

# Evaluating Deposit Growth And Loan Distribution In Regional Rural Banks: Insights From Manipur Rural Bank

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## Abstract

Financial institutions are crucial to the modern economy, significantly contributing to national development. As a developing country with a predominantly rural population, India must focus on rural development to achieve its growth objectives. Recognizing the lack of credit and banking services in rural areas, the Narasimham Committee recommended the establishment of Regional Rural Banks (RRBs), leading to their creation on October 2, 1975, under the Regional Rural Bank Act of 1976. These banks receive capital from the Government of India, State Government, and Sponsor Bank in the ratio of 50:15:35, respectively. Manipur Rural Bank (MRB) established on May 28, 1981, aims to professionally mobilize deposits and manage credits allocation for rural communities. MRB provides loans and advances across urban, semi-urban, and rural areas, operating 27 branches across 10 districts as of March 2019. This research paper evaluates the district-wise deposits mobilization and credits disbursement of MRB using secondary data from its annual reports from 2012-13 to 2019-20.

**Keywords:** Financial institutions, rural development, credit allocation, regional rural banks, Manipur rural bank.

## Introduction

The development of any country's economy heavily relies on its financial institutions (Gandhi, 1947). Mahatma Gandhi aptly stated that India is a rural-based nation, emphasizing the need for a strong financial backbone to support rural development. To foster rural development, ensuring an adequate supply of credit is crucial for improving the economy and the living standards of rural communities (Narasimham Committee, 1975). In July 1975, under the leadership of Indira Gandhi the then Prime Minister of India, a working group chaired by Narasimham was formed to explore the necessity of establishing new rural bank as subsidiaries of public sector banks to meet the credit needs of rural populations. Following the group's recommendations, Regional Rural Banks (RRBs) were established on October 2, 1975 (Narasimham Committee, 1975).

Manipur Rural Bank (MRB) was subsequently set up on May 28, 1981, as part of this initiative. The primary purpose of RRBs is to mobilize financial resources from rural, semi-urban, and

urban areas and to disburse loans and advances for agriculture and allied activities, benefiting small and marginal farmers, local artisans, small entrepreneurs, and the weaker sections of society in rural areas (NABARD, 1981). These efforts aim to improve living standards, stimulate the rural economy, create employment opportunities, increase savings, accept deposits, and use funds productively while protecting people from exploitative informal money lenders (Srinivasan, 2005). Manipur, India's easternmost state, which shares an international border with Myanmar, covers a total geographical area of 22,327 sq. km and is characterized by two distinct topographical zones: hills and valleys (Census of India, 2011). The hills constitute 90% of the area, while the central valley makes up only one-tenth of the state's total geographical area. According to the 2011 census, Manipur's population stands at 27.22 lakh, with 13.70 lakh males and 13.52 lakh females (Census of India, 2011). Agriculture and allied activities are the primary sources of livelihood for the rural population (Singh, 2013). Since its inception, MRB has played a vital role in rural development by mobilizing deposits and disbursing loans and advances to rural communities, thus contributing significantly to the economic upliftment of the region (Singh, 2013).

### **Literature Review**

The role of rural banking and financial institutions in driving economic development has been extensively examined in various studies. Uddin (2003) investigated the functioning and performance of Regional Rural Banks (RRBs) in Uttarakhand, highlighting the importance of branch expansion and deposit mobilization in enhancing financial access in rural areas. Similarly, Mathur (2005) delved into the complexities of loan assets held by commercial banks, with a particular emphasis on strategies to reduce non-performing assets (NPAs), a crucial aspect of maintaining financial health and sustainability. Expanding on these themes, Kaye (2006) assessed the credit needs of rural populations, focusing on the performance of Arunachal Pradesh Rural Bank. This study provided valuable insights into how well rural banks meet the financial requirements of rural communities. Roy (2007) conducted intensive field investigations in West Bengal to evaluate the achievements of RRBs in meeting their objectives, shedding light on the practical implications of rural banking initiatives and their impact on rural development. Chakrabarti (2011) offered a historical perspective on the evolution and significance of rural banking, coupled with a performance analysis of RRBs. This study highlighted the critical role that rural banking has played in India's financial landscape. In a similar vein, Kher (2013) provided an appraisal of the rural credit structure and the role of RRBs in developing the rural economy, emphasizing their contribution to economic upliftment in rural areas.

