

Table 53: Liabilities and Assets of Regional Rural Banks : 2001 and 2002 (Part 4 of 10)

(Amount in Rs. lakh)

| Items | As on March 31 | | | | | |
|--|-----------------------|--------------|---------------------------------|---------------|--------------------------------|--------------|
| | Kshetriya Gramin Bank | | Gorakhpur Kshetriya Gramin Bank | | Gurdaspur Amritsar Gramin Bank | |
| | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 |
| | (127) | (128) | (129) | (130) | (131) | (132) |
| 1. Capital | 597 | 597 | 187 | 187 | 967 | 967 |
| | (2.8) | (2.3) | (0.2) | (0.1) | (3.8) | (3.1) |
| 2. Reserves and Surplus | 1267 | 1678 | 16275 | 19155 | 1007 | 2066 |
| | (5.9) | (6.5) | (13.1) | (13.9) | (4.0) | (6.6) |
| 3. Deposits | 18226 | 21921 | 81296 | 92001 | 20613 | 25102 |
| | (85.1) | (85.0) | (65.5) | (67.0) | (81.8) | (80.1) |
| 3.1. Demand deposits | 194 | 160 | 4405 | 4248 | 1437 | 1387 |
| 3.2. Savings bank deposits | 9057 | 11353 | 41653 | 47007 | 7608 | 10294 |
| 3.3. Term deposits | 8975 | 10408 | 35237 | 40745 | 11568 | 13421 |
| 4. Borrowings | 366 | 425 | 7645 | 8441 | 1589 | 2494 |
| | (1.7) | (1.6) | (6.2) | (6.1) | (6.3) | (8.0) |
| 4.1. From banks* | 0 | 0 | 7645 | 8441 | 209 | 588 |
| 4.2. From others | 366 | 425 | 0 | 0 | 1380 | 1907 |
| 5. Other liabilities | 964 | 1169 | 18758 | 17594 | 1038 | 699 |
| | (4.5) | (4.5) | (15.1) | (12.8) | (4.1) | (2.2) |
| 5.1. Bills Payable | 0 | 0 | 0 | 0 | 164 | 27 |
| 5.2. Inter-office adjustments | 0 | 0 | 661 | 201 | 22 | 0 |
| 5.3. Interest accrued | 0 | 0 | 14287 | 13301 | 146 | 162 |
| 5.4. Others (including provisions) | 964 | 1169 | 3811 | 4092 | 707 | 510 |
| Total Liabilities | 21420 | 25790 | 124160 | 137377 | 25215 | 31329 |
| 1. Cash in hand | 148 | 158 | 954 | 1002 | 118 | 222 |
| | (0.7) | (0.6) | (0.8) | (0.7) | (0.5) | (0.7) |
| 2. Balances with RBI | 517 | 1129 | 2824 | 5714 | 591 | 1341 |
| | (2.4) | (4.4) | (2.3) | (4.2) | (2.3) | (4.3) |
| 3. Balances with banks in India | 13730 | 17508 | 5723 | 4194 | 7727 | 7608 |
| | (64.1) | (67.9) | (4.6) | (3.1) | (30.6) | (24.3) |
| 4. Money at call and short notice | 0 | 0 | 73448 | 84660 | 0 | 0 |
| | (0.0) | (0.0) | (59.2) | (61.6) | (0.0) | (0.0) |
| 5. Investments | 1147 | 1046 | 15087 | 14017 | 9091 | 12496 |
| | (5.4) | (4.1) | (12.2) | (10.2) | (36.1) | (39.9) |
| 6. Advances | 2634 | 3088 | 24166 | 25633 | 6111 | 8398 |
| | (12.3) | (12.0) | (19.5) | (18.7) | (24.2) | (26.8) |
| 6.1. Bills purchased and discounted | 0 | 0 | 10 | 17 | 0 | 0 |
| 6.2. Cash credits, overdrafts & loans | 291 | 444 | 10387 | 11496 | 3228 | 4764 |
| 6.3. Term loans | 2343 | 2644 | 13769 | 14119 | 2883 | 3633 |
| 7. Fixed Assets | 23 | 26 | 80 | 77 | 86 | 107 |
| | (0.1) | (0.1) | (0.1) | (0.1) | (0.3) | (0.3) |
| 8. Other Assets | 3221 | 2836 | 1879 | 2080 | 1491 | 1158 |
| | (15.0) | (11.0) | (1.5) | (1.5) | (5.9) | (3.7) |
| 8.1. Inter - office adjustments (net) | 408 | 304 | 0 | 0 | 0 | 30 |
| 8.2. Interest accrued | 2791 | 2513 | 1824 | 2023 | 570 | 840 |
| 8.3. Others | 22 | 19 | 56 | 56 | 921 | 287 |
| Total Assets | 21420 | 25790 | 124160 | 137377 | 25215 | 31329 |
| | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) |

