

**Table 49 : Liabilities and Assets of Regional Rural Banks - 1997-98**  
**(Part 10 of 17)**

(Amount in Rs. lakh)

Items	As on 31st March											
	Magadh Gramin Bank		Mahakaushal Kshetriya Gramin Bank		Malaprabha Gramin Bank		Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
	1997 (205)	1998 (206)	1997 (207)	1998 (208)	1997 (209)	1998 (210)	1997 (211)	1998 (212)	1997 (213)	1998 (214)	1997 (215)	1998 (216)
<b>1. Capital</b>	<b>687</b> (2.1)	<b>1668</b> (4.3)	<b>91</b> (2.9)	<b>100</b> (2.4)	<b>712</b> (1.6)	<b>712</b> (1.4)	<b>100</b> (0.3)	<b>821</b> (2.0)	<b>100</b> (1.5)	<b>100</b> (1.2)	<b>100</b> (2.0)	<b>100</b> (1.7)
<b>2. Reserves and Surplus</b>	-	-	-	-	<b>79</b> (0.2)	<b>1001</b> (2.0)	<b>37</b> (0.1)	<b>37</b> (0.1)	<b>250</b> (3.8)	<b>533</b> (6.4)	<b>1</b>	<b>1</b>
<b>3. Deposits</b>	<b>25116</b> (78.4)	<b>30522</b> (79.3)	<b>2276</b> (71.9)	<b>3311</b> (78.0)	<b>26316</b> (58.6)	<b>29783</b> (59.9)	<b>27599</b> (83.6)	<b>33983</b> (83.8)	<b>4167</b> (63.1)	<b>5285</b> (63.6)	<b>4182</b> (85.3)	<b>4996</b> (87.2)
3.1. Demand deposits	631	693	130	267	644	848	250	256	204	178	727	616
3.2. Savings bank deposits	12677	15849	920	1544	9721	10848	10432	12423	1601	1846	1584	1848
3.3. Term deposits	11809	13980	1225	1499	15951	18087	16917	21304	2362	3261	1871	2532
<b>4. Borrowings</b>	<b>935</b> (2.9)	<b>1030</b> (2.7)	<b>42</b> (1.3)	<b>41</b> (1.0)	<b>15285</b> (34.0)	<b>15062</b> (30.3)	<b>2195</b> (6.7)	<b>2108</b> (5.2)	<b>1626</b> (24.6)	<b>1785</b> (21.5)	<b>77</b> (1.6)	<b>125</b> (2.2)
4.1. From banks*	130	130	-	-	3231	3209	-	-	336	396	77	125
4.2. From others	805	900	42	41	12054	11853	2195	2108	1291	1389	-	-
<b>5. Other liabilities</b>	<b>5304</b> (16.6)	<b>5292</b> (13.7)	<b>757</b> (23.9)	<b>795</b> (18.7)	<b>2539</b> (5.7)	<b>3147</b> (6.3)	<b>3069</b> (9.3)	<b>3604</b> (8.9)	<b>463</b> (7.0)	<b>603</b> (7.3)	<b>543</b> (11.1)	<b>510</b> (8.9)
5.1. Bills Payable	71	76	30	25	463	580	-	-	2	8	-	-
5.2. Inter-office adjustments	732	800	-	-	278	254	15	-	-	9	-	-
5.3. Interest accrued	37	40	140	171	213	241	95	457	243	329	-	29
5.4. Others (including provisions)	4464	4376	587	599	1584	2072	2959	3147	218	258	543	481
<b>Total Liabilities</b>	<b>32042</b>	<b>38512</b>	<b>3165</b>	<b>4247</b>	<b>44930</b>	<b>49705</b>	<b>33000</b>	<b>40552</b>	<b>6606</b>	<b>8306</b>	<b>4903</b>	<b>5733</b>
