.0)	(11.9)
	4.1. From banks*	0	0	0	0	1359	1118
	4.2. From others	2002	1622	6	19	3319	3906
5.	**Other liabilities**	**1624**	**1655**	**92**	**79**	**7047**	**6435**
		(8.0)	(7.2)	(10.4)	(8.5)	(18.1)	(15.3)

	5.1. Bills Payable	0	0	0	0	2310	1239
	5.2. Inter-office adjustments	122	100	0	0	0	0
	5.3. Interest accrued	129	126	20	23	2083	2919
	5.4. Others (including provisions)	1372	1429	72	56	2653	2277
	Total Liabilities	**20234**	**22984**	**880**	**938**	**38830**	**42153**
1.	**Cash in hand**	**157**	**183**	**6**	**10**	**1022**	**1276**
		(0.8)	(0.8)	(0.7)	(1.1)	(2.6)	(3.0)
2.	**Balances with RBI**	**446**	**521**	**13**	**16**	**775**	**898**
		(2.2)	(2.3)	(1.5)	(1.7)	(2.0)	(2.1)
3.	**Balances with banks in India**	**6791**	**8150**	**551**	**600**	**11606**	**10896**
		(33.6)	(35.5)	(62.6)	(63.9)	(29.9)	(25.8)
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**	**5608**	**6707**	**5**	**5**	**4826**	**6133**
		(27.7)	(29.2)	(0.6)	(0.5)	(12.4)	(14.5)
6.	**Advances**	**4288**	**4944**	**142**	**150**	**12232**	**17277**
		(21.2)	(21.5)	(16.2)	(16.0)	(31.5)	(41.0)
	6.1. Bills purchased and discounted	0	0	0	0	0	0
	6.2. Cash credits, overdrafts & loans	265	390	56	79	8383	12271
	6.3. Term loans	4022	4555	86	71	3850	5005
7.	**Fixed Assets**	**17**	**19**	**3**	**3**	**76**	**91**
		(0.1)	(0.1)	(0.4)	(0.3)	(0.2)	(0.2)
8.	**Other Assets**	**2929**	**2460**	**159**	**154**	**8293**	**5583**
		(14.5)	(10.7)	(18.1)	(16.4)	(21.4)	(13.2)
	8.1. Inter - office adjustments (net)	0	0	0	0	1285	1125
	8.2. Interest accrued	891	605	4	7	1679	674
	8.3. Others	2037	1855	155	147	5329	3784
	Total Assets	**20234**	**22984**	**880**	**938**	**38830**	**42153**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Nainital Almora Kshetriya Gramin Bank		Nalanda Gramin Bank		Netravati Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(247)	(248)	(249)	(250)	(251)	(252)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.7)	(0.6)	(0.6)	(0.4)	(2.0)	(1.6)
2.	**Reserves and Surplus**	**998**	**1017**	**621**	**621**	**374**	**387**
		(6.8)	(6.2)	(3.4)	(2.7)	(7.6)	(6.2)
3.	**Deposits**	**11613**	**13434**	**16048**	**20601**	**3430**	**4181**
		(79.6)	(82.4)	(88.4)	(91.3)	(69.5)	(66.7)
	3.1. Demand deposits	466	426	592	1883	115	159
	3.2. Savings bank deposits	4539	4995	6824	8246	896	1004
	3.3. Term deposits	6607	8013	8633	10472	2420	3018
4.	**Borrowings**	**1229**	**1110**	**352**	**384**	**807**	**1425**
		(8.4)	(6.8)	(1.9)	(1.7)	(16.4)	(22.8)
	4.1. From banks*	121	212	90	104	79	91
	4.2. From others	1108	898	262	280	728	1335
5.	**Other liabilities**	**642**	**641**	**1031**	**871**	**222**	**171**
		(4.4)	(3.9)	(5.7)	(3.9)	(4.5)	(2.7)
	5.1. Bills Payable	294	217	0	0	89	34
	5.2. Inter-office adjustments	0	0	127	45	4	0
	5.3. Interest accrued	110	130	20	22	10	11

	5.4. Others (including provisions)	238	295	885	804	118	125
	Total Liabilities	**14582**	**16301**	**18152**	**22577**	**4933**	**6264**
1.	**Cash in hand**	**174**	**174**	**196**	**188**	**32**	**30**
		(1.2)	(1.1)	(1.1)	(0.8)	(0.7)	(0.5)
2.	**Balances with RBI**	**360**	**411**	**491**	**576**	**97**	**121**
		(2.5)	(2.5)	(2.7)	(2.6)	(2.0)	(1.9)
3.	**Balances with banks in India**	**4203**	**4850**	**5742**	**8930**	**1388**	**1910**
		(28.8)	(29.7)	(31.6)	(39.6)	(28.1)	(30.5)
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**	**3507**	**3662**	**4670**	**5332**	**196**	**195**
		(24.1)	(22.5)	(25.7)	(23.6)	(4.0)	(3.1)
6.	**Advances**	**5177**	**6470**	**2537**	**2864**	**2842**	**3684**
		(35.5)	(39.7)	(14.0)	(12.7)	(57.6)	(58.8)
	6.1. Bills purchased and discounted	5	2	110	117	4	5
	6.2. Cash credits, overdrafts & loans	1547	2010	722	877	527	567
	6.3. Term loans	3625	4457	1705	1870	2311	3112
7.	**Fixed Assets**	**17**	**15**	**19**	**21**	**12**	**14**
		(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8.	**Other Assets**	**1144**	**720**	**4498**	**4666**	**366**	**312**
		(7.8)	(4.4)	(24.8)	(20.7)	(7.5)	(5.0)
	8.1. Inter - office adjustments (net)	253	134	0	0	0	59
	8.2. Interest accrued	487	552	357	300	37	15
	8.3. Others	403	34	4141	4366	329	238
	Total Assets	**14582**	**16301**	**18152**	**22577**	**4933**	**6264**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank		Palamau Kshetriya Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(253)	(254)	(255)	(256)	(257)	(258)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.6)	(0.5)	(0.2)	(0.2)	(0.5)	(0.4)
2.	**Reserves and Surplus**	**1601**	**1601**	**5812**	**7609**	**850**	**850**
		(9.0)	(7.6)	(10.7)	(12.2)	(4.2)	(3.8)
3.	**Deposits**	**14098**	**17417**	**30421**	**35680**	**15607**	**16708**
		(78.9)	(82.9)	(56.1)	(57.1)	(76.4)	(74.7)
	3.1. Demand deposits	995	1009	1372	1435	910	429
	3.2. Savings bank deposits	4405	5371	8709	9239	8779	9229
	3.3. Term deposits	8699	11037	20339	25005	5918	7050
4.	**Borrowings**	**1182**	**864**	**16381**	**17704**	**543**	**622**
		(6.6)	(4.1)	(30.2)	(28.3)	(2.7)	(2.8)
	4.1. From banks*	141	0	3760	3253	0	7
	4.2. From others	1041	864	12622	14451	543	615
5.	**Other liabilities**	**876**	**1024**	**1491**	**1429**	**3341**	**4099**
		(4.9)	(4.9)	(2.8)	(2.3)	(16.3)	(18.3)
	5.1. Bills Payable	92	93	727	431	113	114
	5.2. Inter-office adjustments	0	0	0	83	0	0
	5.3. Interest accrued	21	25	164	192	1743	2279
	5.4. Others (including provisions)	764	906	600	723	1485	1707
	Total Liabilities	**17858**	**21006**	**54204**	**62522**	**20441**	**22379**
1.	**Cash in hand**	**169**	**169**	**831**	**756**	**84**	**113**
		(0.9)	(0.8)	(1.5)	(1.2)	(0.4)	(0.5)

2.	**Balances with RBI**	**435**	**528**	**884**	**1025**	**529**	**574**
		(2.4)	(2.5)	(1.6)	(1.6)	(2.6)	(2.6)
3.	**Balances with banks in India**	**6036**	**6355**	**7069**	**8476**	**10189**	**11669**
		(33.8)	(30.3)	(13.0)	(13.6)	(49.8)	(52.1)
4.	**Money at call and short notice**	**0**	**0**	**503**	**0**	**0**	**0**
		(0.0)	(0.0)	(0.9)	(0.0)	(0.0)	(0.0)
5.	**Investments**	**3978**	**5878**	**7795**	**7663**	**1690**	**1590**
		(22.3)	(28.0)	(14.4)	(12.3)	(8.3)	(7.1)
6.	**Advances**	**5415**	**6217**	**35777**	**43313**	**3888**	**4562**
		(30.3)	(29.6)	(66.0)	(69.3)	(19.0)	(20.4)
	6.1. Bills purchased and discounted	0	0	135	73	0	0
	6.2. Cash credits, overdrafts & loans	783	841	22639	29514	3888	4562
	6.3. Term loans	4632	5376	13003	13725	0	0
7.	**Fixed Assets**	**23**	**21**	**214**	**275**	**13**	**12**
		(0.1)	(0.1)	(0.4)	(0.4)	(0.1)	(0.1)
8.	**Other Assets**	**1802**	**1838**	**1130**	**1013**	**4048**	**3859**
		(10.1)	(8.8)	(2.1)	(1.6)	(19.8)	(17.2)
	8.1. Inter - office adjustments (net)	30	192	48	0	66	151
	8.2. Interest accrued	331	178	829	811	1093	954
	8.3. Others	1441	1469	253	203	2889	2755
	Total Assets	**17858**	**21006**	**54204**	**62522**	**20441**	**22379**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Panchmahal Gramin Bank		Pandyan Gramin Bank		Parvatiya Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(259)	(260)	(261)	(262)	(263)	(264)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.7)	(0.6)	(0.2)	(0.2)	(1.2)	(1.0)
2.	**Reserves and Surplus**	**1239**	**1239**	**2842**	**2972**	**277**	**409**
		(9.2)	(7.8)	(6.0)	(5.3)	(3.3)	(3.9)
3.	**Deposits**	**9925**	**12240**	**35010**	**41745**	**6867**	**8256**
		(73.5)	(77.4)	(74.4)	(74.3)	(80.8)	(79.3)
	3.1. Demand deposits	209	268	533	579	333	292
	3.2. Savings bank deposits	3081	3569	10473	11243	2476	3326
	3.3. Term deposits	6635	8402	24004	29922	4058	4639
4.	**Borrowings**	**1644**	**1522**	**6620**	**8193**	**402**	**448**
		(12.2)	(9.6)	(14.1)	(14.6)	(4.7)	(4.3)
	4.1. From banks*	268	291	1883	2190	50	67
	4.2. From others	1376	1231	4736	6003	352	382
5.	**Other liabilities**	**600**	**717**	**2504**	**3178**	**850**	**1199**
		(4.4)	(4.5)	(5.3)	(5.7)	(10.0)	(11.5)
	5.1. Bills Payable	0	0	147	102	22	13
	5.2. Inter-office adjustments	22	46	559	351	8	2
	5.3. Interest accrued	98	114	226	243	792	1089
	5.4. Others (including provisions)	480	557	1572	2481	29	95
	Total Liabilities	**13509**	**15819**	**47075**	**56189**	**8496**	**10413**
1.	**Cash in hand**	**72**	**73**	**347**	**526**	**43**	**48**
		(0.5)	(0.5)	(0.7)	(0.9)	(0.5)	(0.5)
2.	**Balances with RBI**	**291**	**454**	**1024**	**1205**	**225**	**275**
		(2.2)	(2.9)	(2.2)	(2.1)	(2.6)	(2.6)
3.	**Balances with banks in India**	**3376**	**4495**	**19288**	**19523**	**4699**	**5987**
		(25.0)	(28.4)	(41.0)	(34.7)	(55.3)	(57.5)