(Amount in Rs. lakh)

As on March 31

| Items | Gurgaon Gramin Bank | | Gwalior Datia Kshetriya Gramin Bank | | Hadoti Kshetriya Gramin Bank | |
|--|---------------------|--------------|-------------------------------------|--------------|------------------------------|--------------|
| | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 |
| | (133) | (134) | (135) | (136) | (137) | (138) |
| 1. Capital | 1649 | 1675 | 100 | 100 | 610 | 610 |
| | (2.4) | (2.2) | (1.1) | (0.9) | (2.5) | (2.2) |
| 2. Reserves and Surplus | 5421 | 8318 | 0 | 0 | 0 | 0 |
| | (7.8) | (11.0) | (0.0) | (0.0) | (0.0) | (0.0) |
| 3. Deposits | 53828 | 58109 | 7631 | 8824 | 19680 | 22339 |
| | (77.9) | (76.9) | (82.4) | (82.5) | (80.7) | (82.1) |
| 3.1. Demand deposits | 830 | 814 | 221 | 263 | 872 | 1149 |
| 3.2. Savings bank deposits | 21083 | 23596 | 2566 | 3299 | 6871 | 8219 |
| 3.3. Term deposits | 31914 | 33700 | 4843 | 5263 | 11936 | 12972 |
| 4. Borrowings | 5407 | 5671 | 637 | 733 | 2227 | 2421 |
| | (7.8) | (7.5) | (6.9) | (6.9) | (9.1) | (8.9) |
| 4.1. From banks* | 1111 | 1266 | 0 | 733 | 168 | 210 |
| 4.2. From others | 4296 | 4405 | 637 | 0 | 2059 | 2211 |
| 5. Other liabilities | 2757 | 1835 | 895 | 1043 | 1872 | 1843 |
| | (4.0) | (2.4) | (9.7) | (9.7) | (7.7) | (6.8) |
| 5.1. Bills Payable | 0 | 0 | 0 | 0 | 0 | 0 |
| 5.2. Inter-office adjustments | 50 | 24 | 0 | 11 | 0 | 0 |
| 5.3. Interest accrued | 480 | 519 | 0 | 0 | 91 | 101 |
| 5.4. Others (including provisions) | 2227 | 1293 | 895 | 1032 | 1781 | 1742 |
| Total Liabilities | 69062 | 75609 | 9263 | 10700 | 24388 | 27214 |
| 1. Cash in hand | 142 | 146 | 113 | 123 | 474 | 646 |
| | (0.2) | (0.2) | (1.2) | (1.1) | (1.9) | (2.4) |
| 2. Balances with RBI | 1548 | 3173 | 235 | 495 | 541 | 1234 |
| | (2.2) | (4.2) | (2.5) | (4.6) | (2.2) | (4.5) |
| 3. Balances with banks in India | 29791 | 31441 | 3916 | 5063 | 9122 | 11102 |
| | (43.1) | (41.6) | (42.3) | (47.3) | (37.4) | (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 | 11305 | 13748 | 306 | 306 | 226 | 226 |
| | (16.4) | (18.2) | (3.3) | (2.9) | (0.9) | (0.8) |
| 6. Advances | 23957 | 23916 | 3367 | 3672 | 8373 | 9867 |
| | (34.7) | (31.6) | (36.3) | (34.3) | (34.3) | (36.3) |
| 6.1. Bills purchased and discounted | 0 | 1 | 0 | 0 | 0 | 4 |
| 6.2. Cash credits, overdrafts & loans | 8877 | 8446 | 562 | 462 | 2599 | 3693 |
| 6.3. Term loans | 15079 | 15469 | 2805 | 3210 | 5774 | 6171 |
| 7. Fixed Assets | 89 | 211 | 20 | 24 | 51 | 58 |
| | (0.1) | (0.3) | (0.2) | (0.2) | (0.2) | (0.2) |
| 8. Other Assets | 2230 | 2974 | 1306 | 1016 | 5601 | 4080 |
| | (3.2) | (3.9) | (14.1) | (9.5) | (23.0) | (15.0) |
| 8.1. Inter - office adjustments (net) | 0 | 0 | 43 | 0 | 309 | 156 |
| 8.2. Interest accrued | 1771 | 2460 | 815 | 752 | 1983 | 1191 |
| 8.3. Others | 459 | 514 | 448 | 265 | 3310 | 2734 |
| Total Assets | 69062 | 75609 | 9263 | 10700 | 24388 | 27214 |
| | (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 | | Hazariyabagh Kshetriya Gramin Bank | | Himachal Gramin Bank | |
| | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 |
| | (139) | (140) | (141) | (142) | (143) | (144) |

| | | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|
| 1. Capital | 1368 | 1501 | 311 | 311 | 1140 | 1140 |
| | (4.2) | (4.0) | (2.8) | (2.4) | (2.5) | (2.1) |
| 2. Reserves and Surplus | 63 | 63 | 628 | 817 | 227 | 885 |
| | (0.2) | (0.2) | (5.6) | (6.4) | (0.5) | (1.6) |
| 3. Deposits | 27786 | 32832 | 9170 | 10414 | 42113 | 49240 |
| | (85.9) | (86.5) | (81.5) | (81.7) | (90.6) | (91.0) |
| 3.1. Demand deposits | 254 | 441 | 109 | 105 | 1201 | 1681 |
| 3.2. Savings bank deposits | 10481 | 12832 | 4276 | 4886 | 11074 | 13612 |
| 3.3. Term deposits | 17050 | 19558 | 4786 | 5423 | 29838 | 33947 |
| 4. Borrowings | 2072 | 3063 | 553 | 442 | 1719 | 1190 |
| | (6.4) | (8.1) | (4.9) | (3.5) | (3.7) | (2.2) |
| 4.1. From banks* | 57 | 6 | 0 | 0 | 269 | 33 |
| 4.2. From others | 2015 | 3057 | 553 | 442 | 1451 | 1157 |
| 5. Other liabilities | 1061 | 503 | 587 | 757 | 1268 | 1675 |
| | (3.3) | (1.3) | (5.2) | (5.9) | (2.7) | (3.1) |
| 5.1. Bills Payable | 0 | 5 | 2 | 3 | 40 | 28 |
| 5.2. Inter-office adjustments | 1 | 3 | 0 | 43 | 153 | 359 |
| 5.3. Interest accrued | 56 | 62 | 0 | 0 | 50 | 51 |
| 5.4. Others (including provisions) | 1004 | 432 | 585 | 711 | 1025 | 1237 |
| Total Liabilities | 32350 | 37961 | 11248 | 12742 | 46468 | 54131 |
| 1. Cash in hand | 378 | 418 | 56 | 66 | 667 | 706 |
| | (1.2) | (1.1) | (0.5) | (0.5) | (1.4) | (1.3) |
| 2. Balances with RBI | 809 | 1731 | 272 | 546 | 1322 | 2750 |
| | (2.5) | (4.6) | (2.4) | (4.3) | (2.8) | (5.1) |
| 3. Balances with banks in India | 283 | 12043 | 3052 | 3454 | 20982 | 23865 |
| | (0.9) | (31.7) | (27.1) | (27.1) | (45.2) | (44.1) |
| 4. Money at call and short notice | 10318 | 0 | 0 | 0 | 0 | 0 |
| | (31.9) | (0.0) | (0.0) | (0.0) | (0.0) | (0.0) |
| 5. Investments | 3479 | 4144 | 4921 | 5421 | 11057 | 10725 |
| | (10.8) | (10.9) | (43.7) | (42.5) | (23.8) | (19.8) |
| 6. Advances | 13373 | 15852 | 2447 | 2707 | 10107 | 13124 |
| | (41.3) | (41.8) | (21.8) | (21.2) | (21.8) | (24.2) |
| 6.1. Bills purchased and discounted | 1491 | 0 | 0 | 0 | 348 | 363 |
| 6.2. Cash credits, overdrafts & loans | 0 | 1756 | 805 | 981 | 4542 | 4840 |
| 6.3. Term loans | 11882 | 14096 | 1643 | 1725 | 5218 | 7921 |
| 7. Fixed Assets | 67 | 65 | 11 | 10 | 83 | 85 |
| | (0.2) | (0.2) | (0.1) | (0.1) | (0.2) | (0.2) |
| 8. Other Assets | 3642 | 3708 | 490 | 539 | 2250 | 2875 |
| | (11.3) | (9.8) | (4.4) | (4.2) | (4.8) | (5.3) |
| 8.1. Inter - office adjustments (net) | 0 | 0 | 16 | 0 | 0 | 0 |
| 8.2. Interest accrued | 754 | 1188 | 0 | 0 | 1313 | 2692 |
| 8.3. Others | 2888 | 2520 | 473 | 539 | 936 | 183 |
| Total Assets | 32350 | 37961 | 11248 | 12742 | 46468 | 54131 |
| | (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 | |
| | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 |
| | (145) | (146) | (147) | (148) | (149) | (150) |
| 1. Capital | 414 | 414 | 456 | 519 | 665 | 665 |
| | (7.2) | (6.4) | (3.1) | (3.2) | (2.2) | (1.8) |
| 2. Reserves and Surplus | 5 | 179 | 756 | 1080 | 152 | 451 |
| | (0.1) | (2.8) | (5.2) | (6.7) | (0.5) | (1.2) |