Focusing on a specific case, Singh (2013) evaluated the performance of Manipur Rural Bank and its impact on the state's economic development. This case-specific analysis highlighted the bank's role in fostering regional growth. Building on this foundation, subsequent research explored specific regional contexts and the intricacies of rural credit structures. Taral and Nisarg (2016) conducted a comprehensive assessment of the financial performance of RRBs before and after amalgamation, providing insights into how structural changes affect banking outcomes. Their findings emphasized the significance of amalgamation

in improving the efficiency and reach of rural banks. Similarly, Saxena and Lath (2017) focused on the rural economy and the role of RRBs in lending to the priority sector, with special emphasis on agriculture, illustrating the critical support these banks provide to the agricultural sector. Further broadening the discussion, Kumar and Kumar (2018) explored the broader role of banking financial institutions in rural development in India, offering a holistic view of how these institutions contribute to economic growth. Tigari and Gaganadeepa (2019) examined the rural credit structure and the role of RRBs in developing the rural economy, reinforcing the importance of credit availability in rural development. More recent studies have continued to explore broader trends in banking practices and the management of non-performing assets. Mehta and Sharma (2019) analysed the impact of digital banking on rural financial inclusion, highlighting how digital platforms have increased the reach and efficiency of banking services in rural areas. Das and Chatterjee (2020) investigated the role of RRBs in promoting sustainable agricultural practices through targeted lending schemes, showcasing the potential of RRBs in supporting sustainable development. Gupta and Rao (2020) assessed the effectiveness of government policies in enhancing the operational efficiency of RRBs, focusing on post-restructuring performance metrics. Their study provided critical insights into how policy interventions can optimize the performance of rural banks.

Collectively, these studies provide a comprehensive understanding of the evolving landscape of rural banking and its crucial role in economic development, highlighting the multifaceted contributions of Regional Rural Banks (RRBs) in enhancing financial inclusion, supporting rural livelihoods, and promoting sustainable economic growth. While these literature reviews have concentrated on various aspects of India's financial landscape, they have not specifically addressed the district-wise deposit mobilization and lending activities of the Manipur Rural Bank (MRB). Therefore, the present research has been undertaken to promote sustainable rural economic development in the state.

### **Objectives**

The primary objective of this study is to evaluate the performance of Manipur Rural Bank concerning district-wise deposit mobilization and credit deployment in Manipur.

### **Materials and Methods**

The present research relies solely on secondary data, which has been compiled from various sources, including the annual reports of Manipur Rural Bank, relevant books, websites, discussions with bank officials, and articles published in national and international journals. The data spans from 2012-13 to 2019-20 and has been manually tabulated for this article. Simple analytical tools, such as percentages, have been used for analysis. As of March 2019, the bank's network comprises 27 branches operating across 10 districts. Out of these, 1 branch is in an urban area, 10 branches are in semi-urban areas, and 16 branches are in rural areas. However, the Sapermaina branch under Kangpokpi district is not functioning and is in the process of reopening. This research paper aims to assess the district-wise deposits mobilization and credits disbursement in Manipur. There are three types of deposits: current deposits, saving deposits, and term deposits.

## Results and Discussion

### **Deposit mobilization of current deposits:**

Branch expansion is a key indicator of a bank's efficiency, but deposit mobilization is also crucial for long-term viability. Current accounts, mainly used by business people for frequent transactions, are a significant aspect of this. Table - 1 shows the trends in current deposits from 2012-13 to 2019-20. The number of current accounts rose from 4,674 in 2012-13 to 7,049 in 2017-18, dipped to 5,594 in 2018-19, and then increased to 5,860 in 2019-20. This reflects initial growth in business activity, followed by volatility possibly due to market conditions or client behaviour changes. Total accounts grew steadily from 97,907 in 2012-13 to 414,518 in 2019-20, indicating successful client acquisition across various account types. The proportion of current accounts to total accounts fell from 4.77% in 2012-13 to 1.41% in 2019-20, suggesting a shift in customer preference towards savings or term deposits.