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**	**3326**	**3751**	**4223**	**5861**	**989**	**1039**
		(24.6)	(23.7)	(9.0)	(10.4)	(11.6)	(10.0)
6.	**Advances**	**5355**	**5939**	**18860**	**25146**	**1578**	**2034**
		(39.6)	(37.5)	(40.1)	(44.8)	(18.6)	(19.5)
	6.1. Bills purchased and discounted	2	1	32	46	0	0
	6.2. Cash credits, overdrafts & loans	2174	1568	13440	14333	395	451
	6.3. Term loans	3180	4369	5388	10767	1183	1583
7.	**Fixed Assets**	**31**	**47**	**81**	**142**	**5**	**13**
		(0.2)	(0.3)	(0.2)	(0.3)	(0.1)	(0.1)
8.	**Other Assets**	**1058**	**1059**	**3252**	**3785**	**957**	**1016**
		(7.8)	(6.7)	(6.9)	(6.7)	(11.3)	(9.8)
	8.1. Inter - office adjustments (net)	0	0	0	0	0	0
	8.2. Interest accrued	0	0	867	1907	927	987
	8.3. Others	1058	1059	2385	1877	30	29
	Total Assets	**13509**	**15819**	**47075**	**56189**	**8496**	**10413**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(265)	(266)	(267)	(268)	(269)	(270)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(2.1)	(1.7)	(0.3)	(0.3)	(1.1)	(0.9)
2.	**Reserves and Surplus**	**326**	**326**	**1831**	**1904**	**739**	**956**
		(7.0)	(5.7)	(6.1)	(5.3)	(8.4)	(8.9)
3.	**Deposits**	**4016**	**5055**	**20813**	**26028**	**6447**	**7843**
		(85.6)	(87.8)	(69.1)	(72.3)	(73.5)	(73.4)
	3.1. Demand deposits	137	72	1172	960	143	316
	3.2. Savings bank deposits	1559	1923	6235	6359	2180	2773
	3.3. Term deposits	2320	3060	13406	18709	4124	4754
4.	**Borrowings**	**119**	**96**	**4746**	**5523**	**453**	**417**
		(2.5)	(1.7)	(15.7)	(15.4)	(5.2)	(3.9)
	4.1. From banks*	0	0	1107	1241	61	61
	4.2. From others	119	96	3639	4282	392	356
5.	**Other liabilities**	**132**	**179**	**2651**	**2425**	**1038**	**1373**
		(2.8)	(3.1)	(8.8)	(6.7)	(11.8)	(12.8)
	5.1. Bills Payable	4	5	485	571	0	0
	5.2. Inter-office adjustments	13	47	0	159	1	2
	5.3. Interest accrued	5	7	49	58	941	1285
	5.4. Others (including provisions)	109	120	2116	1638	95	86
	Total Liabilities	**4693**	**5757**	**30141**	**35981**	**8777**	**10689**
1.	**Cash in hand**	**78**	**100**	**829**	**717**	**36**	**57**
		(1.7)	(1.7)	(2.8)	(2.0)	(0.4)	(0.5)
2.	**Balances with RBI**	**124**	**160**	**560**	**707**	**222**	**268**
		(2.6)	(2.8)	(1.9)	(2.0)	(2.5)	(2.5)
3.	**Balances with banks in India**	**614**	**555**	**10626**	**12294**	**4993**	**7255**
		(13.1)	(9.6)	(35.3)	(34.2)	(56.9)	(67.9)
4.	**Money at call and short notice**	**643**	**1143**	**0**	**0**	**0**	**0**
		(13.7)	(19.9)	(0.0)	(0.0)	(0.0)	(0.0)
5.	**Investments**	**1691**	**2065**	**440**	**1333**	**1320**	**730**
		(36.0)	(35.9)	(1.5)	(3.7)	(15.0)	(6.8)

6.	**Advances**	**984**	**1176**	**13610**	**18443**	**1693**	**2183**
		(21.0)	(20.4)	(45.2)	(51.3)	(19.3)	(20.4)
	6.1. Bills purchased and discounted	43	1	59	14	0	0
	6.2. Cash credits, overdrafts & loans	242	310	4503	81	538	824
	6.3. Term loans	699	865	9048	18347	1155	1359
7.	**Fixed Assets**	**9**	**8**	**54**	**65**	**9**	**15**
		(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)
8.	**Other Assets**	**551**	**550**	**4021**	**2422**	**504**	**181**
		(11.7)	(9.6)	(13.3)	(6.7)	(5.7)	(1.7)
	8.1. Inter - office adjustments (net)	0	0	138	0	0	0
	8.2. Interest accrued	207	294	537	592	493	171
	8.3. Others	343	256	3346	1830	11	10
	Total Assets	**4693**	**5757**	**30141**	**35981**	**8777**	**10689**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Pragjyotish Gaonlia Bank		Pratapgarh Kshetriya Gramin Bank		Prathama Bank	
		2000	2001	2000	2001	2000	2001
		(271)	(272)	(273)	(274)	(275)	(276)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.2)	(0.2)	(0.4)	(0.4)	(0.1)	(0.1)
2.	**Reserves and Surplus**	**3078**	**3078**	**594**	**668**	**5312**	**7929**
		(5.5)	(5.2)	(2.6)	(2.4)	(7.9)	(10.5)
3.	**Deposits**	**44150**	**48522**	**20605**	**24394**	**50778**	**56782**
		(78.3)	(82.0)	(88.9)	(88.2)	(75.1)	(75.0)
	3.1. Demand deposits	3104	2459	644	983	3116	4329
	3.2. Savings bank deposits	20943	21060	9213	11147	29373	31597
	3.3. Term deposits	20103	25003	10748	12264	18289	20856
4.	**Borrowings**	**2729**	**2881**	**708**	**1013**	**9034**	**8415**
		(4.8)	(4.9)	(3.1)	(3.7)	(13.4)	(11.1)
	4.1. From banks*	0	29	37	978	1781	2342
	4.2. From others	2728	2851	671	35	7254	6073
5.	**Other liabilities**	**6374**	**4626**	**1173**	**1480**	**2369**	**2488**
		(11.3)	(7.8)	(5.1)	(5.4)	(3.5)	(3.3)
	5.1. Bills Payable	0	3148	47	60	270	381
	5.2. Inter-office adjustments	0	0	0	82	122	286
	5.3. Interest accrued	638	1091	110	127	463	481
	5.4. Others (including provisions)	5736	387	1016	1211	1514	1341
	Total Liabilities	**56430**	**59206**	**23179**	**27656**	**67593**	**75714**
1.	**Cash in hand**	**957**	**1253**	**263**	**193**	**645**	**496**
		(1.7)	(2.1)	(1.1)	(0.7)	(1.0)	(0.7)
2.	**Balances with RBI**	**1328**	**1495**	**599**	**704**	**1570**	**1650**
		(2.4)	(2.5)	(2.6)	(2.5)	(2.3)	(2.2)
3.	**Balances with banks in India**	**15558**	**17147**	**12592**	**15179**	**25220**	**27284**
		(27.6)	(29.0)	(54.3)	(54.9)	(37.3)	(36.0)
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**	**14711**	**16871**	**3711**	**4461**	**14132**	**14488**
		(26.1)	(28.5)	(16.0)	(16.1)	(20.9)	(19.1)
6.	**Advances**	**12022**	**13400**	**3775**	**5226**	**24001**	**30068**
		(21.3)	(22.6)	(16.3)	(18.9)	(35.5)	(39.7)
	6.1. Bills purchased and discounted	0	13	0	0	31	17
	6.2. Cash credits, overdrafts & loans	2031	2470	771	1426	795	967

	6.3. Term loans	9991	10918	3003	3800	23175	29083
7.	**Fixed Assets**	**90**	**94**	**29**	**43**	**69**	**111**
		(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.1)
8.	**Other Assets**	**11763**	**8946**	**2210**	**1849**	**1956**	**1616**
		(20.9)	(15.1)	(9.6)	(6.7)	(2.9)	(2.1)
	8.1. Inter - office adjustments (net)	5676	2727	62	0	0	0
	8.2. Interest accrued	1701	1818	640	765	1604	1334
	8.3. Others	4386	4400	1508	1084	353	283
	Total Assets	**56430**	**59206**	**23179**	**27656**	**67593**	**75714**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Puri Gramin Bank		Rae Bareli Kshetriya Gramin Bank		Raigarh Kshetriya Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(277)	(278)	(279)	(280)	(281)	(282)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.2)	(0.2)	(0.4)	(0.4)	(0.8)	(0.6)
2.	**Reserves and Surplus**	**2042**	**2082**	**1392**	**1376**	**1675**	**1675**
		(5.0)	(4.2)	(5.9)	(5.1)	(12.7)	(10.6)
3.	**Deposits**	**25375**	**31407**	**19806**	**22828**	**9197**	**11432**
		(62.3)	(63.0)	(83.6)	(84.3)	(69.7)	(72.6)
	3.1. Demand deposits	528	501	572	580	773	1177
	3.2. Savings bank deposits	7131	9214	9103	10227	3833	4839
	3.3. Term deposits	17716	21691	10130	12021	4591	5416
4.	**Borrowings**	**6259**	**7072**	**810**	**981**	**488**	**521**
		(15.4)	(14.2)	(3.4)	(3.6)	(3.7)	(3.3)
	4.1. From banks*	630	900	0	0	28	37
	4.2. From others	5629	6172	810	981	460	484
5.	**Other liabilities**	**6974**	**9161**	**1597**	**1784**	**1734**	**2028**
		(17.1)	(18.4)	(6.7)	(6.6)	(13.1)	(12.9)
	5.1. Bills Payable	421	560	19	17	0	0
	5.2. Inter-office adjustments	4299	5641	199	192	0	0
	5.3. Interest accrued	282	355	150	173	1245	1444
	5.4. Others (including provisions)	1973	2604	1229	1403	488	584
	Total Liabilities	**40750**	**49822**	**23705**	**27070**	**13193**	**15755**
1.	**Cash in hand**	**372**	**437**	**259**	**173**	**67**	**87**
		(0.9)	(0.9)	(1.1)	(0.6)	(0.5)	(0.6)
2.	**Balances with RBI**	**705**	**951**	**570**	**665**	**310**	**384**
		(1.7)	(1.9)	(2.4)	(2.5)	(2.3)	(2.4)
3.	**Balances with banks in India**	**10631**	**6262**	**8375**	**10462**	**7729**	**9675**
		(26.1)	(12.6)	(35.3)	(38.6)	(58.6)	(61.4)
4.	**Money at call and short notice**	**0**	**2082**	**0**	**0**	**0**	**0**
		(0.0)	(4.2)	(0.0)	(0.0)	(0.0)	(0.0)
5.	**Investments**	**2390**	**7484**	**8037**	**8385**	**161**	**161**
		(5.9)	(15.0)	(33.9)	(31.0)	(1.2)	(1.0)
6.	**Advances**	**15167**	**19646**	**4217**	**5302**	**1953**	**2263**
		(37.2)	(39.4)	(17.8)	(19.6)	(14.8)	(14.4)
	6.1. Bills purchased and discounted	504	1	3	1	0	0
	6.2. Cash credits, overdrafts & loans	5239	6753	4215	5302	646	873
	6.3. Term loans	9424	12893	0	0	1306	1390
7.	**Fixed Assets**	**34**	**41**	**45**	**47**	**5**	**4**
		(0.1)	(0.1)	(0.2)	(0.2)	(0.0)	(0.0)
8.	**Other Assets**	**11452**	**12919**	**2203**	**2036**	**2970**	**3182**

