

Table 49 : Liabilities and Assets of Regional Rural Banks - 1998-99
(Part 7 of 11)

(Amount in Rs. lakh)						
Items	As on 31st March					
	Manipur Rural Bank		Manjira Gramin Bank		Marathwada Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(217)	(218)	(219)	(220)	(221)	(222)
1. Capital	100	100	100	100	100	100
	(3.6)	(3.2)	(0.6)	(0.5)	(0.3)	(0.2)
2. Reserves and Surplus	581	866	307	592	-	1065
	(20.7)	(28.0)	(1.8)	(2.9)	(-)	(2.4)
3. Deposits	1259	1392	9475	11990	27462	30180
	(44.8)	(44.9)	(56.7)	(58.0)	(70.9)	(68.4)
3.1. Demand deposits	252	122	405	440	1754	1712
3.2. Savings bank deposits	314	430	3046	4068	14478	15906
3.3. Term deposits	693	839	6023	7481	11229	12561
4. Borrowings	374	289	4449	5808	5646	6990
	(13.3)	(9.3)	(26.6)	(28.1)	(14.6)	(15.8)
4.1. From banks*	-	-	1216	1364	853	1218
4.2. From others	374	289	3233	4444	4793	5772
5. Other liabilities	499	452	2377	2193	5519	5808
	(17.7)	(14.6)	(14.2)	(10.6)	(14.3)	(13.2)
5.1. Bills Payable	-	1	966	448	581	58
5.2. Inter-office adjustments	-	1	-	-	-	-
5.3. Interest accrued	148	96	1070	1432	1418	1830
5.4. Others (including provisions)	351	354	341	313	3520	3919
Total Liabilities	2814	3099	16708	20683	38727	44143
1. Cash in hand	27	46	156	185	681	793
	(1.0)	(1.5)	(0.9)	(0.9)	(1.8)	(1.8)
2. Balances with RBI	37	42	321	430	805	900
	(1.3)	(1.4)	(1.9)	(2.1)	(2.1)	(2.0)
3. Balances with banks in India	243	21	3975	6493	10050	11005
	(8.6)	(0.7)	(23.8)	(31.4)	(26.0)	(24.9)
4. Money at call and short notice	830	1240	-	-	-	-
	(29.5)	(40.0)	(-)	(-)	(-)	(-)
5. Investments	103	109	2684	3003	6029	8264

	(3.7)	(3.5)	(16.1)	(14.5)	(15.6)	(18.7)
6. Advances	588	601	7986	9656	12611	14538
	(20.9)	(19.4)	(47.8)	(46.7)	(32.6)	(32.9)
6.1. Bills purchased and discounted	1	2	-	-	99	44
6.2. Cash credits, overdrafts & loans	56	47	6040	5805	2605	4657
6.3. Term loans	531	553	1945	3851	9907	9837
7. Fixed Assets	4	3	49	58	56	59
	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)
8. Other Assets	982	1036	1538	858	8496	8583
	(34.9)	(33.4)	(9.2)	(4.1)	(21.9)	(19.4)
8.1. Inter - office adjustments (net)	1	-	835	194	109	137
8.2. Interest accrued	-	-	370	575	341	559
8.3. Others	980	1036	333	89	8046	7887
Total Assets	2814	3099	16708	20683	38727	44143
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Marudhar Kshetriya Gramin Bank		Marwar Gramin Bank		Mayurakshi Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(223)	(224)	(225)	(226)	(227)	(228)
1. Capital	100	100	100	100	100	100
	(1.5)	(1.3)	(0.3)	(0.3)	(0.6)	(0.5)
2. Reserves and Surplus	15	9	-	-	-	-
	(0.2)	(0.1)	(-)	(-)	(-)	(-)
3. Deposits	5470	6522	26316	31956	13328	16052
	(82.9)	(81.8)	(81.2)	(81.2)	(78.2)	(78.9)
3.1. Demand deposits	401	465	1659	1752	94	119
3.2. Savings bank deposits	1330	1616	7713	8996	4601	5389
3.3. Term deposits	3740	4441	16944	21208	8633	10544
4. Borrowings	494	882	2709	3109	1160	1069
	(7.5)	(11.1)	(8.4)	(7.9)	(6.8)	(5.3)
4.1. From banks*	49	91	154	280	58	81
4.2. From others	445	791	2555	2829	1101	988
5. Other liabilities	520	457	3299	4202	2462	3117
	(7.9)	(5.7)	(10.2)	(10.7)	(14.4)	(15.3)
5.1. Bills Payable	1	1	-	-	-	-
5.2. Inter-office adjustments	-	-	-	6	24	20