| | | | | | | |
|--|-------------|-------------|--------------|--------------|--------------|--------------|
| 3. Deposits | 4797 | 5276 | 10871 | 12006 | 23297 | 29300 |
| | (83.7) | (81.9) | (74.3) | (74.0) | (76.0) | (77.6) |
| 3.1. Demand deposits | 227 | 124 | 504 | 604 | 301 | 462 |
| 3.2. Savings bank deposits | 2509 | 2891 | 3178 | 3465 | 8929 | 11657 |
| 3.3. Term deposits | 2062 | 2261 | 7188 | 7937 | 14067 | 17180 |
| 4. Borrowings | 289 | 305 | 2176 | 2090 | 1170 | 1875 |
| | (5.0) | (4.7) | (14.9) | (12.9) | (3.8) | (5.0) |
| 4.1. From banks* | 43 | 9 | 275 | 314 | 200 | 0 |
| 4.2. From others | 246 | 296 | 1901 | 1776 | 970 | 1875 |
| 5. Other liabilities | 225 | 271 | 381 | 520 | 5363 | 5446 |
| | (3.9) | (4.2) | (2.6) | (3.2) | (17.5) | (14.4) |
| 5.1. Bills Payable | 25 | 84 | 14 | 17 | 2 | 24 |
| 5.2. Inter-office adjustments | 0 | 0 | 37 | 34 | 36 | 0 |
| 5.3. Interest accrued | 14 | 13 | 28 | 92 | 4558 | 4405 |
| 5.4. Others (including provisions) | 185 | 173 | 303 | 377 | 767 | 1016 |
| Total Liabilities | 5730 | 6445 | 14640 | 16215 | 30647 | 37736 |
| 1. Cash in hand | 65 | 71 | 60 | 117 | 234 | 506 |
| | (1.1) | (1.1) | (0.4) | (0.7) | (0.8) | (1.3) |
| 2. Balances with RBI | 147 | 286 | 328 | 673 | 1066 | 1936 |
| | (2.6) | (4.4) | (2.2) | (4.2) | (3.5) | (5.1) |
| 3. Balances with banks in India | 325 | 349 | 4857 | 3747 | 14762 | 17977 |
| | (5.7) | (5.4) | (33.2) | (23.1) | (48.2) | (47.6) |
| 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 | 3166 | 3246 | 1501 | 1670 | 9172 | 9897 |
| | (55.3) | (50.4) | (10.3) | (10.3) | (29.9) | (26.2) |
| 6. Advances | 1569 | 2038 | 7367 | 9243 | 4618 | 6352 |
| | (27.4) | (31.6) | (50.3) | (57.0) | (15.1) | (16.8) |
| 6.1. Bills purchased and discounted | 0 | 4 | 1 | 48 | 0 | 876 |
| 6.2. Cash credits, overdrafts & loans | 664 | 1302 | 3972 | 5506 | 1970 | 2134 |
| 6.3. Term loans | 905 | 732 | 3395 | 3689 | 2648 | 3342 |
| 7. Fixed Assets | 13 | 13 | 49 | 69 | 42 | 40 |
| | (0.2) | (0.2) | (0.3) | (0.4) | (0.1) | (0.1) |
| 8. Other Assets | 444 | 442 | 478 | 695 | 752 | 1028 |
| | (7.7) | (6.9) | (3.3) | (4.3) | (2.5) | (2.7) |
| 8.1. Inter - office adjustments (net) | 21 | 1 | 0 | 0 | 0 | 20 |
| 8.2. Interest accrued | 390 | 300 | 401 | 525 | 709 | 961 |
| 8.3. Others | 33 | 141 | 77 | 169 | 42 | 47 |
| Total Assets | 5730 | 6445 | 14640 | 16215 | 30647 | 37736 |
| | (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 | |
| | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 |
| | (151) | (152) | (153) | (154) | (155) | (156) |
| 1. Capital | 628 | 654 | 1241 | 1241 | 1472 | 1472 |
| | (6.5) | (6.5) | (2.8) | (2.5) | (3.2) | (2.8) |
| 2. Reserves and Surplus | 0 | 0 | 558 | 994 | 1624 | 2493 |
| | (0.0) | (0.0) | (1.2) | (2.0) | (3.6) | (4.8) |
| 3. Deposits | 7607 | 8166 | 34612 | 40210 | 34348 | 40921 |
| | (79.3) | (80.7) | (76.9) | (79.7) | (75.3) | (78.6) |
| 3.1. Demand deposits | 357 | 238 | 1924 | 2638 | 1128 | 1739 |
| 3.2. Savings bank deposits | 2027 | 2153 | 11799 | 14703 | 11638 | 14463 |

