TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank		Aligarh Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	**481**	**577**	**299**	**330**	**610**	**752**	**3181**	**3885**
a) Interest/discount on advances/bills	346	346	166	192	104	126	1183	1333
b) Income on Investments	15	48	—	—	104	101	1233	1485
c) Interest on balances with RBI and other inter-bank funds	120	182	134	138	402	526	765	1068
d) Others	—	—	—	—	—	—	—	—
II. Other income	**39**	**59**	**18**	**46**	**47**	**36**	**99**	**93**
a) Commission, exchange and brokerage	5	11	11	13	5	7	62	53
b) Other miscellaneous income	34	47	6	32	41	29	37	41
Total (I+II)	**520**	**635**	**317**	**376**	**656**	**788**	**3280**	**3978**
Expenditure & Provisions								
III. Interest expended	**242**	**281**	**260**	**268**	**404**	**497**	**1865**	**2264**
a) Interest on deposits	189	232	201	154	384	466	1549	1964
b) Interest on RBI/inter-bank borrowings	53	49	—	68	21	31	316	300
c) Others	—	—	59	46	—	—	—	—
IV. Operating expenses	**130**	**147**	**210**	**230**	**174**	**211**	**558**	**680**
a) Payments to and provisions for employees	105	119	184	199	136	167	500	605
b) Rent, taxes and lighting	4	5	7	7	5	5	14	17
c) Printing and stationery	3	3	2	2	2	2	8	7
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	2	2	1	1	4	5
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	—	—	—	1	1	1
h) Law charges	—	—	—	—	—	—	1	1
i) Postage, telegrams, telephones, etc.	3	4	2	1	1	1	3	5
j) Repairs and maintenance	2	2	—	—	—	—	2	—
k) Insurance	1	1	2	2	13	17	1	2
l) Other expenditure	10	11	11	16	16	17	22	38
V. Provisions and contingencies	**14**	**26**	**10**	**8**	**—**	**—**	**120**	**—**
Total expenses*	**372**	**428**	**470**	**498**	**578**	**708**	**2423**	**2941**
VI. Profit	**134**	**181**	**-163**	**-129**	**78**	**80**	**736**	**1034**
Total (III+IV+V+VI)	**520**	**635**	**317**	**376**	**656**	**788**	**3280**	**3978**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank		Ambala Kurukshetra Gramin Bank		Aravali Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest Earned	**1378**	**2026**	**1112**	**1204**	**906**	**1120**	**592**	**797**
a) Interest/discount on advances/bills	303	434	504	483	474	609	376	434
b) Income on Investments	525	624	288	357	202	276	45	117
c) Interest on balances with RBI and other inter-bank funds	550	968	320	364	229	231	170	247
d) Others	—	—	—	—	1	3	—	—
II. Other income	**48**	**76**	**28**	**33**	**25**	**30**	**34**	**45**
a) Commission, exchange and brokerage	33	13	7	12	3	6	11	14
b) Other miscellaneous income	15	63	21	21	21	24	22	30
Total (I+II)	**1426**	**2102**	**1140**	**1237**	**931**	**1150**	**626**	**842**
Expenditure & Provisions								
III. Interest expended	**1235**	**1476**	**761**	**895**	**605**	**710**	**600**	**749**
a) Interest on deposits	1180	1427	713	827	494	590	537	653
b) Interest on RBI/inter-bank borrowings	55	49	48	68	111	120	63	96
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**659**	**591**	**405**	**507**	**191**	**260**	**302**	**342**
a) Payments to and provisions for employees	411	504	368	464	158	222	257	292
b) Rent, taxes and lighting	12	12	10	10	6	6	8	9
c) Printing and stationery	6	9	4	4	2	2	5	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	4	4	2	2	3	3	4	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	—	1	—	—	1	—	1	2
i) Postage, telegrams, telephones, etc.	2	2	2	3	2	3	3	4
