

Table 49 : Liabilities and Assets of Regional Rural Banks : 1999 and 2000 (Part 8 of 13)

(Amount in Rs. lakh)

Items	As on March 31					
	Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(211)	(212)	(213)	(214)	(215)	(216)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.2)	(1.0)	(0.8)	(1.5)	(1.0)
2. Reserves and Surplus	1639	5150	845	1247	1	1200
	(3.3)	(8.2)	(8.2)	(10.5)	(—)	(12.4)
3. Deposits	42456	51186	6549	7665	5870	7412
	(84.3)	(81.4)	(63.3)	(64.4)	(86.7)	(76.9)
3.1. Demand deposits	207	328	281	325	647	510
3.2. Savings bank deposits	15137	17242	2157	2625	2062	2928
3.3. Term deposits	27112	33616	4110	4715	3161	3974
4. Borrowings	2158	2225	1983	2045	167	201
	(4.3)	(3.5)	(19.2)	(17.2)	(2.5)	(2.1)
4.1. From banks*	—	15	460	484	—	—
4.2. From others	2158	2210	1522	1561	167	201
5. Other liabilities	3988	4231	876	855	635	729
	(7.9)	(6.7)	(8.5)	(7.2)	(9.4)	(7.6)
5.1. Bills Payable	—	—	60	10	—	—
5.2. Inter-office adjustments	—	112	94	7	—	—
5.3. Interest accrued	743	602	416	535	36	41
5.4. Others (including provisions)	3244	3517	307	303	598	687
Total Liabilities	50341	62891	10353	11911	6773	9641
1. Cash in hand	369	410	38	44	92	156
	(0.7)	(0.7)	(0.4)	(0.4)	(1.4)	(1.6)
2. Balances with RBI	1290	1620	203	230	180	215
	(2.6)	(2.6)	(2.0)	(1.9)	(2.7)	(2.2)
3. Balances with banks in India	777	20200	3835	4867	1690	2958
	(1.5)	(32.1)	(37.0)	(40.9)	(25.0)	(30.7)
4. Money at call and short notice	13429	—	—	—	1100	1728
	(26.7)	(—)	(—)	(—)	(16.2)	(17.9)
5. Investments	11380	13630	1705	1712	200	306
	(22.6)	(21.7)	(16.5)	(14.4)	(3.0)	(3.2)
6. Advances	14392	17753	3878	4477	1238	1692
	(28.6)	(28.2)	(37.5)	(37.6)	(18.3)	(17.6)
6.1. Bills purchased and discounted	—	—	—	84	—	—
6.2. Cash credits, overdrafts & loans	110	166	2399	2853	208	313
6.3. Term loans	14282	17587	1479	1540	1030	1378