<b>1. Cash in hand</b>	<b>348</b> (1.1)	<b>370</b> (1.0)	<b>92</b> (2.9)	<b>114</b> (2.7)	<b>728</b> (1.6)	<b>1040</b> (2.1)	<b>256</b> (0.8)	<b>397</b> (1.0)	<b>32</b> (0.5)	<b>35</b> (0.4)	<b>123</b> (2.5)	<b>150</b> (2.6)
<b>2. Balances with RBI</b>	<b>766</b> (2.4)	<b>942</b> (2.4)	<b>73</b> (2.3)	<b>101</b> (2.4)	<b>812</b> (1.8)	<b>894</b> (1.8)	<b>860</b> (2.6)	<b>1058</b> (2.6)	<b>131</b> (2.0)	<b>169</b> (2.0)	<b>103</b> (2.1)	<b>142</b> (2.5)
<b>3. Balances with banks in India</b>	<b>6909</b> (21.6)	<b>8578</b> (22.3)	<b>837</b> (26.4)	<b>1439</b> (33.9)	<b>9762</b> (21.7)	<b>11074</b> (22.3)	<b>483</b> (1.5)	<b>707</b> (1.7)	<b>2329</b> (35.3)	<b>3020</b> (36.4)	<b>1168</b> (23.8)	<b>1319</b> (23.0)

<b>4. Money at call and short notice</b>	-	-	-	-	-	-	<b>6853</b>	<b>9976</b>	-	-	<b>866</b>	<b>1240</b>
	-	-	-	-	-	-	(20.8)	(24.6)	-	-	(17.7)	(21.6)
<b>5. Investments</b>	<b>10496</b>	<b>13715</b>	-	-	<b>5843</b>	<b>6779</b>	<b>7469</b>	<b>9020</b>	<b>900</b>	<b>1301</b>	-	-
	(32.8)	(35.6)	-	-	(13.0)	(13.6)	(22.6)	(22.2)	(13.6)	(15.7)	-	-
<b>6. Advances</b>	<b>8805</b>	<b>9413</b>	<b>810</b>	<b>994</b>	<b>25193</b>	<b>26748</b>	<b>10653</b>	<b>11634</b>	<b>2815</b>	<b>3231</b>	<b>1060</b>	<b>1144</b>
	(27.5)	(24.4)	(25.6)	(23.4)	(56.1)	(53.8)	(32.3)	(28.7)	(42.6)	(38.9)	(21.6)	(19.9)
6.1. Bills purchased and discounted	10	-	13	90	40	30	-	-	1	-	-	1
6.2. Cash credits, overdrafts & loans	672	770	116	142	9142	12879	88	107	1650	1923	108	191
6.3. Term loans	8124	8643	681	762	16011	13839	10565	11527	1164	1308	951	952
<b>7. Fixed Assets</b>	<b>42</b>	<b>43</b>	<b>8</b>	<b>11</b>	<b>155</b>	<b>162</b>	<b>36</b>	<b>37</b>	<b>13</b>	<b>12</b>	<b>5</b>	<b>8</b>
	(0.1)	(0.1)	(0.2)	(0.3)	(0.3)	(0.3)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)
<b>8. Other Assets</b>	<b>4675</b>	<b>5450</b>	<b>1345</b>	<b>1588</b>	<b>2438</b>	<b>3008</b>	<b>6389</b>	<b>7722</b>	<b>387</b>	<b>539</b>	<b>1578</b>	<b>1730</b>
	(14.6)	(14.2)	(42.5)	(37.4)	(5.4)	(6.1)	(19.4)	(19.0)	(5.9)	(6.5)	(32.2)	(30.2)
8.1. Inter - office adjustments (net)	-	-	11	13	-	-	-	26	7	-	187	72
8.2. Interest accrued	1182	1480	4	6	209	141	1197	1583	370	523	41	105
8.3. Others	3493	3971	1331	1569	2229	2868	5193	6113	10	16	1350	1553
<b>Total Assets</b>	<b>32042</b>	<b>38512</b>	<b>3165</b>	<b>4247</b>	<b>44930</b>	<b>49705</b>	<b>33000</b>	<b>40552</b>	<b>6606</b>	<b>8306</b>	<b>4903</b>	<b>5733</b>