	(28.1)	(25.9)	(9.3)	(7.5)	(22.5)	(20.2)
8.1. Inter - office adjustments (net)	0	561	0	0	99	209
8.2. Interest accrued	536	0	1436	1522	1199	1477
8.3. Others	10916	12357	767	514	1672	1496
Total Assets	**40750**	**49822**	**23705**	**27070**	**13193**	**15755**
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(283)	(284)	(285)	(286)	(287)	(288)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.9)	(0.7)	(0.6)	(0.6)	(1.2)	(1.0)
2.	**Reserves and Surplus**	**864**	**864**	**1032**	**1032**	**0**	**0**
		(7.4)	(6.3)	(6.2)	(5.7)	(0.0)	(0.0)
3.	**Deposits**	**9334**	**11366**	**13850**	**14855**	**6684**	**8344**
		(80.5)	(83.1)	(82.6)	(82.6)	(81.5)	(85.8)
	3.1. Demand deposits	539	539	889	463	83	212
	3.2. Savings bank deposits	3147	3739	5700	5934	2770	3757
	3.3. Term deposits	5648	7088	7260	8458	3831	4375
4.	**Borrowings**	**989**	**966**	**532**	**639**	**495**	**554**
		(8.5)	(7.1)	(3.2)	(3.6)	(6.0)	(5.7)
	4.1. From banks*	40	40	0	32	20	36
	4.2. From others	949	926	532	607	475	518
5.	**Other liabilities**	**310**	**375**	**1256**	**1364**	**924**	**733**
		(2.7)	(2.7)	(7.5)	(7.6)	(11.3)	(7.5)
	5.1. Bills Payable	96	117	7	14	16	37
	5.2. Inter-office adjustments	0	0	0	35	0	0
	5.3. Interest accrued	26	26	0	0	31	35
	5.4. Others (including provisions)	188	232	1249	1315	877	660
	Total Liabilities	**11597**	**13671**	**16770**	**17990**	**8202**	**9731**
1.	**Cash in hand**	**176**	**167**	**114**	**96**	**85**	**135**
		(1.5)	(1.2)	(0.7)	(0.5)	(1.0)	(1.4)
2.	**Balances with RBI**	**253**	**325**	**416**	**461**	**204**	**244**
		(2.2)	(2.4)	(2.5)	(2.6)	(2.5)	(2.5)
3.	**Balances with banks in India**	**3870**	**3924**	**7914**	**8444**	**1915**	**2532**
		(33.4)	(28.7)	(47.2)	(46.9)	(23.3)	(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**	**1857**	**2899**	**1336**	**1341**	**433**	**398**
		(16.0)	(21.2)	(8.0)	(7.5)	(5.3)	(4.1)
6.	**Advances**	**3841**	**4803**	**3991**	**4544**	**2300**	**2672**
		(33.1)	(35.1)	(23.8)	(25.3)	(28.0)	(27.5)
	6.1. Bills purchased and discounted	0	0	0	0	0	0
	6.2. Cash credits, overdrafts & loans	1215	1846	3232	3596	418	682
	6.3. Term loans	2626	2957	759	948	1882	1990
7.	**Fixed Assets**	**21**	**23**	**32**	**32**	**19**	**19**
		(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
8.	**Other Assets**	**1578**	**1529**	**2966**	**3072**	**3246**	**3731**
		(13.6)	(11.2)	(17.7)	(17.1)	(39.6)	(38.3)
	8.1. Inter - office adjustments (net)	43	62	9	0	20	154
	8.2. Interest accrued	154	129	118	94	69	146

	8.3. Others	1381	1338	2839	2978	3157	3431
	Total Assets	**11597**	**13671**	**16770**	**17990**	**8202**	**9731**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Rushikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(289)	(290)	(291)	(292)	(293)	(294)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.4)	(0.3)	(0.8)	(0.7)	(1.3)	(1.1)
2.	**Reserves and Surplus**	**1815**	**1815**	**638**	**638**	**631**	**696**
		(7.5)	(6.1)	(5.3)	(4.8)	(8.0)	(7.7)
3.	**Deposits**	**18737**	**23537**	**9762**	**11134**	**6320**	**7384**
		(77.4)	(79.1)	(80.4)	(83.4)	(80.2)	(81.4)
	3.1. Demand deposits	348	570	230	226	237	288
	3.2. Savings bank deposits	4243	5491	3153	3171	2114	2240
	3.3. Term deposits	14146	17476	6378	7737	3969	4856
4.	**Borrowings**	**2168**	**2425**	**1012**	**846**	**532**	**558**
		(9.0)	(8.1)	(8.3)	(6.3)	(6.8)	(6.1)
	4.1. From banks*	230	268	173	843	44	0
	4.2. From others	1939	2158	839	3	488	558
5.	**Other liabilities**	**1380**	**1886**	**632**	**628**	**302**	**336**
		(5.7)	(6.3)	(5.2)	(4.7)	(3.8)	(3.7)
	5.1. Bills Payable	35	129	164	100	26	21
	5.2. Inter-office adjustments	182	90	0	0	0	0
	5.3. Interest accrued	171	220	47	49	4	15
	5.4. Others (including provisions)	992	1448	420	480	272	300
	Total Liabilities	**24201**	**29764**	**12144**	**13347**	**7885**	**9074**
1.	**Cash in hand**	**253**	**246**	**75**	**69**	**79**	**71**
		(1.0)	(0.8)	(0.6)	(0.5)	(1.0)	(0.8)
2.	**Balances with RBI**	**461**	**678**	**285**	**339**	**188**	**221**
		(1.9)	(2.3)	(2.3)	(2.5)	(2.4)	(2.4)
3.	**Balances with banks in India**	**6348**	**10504**	**4486**	**5894**	**2331**	**2649**
		(26.2)	(35.3)	(36.9)	(44.2)	(29.6)	(29.2)
4.	**Money at call and short notice**	**0**	**0**	**3042**	**2514**	**0**	**0**
		(0.0)	(0.0)	(25.0)	(18.8)	(0.0)	(0.0)
5.	**Investments**	**7009**	**7398**	**451**	**560**	**1416**	**1436**
		(29.0)	(24.9)	(3.7)	(4.2)	(18.0)	(15.8)
6.	**Advances**	**7674**	**8901**	**3106**	**3552**	**2880**	**3682**
		(31.7)	(29.9)	(25.6)	(26.6)	(36.5)	(40.6)
	6.1. Bills purchased and discounted	38	20	10	1	3	7
	6.2. Cash credits, overdrafts & loans	3187	3866	996	1637	959	1299
	6.3. Term loans	4449	5014	2100	1915	1919	2377
7.	**Fixed Assets**	**43**	**42**	**26**	**28**	**41**	**49**
		(0.2)	(0.1)	(0.2)	(0.2)	(0.5)	(0.5)
8.	**Other Assets**	**2412**	**1996**	**674**	**391**	**951**	**967**
		(10.0)	(6.7)	(5.5)	(2.9)	(12.1)	(10.7)
	8.1. Inter - office adjustments (net)	0	0	4	0	25	5
	8.2. Interest accrued	703	677	237	72	162	239
	8.3. Others	1709	1319	432	319	764	723
	Total Assets	**24201**	**29764**	**12144**	**13347**	**7885**	**9074**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	Rayalaseema Gramin Bank		Rewa Sidhi Gramin Bank		Sabarkantha-Gandhinagar Gramin Bank	
		As on March 31					
		2000	2001	2000	2001	2000	2001
		(295)	(296)	(297)	(298)	(299)	(300)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.2)	(0.2)	(0.4)	(0.3)	(1.0)	(0.8)
2.	**Reserves and Surplus**	**3885**	**4988**	**776**	**1212**	**592**	**808**
		(7.5)	(7.9)	(2.9)	(4.0)	(5.7)	(6.1)
3.	**Deposits**	**36788**	**45948**	**23388**	**27144**	**7522**	**9719**
		(70.6)	(72.5)	(88.5)	(90.3)	(71.8)	(73.6)
	3.1. Demand deposits	930	1042	1588	1425	233	234
	3.2. Savings bank deposits	8049	9701	8782	10436	2851	4245
	3.3. Term deposits	27809	35204	13019	15282	4438	5240
4.	**Borrowings**	**7647**	**8342**	**1035**	**1139**	**1038**	**1037**
		(14.7)	(13.2)	(3.9)	(3.8)	(9.9)	(7.9)
	4.1. From banks*	0	0	0	99	81	82
	4.2. From others	7647	8342	1035	1040	957	954
5.	**Other liabilities**	**3659**	**4028**	**1122**	**459**	**1221**	**1539**
		(7.0)	(6.4)	(4.2)	(1.5)	(11.7)	(11.7)
	5.1. Bills Payable	769	1267	8	25	8	12
	5.2. Inter-office adjustments	0	0	62	41	100	2
	5.3. Interest accrued	235	303	205	0	765	1097
	5.4. Others (including provisions)	2656	2457	847	393	348	428
	Total Liabilities	**52080**	**63406**	**26420**	**30054**	**10473**	**13203**
1.	**Cash in hand**	**500**	**591**	**325**	**325**	**124**	**123**
		(1.0)	(0.9)	(1.2)	(1.1)	(1.2)	(0.9)
2.	**Balances with RBI**	**994**	**1190**	**670**	**796**	**254**	**296**
		(1.9)	(1.9)	(2.5)	(2.6)	(2.4)	(2.2)
3.	**Balances with banks in India**	**21833**	**26223**	**11660**	**15656**	**2176**	**3483**
		(41.9)	(41.4)	(44.1)	(52.1)	(20.8)	(26.4)
4.	**Money at call and short notice**	**0**	**0**	**0**	**0**	**2700**	**3307**
		(0.0)	(0.0)	(0.0)	(0.0)	(25.8)	(25.0)
5.	**Investments**	**1042**	**1842**	**6321**	**7663**	**2480**	**2845**
		(2.0)	(2.9)	(23.9)	(25.5)	(23.7)	(21.5)
6.	**Advances**	**26309**	**31345**	**4978**	**4720**	**2561**	**2922**
		(50.5)	(49.4)	(18.8)	(15.7)	(24.5)	(22.1)
	6.1. Bills purchased and discounted	33	141	201	69	8	94
	6.2. Cash credits, overdrafts & loans	16940	22774	387	451	515	627
	6.3. Term loans	9336	8430	4390	4200	2038	2201
7.	**Fixed Assets**	**110**	**129**	**39**	**61**	**27**	**23**
		(0.2)	(0.2)	(0.1)	(0.2)	(0.3)	(0.2)
8.	**Other Assets**	**1291**	**2086**	**2427**	**833**	**152**	**203**
		(2.5)	(3.3)	(9.2)	(2.8)	(1.5)	(1.5)
	8.1. Inter - office adjustments (net)	96	979	0	0	0	0
	8.2. Interest accrued	1010	942	2086	765	142	190
	8.3. Others	186	165	340	68	10	14
	Total Assets	**52080**	**63406**	**26420**	**30054**	**10473**	**13203**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	Sagar	Sahyadri	Samastipur
	As on March 31		