7. Fixed Assets	38	38	11	10	9	9
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	8666	9240	683	571	2264	2578
	(17.2)	(14.7)	(6.6)	(4.8)	(33.4)	(26.7)
8.1. Inter - office adjustments (net)	57	—	—	—	183	84
8.2. Interest accrued	2228	2926	659	543	298	612
8.3. Others	6381	6314	24	28	1783	1882
Total Assets	50341	62891	10353	11911	6773	9641
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Manipur Rural Bank		Manjira Gramin Bank		Marathwada Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(217)	(218)	(219)	(220)	(221)	(222)
1. Capital	100	100	100	100	100	100
	(3.2)	(2.7)	(0.5)	(0.4)	(0.2)	(0.2)
2. Reserves and Surplus	866	902	592	1143	1065	1679
	(28.0)	(24.4)	(2.9)	(4.7)	(2.4)	(3.2)
3. Deposits	1392	2107	11990	14697	30180	35509
	(44.9)	(57.0)	(58.0)	(60.8)	(68.4)	(68.4)
3.1. Demand deposits	122	388	440	628	1712	2085
3.2. Savings bank deposits	430	636	4068	4867	15906	18730
3.3. Term deposits	839	1084	7481	9202	12561	14693
4. Borrowings	289	134	5808	5431	6990	6692
	(9.3)	(3.6)	(28.1)	(22.5)	(15.8)	(12.9)
4.1. From banks*	—	—	1364	1294	1218	1370
4.2. From others	289	134	4444	4137	5772	5322
5. Other liabilities	452	456	2193	2785	5808	7947
	(14.6)	(12.3)	(10.6)	(11.5)	(13.2)	(15.3)
5.1. Bills Payable	1	1	448	476	58	—
5.2. Inter-office adjustments	1	12	—	—	—	—
5.3. Interest accrued	96	87	1432	2008	1830	—
5.4. Others (including provisions)	354	356	313	302	3919	7947
Total Liabilities	3099	3699	20683	24156	44143	51926
1. Cash in hand	46	48	185	259	793	1049
	(1.5)	(1.3)	(0.9)	(1.1)	(1.8)	(2.0)
2. Balances with RBI	42	64	430	549	900	1020
	(1.4)	(1.7)	(2.1)	(2.3)	(2.0)	(2.0)
3. Balances with banks in India	21	1546	6493	7192	11005	12537
	(0.7)	(41.8)	(31.4)	(29.8)	(24.9)	(24.1)
4. Money at call and short notice	1240	—	—	—	—	—
	(40.0)	(—)	(—)	(—)	(—)	(—)
5. Investments	109	206	3003	3633	8264	9745

	(3.5)	(5.6)	(14.5)	(15.0)	(18.7)	(18.8)
6. Advances	601	728	9656	11617	14538	17527
	(19.4)	(19.7)	(46.7)	(48.1)	(32.9)	(33.8)
6.1. Bills purchased and discounted	2	7	—	24	44	39
6.2. Cash credits, overdrafts & loans	47	69	5805	6813	4657	6593
6.3. Term loans	553	652	3851	4779	9837	10894
7. Fixed Assets	3	3	58	68	59	60
	(0.1)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)
8. Other Assets	1036	1103	858	838	8583	9989
	(33.4)	(29.8)	(4.1)	(3.5)	(19.4)	(19.2)
8.1. Inter - office adjustments (net)	—	—	194	275	137	87
8.2. Interest accrued	—	—	575	522	559	655
8.3. Others	1036	1103	89	40	7887	9246
Total Assets	3099	3699	20683	24156	44143	51926
	(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	
	1999	2000	1999	2000	1999	2000
	(223)	(224)	(225)	(226)	(227)	(228)
1. Capital	100	100	100	100	100	100
	(1.3)	(1.0)	(0.3)	(0.2)	(0.5)	(0.4)
2. Reserves and Surplus	9	1101	—	—	—	1482
	(0.1)	(10.7)	(—)	(—)	(—)	(5.7)
3. Deposits	6522	7463	31956	38419	16052	19394
	(81.8)	(72.4)	(81.2)	(79.7)	(78.9)	(75.2)
3.1. Demand deposits	465	360	1752	2206	119	105
3.2. Savings bank deposits	1616	1849	8996	10634	5389	6405
3.3. Term deposits	4441	5254	21208	25580	10544	12884
4. Borrowings	882	1202	3109	1959	1069	915
	(11.1)	(11.7)	(7.9)	(4.1)	(5.3)	(3.5)
4.1. From banks*	91	115	280	26	81	79
4.2. From others	791	1087	2829	1933	988	836
5. Other liabilities	457	448	4202	7749	3117	3895
	(5.7)	(4.3)	(10.7)	(16.1)	(15.3)	(15.1)
5.1. Bills Payable	1	2	—	—	—	8
5.2. Inter-office adjustments	—	27	6	—	20	21
5.3. Interest accrued	50	78	3603	5315	2167	3233
5.4. Others (including provisions)	406	340	593	2434	930	633
Total Liabilities	7970	10314	39368	48227	20337	25786
1. Cash in hand	75	76	877	1526	180	158
	(0.9)	(0.7)	(2.2)	(3.2)	(0.9)	(0.6)
2. Balances with RBI	201	225	1170	1228	493	623
	(2.5)	(2.2)	(3.0)	(2.5)	(2.4)	(2.4)