	(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)

Items	As on 31st March											
	Manipur Rural Bank		Manjira Gramin Bank		Marathwada Gramin Bank		Marudhar Kshetriya Gramin Bank		Marwar Gramin Bank		Mayurakshi Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
<b>1. Capital</b>	<b>665</b>	<b>680</b>	<b>100</b>	<b>227</b>	<b>100</b>	<b>100</b>	<b>96</b>	<b>100</b>	<b>88</b>	<b>100</b>	<b>100</b>	<b>100</b>
	(26.5)	(24.2)	(0.7)	(1.4)	(0.3)	(0.3)	(1.8)	(1.5)	(0.3)	(0.3)	(0.7)	(0.6)
<b>2. Reserves and Surplus</b>	<b>1</b>	<b>1</b>	<b>-329</b>	<b>180</b>	-	-	<b>6</b>	<b>15</b>	-	-	-	-
	-	-	(-2.4)	(1.1)	-	-	(0.1)	(0.2)	-	-	-	-
<b>3. Deposits</b>	<b>1029</b>	<b>1259</b>	<b>7251</b>	<b>9475</b>	<b>25510</b>	<b>27462</b>	<b>4420</b>	<b>5470</b>	<b>21049</b>	<b>26316</b>	<b>10569</b>	<b>13328</b>
	(41.1)	(44.8)	(53.3)	(56.7)	(72.9)	(70.9)	(83.8)	(82.9)	(82.2)	(81.2)	(75.4)	(78.2)
3.1. Demand deposits	133	252	289	405	2232	1754	217	401	1237	1659	114	94
3.2. Savings bank deposits	311	314	2188	3046	14079	14478	1042	1330	5897	7713	3587	4601
3.3. Term deposits	585	693	4774	6023	9199	11229	3161	3740	13915	16944	6868	8633
<b>4. Borrowings</b>	<b>340</b>	<b>374</b>	<b>3949</b>	<b>4449</b>	<b>5118</b>	<b>5646</b>	<b>313</b>	<b>494</b>	<b>1621</b>	<b>2709</b>	<b>1110</b>	<b>1160</b>
	(13.6)	(13.3)	(29.0)	(26.6)	(14.6)	(14.6)	(5.9)	(7.5)	(6.3)	(8.4)	(7.9)	(6.8)

4.1. From banks*	340	-	958	1216	815	853	18	49	116	154	46	58
4.2. From others	-	374	2991	3233	4303	4793	295	445	1505	2555	1064	1101
<b>5. Other liabilities</b>	<b>471</b>	<b>499</b>	<b>2627</b>	<b>2377</b>	<b>4275</b>	<b>5519</b>	<b>441</b>	<b>520</b>	<b>2852</b>	<b>3299</b>	<b>2236</b>	<b>2462</b>
	(18.8)	(17.7)	(19.3)	(14.2)	(12.2)	(14.3)	(8.4)	(7.9)	(11.1)	(10.2)	(16.0)	(14.4)
5.1. Bills Payable	2	-	1507	966	236	581	1	1	-	-	-	-
5.2. Inter-office adjustments	-	-	774	-	96	-	4	-	-	-	95	24
5.3. Interest accrued	120	148	-	1070	1311	1418	37	50	2221	2536	1194	1689
5.4. Others (including provisions)	349	351	346	341	2632	3520	398	469	631	764	948	749
<b>Total Liabilities</b>	<b>2506</b>	<b>2814</b>	<b>13598</b>	<b>16708</b>	<b>35002</b>	<b>38727</b>	<b>5275</b>	<b>6599</b>	<b>25609</b>	<b>32424</b>	<b>14016</b>	<b>17050</b>
<b>1. Cash in hand</b>	<b>21</b>	<b>27</b>	<b>170</b>	<b>156</b>	<b>598</b>	<b>681</b>	<b>57</b>	<b>82</b>	<b>559</b>	<b>1037</b>	<b>99</b>	<b>138</b>
