

Table 53: Liabilities and Assets of Regional Rural Banks : 2001 and 2002 (Part 6 of 10)

(Amount in Rs. lakh)

Items	As on March 31					
	Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank a	
	2001 (211)	2002 (212)	2001 (213)	2002 (214)	2001 (215)	2002 (216)
1. Capital	5780	5780	100	100	1299	1299
	(8.3)	(7.6)	(0.7)	(0.7)	(11.3)	(9.7)
2. Reserves and Surplus	39	39	1756	2172	1	1
	(0.1)	(0.1)	(12.2)	(16.2)	(0.0)	(0.0)
3. Deposits	60042	66825	9057	9576	9427	11433
	(86.7)	(88.1)	(62.8)	(71.4)	(81.8)	(85.2)
3.1. Demand deposits	453	515	357	386	601	995
3.2. Savings bank deposits	20027	23698	3151	3289	3924	4986
3.3. Term deposits	39562	42612	5549	5900	4902	5452
4. Borrowings	1603	1771	2560	806	201	302
	(2.3)	(2.3)	(17.7)	(6.0)	(1.7)	(2.3)
4.1. From banks*	0	0	558	50	201	302
4.2. From others	1603	1771	2001	756	0	0
5. Other liabilities	1818	1448	957	757	592	384
	(2.6)	(1.9)	(6.6)	(5.6)	(5.1)	(2.9)
5.1. Bills Payable	0	0	5	4	0	0
5.2. Inter-office adjustments	38	0	0	17	0	0
5.3. Interest accrued	682	399	632	655	47	56
5.4. Others (including provisions)	1098	1049	320	81	545	328
Total Liabilities	69283	75863	14430	13411	11520	13419
1. Cash in hand	531	430	37	56	180	140
	(0.8)	(0.6)	(0.3)	(0.4)	(1.6)	(1.0)
2. Balances with RBI	1860	3750	294	585	270	606
	(2.7)	(4.9)	(2.0)	(4.4)	(2.3)	(4.5)
3. Balances with banks in India	22556	23682	6610	5088	3353	6270
	(32.6)	(31.2)	(45.8)	(37.9)	(29.1)	(46.7)
4. Money at call and short notice	0	0	0	0	2276	0
	(0.0)	(0.0)	(0.0)	(0.0)	(19.8)	(0.0)
5. Investments	16105	15485	1862	2022	454	252
	(23.2)	(20.4)	(12.9)	(15.1)	(3.9)	(1.9)
6. Advances	18710	21457	5251	5234	2207	3461
	(27.0)	(28.3)	(36.4)	(39.0)	(19.2)	(25.8)
6.1. Bills purchased and discounted	0	0	109	10	0	0
6.2. Cash credits, overdrafts & loans	340	438	3640	3887	456	625
6.3. Term loans	18369	21019	1502	1337	1750	2836
7. Fixed Assets	41	44	13	11	11	11
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	9480	11015	363	416	2769	2679
	(13.7)	(14.5)	(2.5)	(3.1)	(24.0)	(20.0)
8.1. Inter - office adjustments (net)	0	13	13	0	66	187
8.2. Interest accrued	3495	5111	315	364	855	720
8.3. Others	5985	5891	34	52	1847	1771
Total Assets	69283	75863	14430	13411	11520	13419
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

