

Table 49 : Liabilities and Assets of Regional Rural Banks - 1997-98
(Part 11 of 17)

(Amount in Rs. lakh)

Items	As on 31st March											
	Mewar Anchalik Gramin Bank		Mithila Kshetriya Gramin Bank		Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(229)	(230)	(231)	(232)	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)
1. Capital	88	100	93	100	-	746	91	1811	-	100	339	381
	(1.1)	(1.0)	(1.0)	(0.9)		(12.6)	(0.5)	(8.2)		(1.4)	(7.7)	(6.4)
2. Reserves and Surplus	-	-	-	-		-	1711	-		-	-	-
	-	-	-	-		-	(9.0)	-		-	-	-
3. Deposits	6530	8472	6837	8970		3978	13982	18167		5684	3334	4828
	(82.3)	(81.0)	(76.6)	(81.2)		(67.2)	(73.3)	(81.9)		(79.8)	(75.9)	(80.8)
3.1. Demand deposits	269	410	159	471		743	888	1166		106	14	24
3.2. Savings bank deposits	1651	2069	3114	3980		1999	6813	8783		1701	1852	3202
3.3. Term deposits	4610	5993	3564	4518		1237	6281	8219		3876	1467	1602
4. Borrowings	513	645	431	336		407	332	386		571	513	503
	(6.5)	(6.2)	(4.8)	(3.0)	N	(6.9)	(1.7)	(1.7)	N	(8.0)	(11.7)	(8.4)
4.1. From banks*	20	15	83	51	o	22	332	-	o	-	513	88
4.2. From others	493	630	348	286	t	385	-	386	t	571	-	416
5. Other liabilities	802	1245	1560	1634	a	788	2949	1821		a	208	262
	(10.1)	(11.9)	(17.5)	(14.8)	v	(13.3)	(15.5)	(8.2)	v	(10.8)	(4.7)	(4.4)
5.1. Bills Payable	5	20	-	-	a	-	35	24	a	-	2	1
5.2. Inter-office adjustments	62	36	-	42	i	323	-	-	i	-	18	46
5.3. Interest accrued	547	984	13	18	l	82	421	187	l	36	8	16
5.4. Others (including provisions)	187	205	1547	1574	a	383	2493	1610	a	733	180	199
Total Liabilities	7934	10461	8920	11040	b	5919	19066	22185	b	7124	4393	5974
1. Cash in hand	81	85	75	81	l	72	230	312		l	72	114
	(1.0)	(0.8)	(0.8)	(0.7)	e	(1.2)	(1.2)	(1.4)	e	(0.8)	(1.6)	(1.9)
2. Balances with RBI	210	295	192	270		132	405	495		172	102	156
	(2.6)	(2.8)	(2.2)	(2.4)		(2.2)	(2.1)	(2.2)		(2.4)	(2.3)	(2.6)
3. Balances with banks in India	3129	4392	2822	4411		1718	7129	8481		138	207	2388
	(39.4)	(42.0)	(31.6)	(39.9)		(29.0)	(37.4)	(38.2)		(1.9)	(4.7)	(40.0)

4. Money at call and short notice	-	-	-	-	-	-	-	-	971	1313	-
	-	-	-	-	-	-	-	-	(13.6)	(29.9)	-
5. Investments	1125	1175	-	218	1605	2053	3626	2476	1075	1493	
	(14.2)	(11.2)	-	(2.0)	(27.1)	(10.8)	(16.3)	(34.8)	(24.5)	(25.0)	
6. Advances	1910	2308	2586	2639	1331	5007	5686	1910	1081	1176	
	(24.1)	(22.1)	(29.0)	(23.9)	(22.5)	(26.3)	(25.6)	(26.8)	(24.6)	(19.7)	
6.1. Bills purchased and discounted	1	1	2	1	-	775	1413	-	4	-	
6.2. Cash credits, overdrafts & loans	615	255	309	364	438	556	554	512	114	108	
6.3. Term loans	1295	2052	2276	2275	894	3677	3719	1398	963	1068	
7. Fixed Assets	13	15	12	15	14	23	27	9	15	15	
	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.4)	(0.2)	
8. Other Assets	1466	2191	3232	3406	1047	4219	3558	1392	528	632	
	(18.5)	(20.9)	(36.2)	(30.8)	(17.7)	(22.1)	(16.0)	(19.5)	(12.0)	(10.6)	
8.1. Inter - office adjustments (net)	-	-	72	-	-	915	216	18	-	-	
8.2. Interest accrued	176	758	220	13	225	-	-	17	120	255	
8.3. Others	1290	1434	2940	3393	822	3304	3342	1357	408	377	
Total Assets	7934	10461	8920	11040	5919	19066	22185	7124	4393	5974	
	(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											
	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank		Nainital Almora Kshetriya Gramin Bank		Nalanda Gramin Bank		Netravati Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	(241)	(242)	(243)	(244)	(245)	(246)	(247)	(248)	(249)	(250)	(251)	(252)
1. Capital	96	1238	312	312	100	705	100	100	75	100	100	377
	(0.8)	(8.6)	(44.5)	(35.8)	(0.5)	(2.8)	(1.3)	(1.0)	(0.8)	(0.9)	(4.7)	(12.9)
2. Reserves and Surplus	-	-	-	-	-	-	912	998	-	-	-	-
	-	-	-	-	-	-	(11.9)	(10.2)	-	-	-	-
3. Deposits	7541	9607	294	467	13396	16357	5497	7264	7947	10133	1409	1812
	(65.8)	(66.5)	(42.0)	(53.5)	(63.4)	(65.6)	(71.9)	(74.4)	(87.8)	(88.2)	(66.0)	(61.9)
3.1. Demand deposits	93	165	40	146	780	1095	230	204	438	449	33	46
3.2. Savings bank deposits	3223	4140	161	202	5728	6286	1983	2888	3206	4294	433	493
3.3. Term deposits	4225	5301	92	118	6888	8977	3285	4173	4302	5391	943	1272

