

	(26.9)	-	-	-	-	-	-	-	-	-	-	-
5. Investments	410	2021	996	1347	4321	7098	648	736	5145	7921	14	14
	(14.1)	(53.7)	(13.8)	(15.6)	(33.8)	(43.6)	(15.2)	(14.0)	(20.9)	(26.7)	(0.1)	(0.1)
6. Advances	539	699	3164	3831	3144	3488	1399	1828	4614	5378	2462	3500
	(18.6)	(18.6)	(43.7)	(44.4)	(24.6)	(21.4)	(32.8)	(34.9)	(18.7)	(18.1)	(14.3)	(15.5)
6.1. Bills purchased and discounted	-	-	57	101	-	-0	-	-	99	92	21	38
6.2. Cash credits, overdrafts & loans	55	80	1062	1335	544	715	295	326	1140	1391	76	139
6.3. Term loans	484	620	2046	2395	2600	2773	1104	1502	3375	3895	2365	3324
7. Fixed Assets	10	11	31	33	29	32	11	14	11	14	20	42
	(0.4)	(0.3)	(0.4)	(0.4)	(0.2)	(0.2)	(0.2)	(0.3)	-	-	(0.1)	(0.2)
8. Other Assets	477	750	427	333	1034	1250	616	630	2459	2210	1388	954
	(16.4)	(19.9)	(5.9)	(3.9)	(8.1)	(7.7)	(14.4)	(12.0)	(10.0)	(7.4)	(8.1)	(4.2)
8.1. Inter - office adjustments (net)	-	2	-	-	-	-	6	16	244	106	-	-
8.2. Interest accrued	80	123	164	226	799	1110	25	34	441	739	351	552
8.3. Others	397	625	263	107	235	140	585	580	1774	1365	1037	401
Total Assets	2900	3762	7240	8633	12780	16290	4262	5244	24660	29686	17166	22621
	(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 31 st March												
Items	Jamnagar Gramin Bank		Jamuna Gramin Bank		Jhabhua Dhar Kshetriya Gramin Bank		Junagadh Amreli Gramin Bank		Ka Bank Nangkyndong		Kakathiya Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
1. Capital	963	963	96	905	100	100	428	428	100	260	100	823
	(11.2)	(9.2)	(1.0)	(7.1)	(0.9)	(0.8)	(9.4)	(7.4)	(1.2)	(2.8)	(1.6)	(11.2)
2. Reserves and Surplus	64	104	-	-	-	-	-	-	182	465	-	-
	(0.7)	(1.0)	-	-	-	-	-	-	(2.1)	(5.1)	-	-
3. Deposits	5325	6825	7618	10037	8349	10635	3038	3897	6859	7163	3450	4301
	(62.1)	(65.0)	(80.2)	(78.4)	(73.2)	(82.5)	(67.0)	(67.8)	(81.0)	(78.1)	(56.6)	(58.4)
3.1. Demand deposits	45	43	277	347	427	507	59	45	948	768	519	423
3.2. Savings bank deposits	1932	2440	2327	2874	3098	4131	1016	1242	2960	3221	1159	1356
3.3. Term deposits	3348	4342	5014	6816	4824	5997	1963	2611	2951	3174	1771	2522
4. Borrowings	1540	1846	1512	1439	1396	1462	759	987	825	638	1459	1744
	(18.0)	(17.6)	(15.9)	(11.2)	(12.2)	(11.3)	(16.7)	(17.2)	(9.7)	(6.9)	(24.0)	(23.7)
4.1. From banks*	1540	464	242	262	1396	1462	165	193	149	110	316	490
4.2. From others	-	1382	1270	1177	-	-	594	793	676	528	1143	1253
5. Other liabilities	679	758	268	420	1563	691	311	440	505	651	1081	490

	(7.9)	(7.2)	(2.8)	(3.3)	(13.7)	(5.4)	(6.8)	(7.6)	(6.0)	(7.1)	(17.8)	(6.7)
5.1. Bills Payable	-	-	59	44	23	5	3	4	-	-	-	-
5.2. Inter-office adjustments	-	41	82	160	34	50	45	124	-	-	-	-
5.3. Interest accrued	540	586	43	28	57	69	195	249	326	363	336	345
5.4. Others (including provisions)	139	130	84	187	1449	567	68	63	179	288	745	145
Total Liabilities	8570	10495	9494	12801	11407	12889	4536	5752	8471	9177	6090	7358
1. Cash in hand	56	64	454	343	175	185	100	136	40	47	161	162
	(0.7)	(0.6)	(4.8)	(2.7)	(1.5)	(1.4)	(2.2)	(2.4)	(0.5)	(0.5)	(2.6)	(2.2)
2. Balances with RBI	171	225	225	300	235	310	86	116	255	235	114	143
	(2.0)	(2.1)	(2.4)	(2.3)	(2.1)	(2.4)	(1.9)	(2.0)	(3.0)	(2.6)	(1.9)	(1.9)
3. Balances with banks in India	3675	4099	2512	4056	3404	4589	1856	50	2416	3167	1925	2486
	(42.9)	(39.1)	(26.5)	(31.7)	(29.8)	(35.6)	(40.9)	(0.9)	(28.5)	(34.5)	(31.6)	(33.8)
4. Money at call and short notice	-	-	-	-	-	-	-	1761	-	-	-	-
	-	-	-	-	-	-	-	(30.6)	-	-	-	-
5. Investments	885	1281	1809	2615	75	443	784	1215	4301	3881	-	18
	(10.3)	(12.2)	(19.1)	(20.4)	(0.7)	(3.4)	(17.3)	(21.1)	(50.8)	(42.3)	-	(0.2)
6. Advances	2416	3235	3394	4620	4552	4099	1062	1695	1028	1352	2685	3208
	(28.2)	(30.8)	(35.7)	(36.1)	(39.9)	(31.8)	(23.4)	(29.5)	(12.1)	(14.7)	(44.1)	(43.6)
6.1. Bills purchased and discounted	1	1	3	20	1	1	-	-	-	-	-	-
6.2. Cash credits, overdrafts & loans	1820	2591	1180	1335	50	56	786	1095	599	577	1939	2661
6.3. Term loans	594	644	2211	3265	4502	4041	276	600	429	774	746	547
7. Fixed Assets	6	7	23	23	15	15	10	10	11	12	15	21
	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.3)
8. Other Assets	1361	1584	1078	845	2952	3248	638	769	420	483	1190	1321
	(15.9)	(15.1)	(11.4)	(6.6)	(25.9)	(25.2)	(14.1)	(13.4)	(5.0)	(5.3)	(19.5)	(18.0)
8.1. Inter - office adjustments (net)	-	-	-	-	-	-	50	130	9	9	15	73
8.2. Interest accrued	276	586	92	140	-	-	96	255	404	467	15	50
8.3. Others	1086	998	986	704	2952	3248	492	384	7	7	1159	1198
Total Assets	8570	10495	9494	12801	11407	12889	4536	5752	8471	9177	6090	7358
	(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.