		Gramin Bank		Gramin Bank		Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(301)	(302)	(303)	(304)	(305)	(306)
1.	**Capital**	**96**	**100**	**100**	**100**	**100**	**100**
		(0.2)	(0.2)	(1.2)	(1.0)	(0.5)	(0.5)
2.	**Reserves and Surplus**	**2316**	**2312**	**518**	**770**	**1018**	**1018**
		(5.2)	(4.3)	(6.2)	(7.4)	(5.2)	(4.8)
3.	**Deposits**	**37259**	**45530**	**5534**	**6893**	**14596**	**16016**
		(83.2)	(85.1)	(65.7)	(66.5)	(74.9)	(75.9)
	3.1. Demand deposits	212	237	302	655	691	839
	3.2. Savings bank deposits	14393	17513	1744	2223	7238	7551
	3.3. Term deposits	22654	27780	3487	4015	6667	7626
4.	**Borrowings**	**994**	**1325**	**1999**	**2434**	**1363**	**1046**
		(2.2)	(2.5)	(23.7)	(23.5)	(7.0)	(5.0)
	4.1. From banks*	0	0	205	240	338	197
	4.2. From others	994	1325	1794	2193	1025	849
5.	**Other liabilities**	**4104**	**4248**	**273**	**166**	**2406**	**2922**
		(9.2)	(7.9)	(3.2)	(1.6)	(12.3)	(13.8)
	5.1. Bills Payable	597	700	103	40	0	0
	5.2. Inter-office adjustments	0	0	78	0	0	0
	5.3. Interest accrued	350	427	39	38	1807	2321
	5.4. Others (including provisions)	3157	3120	54	87	599	600
	Total Liabilities	**44770**	**53514**	**8425**	**10363**	**19484**	**21102**
1.	**Cash in hand**	**290**	**271**	**145**	**287**	**82**	**65**
		(0.6)	(0.5)	(1.7)	(2.8)	(0.4)	(0.3)
2.	**Balances with RBI**	**1107**	**1528**	**174**	**191**	**483**	**556**
		(2.5)	(2.9)	(2.1)	(1.8)	(2.5)	(2.6)
3.	**Balances with banks in India**	**12107**	**20062**	**3063**	**2693**	**10074**	**10105**
		(27.0)	(37.5)	(36.4)	(26.0)	(51.7)	(47.9)
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**	**16878**	**16190**	**1061**	**2114**	**2718**	**2418**
		(37.7)	(30.3)	(12.6)	(20.4)	(14.0)	(11.5)
6.	**Advances**	**8021**	**9878**	**3824**	**4766**	**2915**	**3841**
		(17.9)	(18.5)	(45.4)	(46.0)	(15.0)	(18.2)
	6.1. Bills purchased and discounted	0	0	0	0	0	0
	6.2. Cash credits, overdrafts & loans	114	267	1608	1601	1604	2233
	6.3. Term loans	7907	9611	2216	3165	1311	1609
7.	**Fixed Assets**	**56**	**55**	**19**	**19**	**29**	**30**
		(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)
8.	**Other Assets**	**6311**	**5531**	**138**	**293**	**3183**	**4087**
		(14.1)	(10.3)	(1.6)	(2.8)	(16.3)	(19.4)
	8.1. Inter - office adjustments (net)	86	135	0	138	104	48
	8.2. Interest accrued	2198	1734	116	131	398	460
	8.3. Others	4028	3662	23	24	2680	3580
	Total Assets	**44770**	**53514**	**8425**	**10363**	**19484**	**21102**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	As on March 31					
Items	Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	2000	2001	2000	2001	2000	2001
	(307)	(308)	(309)	(310)	(311)	(312)

1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.1)	(0.1)	(0.5)	(0.4)	(0.4)	(0.3)
2.	**Reserves and Surplus**	**5606**	**7586**	**1983**	**2064**	**2113**	**2113**
		(7.6)	(8.7)	(10.3)	(8.7)	(7.4)	(7.0)
3.	**Deposits**	**65862**	**76581**	**12069**	**14535**	**21592**	**22638**
		(89.2)	(88.1)	(62.5)	(61.5)	(76.0)	(74.8)
	3.1. Demand deposits	2555	3448	620	555	740	538
	3.2. Savings bank deposits	30248	34778	4414	4693	13140	13022
	3.3. Term deposits	33059	38356	7036	9286	7712	9078
4.	**Borrowings**	**1341**	**1222**	**3307**	**4389**	**1144**	**1001**
		(1.8)	(1.4)	(17.1)	(18.6)	(4.0)	(3.3)
	4.1. From banks*	57	1222	764	834	38	38
	4.2. From others	1284	0	2543	3555	1106	963
5.	**Other liabilities**	**908**	**1452**	**1849**	**2535**	**3453**	**4422**
		(1.2)	(1.7)	(9.6)	(10.7)	(12.2)	(14.6)
	5.1. Bills Payable	84	225	121	136	85	184
	5.2. Inter-office adjustments	142	174	0	33	0	0
	5.3. Interest accrued	470	533	1525	2044	2514	3208
	5.4. Others (including provisions)	212	519	203	322	853	1030
	Total Liabilities	**73817**	**86940**	**19308**	**23623**	**28402**	**30275**
1.	**Cash in hand**	**834**	**880**	**283**	**335**	**122**	**113**
		(1.1)	(1.0)	(1.5)	(1.4)	(0.4)	(0.4)
2.	**Balances with RBI**	**2025**	**2221**	**383**	**517**	**756**	**771**
		(2.7)	(2.6)	(2.0)	(2.2)	(2.7)	(2.5)
3.	**Balances with banks in India**	**33632**	**48048**	**5570**	**7376**	**14245**	**18884**
		(45.6)	(55.3)	(28.8)	(31.2)	(50.2)	(62.4)
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**	**20443**	**24433**	**3542**	**4057**	**4735**	**2835**
		(27.7)	(28.1)	(18.3)	(17.2)	(16.7)	(9.4)
6.	**Advances**	**6454**	**7969**	**8365**	**10844**	**4103**	**4716**
		(8.7)	(9.2)	(43.3)	(45.9)	(14.4)	(15.6)
	6.1. Bills purchased and discounted	3	2	0	119	0	0
	6.2. Cash credits, overdrafts & loans	414	1037	3317	7400	1313	1529
	6.3. Term loans	6037	6930	5048	3326	2790	3187
7.	**Fixed Assets**	**46**	**53**	**40**	**50**	**13**	**11**
		(0.1)	(0.1)	(0.2)	(0.2)	(0.0)	(0.0)
8.	**Other Assets**	**10383**	**3336**	**1125**	**444**	**4429**	**2944**
		(14.1)	(3.8)	(5.8)	(1.9)	(15.6)	(9.7)
	8.1. Inter - office adjustments (net)	8	0	121	0	94	408
	8.2. Interest accrued	10190	3122	348	422	2326	687
	8.3. Others	184	215	656	22	2009	1849
	Total Assets	**73817**	**86940**	**19308**	**23623**	**28402**	**30275**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(313)	(314)	(315)	(316)	(317)	(318)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.7)	(0.6)	(0.7)	(0.5)	(0.7)	(0.6)
2.	**Reserves and Surplus**	**466**	**466**	**1835**	**2589**	**1406**	**2154**

		(3.4)	(2.8)	(12.2)	(13.6)	(10.3)	(12.6)
3.	**Deposits**	**12202**	**14787**	**11340**	**14152**	**9498**	**11670**
		(88.9)	(90.3)	(75.3)	(74.5)	(69.7)	(68.3)
	3.1. Demand deposits	124	181	1447	1597	728	692
	3.2. Savings bank deposits	5087	6110	6066	7744	4971	6339
	3.3. Term deposits	6991	8496	3827	4811	3798	4639
4.	**Borrowings**	**396**	**420**	**1350**	**1587**	**1972**	**2217**
		(2.9)	(2.6)	(9.0)	(8.4)	(14.5)	(13.0)
	4.1. From banks*	0	0	301	352	346	2217
	4.2. From others	396	420	1049	1235	1626	0
5.	**Other liabilities**	**562**	**605**	**427**	**558**	**653**	**955**
		(4.1)	(3.7)	(2.8)	(2.9)	(4.8)	(5.6)
	5.1. Bills Payable	0	0	26	24	33	232
	5.2. Inter-office adjustments	0	0	0	94	386	412
	5.3. Interest accrued	52	62	64	74	35	101
	5.4. Others (including provisions)	509	543	338	366	199	209
	Total Liabilities	**13725**	**16378**	**15051**	**18986**	**13629**	**17096**
1.	**Cash in hand**	**88**	**105**	**241**	**252**	**41**	**77**
		(0.6)	(0.6)	(1.6)	(1.3)	(0.3)	(0.4)
2.	**Balances with RBI**	**367**	**431**	**319**	**378**	**285**	**375**
		(2.7)	(2.6)	(2.1)	(2.0)	(2.1)	(2.2)
3.	**Balances with banks in India**	**7196**	**9207**	**243**	**251**	**6338**	**8812**
		(52.4)	(56.2)	(1.6)	(1.3)	(46.5)	(51.5)
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**	**98**	**123**	**9621**	**12211**	**1812**	**1781**
		(0.7)	(0.8)	(63.9)	(64.3)	(13.3)	(10.4)
6.	**Advances**	**2781**	**3209**	**3829**	**5026**	**4591**	**5438**
		(20.3)	(19.6)	(25.4)	(26.5)	(33.7)	(31.8)
	6.1. Bills purchased and discounted	0	0	0	1	0	0
	6.2. Cash credits, overdrafts & loans	333	441	1775	3429	2355	3149
	6.3. Term loans	2449	2768	2053	1597	2236	2289
7.	**Fixed Assets**	**5**	**5**	**41**	**46**	**16**	**20**
		(0.0)	(0.0)	(0.3)	(0.2)	(0.1)	(0.1)
8.	**Other Assets**	**3190**	**3298**	**757**	**821**	**539**	**592**
		(23.2)	(20.1)	(5.0)	(4.3)	(4.0)	(3.5)
	8.1. Inter - office adjustments (net)	77	103	22	0	0	0
	8.2. Interest accrued	95	66	701	479	0	0
	8.3. Others	3019	3128	34	342	539	592
	Total Assets	**13725**	**16378**	**15051**	**18986**	**13629**	**17096**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items		As on March 31					
		Shahdol Kshetriya Gramin Bank		Sharda Gramin Bank		Shekhawati Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(319)	(320)	(321)	(322)	(323)	(324)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(1.1)	(0.9)	(0.7)	(0.6)	(0.3)	(0.3)
2.	**Reserves and Surplus**	**0**	**0**	**1514**	**1514**	**2953**	**3029**
		(0.0)	(0.0)	(10.4)	(8.9)	(9.5)	(8.3)
3.	**Deposits**	**8003**	**9780**	**11878**	**14181**	**23931**	**29614**
		(88.6)	(91.1)	(81.4)	(83.3)	(76.9)	(81.1)
	3.1. Demand deposits	602	628	764	518	295	367
	3.2. Savings bank deposits	2822	3638	3873	5200	6986	8698

