

	-	-	-	-	-	-	-	-	-	-	-	-
5. Investments	80	187	-	-	629	632	6305	10190	2842	3814	1780	2363
	(2.1)	(4.3)	-	-	(13.2)	(10.3)	(26.8)	(36.1)	(17.2)	(18.3)	(17.6)	(19.6)
6. Advances	2177	2514	1927	2040	770	1001	8004	8814	4580	4163	2365	3036
	(57.7)	(58.0)	(39.1)	(40.9)	(16.2)	(16.3)	(34.0)	(31.2)	(27.8)	(19.9)	(23.4)	(25.2)
6.1. Bills purchased and discounted	29	1	39	1	-	-	2	-	1	1	-	1
6.2. Cash credits, overdrafts & loans	1626	1888	455	481	263	290	3454	2863	231	202	703	762
6.3. Term loans	522	625	1432	1559	507	711	4547	5951	4349	3961	1661	2273
7. Fixed Assets	13	16	9	11	7	7	30	35	31	33	16	18
	(0.4)	(0.4)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)
8. Other Assets	299	228	1375	1432	674	926	2110	1207	3980	6016	3086	3094
	(7.9)	(5.3)	(27.9)	(28.7)	(14.2)	(15.1)	(9.0)	(4.3)	(24.1)	(28.8)	(30.5)	(25.7)
8.1. Inter - office adjustments (net)	-	-	131	24	258	-	-	-	-	-	-	-
8.2. Interest accrued	9	13	-	-	-	585	517	572	-	-	145	165
8.3. Others	290	215	1244	1409	416	341	1593	635	3980	6016	2941	2928
Total Assets	3775	4337	4932	4984	4757	6152	23570	28214	16497	20896	10125	12033
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on 31st March												
Items	Ambala Kurukshetra		Aravali Kshetriya		Arunachal Pradesh		Aurangabad Jalana		Avadh		Baitarani Gramya	
	Gramin Bank		Gramin Bank		Rural Bank		Gramin Bank		Gramin Bank		Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1. Capital	88	96	96	100	311	311	545	545	100	100	100	100
	(1.2)	(1.0)	(1.9)	(1.5)	(15.1)	(11.0)	(4.2)	(4.5)	(0.4)	(0.3)	(0.9)	(0.7)
2. Reserves and Surplus	-	-	-2028	-2063	-	-	-	-	164	678	-	-
	-	-	(-40.9)	(-33.3)	-	-	-	-	(0.7)	(2.2)	-	-
3. Deposits	5518	6832	5972	7669	1438	2019	9265	8091	21712	27424	8046	10501
	(74.0)	(72.9)	(120.6)	(112.2)	(69.8)	(71.5)	(71.5)	(66.2)	(86.6)	(87.1)	(72.2)	(76.3)
3.1. Demand deposits	52	18	363	454	65	147	2452	578	859	1603	75	128
3.2. Savings bank deposits	1658	1968	1647	2461	816	1052	4840	5375	10522	13410	3344	4441
3.3. Term deposits	3808	4846	3962	4754	558	820	1973	2137	10331	12411	4627	5932
4. Borrowings	1106	1500	711	1091	151	324	1903	2160	1768	1768	1731	1729
	(14.8)	(16.0)	(14.3)	(16.0)	(7.3)	(11.5)	(14.7)	(17.7)	(7.0)	(5.6)	(15.5)	(12.6)
4.1. From banks*	81	93	18	32	-	-	268	299	173	143	240	136
4.2. From others	1025	1407	693	1059	151	324	1635	1860	1595	1626	1541	1593
5. Other liabilities	742	942	203	243	161	172	1241	1422	1335	1501	1270	1434

	(10.0)	(10.1)	(4.1)	(3.6)	(7.8)	(6.1)	(9.6)	(11.6)	(5.3)	(4.8)	(11.4)	(10.4)
5.1. Bills Payable	-	22	39	36	1	1	283	237	42	68	94	176
5.2. Inter-office adjustments	-	33	-	-	15	-	27	125	31	22	-	-
5.3. Interest accrued	5	6	42	54	68	94	200	186	28	26	9	7
5.4. Others (including provisions)	737	881	122	153	77	77	731	874	1234	1386	1164	1252
Total Liabilities	7454	9370	4954	6840	2060	2826	12954	12217	25078	31472	11148	13764
1. Cash in hand	106	150	171	187	37	49	375	420	272	414	135	203
	(1.4)	(1.6)	(3.4)	(2.7)	(1.8)	(1.7)	(2.9)	(3.4)	(1.1)	(1.3)	(1.2)	(1.5)
2. Balances with RBI	162	195	186	258	42	50	243	248	661	815	259	316
	(2.2)	(2.1)	(3.7)	(3.8)	(2.0)	(1.8)	(1.9)	(2.0)	(2.6)	(2.6)	(2.3)	(2.3)
3. Balances with banks in India	1804	2397	1609	2434	898	331	5261	537	12288	16140	2016	2894
	(24.2)	(25.6)	(32.5)	(35.6)	(43.6)	(11.7)	(40.6)	(4.4)	(49.0)	(51.3)	(18.1)	(21.0)
4. Money at call and short notice	-	-	-	-	-	316	-	-	-	-	-	-
	-	-	-	-	-	(11.2)	-	-	-	-	-	-
5. Investments	1213	1699	260	505	60	60	1543	4726	5964	6731	1575	1834
	(16.3)	(18.1)	(5.2)	(7.4)	(2.9)	(2.1)	(11.9)	(38.7)	(23.8)	(21.4)	(14.1)	(13.3)
6. Advances	3474	4219	2530	3258	774	1736	4183	4763	4610	5386	3713	4531
	(46.6)	(45.0)	(51.1)	(47.6)	(37.6)	(61.4)	(32.3)	(39.0)	(18.4)	(17.1)	(33.3)	(32.9)
6.1. Bills purchased and discounted	199	4	12	11	360	-	640	698	-	-	-	17
6.2. Cash credits, overdrafts & loans	389	421	726	933	-	580	584	828	197	1180	3713	969
6.3. Term loans	2887	3794	1792	2314	415	1156	2958	3237	4414	4206	-	3545
7. Fixed Assets	17	18	28	28	7	7	16	24	36	45	-	18
	(0.2)	(0.2)	(0.6)	(0.3)	(0.4)	(0.3)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	678	692	171	170	241	277	1334	1500	1246	1939	3441	3967
	(9.1)	(7.4)	(3.5)	(2.8)	(11.7)	(9.8)	(10.3)	(12.3)	(5.0)	(6.2)	(30.9)	(28.8)
8.1. Inter - office adjustments (net)	31	-	20	6	-	39	-	-	-	-	176	232
8.2. Interest accrued	119	252	127	145	39	43	110	108	1119	1815	-	-
8.3. Others	528	440	24	19	201	195	1224	1392	126	125	332	3736
Total Assets	7454	9370	4954	6840	2060	2826	12954	12217	25078	31472	11148	13764
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.
2. *Including Reserve Bank of India.

- : Nil or negligible.

Source : Annual accounts of banks.