4. Borrowings	1813	2241	9	6	3472	3739	884	1089	186	240	531	609
	(15.8)	(15.5)	(1.3)	(0.7)	(16.4)	(15.0)	(11.6)	(11.1)	(2.1)	(2.1)	(24.9)	(20.8)
4.1. From banks*	1813	-	-	-	878	1075	89	100	93	98	63	63
4.2. From others	-	2241	9	6	2593	2664	796	989	93	142	468	546
5. Other liabilities	2017	1364	86	87	4161	4133	249	319	839	1017	94	130
	(17.6)	(9.4)	(12.2)	(10.0)	(19.7)	(16.6)	(3.3)	(3.3)	(9.3)	(8.8)	(4.4)	(4.5)
5.1. Bills Payable	-	-	-	-	807	653	77	88	-	-	4	31
5.2. Inter-office adjustments	22	78	-	-	218	-	-	-	31	24	-	-
5.3. Interest accrued	64	79	15	12	905	1013	56	66	10	13	4	5
5.4. Others (including provisions)	1931	1207	70	75	2231	2468	116	165	798	979	87	95
Total Liabilities	11467	14449	700	871	21129	24934	7643	9770	9047	11489	2135	2928
1. Cash in hand	94	147	5	3	595	689	74	114	170	199	32	26
	(0.8)	(1.0)	(0.7)	(0.4)	(2.8)	(2.8)	(1.0)	(1.2)	(1.9)	(1.7)	(1.5)	(0.9)
2. Balances with RBI	231	290	10	10	428	517	164	219	239	303	39	51
	(2.0)	(2.0)	(1.4)	(1.2)	(2.0)	(2.1)	(2.1)	(2.2)	(2.6)	(2.6)	(1.8)	(1.7)
3. Balances with banks in India	2737	3934	387	478	4888	6721	2725	3184	1955	2919	463	1011
	(23.9)	(27.2)	(55.3)	(54.9)	(23.1)	(27.0)	(35.7)	(32.6)	(21.6)	(25.4)	(21.7)	(34.5)
4. Money at call and short notice	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
5. Investments	3170	3893	-	5	2040	2276	886	1996	1500	2170	49	49
	(27.6)	(26.9)	-	(0.6)	(9.7)	(9.1)	(11.6)	(20.4)	(16.6)	(18.9)	(2.3)	(1.7)
6. Advances	3021	3571	106	128	7282	8069	2530	3010	2504	2516	1125	1369
	(26.3)	(24.7)	(15.2)	(14.7)	(34.5)	(32.4)	(33.1)	(30.8)	(27.7)	(21.9)	(52.7)	(46.7)
6.1. Bills purchased and discounted	-	-	-	-	-	-	2	7	154	92	-	1
6.2. Cash credits, overdrafts & loans	3	393	82	7	5209	5483	516	663	318	436	177	225
6.3. Term loans	3018	3178	24	120	2073	2586	2012	2340	2032	1988	947	1143
7. Fixed Assets	16	18	1	1	22	24	15	19	13	13	9	9
	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.4)	(0.3)
8. Other Assets	2198	2596	191	246	5875	6638	1248	1228	2666	3368	417	413
	(19.2)	(18.0)	(27.2)	(28.3)	(27.8)	(26.6)	(16.3)	(12.6)	(29.5)	(29.3)	(19.5)	(14.1)
8.1. Inter - office	-	-	-	70	-	409	88	102	-	-	32	31

	adjustments (net)											
8.2. Interest accrued	308	405	4	4	617	895	129	169	105	122	13	14
8.3. Others	1891	2190	186	173	5258	5334	1031	957	2561	3246	372	369
Total Assets	11467	14449	700	871	21129	24934	7643	9770	9047	11489	2135	2928
	(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.