| | | | | | | |
|--|-------------|--------------|--------------|--------------|--------------|--------------|
| 3.3. Term deposits | 5223 | 5775 | 20889 | 22868 | 21581 | 24718 |
| 4. Borrowings | 1046 | 996 | 2743 | 2964 | 1842 | 2051 |
| | (10.9) | (9.8) | (6.1) | (5.9) | (4.0) | (3.9) |
| 4.1. From banks* | 70 | 63 | 0 | 0 | 27 | 92 |
| 4.2. From others | 976 | 933 | 2743 | 2964 | 1815 | 1959 |
| 5. Other liabilities | 317 | 307 | 5851 | 5063 | 6325 | 5130 |
| | (3.3) | (3.0) | (13.0) | (10.0) | (13.9) | (9.9) |
| 5.1. Bills Payable | 29 | 15 | 110 | 1017 | 41 | 54 |
| 5.2. Inter-office adjustments | 8 | 16 | 9 | 63 | 533 | 53 |
| 5.3. Interest accrued | 27 | 26 | 4543 | 3779 | 4930 | 4242 |
| 5.4. Others (including provisions) | 254 | 250 | 1189 | 204 | 821 | 782 |
| Total Liabilities | 9598 | 10123 | 45005 | 50471 | 45611 | 52068 |
| 1. Cash in hand | 35 | 43 | 474 | 473 | 215 | 339 |
| | (0.4) | (0.4) | (1.1) | (0.9) | (0.5) | (0.7) |
| 2. Balances with RBI | 218 | 437 | 1438 | 2407 | 1106 | 2806 |
| | (2.3) | (4.3) | (3.2) | (4.8) | (2.4) | (5.4) |
| 3. Balances with banks in India | 4943 | 4558 | 17106 | 20979 | 35765 | 39416 |
| | (51.5) | (45.0) | (38.0) | (41.6) | (78.4) | (75.7) |
| 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 | 816 | 846 | 13744 | 12417 | 500 | 500 |
| | (8.5) | (8.4) | (30.5) | (24.6) | (1.1) | (1.0) |
| 6. Advances | 3003 | 3619 | 10376 | 11141 | 5672 | 6503 |
| | (31.3) | (35.7) | (23.1) | (22.1) | (12.4) | (12.5) |
| 6.1. Bills purchased and discounted | 0 | 0 | 42 | 4 | 95 | 245 |
| 6.2. Cash credits, overdrafts & loans | 957 | 1338 | 2940 | 3587 | 252 | 414 |
| 6.3. Term loans | 2045 | 2281 | 7393 | 7550 | 5325 | 5844 |
| 7. Fixed Assets | 20 | 22 | 24 | 36 | 63 | 79 |
| | (0.2) | (0.2) | (0.1) | (0.1) | (0.1) | (0.2) |
| 8. Other Assets | 563 | 598 | 1844 | 3018 | 2290 | 2424 |
| | (5.9) | (5.9) | (4.1) | (6.0) | (5.0) | (4.7) |
| 8.1. Inter - office adjustments (net) | 0 | 0 | 0 | 0 | 0 | 0 |
| 8.2. Interest accrued | 117 | 118 | 1661 | 2805 | 896 | 1026 |
| 8.3. Others | 446 | 480 | 184 | 214 | 1394 | 1398 |
| Total Assets | 9598 | 10123 | 45005 | 50471 | 45611 | 52068 |
| | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) |