3. Balances with banks in India	1639	2011	10891	15137	4814	7210
	(20.6)	(19.5)	(27.7)	(31.4)	(23.7)	(28.0)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	100	1173	11467	10823	3952	5382
	(1.3)	(11.4)	(29.1)	(22.4)	(19.4)	(20.9)
6. Advances	2253	2971	10491	12744	5952	6400
	(28.3)	(28.8)	(26.6)	(26.4)	(29.3)	(24.8)
6.1. Bills purchased and discounted	20	7	—	3	—	2
6.2. Cash credits, overdrafts & loans	720	987	4571	5949	768	1055
6.3. Term loans	1513	1977	5921	6792	5184	5343
7. Fixed Assets	12	10	40	39	19	22
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	3691	3847	4433	6730	4927	5991
	(46.3)	(37.3)	(11.3)	(14.0)	(24.2)	(23.2)
8.1. Inter - office adjustments (net)	3	—	—	21	—	—
8.2. Interest accrued	453	330	2018	2718	1078	1669
8.3. Others	3235	3517	2415	3992	3849	4323
Total Assets	7970	10314	39368	48227	20337	25786
	(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	
	1999	2000	1999	2000	1999	2000
	(229)	(230)	(231)	(232)	(233)	(234)
1. Capital	100	100	100	100	100	100
	(0.8)	(0.6)	(0.8)	(0.6)	(1.4)	(1.4)
2. Reserves and Surplus	—	1163	—	608	804	804
	(—)	(7.0)	(—)	(3.9)	(11.6)	(11.5)
3. Deposits	10139	11988	11288	13921	5072	5052
	(79.6)	(72.1)	(87.9)	(88.6)	(73.4)	(72.3)
3.1. Demand deposits	494	558	831	1497	1141	287
3.2. Savings bank deposits	2623	3011	4612	5401	2507	2901
3.3. Term deposits	7023	8419	5846	7023	1424	1864
4. Borrowings	643	752	327	288	337	382
	(5.0)	(4.5)	(2.5)	(1.8)	(4.9)	(5.5)
4.1. From banks*	4	2	38	36	6	—
4.2. From others	639	750	289	253	331	382
5. Other liabilities	1856	2614	1130	803	945	645
	(14.6)	(15.7)	(8.8)	(5.1)	(13.7)	(9.2)
5.1. Bills Payable	30	41	—	—	—	—
5.2. Inter-office adjustments	71	39	47	—	37	9
5.3. Interest accrued	1435	2192	16	19	103	115