As on March 31

Items	Manipur Rural Bank		Manjira Gramin Bank		Marathwada Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(217)	(218)	(219)	(220)	(221)	(222)
1. Capital	1000	1000	413	413	1959	1980
	(26.1)	(28.7)	(1.5)	(1.3)	(3.5)	(3.6)
2. Reserves and Surplus	1	1	1442	2064	0	0
	(0.0)	(0.0)	(5.2)	(6.2)	(0.0)	(0.0)
3. Deposits	2276	2349	17037	20498	43100	44824
	(59.3)	(67.3)	(61.1)	(62.0)	(78.0)	(82.5)
3.1. Demand deposits	293	344	571	670	1944	1553
3.2. Savings bank deposits	519	600	5399	6960	21113	21777
3.3. Term deposits	1464	1406	11067	12868	20042	21495
4. Borrowings	89	71	5768	6450	6721	4451
	(2.3)	(2.0)	(20.7)	(19.5)	(12.2)	(8.2)
4.1. From banks*	89	2	1312	1445	1441	199
4.2. From others	0	69	4456	5005	5280	4253
5. Other liabilities	472	69	3222	3639	3476	3108
	(12.3)	(2.0)	(11.6)	(11.0)	(6.3)	(5.7)
5.1. Bills Payable	1	7	244	626	372	342
5.2. Inter-office adjustments	1	0	0	0	0	452
5.3. Interest accrued	99	57	2611	2681	161	149
5.4. Others (including provisions)	371	5	368	332	2944	2165
Total Liabilities	3839	3491	27883	33064	55255	54363
1. Cash in hand	45	92	313	387	971	907
	(1.2)	(2.6)	(1.1)	(1.2)	(1.8)	(1.7)
2. Balances with RBI	76	117	605	1361	1185	2350
	(2.0)	(3.4)	(2.2)	(4.1)	(2.1)	(4.3)
3. Balances with banks in India	1159	728	8481	10717	17006	16359
	(30.2)	(20.9)	(30.4)	(32.4)	(30.8)	(30.1)
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	518	413	5254	5572	11131	11396
	(13.5)	(11.8)	(18.8)	(16.9)	(20.1)	(21.0)
6. Advances	875	826	12731	14447	16051	16049
	(22.8)	(23.7)	(45.7)	(43.7)	(29.0)	(29.5)
6.1. Bills purchased and discounted	2	1	35	106	35	42
6.2. Cash credits, overdrafts & loans	100	178	6931	9058	7116	7663
6.3. Term loans	774	647	5766	5283	8901	8343
7. Fixed Assets	2	6	75	80	57	47
	(0.1)	(0.2)	(0.3)	(0.2)	(0.1)	(0.1)
8. Other Assets	1163	1309	424	501	8854	7256
	(30.3)	(37.5)	(1.5)	(1.5)	(16.0)	(13.3)
8.1. Inter - office adjustments (net)	0	24	42	6	225	0
8.2. Interest accrued	0	0	330	440	758	606
8.3. Others	1163	1285	51	55	7871	6649
Total Assets	3839	3491	27883	33064	55255	54363
	(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	
	2001	2002	2001	2002	2001	2002
	(223)	(224)	(225)	(226)	(227)	(228)

1. Capital	1198	1198	100	1888	1682	1682
	(10.4)	(8.8)	(0.2)	(3.0)	(5.6)	(4.8)
2. Reserves and Surplus	3	0	8	133	0	0
	(0.0)	(0.0)	(0.0)	(0.2)	(0.0)	(0.0)
3. Deposits	8615	10464	44336	51223	22861	26926
	(74.6)	(76.5)	(80.6)	(82.6)	(75.9)	(76.9)
3.1. Demand deposits	610	558	2848	3941	145	190
3.2. Savings bank deposits	1874	2905	12010	14111	7579	9369
3.3. Term deposits	6131	7001	29477	33171	15137	17368
4. Borrowings	1260	1354	1518	2576	876	2425
	(10.9)	(9.9)	(2.8)	(4.2)	(2.9)	(6.9)
4.1. From banks*	106	93	0	0	876	8
4.2. From others	1154	1260	1518	2576	0	2417
5. Other liabilities	476	654	9029	6179	4717	3963
	(4.1)	(4.8)	(16.4)	(10.0)	(15.7)	(11.3)
5.1. Bills Payable	4	27	0	0	8	18
5.2. Inter-office adjustments	0	15	308	46	95	6
5.3. Interest accrued	293	101	6722	5994	3992	3245
5.4. Others (including provisions)	179	511	1999	139	622	694
Total Liabilities	11551	13670	54990	61999	30136	34997
1. Cash in hand	76	83	846	1060	210	230
	(0.7)	(0.6)	(1.5)	(1.7)	(0.7)	(0.7)
2. Balances with RBI	270	611	1816	4782	713	1475
	(2.3)	(4.5)	(3.3)	(7.7)	(2.4)	(4.2)
3. Balances with banks in India	2059	3289	17937	21660	9159	8224
	(17.8)	(24.1)	(32.6)	(34.9)	(30.4)	(23.5)
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	75	50	13738	12756	6246	7501
	(0.6)	(0.4)	(25.0)	(20.6)	(20.7)	(21.4)
6. Advances	3429	4588	14855	16422	8736	12137
	(29.7)	(33.6)	(27.0)	(26.5)	(29.0)	(34.7)
6.1. Bills purchased and discounted	21	2	2	34	0	0
6.2. Cash credits, overdrafts & loans	1214	1492	6814	7453	1043	1505
6.3. Term loans	2194	3094	8040	8936	7693	10632
7. Fixed Assets	8	14	48	70	24	24
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	5633	5034	5751	5248	5048	5406
	(48.8)	(36.8)	(10.5)	(8.5)	(16.8)	(15.4)
8.1. Inter - office adjustments (net)	1	0	0	0	0	0
8.2. Interest accrued	574	485	2199	3855	683	1260
8.3. Others	5058	4548	3552	1394	4365	4146
Total Assets	11551	13670	54990	61999	30136	34997
	(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	
	2001	2002	2001	2002	2001	2002
	(229)	(230)	(231)	(232)	(233)	(234)
1. Capital	1163	1163	708	816	904	904
	(5.9)	(5.5)	(3.8)	(4.0)	(9.9)	(8.1)
2. Reserves and Surplus	20	21	0	0	0	0
	(0.1)	(0.1)	(0.0)	(0.0)	(0.0)	(0.0)