j) Repairs and maintenance	—	—	1	1	1	—	1	2
k) Insurance	17	12	5	6	3	4	7	6
l) Other expenditure	206	46	12	14	16	18	15	17
V. Provisions and contingencies	**302**	**—**	**—**	**—**	**49**	**70**	**- 41**	**26**
Total expenses*	**1894**	**2067**	**1166**	**1401**	**796**	**970**	**901**	**1091**
VI. Profit	**-770**	**35**	**-26**	**-164**	**86**	**110**	**-234**	**-275**
Total (III+IV+V+VI)	**1426**	**2102**	**1140**	**1237**	**931**	**1150**	**626**	**842**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Arunachal Pradesh Rural Bank		Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	**225**	**381**	**1025**	**1109**	**3135**	**3848**	**885**	**1239**
a) Interest/discount on advances/bills	157	335	406	485	512	598	393	489
b) Income on Investments	68	41	607	604	2596	3211	234	380
c) Interest on balances with RBI and other inter-bank funds	—	5	12	19	26	39	257	370
d) Others	—	—	—	—	—	—	—	—
II. Other income	**15**	**16**	**74**	**46**	**63**	**55**	**12**	**19**
a) Commission, exchange and brokerage	8	10	69	40	12	13	5	7
b) Other miscellaneous income	7	6	5	6	51	42	8	12
Total (I+II)	**240**	**397**	**1099**	**1155**	**3198**	**3903**	**897**	**1257**
Expenditure & Provisions								
III. Interest expended	**129**	**195**	**500**	**545**	**1829**	**2235**	**816**	**1048**
a) Interest on deposits	99	153	351	378	1707	2107	707	924
b) Interest on RBI/inter-bank borrowings	30	42	149	167	122	127	110	124
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**83**	**99**	**335**	**374**	**717**	**1011**	**492**	**613**
a) Payments to and provisions for employees	72	73	263	284	655	725	456	532
b) Rent, taxes and lighting	3	5	9	9	13	17	10	10
c) Printing and stationery	3	3	5	7	12	11	6	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	6	7	8	15	—	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	1	1	1	2
h) Law charges	—	—	1	—	—	—	—	1
i) Postage, telegrams, telephones, etc.	—	1	3	4	1	1	1	2
j) Repairs and maintenance	—	4	2	2	2	2	1	1
k) Insurance	2	2	9	4	14	21	6	10
l) Other expenditure	2	9	37	57	10	216	11	49
V. Provisions and contingencies	**20**	**84**	**159**	**75**	**138**	**205**	**21**	**—**
Total expenses*	**212**	**294**	**835**	**919**	**2545**	**3245**	**1308**	**1660**
VI. Profit	**8**	**19**	**105**	**161**	**514**	**453**	**- 432**	**- 403**
Total (III+IV+V+VI)	**240**	**397**	**1099**	**1155**	**3198**	**3904**	**897**	**1257**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Balasore Gramya Bank		Balia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank		Bara Banki Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest Earned	**235**	**274**	**1786**	**2545**	**851**	**1179**	**2132**	**2462**
a) Interest/discount on advances/bills	188	171	418	453	337	424	321	367
b) Income on Investments	—	—	374	2025	212	321	1235	1444
c) Interest on balances with RBI and other inter-bank funds	46	103	—	—	295	421	530	609
d) Others	—	—	993	67	6	14	46	43
II. Other income	**28**	**26**	**104**	**259**	**39**	**73**	**29**	**35**
a) Commission, exchange and brokerage	3	4	30	24	6	7	18	23
b) Other miscellaneous income	26	23	73	235	33	66	11	12
Total (I+II)	**263**	**300**	**1889**	**2804**	**890**	**1252**	**2161**	**2498**
Expenditure & Provisions								
III. Interest expended	**568**	**694**	**1272**	**1547**	**726**	**900**	**1240**	**1385**
a) Interest on deposits	480	599	228	1467	621	780	1149	1300