Current deposit amounts decreased from 302,149 in 2012-13 to 217,704 in 2015-16, then increased to 446,146 in 2018-19, and slightly declined to 420,854 in 2019-20. This pattern suggests economic challenges followed by recovery and stabilization. Total deposits grew from 1,360,871 in 2012-13 to 3,138,030 in 2019-20, reflecting increased customer trust and engagement. However, the percentage of current deposits to total deposits fell from 22.20% in 2012-13 to 13.40% in 2019-20, indicating a relative growth in savings and term deposits. Thus, while the bank has expanded its total account base and deposit amounts, the proportion and amounts of current deposits have been more volatile. The declining share of current deposits suggests changing customer preferences or strategic shifts by the bank.

### **Deposit mobilisation saving deposits:**

In financial institutions, deposit mobilization is crucial for expanding resources and reflecting the bank's financial strength. Savings accounts, designed for holding money not intended for immediate use, allow depositors to withdraw funds as needed and earn compound interest. Table - 2 highlights the growth of savings deposits, with the number of savings accounts rising from 88,547 in 2012-13 to 436,643 in 2019-20. The percentage of savings accounts relative to total deposit accounts increased from 90.44% in 2012-13 to 97.47% in 2018-19, slightly dipping to 96.59% in 2019-20. Savings deposit amounts grew from 756,841 in 2012-13 to 1,935,168 in 2019-20, with a slight decrease to 1,656,743 in 2017-18. The percentage of savings deposit amounts relative to total deposits fluctuated between 53.84% and 63.64% during this period.

The significant increase in savings accounts from 88,547 in 2012-13 to 436,643 in 2019-20 indicates strong attraction of individual savers, likely due to favourable interest rates and service quality. The total number of accounts (current, savings, and term) also rose from 97,907 in 2012-13 to 452,062 in 2019-20, showcasing successful expansion and diverse depositor attraction. The high percentage of savings accounts suggests a customer preference for these accounts due to their flexibility and interest benefits. Savings deposit amounts increased from 756,841 ('000 Rs.) in 2012-13 to 1,935,168 ('000 Rs.) in 2019-20, with a minor

dip in 2017-18, likely due to economic factors or temporary depositor behaviour shifts. Total deposit amounts rose from 1,360,871 ('000 Rs.) in 2012-13 to 3,138,030 ('000 Rs.) in 2019-20, reflecting overall growth and increasing deposits across all account types.

The data indicates a strong emphasis on savings deposits, reflecting a solid base of individual depositors. The increasing number and proportion of savings accounts suggest effective customer acquisition and retention strategies. Despite minor fluctuations, the overall trend shows robust growth and a stable deposit base, positioning the bank well for future financial stability and expansion.

#### **Deposit mobilization of term deposits:**

Term deposits involve keeping a sum of money in a bank for a fixed period, with no withdrawals allowed until maturity. Table - 3 illustrates the mobilization of term deposits from 2012-13 to 2019-20. The number of term deposit accounts fluctuated, starting at 4,686 in 2012-13 and reaching 9,559 in 2019-20. The percentage of term deposit accounts relative to total deposit accounts declined from 4.79% in 2012-13 to 1.63% in 2016-17 and then slightly increased to 2.11% in 2019-20. Term deposit amounts increased from 301,881 ('000 Rs.) in 2012-13 to 782,008 ('000 Rs.) in 2019-20, with a dip to 722,254 ('000 Rs.) in 2018-19. The percentage of term deposit amounts relative to total deposits fluctuated, peaking at 31.64% in 2013-14 and reaching a low of 13.69% in 2017-18, stabilizing around 24% in the last two years. The data shows variability in the number of term deposit accounts and their proportion of total deposits. Despite these fluctuations, the overall amount in term deposits has grown, indicating continued reliance on these fixed-period savings instruments. This trend suggests larger sums are being deposited even as the number of accounts fluctuates. The steady rise in total deposit amounts from 1,360,871 ('000 Rs.) in 2012-13 to 3,138,030 ('000 Rs.) in 2019-20 reflects the bank's overall growth. The fluctuating percentage of term deposits indicates shifting depositor preferences and economic influences, with a notable peak in 2013-14 and stabilization around 24% in the final years. Overall, the bank has grown its total deposit base, with term deposits playing a significant but variable role.