3. Deposits	14096	16243	16817	18145	6834	8608
	(72.0)	(76.7)	(89.6)	(88.3)	(74.6)	(77.2)
3.1. Demand deposits	659	955	1406	144	241	1078
3.2. Savings bank deposits	3544	4533	6931	8548	3978	4226
3.3. Term deposits	9892	10755	8480	9453	2616	3304
4. Borrowings	959	1127	395	507	668	835
	(4.9)	(5.3)	(2.1)	(2.5)	(7.3)	(7.5)
4.1. From banks*	0	0	69	0	0	0
4.2. From others	959	1127	327	506	668	835
5. Other liabilities	3338	2622	853	1091	760	807
	(17.1)	(12.4)	(4.5)	(5.3)	(8.3)	(7.2)
5.1. Bills Payable	21	89	0	0	0	0
5.2. Inter-office adjustments	96	53	6	104	0	0
5.3. Interest accrued	2796	2257	26	28	157	203
5.4. Others (including provisions)	424	224	821	959	602	604
Total Liabilities	19577	21177	18773	20558	9166	11154
1. Cash in hand	89	109	145	158	145	169
	(0.5)	(0.5)	(0.8)	(0.8)	(1.6)	(1.5)
2. Balances with RBI	520	1002	492	1002	207	449
	(2.7)	(4.7)	(2.6)	(4.9)	(2.3)	(4.0)
3. Balances with banks in India	7560	7028	11025	11894	4275	4734
	(38.6)	(33.2)	(58.7)	(57.9)	(46.6)	(42.4)
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	2942	3806	422	466	1094	1731
	(15.0)	(18.0)	(2.2)	(2.3)	(11.9)	(15.5)
6. Advances	4496	5557	2718	3105	2301	2820
	(23.0)	(26.2)	(14.5)	(15.1)	(25.1)	(25.3)
6.1. Bills purchased and discounted	8	8	29	22	0	0
6.2. Cash credits, overdrafts & loans	1609	1983	913	951	568	572
6.3. Term loans	2880	3565	1776	2131	1733	2248
7. Fixed Assets	33	41	19	22	14	13
	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	3937	3636	3952	3914	1131	1238
	(20.1)	(17.2)	(21.1)	(19.0)	(12.3)	(11.1)
8.1. Inter - office adjustments (net)	0	0	0	62	18	79
8.2. Interest accrued	864	1127	34	0	392	497
8.3. Others	3073	2509	3918	3851	721	662
Total Assets	19577	21177	18773	20558	9166	11154
	(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	
	2001	2002	2001	2002	2001	2002
	(235)	(236)	(237)	(238)	(239)	(240)
1. Capital	2671	2822	100	566	491	491
	(8.0)	(7.7)	(0.8)	(3.8)	(5.9)	(5.2)
2. Reserves and Surplus	0	0	0	0	3	314
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(3.3)
3. Deposits	27226	30990	11547	13175	6751	7471
	(81.4)	(84.2)	(86.8)	(87.6)	(80.7)	(78.3)
3.1. Demand deposits	366	452	273	291	63	120
3.2. Savings bank deposits	11239	13300	3009	3615	4492	5106