	3.3. Term deposits	4580	5513	7240	8463	16651	20549
4.	**Borrowings**	**346**	**337**	**453**	**506**	**1804**	**1776**
		(3.8)	(3.1)	(3.1)	(3.0)	(5.8)	(4.9)
	4.1. From banks*	0	0	3	4	15	13
	4.2. From others	346	337	450	502	1789	1763
5.	**Other liabilities**	**580**	**515**	**647**	**719**	**2320**	**2013**
		(6.4)	(4.8)	(4.4)	(4.2)	(7.5)	(5.5)
	5.1. Bills Payable	21	27	63	81	49	31
	5.2. Inter-office adjustments	0	0	0	50	65	51
	5.3. Interest accrued	39	40	6	6	41	39
	5.4. Others (including provisions)	520	448	578	582	2166	1891
	Total Liabilities	**9029**	**10732**	**14592**	**17019**	**31108**	**36532**
1.	**Cash in hand**	**113**	**133**	**223**	**261**	**613**	**1075**
		(1.3)	(1.2)	(1.5)	(1.5)	(2.0)	(2.9)
2.	**Balances with RBI**	**228**	**278**	**347**	**421**	**735**	**897**
		(2.5)	(2.5)	(2.4)	(2.5)	(2.4)	(2.5)
3.	**Balances with banks in India**	**3345**	**4938**	**7524**	**8013**	**764**	**627**
		(37.0)	(46.0)	(51.6)	(47.1)	(2.5)	(1.7)
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**	**982**	**980**	**2354**	**3824**	**16320**	**21152**
		(10.9)	(9.1)	(16.1)	(22.5)	(52.5)	(57.9)
6.	**Advances**	**1618**	**1751**	**2316**	**2842**	**8776**	**9741**
		(17.9)	(16.3)	(15.9)	(16.7)	(28.2)	(26.7)
	6.1. Bills purchased and discounted	78	4	0	0	40	57
	6.2. Cash credits, overdrafts & loans	225	365	329	733	1783	2460
	6.3. Term loans	1315	1381	1987	2109	6953	7224
7.	**Fixed Assets**	**9**	**11**	**13**	**24**	**15**	**16**
		(0.1)	(0.1)	(0.1)	(0.1)	(0.0)	(0.0)
8.	**Other Assets**	**2734**	**2643**	**1815**	**1634**	**3884**	**3025**
		(30.3)	(24.6)	(12.4)	(9.6)	(12.5)	(8.3)
	8.1. Inter - office adjustments (net)	72	44	23	230	0	0
	8.2. Interest accrued	666	519	200	40	1023	702
	8.3. Others	1996	2080	1591	1365	2861	2323
	Total Assets	**9029**	**10732**	**14592**	**17019**	**31108**	**36532**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Shivalik Kshetriya Gramin Bank		Shivpuri Guna Kshetriya Gramin Bank		Sri Sathavahana Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(325)	(326)	(327)	(328)	(329)	(330)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.6)	(0.5)	(0.6)	(0.5)	(0.6)	(0.5)
2.	**Reserves and Surplus**	**1412**	**1983**	**2173**	**0**	**786**	**786**
		(9.0)	(9.9)	(12.3)	(0.0)	(4.5)	(3.7)
3.	**Deposits**	**12701**	**16029**	**13067**	**17848**	**12789**	**14356**
		(81.3)	(80.4)	(74.2)	(86.4)	(73.4)	(68.4)
	3.1. Demand deposits	272	463	993	3291	747	721
	3.2. Savings bank deposits	5190	6488	5167	6222	2510	2217
	3.3. Term deposits	7239	9079	6907	8335	9531	11419
4.	**Borrowings**	**1150**	**1356**	**428**	**557**	**1346**	**2193**
		(7.4)	(6.8)	(2.4)	(2.7)	(7.7)	(10.4)
	4.1. From banks*	41	39	428	557	350	375

	4.2. From others	1109	1317	0	0	996	1818
5.	**Other liabilities**	**267**	**466**	**1843**	**2153**	**2413**	**3555**
		(1.7)	(2.3)	(10.5)	(10.4)	(13.8)	(16.9)
	5.1. Bills Payable	30	229	0	0	0	0
	5.2. Inter-office adjustments	0	0	0	0	0	0
	5.3. Interest accrued	27	30	1377	1624	2274	3396
	5.4. Others (including provisions)	210	207	465	530	139	159
	Total Liabilities	**15630**	**19934**	**17610**	**20658**	**17434**	**20990**
1.	**Cash in hand**	**31**	**137**	**178**	**229**	**288**	**285**
		(0.2)	(0.7)	(1.0)	(1.1)	(1.7)	(1.4)
2.	**Balances with RBI**	**389**	**476**	**410**	**510**	**494**	**524**
		(2.5)	(2.4)	(2.3)	(2.5)	(2.8)	(2.5)
3.	**Balances with banks in India**	**2079**	**2901**	**1522**	**1652**	**7136**	**8618**
		(13.3)	(14.6)	(8.6)	(8.0)	(40.9)	(41.1)
4.	**Money at call and short notice**	**0**	**0**	**7394**	**9616**	**0**	**0**
		(0.0)	(0.0)	(42.0)	(46.5)	(0.0)	(0.0)
5.	**Investments**	**8830**	**11204**	**199**	**154**	**1560**	**1750**
		(55.5)	(56.2)	(1.1)	(0.7)	(8.9)	(8.3)
6.	**Advances**	**3307**	**4040**	**3931**	**4573**	**6925**	**8830**
		(21.2)	(20.3)	(22.3)	(22.1)	(39.7)	(42.1)
	6.1. Bills purchased and discounted	0	0	0	0	0	0
	6.2. Cash credits, overdrafts & loans	514	909	1351	1566	4443	5681
	6.3. Term loans	2793	3131	2580	3007	2482	3149
7.	**Fixed Assets**	**132**	**135**	**13**	**16**	**30**	**34**
		(0.8)	(0.7)	(0.1)	(0.1)	(0.2)	(0.2)
8.	**Other Assets**	**862**	**1041**	**3964**	**3910**	**1001**	**950**
		(6.5)	(5.2)	(22.5)	(18.9)	(5.7)	(4.5)
	8.1. Inter - office adjustments (net)	32	161	90	118	180	83
	8.2. Interest accrued	717	481	1240	1126	444	659
	8.3. Others	114	398	2634	2666	377	209
	Total Assets	**15630**	**19934**	**17610**	**20658**	**17434**	**20990**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

		As on March 31					
Items		Shri Venkateshwara Gramin Bank		Singhbhum Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(331)	(332)	(333)	(334)	(335)	(336)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.4)	(0.4)	(0.4)	(0.4)	(0.5)	(0.3)
2.	**Reserves and Surplus**	**1462**	**1473**	**1170**	**1170**	**1492**	**1914**
		(6.3)	(5.3)	(5.2)	(4.5)	(6.3)	(6.6)
3.	**Deposits**	**17035**	**22224**	**19705**	**23254**	**20923**	**25617**
		(73.5)	(80.7)	(88.0)	(89.3)	(88.6)	(89.0)
	3.1. Demand deposits	269	257	1061	836	360	166
	3.2. Savings bank deposits	3756	3987	7339	7679	7775	9236
	3.3. Term deposits	13010	17980	11305	14739	12788	16216
4.	**Borrowings**	**3470**	**2781**	**384**	**410**	**337**	**317**
		(15.0)	(10.1)	(1.7)	(1.6)	(1.4)	(1.1)
	4.1. From banks*	944	205	0	0	0	0
	4.2. From others	2527	2576	384	410	337	317
5.	**Other liabilities**	**1121**	**965**	**1029**	**1104**	**750**	**835**
		(4.8)	(3.5)	(4.6)	(4.2)	(3.2)	(2.9)
	5.1. Bills Payable	162	147	53	85	82	0

	5.2. Inter-office adjustments	234	172	0	0	0	95
	5.3. Interest accrued	117	148	0	0	0	0
	5.4. Others (including provisions)	608	497	976	1019	669	740
	Total Liabilities	**23189**	**27542**	**22387**	**26037**	**23603**	**28783**
1.	**Cash in hand**	**167**	**219**	**118**	**149**	**182**	**215**
		(0.7)	(0.8)	(0.5)	(0.6)	(0.8)	(0.7)
2.	**Balances with RBI**	**530**	**773**	**585**	**700**	**621**	**768**
		(2.3)	(2.8)	(2.6)	(2.7)	(2.7)	(2.7)
3.	**Balances with banks in India**	**7410**	**8808**	**5334**	**6288**	**11984**	**17418**
		(32.0)	(32.0)	(23.8)	(24.1)	(50.8)	(60.5)
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**	**1883**	**2108**	**8833**	**10189**	**2307**	**2218**
		(8.1)	(7.7)	(39.5)	(39.1)	(9.8)	(7.7)
6.	**Advances**	**11865**	**14496**	**4023**	**5303**	**3582**	**3809**
		(51.2)	(52.6)	(18.0)	(20.4)	(16.2)	(13.2)
	6.1. Bills purchased and discounted	50	73	0	0	155	21
	6.2. Cash credits, overdrafts & loans	9111	10539	1875	2971	1260	1239
	6.3. Term loans	2704	3884	2147	2332	2166	2549
7.	**Fixed Assets**	**59**	**71**	**17**	**18**	**28**	**40**
		(0.3)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)
8.	**Other Assets**	**1273**	**1067**	**3477**	**3391**	**4899**	**4315**
		(5.5)	(3.9)	(15.5)	(13.0)	(20.8)	(15.0)
	8.1. Inter - office adjustments (net)	0	0	258	208	0	0
	8.2. Interest accrued	620	887	858	931	4871	4283
	8.3. Others	653	180	2362	2252	28	32
	Total Assets	**23189**	**27542**	**22387**	**26037**	**23603**	**28783**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(337)	(338)	(339)	(340)	(341)	(342)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(1.5)	(1.4)	(0.2)	(0.1)	(0.4)	(0.3)
2.	**Reserves and Surplus**	**716**	**790**	**3742**	**5223**	**2281**	**3250**
		(11.1)	(11.2)	(6.3)	(7.0)	(9.0)	(10.7)
3.	**Deposits**	**3830**	**4512**	**35353**	**44562**	**20324**	**24356**
		(59.2)	(63.8)	(59.5)	(59.7)	(80.4)	(80.4)
	3.1. Demand deposits	281	284	2864	2987	2698	3545
	3.2. Savings bank deposits	1275	1595	12574	15950	9875	11849
	3.3. Term deposits	2274	2632	19915	25625	7751	8962
4.	**Borrowings**	**1480**	**1201**	**17590**	**19756**	**1669**	**1807**
		(22.9)	(17.0)	(29.6)	(26.5)	(6.6)	(6.0)
	4.1. From banks*	221	25	4924	5445	44	215
	4.2. From others	1259	1176	12666	14311	1525	1592
5.	**Other liabilities**	**346**	**467**	**2677**	**5048**	**915**	**766**
		(5.3)	(6.6)	(4.5)	(6.8)	(3.6)	(2.5)
	5.1. Bills Payable	0	0	889	2909	28	34
	5.2. Inter-office adjustments	0	99	0	0	68	0
	5.3. Interest accrued	3	11	113	247	16	15
	5.4. Others (including provisions)	343	357	1676	1891	803	717
	Total Liabilities	**6472**	**7070**	**59463**	**74689**	**25290**	**30280**