#### **Total No. of A/C and deposit amounts of MRB (current+saving+term):**

Table - 4 showcases a consistent upward trajectory in the total number of accounts held by MRB, escalating from 97,907 in 2012-13 to 452,062 in 2019-20. Notably, the most significant surge in accounts transpired during 2014-15, with an impressive addition of 96,866 accounts. Concurrently, the total deposit amounts surged consistently from Rs. 1,360,871 in 2012-13 to Rs. 3,138,030 in 2019-20. The pinnacle increase in deposit amounts surfaced in 2016-17, amassing Rs. 614,545, signaling a substantial influx of funds during that period. The percentage growth of total deposits experienced fluctuations, oscillating between 1.90% in 2017-18 to a noteworthy 28.49% in 2016-17. The district-wise deposit mobilization spearheaded by MRB assumes a pivotal role, not only as a financial resource but also in fostering savings culture and nurturing banking habits among rural communities. The profitability of financial institutions is intricately intertwined with deposit mobilization efforts. For deeper insights into MRB's

regional impact and its contribution to rural economic development, Table - 5 delineates the district-wise deposit deployment.

The data highlights MRB's consistent growth in both the number of accounts and total deposit amounts. The substantial increases witnessed in these metrics underscore the bank's efficacy in attracting clientele and efficiently managing their deposits. These trends serve as a testament to MRB's commendable performance and its stature as a dependable financial entity within its domain.

#### **District wise deployment of deposit:**

Table - 5 depicts the allocation of deposits by MRB across Manipur state's districts. In Imphal East, housing five branches, both deposited amounts and percentages exhibit an upward trajectory, climbing from 513,274 (31.3.15) to 990,224 (31.3.19), with a slight dip to 939,830 (31.3.20). Correspondingly, Imphal West, boasting the highest branch count at seven, has witnessed rises in both deposits and percentages, ascending from 850,336 (31.3.15) to 1,304,837 (31.3.18), except for a drop to 1,168,231 (31.3.19). Thoubal District, with four branches, has observed increases in deposits and percentages from 231,541 (31.3.15) to 370,423 (31.3.20), with the exception of 275,117 (31.3.18). Kakching district, hosting one branch, has experienced varying deposits and percentages but has generally increased from 80,793 (31.3.17) to 97,416 (31.3.20). Bishnupur district, encompassing four branches, has seen growth in both deposits and percentages from 168,206 (31.3.15) to 273,729 (31.3.20), with the exception of 187,757 (31.3.18). Tengenoupal district, housing one branch, has witnessed increases in deposits and percentages from 6,408 (31.3.15) to 68,015 (31.3.20), with the exception of 5,779 (31.3.16). Ukhrul district, also with one branch, has demonstrated continuous growth in both deposits and percentages, ascending from 1,732 (31.3.15) to 22,422 (31.3.20). Noney district, with two branches, has experienced growth in both deposits and percentages from 41,498 (31.3.15) to 100,161 (31.3.20). Kangpokpi, with one branch, has encountered operational challenges due to law-and-order issues but operates from the head office. Lastly, Churachandpur district, with one branch, has seen an increase in deposits and percentages from 8,211 (31.3.15) to 25,105 (31.3.20).

The total deposits have steadily increased from 1,821,206 (31.3.15) to 3,138,030 (31.3.20). During the reference period from 31.3.15 to 31.3.20, Imphal West district has mobilized the highest deposit amounts, while Ukhrul district has recorded the lowest deposit mobilization. It's noteworthy that the number of operating MRB branches varies significantly across Manipur's districts.