3.3. Term deposits	15622	17238	8264	9269	2196	2245
4. Borrowings	394	404	674	700	757	964
	(1.2)	(1.1)	(5.1)	(4.6)	(9.1)	(10.1)
4.1. From banks*	0	404	0	700	177	964
4.2. From others	394	0	674	0	580	0
5. Other liabilities	3158	2599	987	608	360	299
	(9.4)	(7.1)	(7.4)	(4.0)	(4.3)	(3.1)
5.1. Bills Payable	29	22	0	0	6	1
5.2. Inter-office adjustments	0	0	2	5	9	12
5.3. Interest accrued	153	136	116	119	24	23
5.4. Others (including provisions)	2977	2440	870	484	323	262
Total Liabilities	33449	36815	13308	15049	8362	9539
1. Cash in hand	230	284	96	105	150	180
	(0.7)	(0.8)	(0.7)	(0.7)	(1.8)	(1.9)
2. Balances with RBI	840	1645	340	725	209	390
	(2.5)	(4.5)	(2.6)	(4.8)	(2.5)	(4.1)
3. Balances with banks in India	15778	18278	26	79	3024	4474
	(47.2)	(49.6)	(0.2)	(0.5)	(36.2)	(46.9)
4. Money at call and short notice	0	0	4525	5033	0	0
	(0.0)	(0.0)	(34.0)	(33.4)	(0.0)	(0.0)
5. Investments	3606	3417	3793	4533	2447	1198
	(10.8)	(9.3)	(28.5)	(30.1)	(29.3)	(12.6)
6. Advances	5739	5472	3462	3545	2171	2817
	(17.2)	(14.9)	(26.0)	(23.6)	(26.0)	(29.5)
6.1. Bills purchased and discounted	0	26	0	0	0	0
6.2. Cash credits, overdrafts & loans	1140	1290	1248	947	623	1513
6.3. Term loans	4599	4156	2214	2598	1548	1304
7. Fixed Assets	26	31	14	15	23	24
	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.2)
8. Other Assets	7229	7689	1053	1015	338	457
	(21.6)	(20.9)	(7.9)	(6.7)	(4.0)	(4.8)
8.1. Inter - office adjustments (net)	248	204	0	0	0	0
8.2. Interest accrued	0	0	47	69	272	302
8.3. Others	6982	7484	1006	946	66	155
Total Assets	33449	36815	13308	15049	8362	9539
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(241)	(242)	(243)	(244)	(245)	(246)
1. Capital	1962	1965	312	312	2197	2197
	(8.5)	(7.7)	(33.2)	(28.4)	(5.2)	(4.6)
2. Reserves and Surplus	0	0	0	0	0	1
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
3. Deposits	17746	19798	528	662	28497	32675
	(77.2)	(77.5)	(56.2)	(60.3)	(67.6)	(68.0)
3.1. Demand deposits	247	281	43	64	871	637
3.2. Savings bank deposits	6735	7505	279	338	11035	12737
3.3. Term deposits	10764	12012	206	261	16590	19301
4. Borrowings	1622	2181	19	28	5025	6057
	(7.1)	(8.5)	(2.0)	(2.5)	(11.9)	(12.6)
4.1. From banks*	1622	2181	0	0	1118	1246