5.3. Interest accrued	50	50	2536	3603	1689	2167
5.4. Others (including provisions)	469	406	764	593	749	930
Total Liabilities	6599	7970	32424	39368	17050	20337
1. Cash in hand	82	75	1037	877	138	180
	(1.2)	(0.9)	(3.2)	(2.2)	(0.8)	(0.9)
2. Balances with RBI	177	201	853	1170	442	493
	(2.7)	(2.5)	(2.6)	(3.0)	(2.6)	(2.4)
3. Balances with banks in India	1414	1639	8976	10891	5179	4814
	(21.4)	(20.6)	(27.7)	(27.7)	(30.4)	(23.7)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	50	100	8845	11467	2102	3952
	(0.8)	(1.3)	(27.3)	(29.1)	(12.3)	(19.4)
6. Advances	1674	2253	8668	10491	5002	5952
	(25.4)	(28.3)	(26.7)	(26.6)	(29.3)	(29.3)
6.1. Bills purchased and discounted	21	20	-	-	1	-
6.2. Cash credits, overdrafts & loans	606	720	3749	4571	486	768
6.3. Term loans	1047	1513	4919	5921	4515	5184
7. Fixed Assets	12	12	42	40	15	19
	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	3190	3691	4003	4433	4172	4927
	(48.3)	(46.3)	(12.3)	(11.3)	(24.5)	(24.2)
8.1. Inter - office adjustments (net)	115	3	12	-	-	-
8.2. Interest accrued	229	453	1328	2018	671	1078
8.3. Others	2846	3235	2663	2415	3501	3849
Total Assets	6599	7970	32424	39368	17050	20337
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Mewar Anchalik Gramin Bank		MithilaKshetriya Gramin Bank		Mizoram Rural Bank	
	1998	1999	1998	1999	1998	1999
	(229)	(230)	(231)	(232)	(233)	(234)
1. Capital	100	100	100	100	100	100
	(1.0)	(0.8)	(0.9)	(0.8)	(1.7)	(1.4)
2 Reserves and Surplus	-	-	-	-	646	804
	(-)	(-)	(-)	(-)	(10.9)	(11.6)
3. Deposits	8472	10139	8970	11288	3978	5072

	(81.0)	(79.6)	(81.2)	(87.9)	(67.2)	(73.4)
3.1. Demand deposits	410	494	471	831	743	1141
3.2. Savings bank deposits	2069	2623	3980	4612	1999	2507
3.3. Term deposits	5993	7023	4518	5846	1237	1424
4. Borrowings	645	643	336	327	407	337
	(6.2)	(5.0)	(3.0)	(2.5)	(6.9)	(4.9)
4.1. From banks*	15	4	51	38	22	6
4.2. From others	630	639	286	289	385	331
5. Other liabilities	1245	1856	1634	1130	788	945
	(11.9)	(14.6)	(14.8)	(8.8)	(13.3)	(13.7)
5.1. Bills Payable	20	30	-	-	-	-
5.2. Inter-office adjustments	36	71	42	47	323	37
5.3. Interest accrued	984	1435	18	16	82	103
5.4. Others (including provisions)	205	319	1574	1067	383	805
Total Liabilities	10461	12738	11040	12845	5919	6908
1. Cash in hand	85	90	81	71	72	260
	(0.8)	(0.7)	(0.7)	(0.6)	(1.2)	(3.8)
2 Balances with RBI	295	350	270	325	132	142
	(2.8)	(2.7)	(2.4)	(2.5)	(2.2)	(2.0)
3. Balances with banks in India	4392	4720	4411	6357	1718	2355
	(42.0)	(37.1)	(39.9)	(49.5)	(29.0)	(34.1)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	1175	1650	218	239	1605	1394
	(11.2)	(13.0)	(2.0)	(1.9)	(27.1)	(20.2)
6. Advances	2308	2876	2639	2067	1331	1466
	(22.1)	(22.6)	(23.9)	(16.1)	(22.5)	(21.2)
6.1. Bills purchased and discounted	1	-	1	2	-	-
6.2. Cash credits, overdrafts & loans	255	1006	364	544	438	361
6.3. Term loans	2052	1869	2275	1522	894	1105
7. Fixed Assets	15	19	15	15	14	(13)
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(-)
8. Other Assets	2191	3033	3406	3771	1047	1288
	(20.9)	(23.8)	(30.8)	(29.4)	(17.7)	(18.6)
8.1. Inter - office adjustments (net)	-	-	-	-	-	-
8.2. Interest accrued	758	1501	13	18	225	385
8.3. Others	1434	1533	3393	3752	822	893