5.4. Others (including provisions)	319	342	1067	784	805	522
Total Liabilities	12738	16620	12845	15720	6908	6983
1. Cash in hand	90	100	71	135.00	260	235.00
	(0.7)	(0.6)	(0.6)	(0.9)	(3.8)	(3.4)
2. Balances with RBI	350	415	325	397	142	167
	(2.7)	(2.5)	(2.5)	(2.5)	(2.0)	(2.4)
3. Balances with banks in India	4720	5273	6357	8591	2355	2782
	(37.1)	(31.7)	(49.5)	(54.7)	(34.1)	(39.8)
4. Money at call and short notice	—	—	—	—	—	—
	(—)	(—)	(—)	(—)	(—)	(—)
5. Investments	1650	2347	239	327	1394	994
	(13.0)	(14.1)	(1.9)	(2.1)	(20.2)	(14.2)
6. Advances	2876	3718	2067	2134	1466	1758
	(22.6)	(22.5)	(16.1)	(13.6)	(21.2)	(25.2)
6.1. Bills purchased and discounted	—	1	2	41	—	—
6.2. Cash credits, overdrafts & loans	1006	1364	544	707	361	464
6.3. Term loans	1869	2353	1522	1386	1105	1294
7. Fixed Assets	19	26	15	16	(13)	14
	(0.1)	(0.2)	(0.1)	(0.1)	(—)	(0.2)
8. Other Assets	3033	4741	3771	4120	1288	1034
	(23.8)	(28.5)	(29.4)	(26.2)	(18.6)	(14.8)
8.1. Inter - office adjustments (net)	—	—	—	67	—	1
8.2. Interest accrued	1501	2182	18	34	385	299
8.3. Others	1533	2457	3752	4019	893	733
Total Assets	12738	16620	12845	15720	6908	6983
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	1999	2000	1999	2000	1999	2000
	(235)	(236)	(237)	(238)	(239)	(240)
1. Capital	100	100	100	100	100	100
	(0.4)	(0.3)	(1.2)	(0.9)	(1.4)	(1.3)
2. Reserves and Surplus	2217	2571	—	—	391	391
	(8.4)	(8.6)	(—)	(—)	(5.4)	(5.1)
3. Deposits	20823	23902	7448	9601	5635	6195
	(78.5)	(79.9)	(88.1)	(85.5)	(77.5)	(80.7)
3.1. Demand deposits	602	560	110	184	106	64
3.2. Savings bank deposits	9684	10415	2044	2578	3673	4065
3.3. Term deposits	10537	12926	5294	6839	1856	2066
4. Borrowings	453	431	589	741	592	731
	(1.7)	(1.4)	(7.0)	(6.6)	(8.1)	(9.5)

4.1. From banks*	—	—	—	—	88	204
4.2. From others	453	431	589	741	504	527
5. Other liabilities	2922	2907	371	788	549	260
	(11.0)	(9.7)	(3.8)	(7.0)	(7.6)	(3.4)
5.1. Bills Payable	26	34	—	—	2	3
5.2. Inter-office adjustments	—	—	—	11	7	0
5.3. Interest accrued	96	129	79	80	17	20
5.4. Others (including provisions)	2801	2744	238	697	524	236
Total Liabilities	26515	29910	8453	11230	7268	7678
1. Cash in hand	194	289	56	112	87	121
	(0.7)	(1.0)	(0.7)	(1.0)	(1.2)	(1.6)
2. Balances with RBI	645	720	207	284	172	187
	(2.4)	(2.4)	(2.4)	(2.5)	(2.4)	(2.4)
3. Balances with banks in India	11135	13260	34	83	68	167
	(42.0)	(44.3)	(0.4)	(0.7)	(0.9)	(2.2)
4. Money at call and short notice	—	—	1388	2894	3064	2904
	(—)	(—)	(16.4)	(25.8)	(42.2)	(37.8)
5. Investments	4376	3556	3441	3361	1443	1939
	(16.5)	(11.9)	(40.6)	(29.9)	(19.9)	(25.3)
6. Advances	4870	5328	2256	3043	1793	1719
	(18.4)	(17.8)	(26.7)	(27.1)	(24.7)	(22.4)
6.1. Bills purchased and discounted	5	—	—	—	—	—
6.2. Cash credits, overdrafts & loans	619	909	722	596	123	260
6.3. Term loans	4246	4419	1534	2447	1669	1459
7. Fixed Assets	27	26	9	9	18	18
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)
8. Other Assets	5267	6731	1073	1444	623	623
	(19.9)	(22.5)	(12.7)	(12.9)	(8.6)	(8.1)
8.1. Inter - office adjustments (net)	153	220	82	—	—	4
8.2. Interest accrued	—	—	8	10	343	443
8.3. Others	5114	6511	983	1434	279	176
Total Assets	26515	29910	8453	11230	7268	7678
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes

1. Figures in bracket indicate per cent share in total.

2. * : Including Reserve Bank of India.

Source: Annual accounts of banks of respective years.