4.2. From others	0	0	19	28	3906	4811
5. Other liabilities	1655	1612	79	96	6435	7116
	(7.2)	(6.3)	(8.5)	(8.7)	(15.3)	(14.8)
5.1. Bills Payable	0	0	0	0	1239	1473
5.2. Inter-office adjustments	100	27	0	0	0	0
5.3. Interest accrued	126	99	23	37	2919	3221
5.4. Others (including provisions)	1429	1486	56	59	2277	2422
Total Liabilities	22984	25557	938	1097	42153	48046
1. Cash in hand	183	131	10	11	1276	1155
	(0.8)	(0.5)	(1.1)	(1.0)	(3.0)	(2.4)
2. Balances with RBI	521	1090	16	40	898	1931
	(2.3)	(4.3)	(1.7)	(3.6)	(2.1)	(4.0)
3. Balances with banks in India	8150	8992	600	627	10896	10743
	(35.5)	(35.2)	(63.9)	(57.2)	(25.8)	(22.4)
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	6707	7047	5	5	6133	6559
	(29.2)	(27.6)	(0.5)	(0.5)	(14.5)	(13.7)
6. Advances	4944	5972	150	256	17277	21675
	(21.5)	(23.4)	(16.0)	(23.4)	(41.0)	(45.1)
6.1. Bills purchased and discounted	0	0	0	0	0	0
6.2. Cash credits, overdrafts & loans	390	470	79	75	12271	16185
6.3. Term loans	4555	5502	71	181	5005	5490
7. Fixed Assets	19	20	3	3	91	111
	(0.1)	(0.1)	(0.3)	(0.2)	(0.2)	(0.2)
8. Other Assets	2460	2304	154	155	5583	5872
	(10.7)	(9.0)	(16.4)	(14.1)	(13.2)	(12.2)
8.1. Inter - office adjustments (net)	0	0	0	0	1125	932
8.2. Interest accrued	605	706	7	6	674	1201
8.3. Others	1855	1598	147	150	3784	3739
Total Assets	22984	25557	938	1097	42153	48046
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

(Amount in Rs. lakh)

Items	As on March 31					
	Nainital Almora Kshetriya Gramin Bank		Nalanda Gramin Bank		Netravati Gramin Bank	
	2001	2002	2001	2002	2001	2002
	(247)	(248)	(249)	(250)	(251)	(252)
1. Capital	100	100	721	830	483	483
	(0.6)	(0.5)	(3.2)	(3.1)	(7.7)	(7.3)
2. Reserves and Surplus	1017	1397	0	0	4	4
	(6.2)	(7.1)	(0.0)	(0.0)	(0.1)	(0.1)
3. Deposits	13434	16178	20601	23213	4181	4752
	(82.4)	(82.1)	(91.3)	(87.8)	(66.7)	(71.4)
3.1. Demand deposits	426	593	1883	2384	159	133
3.2. Savings bank deposits	4995	6243	8246	9078	1004	1040
3.3. Term deposits	8013	9342	10472	11750	3018	3580
4. Borrowings	1110	1219	384	604	1425	1256
	(6.8)	(6.2)	(1.7)	(2.3)	(22.8)	(18.9)
4.1. From banks*	212	240	104	104	91	0
4.2. From others	898	979	280	501	1335	1256
5. Other liabilities	641	809	871	1795	171	158
	(3.9)	(4.1)	(3.9)	(6.8)	(2.7)	(2.4)
5.1. Bills Payable	217	298	0	0	34	48

5.2. Inter-office adjustments	0	0	45	51	0	0
5.3. Interest accrued	130	147	22	24	11	19
5.4. Others (including provisions)	295	365	804	1719	125	91
Total Liabilities	16301	19704	22577	26442	6264	6653
1. Cash in hand	174	215	188	220	30	30
	(1.1)	(1.1)	(0.8)	(0.8)	(0.5)	(0.5)
2. Balances with RBI	411	875	576	1235	121	254
	(2.5)	(4.4)	(2.6)	(4.7)	(1.9)	(3.8)
3. Balances with banks in India	4850	6046	8930	11257	1910	1661
	(29.7)	(30.7)	(39.6)	(42.6)	(30.5)	(25.0)
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	3662	4067	5332	4925	195	522
	(22.5)	(20.6)	(23.6)	(18.6)	(3.1)	(7.9)
6. Advances	6470	7459	2864	4035	3684	4031
	(39.7)	(37.9)	(12.7)	(15.3)	(58.8)	(60.6)
6.1. Bills purchased and discounted	2	3	117	25	5	9
6.2. Cash credits, overdrafts & loans	2010	2949	877	947	567	847
6.3. Term loans	4457	4507	1870	3063	3112	3175
7. Fixed Assets	15	17	21	20	14	20
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)
8. Other Assets	720	1024	4666	4749	312	135
	(4.4)	(5.2)	(20.7)	(18.0)	(5.0)	(2.0)
8.1. Inter - office adjustments (net)	134	228	0	0	59	2
8.2. Interest accrued	552	753	300	307	15	30
8.3. Others	34	43	4366	4442	238	103
Total Assets	16301	19704	22577	26442	6264	6653
	(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.