Total Assets	10461	12738	11040	12845	5919	6908
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on 31st March					
	Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(235)	(236)	(237)	(238)	(239)	(240)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.4)	(1.4)	(1.2)	(1.6)	(1.4)
2. Reserves and Surplus	1711	2217	-	-	281	391
	(7.7)	(8.4)	(-)	(-)	(4.5)	(5.4)
3. Deposits	18167	20823	5684	7448	4828	5635
	(81.9)	(78.5)	(79.8)	(88.1)	(77.7)	(77.5)
3.1. Demand deposits	1166	602	106	110	24	106
3.2. Savings bank deposits	8783	9684	1701	2044	3202	3673
3.3. Term deposits	8219	10537	3876	5294	1602	1856
4. Borrowings	386	453	571	589	503	592
	(1.7)	(1.7)	(8.0)	(7.0)	(8.1)	(8.1)
4.1. From banks*	-	-	-	589	88	88
4.2. From others	386	453	571	-	416	504
5. Other liabilities	1821	2922	769	317	499	549
	(8.2)	(11.0)	(10.8)	(3.8)	(8.0)	(7.6)
5.1. Bills Payable	24	26	-	-	1	2
5.2. Inter-office adjustments	-	-	-	-	46	7
5.3. Interest accrued	187	96	36	79	16	17
5.4. Others (including provisions)	1610	2801	733	238	437	524
Total Liabilities	22185	26515	7124	8453	6212	7268
1. Cash in hand	312	194	57	56	114	87
	(1.4)	(0.7)	(0.8)	(0.7)	(1.8)	(1.2)
2. Balances with RBI	495	645	172	207	156	172
	(2.2)	(2.4)	(2.4)	(2.4)	(2.5)	(2.4)
3. Balances with banks in India	8481	11135	138	34	2388	68
	(38.2)	(42.0)	(1.9)	(0.4)	(38.4)	(0.9)
4. Money at call and short notice	-	-	971	1388	-	3064
	(-)	(-)	(13.6)	(16.4)	(-)	(42.2)

5. Investments	3626 (16.3)	4376 (16.5)	2476 (34.8)	3431 (40.6)	1493 (24.0)	1443 (19.9)
6. Advances	5686 (25.6)	4870 (18.4)	1910 (26.8)	2256 (26.7)	1413 (22.8)	1793 (24.7)
6.1. Bills purchased and discounted	1413	5	-	-	-	-
6.2. Cash credits, overdrafts & loans	554	619	512	722	108	123
6.3. Term loans	3719	4246	1398	1534	1305	1669
7. Fixed Assets	27 (0.1)	27 (0.1)	9 (0.1)	9 (0.1)	15 (0.2)	18 (0.2)
8. Other Assets	3558 (16.0)	5267 (19.9)	1392 (19.5)	1073 (12.7)	632 (10.2)	623 (8.6)
8.1. Inter - office adjustments (net)	216	153	18	82	-	-
8.2. Interest accrued	-	-	17	8	255	343
8.3. Others	3342	5114	1357	983	377	279
Total Assets	22185 (100.0)	26515 (100.0)	7124 (100.0)	8453 (100.0)	6212 (100.0)	7268 (100.0)

Items	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(241)	(242)	(243)	(244)	(245)	(246)
1. Capital	96 (0.7)	96 (0.5)	100 (11.5)	100 (13.5)	100 (0.4)	100 (0.3)
2. Reserves and Surplus	1142 (7.9)	1757 (10.0)	212 (24.3)	212 (28.6)	605 (2.4)	1205 (3.8)
3. Deposits	9607 (66.5)	11827 (67.6)	467 (53.5)	332 (44.8)	16357 (65.6)	20971 (66.0)
3.1. Demand deposits	165	217	146	25	1095	878
3.2. Savings bank deposits	4140	4603	202	184	6286	8438
3.3. Term deposits	5301	7008	118	123	8977	11655
4. Borrowings	2241 (15.5)	2380 (13.6)	6 (0.7)	10 (1.3)	3739 (15.0)	4455 (14.0)
4.1. From banks*	-	-	-	-	1075	1202
4.2. From others	2241	2380	6	10	2664	3253
5. Other liabilities	1364 (9.4)	1440 (8.2)	87 (10.0)	88 (11.9)	4133 (16.6)	5057 (15.9)
5.1. Bills Payable	-	-	-	-	653	1146
5.2. Inter-office adjustments	78	7	-	-	-	-