#### **District wise deployment of credit:**

MRB has been actively providing loans and advances across urban, semi-urban, and rural areas throughout Manipur state to facilitate development initiatives. Table - 6 furnishes valuable insights into the distribution of credit across various districts. In Imphal East district, both the credited amounts and their percentage relative to the total have exhibited consistent growth, escalating from 209,169 (31.3.15) to 382,362 (31.3.20), albeit with a corresponding decline in

percentage from 29.98% to 23.42% over the same period. Similarly, Imphal West district has witnessed a steady increase in credited amounts, rising from 240,807 (31.3.15) to 518,181 (31.3.20), despite fluctuations in the percentage, which decreased from 34.51% to 31.74%. Thoubal district has also experienced an upward trajectory in credited amounts, climbing from 113,547 (31.3.15) to 262,043 (31.3.20), albeit with slight fluctuations in the percentage, which decreased from 16.27% to 16.05%. Kakching district's credited amounts and percentage have risen from 52,037 (31.3.17) to 89,116 (31.3.20) and from 0.40% to 5.46% respectively, albeit with a minor decline from the previous year.

Similarly, Bishnupur district has observed a consistent increase in credited amounts from 115,214 (31.3.15) to 284,155 (31.3.20), with corresponding fluctuations in the percentage, ranging from 18.77% to 16.51%. In Tengnoupal district, both credited amounts and percentages have witnessed continuous growth, rising from 3,348 and 0.48% (31.3.15) to 19,297 and 1.18% (31.3.20) respectively. Ukhrul district has also seen a steady increase in credited amounts from 4,926 (31.3.15) to 12,456 (31.3.20), accompanied by a rise in the percentage from 0.71% to 0.76%. Noney district has shown substantial growth in credited amounts and percentages, surging from 7,229 and 1.04% (31.3.15) to 47,737 and 2.92% (31.3.20) respectively. However, no credited amounts are reported for Kangpokpi district due to prolonged operational issues. Churachandpur district's credited amounts have increased from 3,522 (31.3.15) to 17,248 (31.3.20), with corresponding fluctuations in the percentage, albeit with an overall rise from 0.50% to 1.06%. Thus, the total credited amounts have shown a positive trend, escalating from 697,762 (31.3.15) to 1,632,595 (31.3.20). Despite fluctuations, the data underscores the constructive impact of MRB's credit deployment across Manipur's districts, reflecting its commitment to fostering economic development and financial inclusion throughout the region.

## **Conclusion**

Given India's predominantly rural landscape, the nation's path to becoming a developed country hinges on the development of its rural areas. Essential to this endeavour is the provision of adequate credit, crucial for uplifting the economy and improving the standard of living in rural communities. Regional Rural Banks (RRBs) were established on 2nd October 1975, with Manipur Rural Bank (MRB) joining their ranks on 28th May 1981. The primary objective behind the establishment of RRBs was to mobilize financial resources from rural, semi-urban, and urban areas, channelling them towards disbursing loans and advances to rural masses, particularly the weaker sections of society. This initiative aimed to enhance living standards, boost the rural economy, create employment opportunities, promote savings, accept deposits, and utilize funds for productive purposes, while also shielding common people from the exploitations of informal money lenders. Agriculture and allied activities stand as the primary sources of livelihood for rural populations in Manipur State. MRB has played a pivotal role in rural development since its inception, mobilizing deposits and disbursing loans and advances to rural communities. Notably, Imphal West district has been able to mobilize the highest deposit amounts, while Ukhrul district has recorded the lowest deposit mobilization among the districts. Moreover, the number of operating branches of MRB across Manipur varies

significantly district-wise. In terms of credit deployment, Imphal West district leads with the highest disbursement, while Tengnoupal and Churachandpur districts have the lowest credit deployment. This underscores MRB's vital role in rural development since its establishment.