1.	**Cash in hand**	**102**	**80**	**972**	**1111**	**728**	**755**
		(1.6)	(1.1)	(1.6)	(1.5)	(2.9)	(0.9)
2.	**Balances with RBI**	**110**	**135**	**975**	**1011**	**529**	**604**
		(1.7)	(1.9)	(1.6)	(1.4)	(2.1)	(2.0)
3.	**Balances with banks in India**	**651**	**1292**	**11103**	**9691**	**9218**	**13579**
		(10.1)	(18.3)	(18.7)	(13.0)	(36.4)	(44.8)
4.	**Money at call and short notice**	**716**	**350**	**0**	**0**	**0**	**0**
		(11.1)	(5.0)	(0.0)	(0.0)	(0.0)	(0.0)
5.	**Investments**	**585**	**625**	**5662**	**7038**	**4999**	**5103**
		(9.0)	(8.8)	(9.5)	(9.4)	(19.8)	(16.9)
6.	**Advances**	**3374**	**3604**	**39752**	**52156**	**7920**	**8721**
		(52.1)	(51.0)	(66.9)	(69.8)	(31.3)	(28.8)
	6.1. Bills purchased and discounted	0	0	99	89	438	37
	6.2. Cash credits, overdrafts & loans	1465	1338	31858	40680	1958	2481
	6.3. Term loans	1910	2266	7796	11387	5524	6203
7.	**Fixed Assets**	**20**	**23**	**134**	**242**	**45**	**61**
		(0.3)	(0.3)	(0.2)	(0.3)	(0.2)	(0.2)
8.	**Other Assets**	**915**	**961**	**865**	**3441**	**1850**	**1458**
		(14.1)	(13.6)	(1.5)	(4.6)	(7.3)	(4.8)
	8.1. Inter - office adjustments (net)	24	0	258	2243	0	166
	8.2. Interest accrued	28	53	221	270	1766	1154
	8.3. Others	863	909	385	928	84	138
	Total Assets	**6472**	**7070**	**59463**	**74689**	**25290**	**30280**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items		As on March 31					
		Sree Anantha Gramin Bank		Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(343)	(344)	(345)	(346)	(347)	(348)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.3)	(0.3)	(0.3)	(0.3)	(0.2)	(0.2)
2.	**Reserves and Surplus**	**3424**	**4459**	**1290**	**1549**	**3220**	**3220**
		(11.6)	(13.0)	(4.5)	(4.2)	(6.4)	(5.4)
3.	**Deposits**	**19335**	**23002**	**19980**	**25143**	**35763**	**40940**
		(65.7)	(67.1)	(69.1)	(68.5)	(71.1)	(69.2)
	3.1. Demand deposits	440	409	820	800	1887	2495
	3.2. Savings bank deposits	5227	5568	6611	6682	11237	12100
	3.3. Term deposits	13668	17025	12549	17661	22639	26345
4.	**Borrowings**	**5206**	**5152**	**3122**	**3251**	**5812**	**7569**
		(17.7)	(15.0)	(10.8)	(8.9)	(11.6)	(12.8)
	4.1. From banks*	1289	1245	795	798	1637	1515
	4.2. From others	3917	3906	2327	2452	4175	6054
5.	**Other liabilities**	**1382**	**1589**	**4421**	**6686**	**5405**	**7322**
		(4.7)	(4.6)	(15.3)	(18.2)	(10.7)	(12.4)
	5.1. Bills Payable	400	429	246	245	0	0
	5.2. Inter-office adjustments	21	0	560	1097	475	497
	5.3. Interest accrued	70	65	3225	4563	4654	6280
	5.4. Others (including provisions)	890	1095	390	781	277	545
	Total Liabilities	**29447**	**34301**	**28914**	**36729**	**50300**	**59152**
1.	**Cash in hand**	**587**	**742**	**338**	**477**	**756**	**1036**
		(2.0)	(2.2)	(1.2)	(1.3)	(1.5)	(1.8)
2.	**Balances with RBI**	**561**	**788**	**731**	**945**	**1214**	**1457**
		(1.9)	(2.3)	(2.5)	(2.6)	(2.4)	(2.5)

3.	**Balances with banks in India**	**8972**	**11298**	**719**	**1377**	**14359**	**13852**
		(30.5)	(32.9)	(2.5)	(3.7)	(28.5)	(23.4)
4.	**Money at call and short notice**	**0**	**0**	**15547**	**18911**	**0**	**0**
		(0.0)	(0.0)	(53.8)	(51.5)	(0.0)	(0.0)
5.	**Investments**	**4369**	**4394**	**1570**	**1800**	**11392**	**14682**
		(14.8)	(12.8)	(5.4)	(4.9)	(22.6)	(24.8)
6.	**Advances**	**13951**	**15659**	**8660**	**10942**	**17567**	**23283**
		(47.4)	(45.7)	(29.9)	(29.8)	(34.9)	(39.4)
	6.1. Bills purchased and discounted	60	22	695	437	129	125
	6.2. Cash credits, overdrafts & loans	6250	7818	5636	8118	12833	16704
	6.3. Term loans	7641	7819	2328	2387	4605	6455
7.	**Fixed Assets**	**106**	**119**	**54**	**63**	**34**	**38**
		(0.4)	(0.3)	(0.2)	(0.2)	(0.1)	(0.1)
8.	**Other Assets**	**902**	**1300**	**1294**	**2215**	**4978**	**4804**
		(3.1)	(3.8)	(4.5)	(6.0)	(9.9)	(8.1)
	8.1. Inter - office adjustments (net)	0	0	560	981	194	0
	8.2. Interest accrued	410	625	713	1173	0	0
	8.3. Others	492	675	21	60	4784	4804
	Total Assets	**29447**	**34301**	**28914**	**36730**	**50300**	**59152**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items		As on March 31					
		Sri Ganganagar Kshetriya Gramin Bank		Srirama Gramin Bank		Subansiri Gaonlia Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(349)	(350)	(351)	(352)	(353)	(354)
1.	**Capital**	**100**	**100**	**100**	**100**	**96**	**100**
		(1.1)	(1.0)	(1.0)	(0.9)	(1.0)	(1.0)
2.	**Reserves and Surplus**	**862**	**862**	**936**	**1071**	**1124**	**1120**
		(9.8)	(8.6)	(9.7)	(9.8)	(12.0)	(11.2)
3.	**Deposits**	**6086**	**7168**	**6002**	**6572**	**7374**	**7804**
		(68.9)	(71.6)	(62.0)	(60.0)	(78.6)	(78.3)
	3.1. Demand deposits	496	596	317	181	751	524
	3.2. Savings bank deposits	1414	1663	1418	1495	3669	3656
	3.3. Term deposits	4176	4909	4267	4896	2954	3624
4.	**Borrowings**	**996**	**992**	**1294**	**1402**	**145**	**313**
		(11.3)	(9.9)	(13.4)	(12.8)	(1.5)	(3.1)
	4.1. From banks*	165	224	396	353	0	313
	4.2. From others	831	768	898	1049	145	0
5.	**Other liabilities**	**789**	**887**	**1356**	**1806**	**644**	**633**
		(8.9)	(8.9)	(14.0)	(16.5)	(6.9)	(6.3)
	5.1. Bills Payable	3	5	76	110	0	0
	5.2. Inter-office adjustments	0	1	3	3	0	0
	5.3. Interest accrued	666	772	929	1310	97	115
	5.4. Others (including provisions)	120	110	349	384	546	517
	Total Liabilities	**8833**	**10010**	**9688**	**10950**	**9383**	**9970**
1.	**Cash in hand**	**47**	**48**	**68**	**72**	**66**	**148**
		(0.5)	(0.5)	(0.7)	(0.7)	(0.7)	(1.5)
2.	**Balances with RBI**	**193**	**233**	**218**	**257**	**222**	**260**
		(2.2)	(2.3)	(2.3)	(2.3)	(2.4)	(2.6)
3.	**Balances with banks in India**	**3370**	**2429**	**4093**	**4432**	**3760**	**4069**
		(38.2)	(24.3)	(42.2)	(40.5)	(40.1)	(40.8)
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**	**843**	**1153**	**1531**	**1631**	**2161**	**2471**
		(9.5)	(11.5)	(15.8)	(14.9)	(23.0)	(24.8)
6.	**Advances**	**3161**	**4131**	**3616**	**4322**	**1360**	**1624**
		(35.8)	(41.3)	(37.3)	(39.5)	(14.5)	(16.3)
	6.1. Bills purchased and discounted	0	0	0	0	0	0
	6.2. Cash credits, overdrafts & loans	1941	2878	2838	3526	137	124
	6.3. Term loans	1220	1253	778	797	1223	1500
7.	**Fixed Assets**	**11**	**9**	**28**	**27**	**15**	**16**
		(0.1)	(0.1)	(0.3)	(0.2)	(0.2)	(0.2)
8.	**Other Assets**	**1209**	**2007**	**135**	**210**	**1798**	**1382**
		(13.7)	(20.0)	(1.4)	(1.9)	(19.2)	(13.9)
	8.1. Inter - office adjustments (net)	4	0	0	0	135	33
	8.2. Interest accrued	240	325	117	184	421	288
	8.3. Others	966	1682	18	26	1243	1061
	Total Assets	**8833**	**10010**	**9688**	**10950**	**9383**	**9970**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items		As on March 31					
		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(355)	(356)	(357)	(358)	(359)	(360)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.3)	(0.2)	(0.8)	(0.7)	(0.9)	(0.7)
2.	**Reserves and Surplus**	**641**	**747**	**545**	**588**	**703**	**693**
		(1.7)	(1.8)	(4.3)	(4.0)	(6.7)	(4.6)
3.	**Deposits**	**30208**	**35498**	**9406**	**11154**	**7031**	**10571**
		(81.5)	(86.0)	(73.4)	(76.4)	(66.5)	(70.3)
	3.1. Demand deposits	1232	1044	709	380	419	345
	3.2. Savings bank deposits	12818	15083	3955	5079	1952	3483
	3.3. Term deposits	16158	19371	4741	5695	4660	6744
4.	**Borrowings**	**2903**	**2955**	**1913**	**1702**	**1818**	**2328**
		(7.8)	(7.2)	(14.9)	(11.7)	(17.2)	(15.5)
	4.1. From banks*	143	106	251	255	434	510
	4.2. From others	2760	2849	1662	1447	1384	1818
5.	**Other liabilities**	**3208**	**1961**	**851**	**1049**	**914**	**1339**
		(8.7)	(4.8)	(6.6)	(7.2)	(8.6)	(8.9)
	5.1. Bills Payable	30	29	0	0	0	0
	5.2. Inter-office adjustments	0	47	0	11	0	0
	5.3. Interest accrued	234	249	22	20	772	1182
	5.4. Others (including provisions)	2943	1636	829	1018	142	157
	Total Liabilities	**37059**	**41262**	**12815**	**14593**	**10565**	**15031**
1.	**Cash in hand**	**448**	**279**	**126**	**94**	**183**	**154**
		(1.2)	(0.7)	(1.0)	(0.6)	(1.7)	(1.0)
2.	**Balances with RBI**	**915**	**1065**	**254**	**310**	**215**	**299**
		(2.5)	(2.6)	(2.0)	(2.1)	(2.0)	(2.0)
3.	**Balances with banks in India**	**19237**	**24023**	**4098**	**4897**	**4069**	**6817**
		(51.9)	(58.2)	(32.0)	(33.6)	(38.5)	(45.4)
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**	**3633**	**2924**	**1231**	**1691**	**1156**	**1606**
		(9.8)	(7.1)	(9.6)	(11.6)	(10.9)	(10.7)