5.3. Interest accrued	79	109	12	15	1013	1449
5.4. Others (including provisions)	1207	1324	75	72	2468	2461
Total Liabilities	14449	17500	871	741	24934	31788
1. Cash in hand	147	131	3	11	689	975
	(1.0)	(0.7)	(0.4)	(1.5)	(2.8)	(3.1)
2. Balances with RBI	290	320	10	13	517	656
	(2.0)	(1.8)	(1.2)	(1.8)	(2.1)	(2.1)
3. Balances with banks in India	3934	5541	478	419	6721	10269
	(27.2)	(31.7)	(31.9)	(56.6)	(27.0)	(32.3)
4. Money at call and short notice	-	-	200	-	-	-
	(-)	(-)	(23.0)	(-)	(-)	(-)
5. Investments	3893	4890	5	5	2276	3176
	(26.9)	(27.9)	(0.6)	(0.7)	(9.1)	(10.0)
6. Advances	3571	3996	128	125	8069	9773
	(24.7)	(22.8)	(14.7)	(16.9)	(32.4)	(30.7)
6.1. Bills purchased and discounted	-	-	-	-	-	-
6.2. Cash credits, overdrafts & loans	393	203	7	44	5483	6894
6.3. Term loans	3178	3792	120	81	2586	2880
7. Fixed Assets	18	17	1	1	24	46
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8 Other Assets	2596	2607	246	166	6638	6893
	(18.0)	(14.9)	(28.3)	(22.4)	(26.6)	(21.7)
8.1. Inter - office adjustments (net)	-	-	70	-	409	799
8.2. Interest accrued	405	613	4	4	895	1212
8.3. Others	2190	1994	173	162	5334	4882
Total Assets	14449	17500	871	741	24934	31788
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Nainital Almora Kshetriya Gramin Bank		Nalanda Gramin Bank		Netravati Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(247)	(248)	(249)	(250)	(251)	(252)
1. Capital	100	100	100	100	100	100
	(1.0)	(0.8)	(0.9)	(0.7)	(3.4)	(2.6)
2. Reserves and Surplus	998	998	-	-	277	374
	(10.2)	(8.2)	(-)	(-)	(9.4)	(9.8)

3. Deposits	7264	9556	10133	12807	1812	2545
	(74.4)	(78.9)	(88.2)	(88.2)	(61.9)	(66.7)
3.1. Demand deposits	204	394	449	512	46	54
3.2. Savings bank deposits	2888	3948	4294	5374	493	707
3.3. Term deposits	4173	5214	5391	6921	1272	1784
4. Borrowings	1089	1052	240	335	609	658
	(11.1)	(8.7)	(2.1)	(2.3)	(20.8)	(17.3)
4.1. From banks*	100	68	98	98	63	66
4.2. From others	989	984	142	237	546	593
5. Other liabilities	319	405	1017	1279	130	138
	(3.3)	(3.3)	(8.8)	(8.8)	(4.5)	(3.6)
5.1. Bills Payable	88	112	-	-	31	25
5.2. Inter-office adjustments	-	-	24	24	-	-
5.3. Interest accrued	66	81	13	18	5	7
5.4. Others (including provisions)	165	212	979	1238	95	105
Total Liabilities	9770	12111	11489	14521	2928	3815
1. Cash in hand	114	149	199	195	26	31
	(1.2)	(1.2)	(1.7)	(1.3)	(0.9)	(0.8)
2. Balances with RBI	219	289	303	376	51	74
	(2.2)	(2.4)	(2.6)	(2.6)	(1.7)	(1.9)
3. Balances with banks in India	3184	3837	2919	3404	1011	1022
	(32.6)	(31.7)	(25.4)	(23.4)	(34.5)	(26.8)
4. Money at call and short notice	-	-	-	-	-	119
	(-)	(-)	(-)	(-)	(-)	(3.1)
5. Investments	1996	2730	2170	3960	49	149
	(20.4)	(22.5)	(18.9)	(27.3)	(1.7)	(3.9)
6. Advances	3010	3859	2516	2460	1369	1981
	(30.8)	(31.9)	(21.9)	(16.9)	(46.7)	(51.9)
6.1. Bills purchased and discounted	7	16	92	35	1	1
6.2. Cash credits, overdrafts & loans	663	1020	436	533	225	359
6.3. Term loans	2340	2823	1988	1892	1143	1621
7. Fixed Assets	19	17	13	18	9	10
	(0.2)	(0.1)	(0.1)	(0.1)	(0.3)	(0.3)
8. Other Assets	1228	1230	3368	4109	413	428
	(12.6)	(10.2)	(29.3)	(28.3)	(14.1)	(11.2)
8.1. Inter - office adjustments (net)	102	153	-	320	31	50
8.2. Interest accrued	169	314	122	-	14	26

8.3. Others	957	763	3246	3789	369	353
Total Assets	9770	12111	11489	14521	2928	3815
	(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.