(Amount in Rs. lakh)

| Items | As on March 31 | | | | | |
|--------------------------------|--------------------------------|--------------|-----------------------|--------------|-------------------------------------|--------------|
| | Jamnagar Rajkot Gramin Bank | | Jamuna Gramin Bank | | Jhbua Dhar Kshetriya Gramin Bank | |
| | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 |
| | (157) | (158) | (159) | (160) | (161) | (162) |
| 1. Capital | 1097 | 1097 | 1048 | 1048 | 628 | 628 |
| | (5.3) | (4.7) | (5.4) | (4.6) | (3.0) | (2.8) |
| 2. Reserves and Surplus | 72 | 394 | 245 | 565 | 0 | 0 |
| | (0.3) | (1.7) | (1.3) | (2.5) | (0.0) | (0.0) |
| 3. Deposits | 13728 | 15606 | 16364 | 19082 | 17307 | 18275 |
| | (65.9) | (66.2) | (83.7) | (84.7) | (82.3) | (82.2) |
| 3.1. Demand deposits | 1434 | 470 | 361 | 402 | 750 | 738 |
| 3.2. Savings bank deposits | 3447 | 4516 | 5477 | 6788 | 5689 | 6076 |
| 3.3. Term deposits | 8847 | 10621 | 10526 | 11892 | 10867 | 11461 |
| 4. Borrowings | 3545 | 3745 | 1312 | 942 | 2280 | 2396 |
| | (17.0) | (15.9) | (6.7) | (4.2) | (10.8) | (10.8) |
| 4.1. From banks* | 2562 | 1200 | 247 | 10 | 2280 | 2396 |

| | | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|
| 4.2. From others | 983 | 2545 | 1065 | 932 | 0 | 0 |
| 5. Other liabilities | 2387 | 2724 | 576 | 897 | 804 | 931 |
| | (11.5) | (11.6) | (2.9) | (4.0) | (3.8) | (4.2) |
| 5.1. Bills Payable | 0 | 0 | 30 | 77 | 3 | 21 |
| 5.2. Inter-office adjustments | 74 | 4 | 107 | 449 | 0 | 71 |
| 5.3. Interest accrued | 2116 | 2377 | 49 | 61 | 90 | 91 |
| 5.4. Others (including provisions) | 197 | 344 | 389 | 311 | 711 | 749 |
| Total Liabilities | 20828 | 23567 | 19543 | 22534 | 21018 | 22230 |
| 1. Cash in hand | 65 | 87 | 389 | 598 | 292 | 280 |
| | (0.3) | (0.4) | (2.0) | (2.7) | (1.4) | (1.3) |
| 2. Balances with RBI | 442 | 1007 | 495 | 981 | 490 | 967 |
| | (2.1) | (4.3) | (2.5) | (4.4) | (2.3) | (4.3) |
| 3. Balances with banks in India | 7662 | 8321 | 10130 | 10372 | 7409 | 7611 |
| | (36.8) | (35.3) | (51.8) | (46.0) | (35.3) | (34.2) |
| 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 | 3672 | 3461 | 3640 | 5645 | 743 | 743 |
| | (17.6) | (14.7) | (18.6) | (25.1) | (3.5) | (3.3) |
| 6. Advances | 8084 | 9401 | 4470 | 4323 | 8493 | 8973 |
| | (38.8) | (39.9) | (22.9) | (19.2) | (40.4) | (40.4) |
| 6.1. Bills purchased and discounted | 0 | 0 | 7 | 1 | 1 | 1 |
| 6.2. Cash credits, overdrafts & loans | 6110 | 7948 | 885 | 2332 | 195 | 174 |
| 6.3. Term loans | 1973 | 1452 | 3578 | 1989 | 8296 | 8798 |
| 7. Fixed Assets | 16 | 31 | 24 | 22 | 31 | 39 |
| | (0.1) | (0.1) | (0.1) | (0.1) | (0.1) | (0.2) |
| 8. Other Assets | 889 | 1259 | 396 | 592 | 3560 | 3618 |
| | (4.3) | (5.3) | (2.0) | (2.6) | (16.9) | (16.3) |
| 8.1. Inter - office adjustments (net) | 0 | 0 | 0 | 415 | 4 | 0 |
| 8.2. Interest accrued | 808 | 1138 | 241 | 57 | 0 | 165 |
| 8.3. Others | 81 | 121 | 155 | 121 | 3556 | 3453 |
| Total Assets | 20828 | 23567 | 19543 | 22534 | 21018 | 22230 |
| | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) |

(Amount in Rs. lakh)