6.	**Advances**	**10515**	**10587**	**6509**	**6782**	**4132**	**5432**
		(28.4)	(25.7)	(50.8)	(46.5)	(39.1)	(36.1)
	6.1. Bills purchased and discounted	0	0	124	25	27	11
	6.2. Cash credits, overdrafts & loans	1780	1114	380	316	2357	3677
	6.3. Term loans	8735	9473	6004	6441	1747	1743
7.	**Fixed Assets**	**39**	**45**	**46**	**41**	**32**	**34**
		(0.1)	(0.1)	(0.4)	(0.3)	(0.3)	(0.2)
8.	**Other Assets**	**2273**	**2338**	**550**	**777**	**778**	**688**
		(6.1)	(5.7)	(4.3)	(5.3)	(7.4)	(4.6)
	8.1. Inter - office adjustments (net)	0	0	11	0	143	72
	8.2. Interest accrued	1961	2222	0	0	260	399
	8.3. Others	311	117	539	777	375	217
	Total Assets	**37059**	**41262**	**12815**	**14593**	**10565**	**15031**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

		As on March 31					
	Items	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(361)	(362)	(363)	(364)	(365)	(366)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.5)	(0.5)	(1.6)	(1.4)	(0.9)	(0.7)
2.	**Reserves and Surplus**	**539**	**539**	**639**	**845**	**1200**	**1204**
		(2.9)	(2.6)	(10.4)	(11.9)	(10.7)	(9.0)
3.	**Deposits**	**16441**	**18773**	**4975**	**5812**	**7282**	**8927**
		(89.3)	(89.2)	(80.7)	(81.5)	(65.0)	(66.5)
	3.1. Demand deposits	518	490	156	199	453	569
	3.2. Savings bank deposits	7634	8363	2282	2573	2272	2866
	3.3. Term deposits	8289	9920	2537	3039	4557	5492
4.	**Borrowings**	**320**	**457**	**75**	**51**	**919**	**1223**
		(1.7)	(2.2)	(1.2)	(0.7)	(8.2)	(9.1)
	4.1. From banks*	0	0	0	0	6	9
	4.2. From others	320	457	75	51	913	1214
5.	**Other liabilities**	**1014**	**1172**	**374**	**320**	**1701**	**1979**
		(5.5)	(5.6)	(6.1)	(4.5)	(15.2)	(14.7)
	5.1. Bills Payable	115	94	24	25	34	33
	5.2. Inter-office adjustments	0	16	128	29	63	58
	5.3. Interest accrued	7	8	45	46	885	1285
	5.4. Others (including provisions)	892	1053	176	220	720	603
	Total Liabilities	**18414**	**21040**	**6163**	**7128**	**11202**	**13433**
1.	**Cash in hand**	**155**	**192**	**45**	**39**	**117**	**112**
		(0.8)	(0.9)	(0.7)	(0.5)	(1.0)	(0.8)
2.	**Balances with RBI**	**461**	**554**	**150**	**178**	**253**	**276**
		(2.5)	(2.6)	(2.4)	(2.5)	(2.3)	(2.1)
3.	**Balances with banks in India**	**9400**	**10311**	**1655**	**2404**	**4381**	**5197**
		(51.0)	(49.0)	(26.9)	(33.7)	(39.1)	(38.7)
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**	**630**	**738**	**3252**	**3417**	**1015**	**1379**
		(3.4)	(3.5)	(52.8)	(47.9)	(9.1)	(10.3)
6.	**Advances**	**2861**	**3220**	**498**	**579**	**3327**	**4163**
		(15.5)	(15.3)	(8.1)	(8.1)	(29.7)	(31.0)
	6.1. Bills purchased and discounted	0	0	1	3	0	2
	6.2. Cash credits, overdrafts & loans	427	160	16	21	560	717

	6.3. Term loans	2433	3060	482	554	2766	3445
7.	**Fixed Assets**	**32**	**31**	**21**	**19**	**16**	**15**
		(0.2)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)
8.	**Other Assets**	**4875**	**5995**	**542**	**493**	**2093**	**2291**
		(26.5)	(28.5)	(8.8)	(6.9)	(18.7)	(17.1)
	8.1. Inter - office adjustments (net)	40	0	0	0	0	0
	8.2. Interest accrued	1450	2668	290	261	153	353
	8.3. Others	3385	3327	252	232	1940	1938
	Total Assets	**18414**	**21040**	**6163**	**7128**	**11202**	**13433**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Tripura Gramin Bank		Tulsi Gramin Bank		Tungabhadra Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(367)	(368)	(369)	(370)	(371)	(372)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.3)	(0.2)	(0.4)	(0.4)	(0.2)	(0.2)
2.	**Reserves and Surplus**	**-8980**	**4146**	**850**	**937**	**5250**	**6853**
		-(28.7)	(8.1)	(3.5)	(3.4)	(9.5)	(10.6)
3.	**Deposits**	**31378**	**39249**	**17938**	**20393**	**35741**	**43324**
		(100.3)	(76.9)	(74.5)	(73.8)	(64.7)	(67.3)
	3.1. Demand deposits	4065	5106	1393	1366	2417	2729
	3.2. Savings bank deposits	11588	14631	8969	9845	10015	12714
	3.3. Term deposits	15724	19513	7576	9182	23308	27880
4.	**Borrowings**	**1516**	**477**	**1654**	**2329**	**11077**	**12109**
		(4.8)	(0.9)	(6.9)	(8.4)	(20.1)	(18.8)
	4.1. From banks*	0	0	200	260	11077	0
	4.2. From others	1516	477	1454	2069	0	12109
5.	**Other liabilities**	**7255**	**7056**	**3526**	**3864**	**3073**	**1976**
		(23.2)	(13.8)	(14.7)	(14.0)	(5.6)	(3.1)
	5.1. Bills Payable	0	0	72	133	951	679
	5.2. Inter-office adjustments	0	0	111	0	0	0
	5.3. Interest accrued	387	387	12	16	123	121
	5.4. Others (including provisions)	6868	6669	3331	3715	1999	1177
	Total Liabilities	**31269**	**51028**	**24069**	**27622**	**55241**	**64362**
1.	**Cash in hand**	**458**	**958**	**453**	**494**	**1062**	**2437**
		(1.5)	(1.9)	(1.9)	(1.8)	(1.9)	(3.8)
2.	**Balances with RBI**	**815**	**1020**	**540**	**570**	**1027**	**1290**
		(2.6)	(2.0)	(2.2)	(2.1)	(1.9)	(2.0)
3.	**Balances with banks in India**	**9566**	**8921**	**9388**	**10976**	**12400**	**14224**
		(30.6)	(17.5)	(39.0)	(39.7)	(22.4)	(22.1)
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**	**7599**	**9403**	**1926**	**1276**	**6993**	**6856**
		(24.3)	(18.4)	(8.0)	(4.6)	(12.7)	(10.7)
6.	**Advances**	**10227**	**11937**	**6666**	**8840**	**32276**	**38503**
		(32.7)	(23.4)	(27.7)	(32.0)	(58.4)	(59.8)
	6.1. Bills purchased and discounted	0	1	864	1530	172	207
	6.2. Cash credits, overdrafts & loans	357	454	0	0	23618	27355
	6.3. Term loans	9870	11482	5802	7310	8486	10940
7.	**Fixed Assets**	**27**	**27**	**48**	**53**	**105**	**119**
		(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
8.	**Other Assets**	**2576**	**18762**	**5048**	**5413**	**1378**	**932**

		(8.2)	(36.8)	(21.0)	(19.6)	(2.5)	(1.4)
	8.1. Inter - office adjustments (net)	544	1349	0	513	907	229
	8.2. Interest accrued	873	983	1331	1383	277	311
	8.3. Others	1159	16430	3717	3517	194	393
	Total Assets	**31269**	**51028**	**24069**	**27622**	**55241**	**64362**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(373)	(374)	(375)	(376)	(377)	(378)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.3)	(0.3)	(0.3)	(0.2)	(1.9)	(1.5)
2.	**Reserves and Surplus**	**843**	**992**	**1398**	**1398**	**977**	**1192**
		(2.6)	(2.6)	(3.7)	(3.1)	(18.5)	(17.6)
3.	**Deposits**	**27784**	**33552**	**34019**	**40666**	**2985**	**4013**
		(85.4)	(87.4)	(90.2)	(90.4)	(56.6)	(59.3)
	3.1. Demand deposits	329	379	1384	949	112	114
	3.2. Savings bank deposits	12264	14739	14822	18066	1337	1915
	3.3. Term deposits	15191	18434	17812	21651	1536	1985
4.	**Borrowings**	**1128**	**839**	**841**	**1210**	**898**	**1131**
		(3.5)	(2.2)	(2.2)	(2.7)	(17.0)	(16.7)
	4.1. From banks*	285	285	53	94	187	236
	4.2. From others	843	554	788	1115	711	895
5.	**Other liabilities**	**2677**	**2888**	**1372**	**1630**	**311**	**334**
		(8.2)	(7.5)	(3.6)	(3.6)	(5.9)	(4.9)
	5.1. Bills Payable	0	0	0	0	9	6
	5.2. Inter-office adjustments	94	165	25	0	0	0
	5.3. Interest accrued	166	174	0	0	28	26
	5.4. Others (including provisions)	2418	2549	1347	1630	274	302
	Total Liabilities	**32532**	**38372**	**37731**	**45004**	**5271**	**6770**
1.	**Cash in hand**	**209**	**274**	**310**	**296**	**37**	**45**
		(0.6)	(0.7)	(0.8)	(0.7)	(0.7)	(0.7)
2.	**Balances with RBI**	**831**	**1007**	**1007**	**1202**	**87**	**102**
		(2.6)	(2.6)	(2.7)	(2.7)	(1.7)	(1.5)
3.	**Balances with banks in India**	**8113**	**10387**	**21787**	**26560**	**2194**	**2822**
		(24.9)	(27.1)	(57.7)	(59.0)	(41.6)	(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**	**4895**	**5028**	**18**	**193**	**639**	**754**
		(15.0)	(13.1)	(0.0)	(0.4)	(12.1)	(11.1)
6.	**Advances**	**10807**	**13712**	**5377**	**7402**	**2103**	**2774**
		(33.2)	(35.7)	(14.3)	(16.4)	(39.9)	(41.0)
	6.1. Bills purchased and discounted	0	0	0	0	11	20
	6.2. Cash credits, overdrafts & loans	1751	2358	1228	1668	1361	1564
	6.3. Term loans	9056	11354	4150	5734	731	1190
7.	**Fixed Assets**	**47**	**55**	**20**	**18**	**40**	**41**
		(0.1)	(0.1)	(0.1)	(0.0)	(0.8)	(0.6)
8.	**Other Assets**	**7630**	**7910**	**9212**	**9333**	**171**	**233**
		(23.5)	(20.6)	(24.2)	(20.7)	(3.2)	(3.4)
	8.1. Inter - office adjustments (net)	0	0	0	29	12	28
	8.2. Interest accrued	1986	2241	0	0	135	182