A comprehensive analysis of MRB's deposit mobilization efforts from 2012-13 to 2019-20 reveals significant trends and implications for the bank's operations and strategic direction. Branch expansion remains vital for indicating a bank's efficiency, but equal emphasis must be placed on deposit mobilization for future viability. Diversifying deposit types, as evidenced by fluctuations in current, savings, and term deposits relative to total deposits, reflects changing customer preferences and market conditions, necessitating adaptive strategies. The consistent growth in the number of accounts and total deposit amounts reflects MRB's commendable performance in attracting and managing deposits, contributing to its stability and growth. District-wise analysis underscores MRB's role in fostering financial inclusion and economic development across Manipur's diverse regions, positioning it as a reliable and impactful player in the region's financial landscape, poised for continued growth and success.

**Table - 1: Deposit mobilization of current deposits (in '000Rs.)**

Years	No. of A/c	Total No. of A/c (current+saving +term)	% of current deposit A/c to total deposit A/c	Current deposit amounts	Total deposit Amounts	% of current deposit to total deposit
2012-13	4,674	97,907	4.77	302,149	1,360,871	22.20
2013-14	5,024	168,496	2.98	189,426	1,450,425	13.06
2014-15	5,038	265,362	1.90	278,880	1,821,199	15.31
2015-16	5,355	298,187	1.80	217,704	2,157,134	10.09
2016-17	6,187	340,649	1.82	286,435	2,771,679	10.34
2017-18	7,049	391,154	1.80	386,679	2,824,342	27.65
2018-19	5,594	414,518	1.35	446,146	2,954,271	15.10
2019-20	5,860	414,518	1.41	420,854	3,138,030	13.40

**Table - 2: Deposit mobilisation saving deposits (in '000Rs.)**

Years	No. of saving deposit A/c	Total No. of A/c (current+saving +term)	% of saving deposit A/c to total deposit A/c	Saving deposit amounts	Total deposit Amounts	% of saving deposit amount to total deposit amounts
2012-13	88,547	97,907	90.44	756,841	1,360,871	55.62
2013-14	158,209	168,496	93.89	802,144	1,450,425	55.30
2014-15	253,694	265,362	95.60	980,545	1,821,199	53.84
2015-16	287,491	298,187	96.41	1,301,843	2,157,134	60.35
2016-17	328,920	340,649	96.56	1,763,933	2,771,679	63.64
2017-18	376,393	391,154	96.23	1,656,743	2,824,342	58.66



2018-19	404,043	414,518	97.47	1,785,871	2,954,271	60.45
2019-20	436,643	452,062	96.59	1,935,168	3,138,030	61.69

**Table - 3: Deposit mobilization of term deposits (in '000Rs.)**

Years	No. of Term deposit A/c	Total No. of A/c (current+saving+term)	% of term deposit A/c No. to total deposit A/c	Term deposit amounts	Total deposit Amounts	% of term deposit to total deposit
2012-13	4,686	97,907	4.79	301,881	1,360,871	22.18
2013-14	5,263	168,496	3.12	458,855	1,450,425	31.64
2014-15	6,630	265,362	2.50	561,774	1,821,199	30.85
2015-16	5,341	298,187	1.79	637,587	2,157,134	29.56
2016-17	5,542	340,649	1.63	721,310	2,771,679	26.02
2017-18	7,712	391,154	1.97	780,920	2,824,342	13.69
2018-19	4,881	414,518	1.78	722,254	2,954,271	24.45
2019-20	9,559	452,062	2.11	782,008	3,138,030	24.91

**Table - 4: Total No. of A/C and deposit amounts of MRB (current+saving+term)**

Years	Total No. of deposit A/C	Increased/ Decreased	Total deposit Amounts	Increased/ Decreased	% of growth of total deposit
2012-13	97,907	---	1,360,871	---	---
2013-14	168,496	70,589	1,450,425	89,554	6.58
2014-15	265,362	96,866	1,821,199	370,774	25.55
2015-16	298,187	32,825	2,157,134	335,935	18.45
2016-17	340,649	48,762	2,771,679	614,545	28.49
2017-18	391,154	50,505	2,824,342	52,663	1.90
2018-19	414,518	23,364	2,954,271	129,929	4.60
2019-20	452,062	37,544	3,138,030	183,759	6.22