| Items | As on March 31 | | | | | |
|--------------------------------|--------------------------------|-------------|------------------------|--------------|--------------------------|--------------|
| | Junagadh Amreli Gramin Bank | | Ka Bank Nongkyndong | | Kakathiya Gramin Bank | |
| | 2001 | 2002 | 2001 | 2002 | 2001 | 2002 |
| | (163) | (164) | (165) | (166) | (167) | (168) |
| 1. Capital | 564 | 564 | 260 | 260 | 1038 | 1038 |
| | (6.3) | (5.8) | (1.7) | (1.5) | (6.3) | (5.0) |
| 2. Reserves and Surplus | 183 | 338 | 1364 | 1786 | 0 | 0 |
| | (2.0) | (3.5) | (8.8) | (10.0) | (0.0) | (0.0) |
| 3. Deposits | 5887 | 6527 | 12263 | 14322 | 11299 | 13566 |
| | (65.5) | (67.0) | (78.8) | (80.2) | (68.7) | (65.7) |
| 3.1. Demand deposits | 68 | 39 | 1877 | 1479 | 693 | 930 |
| 3.2. Savings bank deposits | 1396 | 1787 | 4807 | 6214 | 2291 | 2484 |
| 3.3. Term deposits | 4424 | 4700 | 5579 | 6628 | 8315 | 10152 |
| 4. Borrowings | 1381 | 1257 | 647 | 538 | 2385 | 3612 |
| | (15.4) | (12.9) | (4.2) | (3.0) | (14.5) | (17.5) |
| 4.1. From banks* | 337 | 440 | 16 | 14 | 564 | 624 |
| 4.2. From others | 1044 | 817 | 632 | 524 | 1822 | 2988 |
| 5. Other liabilities | 967 | 1054 | 1023 | 950 | 1731 | 2440 |
| | (10.8) | (10.8) | (6.6) | (5.3) | (10.5) | (11.8) |
| 5.1. Bills Payable | 7 | 3 | 0 | 0 | 0 | 0 |

| | | | | | | |
|--|-------------|-------------|--------------|--------------|--------------|--------------|
| 5.2. Inter-office adjustments | 27 | 11 | 0 | 0 | 0 | 20 |
| 5.3. Interest accrued | 809 | 875 | 625 | 705 | 1697 | 2342 |
| 5.4. Others (including provisions) | 124 | 165 | 399 | 245 | 33 | 78 |
| Total Liabilities | 8983 | 9740 | 15557 | 17856 | 16453 | 20656 |
| 1. Cash in hand | 68 | 72 | 126 | 124 | 401 | 281 |
| | (0.8) | (0.7) | (0.8) | (0.7) | (2.4) | (1.4) |
| 2. Balances with RBI | 182 | 425 | 345 | 766 | 397 | 834 |
| | (2.0) | (4.4) | (2.2) | (4.3) | (2.4) | (4.0) |
| 3. Balances with banks in India | 71 | 37 | 7464 | 8842 | 6547 | 8031 |
| | (0.8) | (0.4) | (48.0) | (49.5) | (39.8) | (38.9) |
| 4. Money at call and short notice | 2320 | 2539 | 0 | 0 | 0 | 0 |
| | (25.8) | (26.1) | (0.0) | (0.0) | (0.0) | (0.0) |
| 5. Investments | 2632 | 2455 | 4730 | 4858 | 218 | 218 |
| | (29.3) | (25.2) | (30.4) | (27.2) | (1.3) | (1.1) |
| 6. Advances | 3060 | 3335 | 2178 | 2568 | 7765 | 9880 |
| | (34.1) | (34.2) | (14.0) | (14.4) | (47.2) | (47.8) |
| 6.1. Bills purchased and discounted | 0 | 0 | 0 | 0 | 0 | 0 |
| 6.2. Cash credits, overdrafts & loans | 2242 | 2471 | 772 | 956 | 6866 | 8927 |
| 6.3. Term loans | 818 | 863 | 1405 | 1612 | 900 | 953 |
| 7. Fixed Assets | 13 | 26 | 20 | 22 | 61 | 66 |
| | (0.1) | (0.3) | (0.1) | (0.1) | (0.4) | (0.3) |
| 8. Other Assets | 638 | 851 | 694 | 677 | 1065 | 1347 |
| | (7.1) | (8.7) | (4.5) | (3.8) | (6.5) | (6.5) |
| 8.1. Inter - office adjustments (net) | 34 | 9 | 5 | 4 | 21 | 0 |
| 8.2. Interest accrued | 511 | 710 | 664 | 643 | 129 | 132 |
| 8.3. Others | 93 | 131 | 26 | 30 | 915 | 1215 |
| Total Assets | 8983 | 9740 | 15557 | 17856 | 16453 | 20656 |
| | (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.