	8.3. Others	5643	5669	9212	9303	24	23
	Total Assets	**32532**	**38372**	**37731**	**45004**	**5271**	**6770**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items		As on March 31					
		Valsad-Dangs Gramin Bank		Varada Gramin Bank		Vidisha Bhopal Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(379)	(380)	(381)	(382)	(383)	(384)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.8)	(0.7)	(1.3)	(1.1)	(1.1)	(0.9)
2.	**Reserves and Surplus**	**789**	**1118**	**651**	**715**	**448**	**500**
		(6.6)	(7.7)	(8.4)	(8.0)	(5.0)	(4.5)
3.	**Deposits**	**9512**	**11633**	**4794**	**5189**	**6903**	**8271**
		(79.6)	(80.5)	(61.9)	(57.9)	(77.3)	(73.7)
	3.1. Demand deposits	629	845	163	143	351	355
	3.2. Savings bank deposits	4437	5494	1259	1199	2104	2783
	3.3. Term deposits	4446	5294	3373	3846	4448	5133
4.	**Borrowings**	**759**	**680**	**1867**	**2458**	**743**	**1395**
		(6.3)	(4.7)	(24.1)	(27.4)	(8.3)	(12.4)
	4.1. From banks*	80	73	295	2458	40	102
	4.2. From others	679	607	1573	0	703	1293
5.	**Other liabilities**	**794**	**919**	**335**	**501**	**732**	**957**
		(6.6)	(6.4)	(4.3)	(5.6)	(8.2)	(8.5)
	5.1. Bills Payable	21	13	44	49	116	89
	5.2. Inter-office adjustments	11	0	0	25	0	1
	5.3. Interest accrued	20	20	35	41	508	735
	5.4. Others (including provisions)	742	887	255	385	107	132
	Total Liabilities	**11954**	**14450**	**7747**	**8963**	**8926**	**11222**
1.	**Cash in hand**	**89**	**105**	**29**	**27**	**163**	**98**
		(0.7)	(0.7)	(0.4)	(0.3)	(1.8)	(0.9)
2.	**Balances with RBI**	**261**	**319**	**117**	**146**	**281**	**299**
		(2.2)	(2.2)	(1.5)	(1.6)	(3.1)	(2.7)
3.	**Balances with banks in India**	**4147**	**4966**	**2105**	**2216**	**1223**	**1680**
		(34.7)	(34.4)	(27.2)	(24.7)	(13.7)	(15.0)
4.	**Money at call and short notice**	**0**	**0**	**0**	**0**	**2085**	**1389**
		(0.0)	(0.0)	(0.0)	(0.0)	(23.4)	(12.4)
5.	**Investments**	**3268**	**4261**	**236**	**653**	**719**	**2343**
		(27.3)	(29.5)	(3.1)	(7.3)	(8.1)	(20.9)
6.	**Advances**	**3833**	**4294**	**4903**	**5532**	**3489**	**4661**
		(32.1)	(29.7)	(63.3)	(61.7)	(39.1)	(41.5)
	6.1. Bills purchased and discounted	6	68	4	7	1	4
	6.2. Cash credits, overdrafts & loans	829	1002	1931	2323	1450	1981
	6.3. Term loans	2999	3223	2968	3202	2038	2676
7.	**Fixed Assets**	**17**	**15**	**88**	**96**	**30**	**30**
		(0.1)	(0.1)	(1.1)	(1.1)	(0.3)	(0.3)
8.	**Other Assets**	**339**	**490**	**270**	**294**	**937**	**722**
		(2.8)	(3.4)	(3.5)	(3.3)	(10.5)	(6.4)
	8.1. Inter - office adjustments (net)	0	29	11	0	69	26
	8.2. Interest accrued	230	200	79	62	170	235
	8.3. Others	109	261	179	231	698	461
	Total Assets	**11954**	**14450**	**7747**	**8963**	**8926**	**11222**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

	Items	As on March 31					
		Vidur Gramin Bank		Vindhyavasini Gramin Bank		Visweshwaraya Gramin Bank	
		2000	2001	2000	2001	2000	2001
		(385)	(386)	(387)	(388)	(389)	(390)
1.	**Capital**	**100**	**100**	**100**	**100**	**100**	**100**
		(0.8)	(0.8)	(0.8)	(0.7)	(2.0)	(1.7)
2.	**Reserves and Surplus**	**793**	**844**	**545**	**545**	**423**	**433**
		(6.5)	(6.4)	(4.5)	(3.6)	(8.5)	(7.5)
3.	**Deposits**	**9694**	**10456**	**10301**	**12185**	**3643**	**4284**
		(79.4)	(78.9)	(77.4)	(80.1)	(73.0)	(74.3)
	3.1. Demand deposits	525	930	939	1163	92	140
	3.2. Savings bank deposits	6300	6174	4292	5075	952	1108
	3.3. Term deposits	2869	3352	5070	5947	2599	3036
4.	**Borrowings**	**1041**	**1297**	**884**	**882**	**688**	**786**
		(8.5)	(9.8)	(6.6)	(5.8)	(13.8)	(13.6)
	4.1. From banks*	108	245	36	0	157	187
	4.2. From others	933	1051	848	882	531	599
5.	**Other liabilities**	**586**	**549**	**1478**	**1504**	**136**	**162**
		(4.8)	(4.1)	(11.1)	(9.9)	(2.7)	(2.8)
	5.1. Bills Payable	87	14	25	24	35	56
	5.2. Inter-office adjustments	4	6	23	45	0	13
	5.3. Interest accrued	15	34	9	12	9	12
	5.4. Others (including provisions)	480	495	1420	1423	92	81
	Total Liabilities	**12215**	**13245**	**13307**	**15216**	**4990**	**5765**
1.	**Cash in hand**	**211**	**218**	**80**	**84**	**74**	**95**
		(1.7)	(1.6)	(0.6)	(0.6)	(1.5)	(1.6)
2.	**Balances with RBI**	**275**	**302**	**354**	**354**	**107**	**127**
		(2.3)	(2.3)	(2.7)	(2.3)	(2.2)	(2.2)
3.	**Balances with banks in India**	**6163**	**7415**	**5284**	**6995**	**989**	**1300**
		(50.5)	(56.0)	(39.7)	(46.0)	(19.8)	(22.5)
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**	**1910**	**1214**	**1556**	**1631**	**953**	**955**
		(15.6)	(9.2)	(11.7)	(10.7)	(19.1)	(16.6)
6.	**Advances**	**2482**	**3016**	**4913**	**5358**	**2576**	**3176**
		(20.3)	(22.8)	(36.9)	(35.2)	(51.6)	(55.1)
	6.1. Bills purchased and discounted	0	0	503	753	18	22
	6.2. Cash credits, overdrafts & loans	433	1525	0	0	1663	1614
	6.3. Term loans	2048	1491	4410	4605	895	1539
7.	**Fixed Assets**	**10**	**19**	**24**	**45**	**13**	**14**
		(0.1)	(0.1)	(0.2)	(0.3)	(0.3)	(0.2)
8.	**Other Assets**	**1163**	**1061**	**1096**	**750**	**277**	**98**
		(9.5)	(8.0)	(8.2)	(4.9)	(5.6)	(1.7)
	8.1. Inter - office adjustments (net)	0	0	0	0	9	0
	8.2. Interest accrued	876	1050	682	408	109	34
	8.3. Others	287	12	410	341	160	63
	Total Assets	**12215**	**13245**	**13307**	**15216**	**4990**	**5765**
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March	
	Yavatmal Gramin Bank	
	2000	2001

		(391)	(392)
1.	**Capital**	**100**	**100**
		(1.5)	(1.3)
2.	**Reserves and Surplus**	**388**	**542**
		(6.0)	(7.3)
3.	**Deposits**	**5130**	**5673**
		(79.5)	(76.1)
	3.1. Demand deposits	144	263
	3.2. Savings bank deposits	3114	3114
	3.3. Term deposits	1872	2297
4.	**Borrowings**	**513**	**646**
		(7.9)	(8.7)
	4.1. From banks*	72	77
	4.2. From others	441	569
5.	**Other liabilities**	**325**	**493**
		(5.0)	(6.6)
	5.1. Bills Payable	137	221
	5.2. Inter-office adjustments	0	0
	5.3. Interest accrued	20	20
	5.4. Others (including provisions)	168	252
	Total Liabilities	**6456**	**7454**
1.	**Cash in hand**	**139**	**126**
		(2.1)	(1.7)
2.	**Balances with RBI**	**146**	**158**
		(2.3)	(2.1)
3.	**Balances with banks in India**	**2767**	**3253**
		(42.9)	(43.6)
4.	**Money at call and short notice**	**0**	**0**
		(0.0)	(0.0)
5.	**Investments**	**677**	**797**
		(10.5)	(10.7)
6.	**Advances**	**1908**	**2236**
		(29.6)	(30.0)
	6.1. Bills purchased and discounted	80	78
	6.2. Cash credits, overdrafts & loans	740	909
	6.3. Term loans	1088	1249
7.	**Fixed Assets**	**11**	**14**
		(0.2)	(0.2)
8.	**Other Assets**	**808**	**871**
		(12.5)	(11.7)
	8.1. Inter - office adjustments (net)	564	495
	8.2. Interest accrued	0	0
	8.3. Others	244	376
	Total Assets	**6456**	**7454**
		(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.