	(0.8)	(1.0)	(1.2)	(0.9)	(1.7)	(1.8)	(1.1)	(1.2)	(2.2)	(3.2)	(0.7)	(0.8)
<b>2. Balances with RBI</b>	<b>28</b>	<b>37</b>	<b>240</b>	<b>321</b>	<b>710</b>	<b>805</b>	<b>137</b>	<b>177</b>	<b>722</b>	<b>853</b>	<b>341</b>	<b>442</b>
	(1.1)	(1.3)	(1.8)	(1.9)	(2.0)	(2.1)	(2.6)	(2.7)	(2.8)	(2.6)	(2.4)	(2.6)
<b>3. Balances with banks in India</b>	<b>70</b>	<b>243</b>	<b>2817</b>	<b>3975</b>	<b>7548</b>	<b>10050</b>	<b>1244</b>	<b>1414</b>	<b>5770</b>	<b>8976</b>	<b>3723</b>	<b>5179</b>
	(2.8)	(8.6)	(20.7)	(23.8)	(21.6)	(26.0)	(23.6)	(21.4)	(22.5)	(27.7)	(26.6)	(30.4)
<b>4. Money at call and short notice</b>	<b>855</b>	<b>830</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2295</b>	<b>-</b>	<b>-</b>	<b>-</b>
	(34.1)	(29.5)	-	-	-	-	-	-	(9.0)	-	-	-
<b>5. Investments</b>	<b>94</b>	<b>103</b>	<b>1502</b>	<b>2684</b>	<b>5565</b>	<b>6029</b>	<b>50</b>	<b>50</b>	<b>6269</b>	<b>8845</b>	<b>1976</b>	<b>2102</b>
	(3.7)	(3.7)	(11.0)	(16.1)	(15.9)	(15.6)	(0.9)	(0.8)	(24.5)	(27.3)	(14.1)	(12.3)
<b>6. Advances</b>	<b>512</b>	<b>588</b>	<b>7127</b>	<b>7986</b>	<b>11040</b>	<b>12611</b>	<b>1208</b>	<b>1674</b>	<b>5870</b>	<b>8668</b>	<b>4265</b>	<b>5002</b>
	(20.4)	(20.9)	(52.4)	(47.8)	(31.5)	(32.6)	(22.9)	(25.4)	(22.9)	(26.7)	(30.4)	(29.3)
6.1. Bills purchased and discounted	1	1	-	-	140	99	11	21	-	-	2	1
6.2. Cash credits, overdrafts & loans	29	56	5090	6040	2217	2605	484	606	2479	3749	483	486
6.3. Term loans	483	531	2037	1945	8683	9907	713	1047	3390	4919	3780	4515
<b>7. Fixed Assets</b>	<b>5</b>	<b>4</b>	<b>46</b>	<b>49</b>	<b>44</b>	<b>56</b>	<b>10</b>	<b>12</b>	<b>27</b>	<b>42</b>	<b>14</b>	<b>15</b>
	(0.2)	(0.1)	(0.3)	(0.3)	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
<b>8. Other Assets</b>	<b>922</b>	<b>982</b>	<b>1697</b>	<b>1538</b>	<b>9496</b>	<b>8496</b>	<b>2570</b>	<b>3190</b>	<b>4098</b>	<b>4003</b>	<b>3599</b>	<b>4172</b>
	(36.8)	(34.9)	(12.5)	(9.2)	(27.1)	(21.9)	(48.7)	(48.3)	(16.0)	(12.3)	(25.7)	(24.5)
8.1. Inter - office adjustments (net)	6	1	1418	835	-	109	-	115	85	12	-	-
8.2. Interest accrued	-	-	247	370	278	341	102	229	1548	1328	418	671
8.3. Others	916	980	32	333	9218	8046	2467	2846	2465	2663	3180	3501
<b>Total Assets</b>	<b>2506</b>	<b>2814</b>	<b>13598</b>	<b>16708</b>	<b>35002</b>	<b>38727</b>	<b>5275</b>	<b>6599</b>	<b>25609</b>	<b>32424</b>	<b>14016</b>	<b>17050</b>
	(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.