**Table - 5: District wise deployment of deposit (in '000Rs.)**

Districts	No. of Br.	Year: Deposited as on					
		31.3.15	31.3.16	31.3.17	31.3.18	31.3.19	31.3.20
Impal East	5	513,274 (28.18)	588,971 (27.30)	874,866 (31.56)	840,267 (29.75)	990,224 (33.52)	939,830 (29.95)
Impal West	7	850,336 (46.69)	1,022,277 (47.39)	1,199,521 (43.28)	1,304,837 (46.20)	1,168,231 (39.54)	1,240,928 (39.54)
Thoubal	4	231,541 (12.71)	286,082 (13.26)	307,567 (11.10)	275,117 (9.74)	308,219 (10.43)	370,423 (11.80)
Kakching	1	Not open	Not open	30,793 (2.91)	86,473 (3.06)	81,737 (2.77)	97,416 (3.10)
Bishnupur	4	168,206	193,079	198,239	187,757	220,750	273,729

		(9.24)	(8.95)	7.15)	(6.65)	(7.47)	(8.72)
Tengnoupal	1	6,408 (0.35)	5,779 (0.27)	10,804 (0.39)	17,272 (0.61)	64,163 (2.17)	68,015 (2.17)
Ukhrul	1	1,732 (0.10)	2,935 (0.14)	3,472 (0.31)	11,296 (0.40)	15,721 (0.53)	22,422 (0.71)
Noney	2	41,498 (2.28)	44,521 (2.06)	72,706 (2.62)	80,162 (2.84)	88,991 (3.01)	100,161 (3.19)
Kangpokpi	1	0	0	0	0	0	0
Churachandpur	1	8,211 (0.45)	13,490 (0.63)	18,711 (0.68)	18,781 (0.66)	16,235 (0.55)	25,105 (0.80)
<b>Total</b>	<b>27</b>	<b>1,821,206</b>	<b>2,157,134</b>	<b>2,771,679</b>	<b>2,824,342</b>	<b>2,954,271</b>	<b>3,138,030</b>

Figures in the parentheses are in % to total deposit amounts of respective year

**Table - 6: District wise deployment of credit (in '000Rs.)**

Districts	No. of Br.	Years: Credit as on					
		31.3.15	31.3.16	31.3.17	31.3.18	31.3.19	31.3.20
Impal East	5	209,169 (29.98)	245,494 (27.24)	283,479 (25.91)	323,718 (25.34)	339,011 (23.47)	382,362 (23.42)
Impal West	7	240,807 (34.51)	308,374 (34.2)	377,203 (34.48)	445,650 (34.88)	471,522 (32.64)	518,181 (31.74)
Thoubal	4	113,547 (16.27)	151,117 (16.77)	142,325 (13.01)	181,686 (14.22)	234,104 (16.21)	262,043 (16.05)
Kakching	1	Not open	Not open	52,037 (.40)	60,524 (4.74)	83,306 (5.77)	89,116 (5.46)
Bishnupur	4	115,214 (16.51)	169,168 (18.77)	200,132 (18.29)	218,076 (17.07)	246,088 (17.04)	284,155 (17.41)
Tengnoupal	1	3,348 (0.48)	4,822 (0.54)	6,016 (0.55)	9,186 (0.72)	14,684 (1.02)	19,297 (1.18)
Ukhrul	1	4,926 (0.71)	5,447 (0.60)	6,516 (0.60)	7,660 (0.60)	9,305 (0.64)	12,456 (0.76)
Noney	2	7,229 (1.04)	11,356 (1.26)	18,091 (1.65)	21,718 (1.70)	36,318 (2.51)	47,737 (2.92)
Kangpokpi	1	0	0	0	0	0	0
Churachandpur	1	3,522 (0.50)	5,306 (0.59)	8,119 (0.74)	9,364 (0.73)	10,218 (0.71)	17,248 (1.06)
<b>Total</b>	<b>27</b>	<b>697,762</b>	<b>901,084</b>	<b>1,093,918</b>	<b>1,277,582</b>	<b>1,444,556</b>	<b>1,632,595</b>

Figures in the parentheses are in % to total credit amounts of respective year

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