b) Interest on RBI/inter-bank borrowings	9	10	961	81	105	120	91	85
c) Others	80	85	84	—	—	—	—	—
IV. Operating expenses	**383**	**426**	**446**	**536**	**356**	**425**	**499**	**673**
a) Payments to and provisions for employees	352	393	411	497	314	385	454	552
b) Rent, taxes and lighting	9	10	7	8	7	8	9	10
c) Printing and stationery	1	4	5	4	4	4	6	6
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	2	2	2	2	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	1	2	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	1	1	2	2	2	2	3
j) Repairs and maintenance	1	—	—	—	1	2	1	1
k) Insurance	3	2	—	—	—	—	1	1
l) Other expenditure	12	13	19	23	25	21	22	96
V. Provisions and contingencies	**105**	**135**	**—**	**—**	**—**	**—**	**47**	**69**
Total expenses*	**951**	**1119**	**1718**	**2083**	**1082**	**1325**	**1739**	**2057**
VI. Profit	**-794**	**- 955**	**171**	**721**	**-192**	**-73**	**375**	**440**
Total (III+IV+V+VI)	**263**	**300**	**1889**	**2804**	**890**	**1252**	**2161**	**2567**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bardhman Gramin Bank		Bareilly Kshetriya Gramin Bank		Bastar Kshetriya Gramin Bank		Basti Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	**2166**	**2830**	**1058**	**1543**	**356**	**473**	**2194**	**2800**
a) Interest/discount on advances/bills	380	534	384	502	104	163	399	423
b) Income on Investments	1240	1399	663	1028	7	5	1789	2346
c) Interest on balances with RBI and other inter-bank funds	545	897	10	13	245	306	7	30
d) Others	—	—	—	—	—	—	—	—
II. Other income	**144**	**128**	**73**	**65**	**16**	**22**	**153**	**51**
a) Commission, exchange and brokerage	35	15	46	15	6	7	69	32
b) Other miscellaneous income	109	113	27	50	10	16	84	18
Total (I+II)	**2310**	**2958**	**1131**	**1608**	**371**	**495**	**2347**	**2850**
Expenditure & Provisions								
III. Interest expended	**1590**	**2129**	**678**	**836**	**367**	**463**	**1391**	**1668**
a) Interest on deposits	1522	2062	616	756	351	441	1271	1541
b) Interest on RBI/inter-bank borrowings	68	67	62	80	16	22	119	127
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**576**	**655**	**413**	**503**	**338**	**385**	**515**	**593**
a) Payments to and provisions for employees	518	569	373	452	316	361	447	522
b) Rent, taxes and lighting	12	14	12	13	5	6	8	9
c) Printing and stationery	9	9	6	6	4	4	5	6
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	3	3	1	1	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	—	—	1	1
h) Law charges	—	—	—	1	1	1	3	1
i) Postage, telegrams, telephones, etc.	2	3	2	3	1	1	8	9
j) Repairs and maintenance	1	1	4	5	1	1	1	2
k) Insurance	11	34	5	9	7	8	18	14
l) Other expenditure	17	21	8	28	2	3	21	26
V. Provisions and contingencies	**38**	**153**	**38**	**17**	**7**	**—**	**—**	**86**
Total expenses*	**2165**	**2784**	**1091**	**1341**	**705**	**848**	**1906**	**2262**
VI. Profit	**107**	**21**	**2**	**250**	**- 341**	**- 353**	**441**	**502**
Total (III+IV+V+VI)	**2310**	**2958**	**1131**	**1608**	**371**	**495**	**2347**	**2850**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Begusarai Kshetriya Gramin Bank		Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	**263**	**367**	**375**	**473**	**3116**	**3715**	**396**	**532**
a) Interest/discount on advances/bills	57	51	150	143	433	531	202	304
b) Income on Investments	195	127	212	327	2674	3178	70	72
c) Interest on balances with RBI and other inter-bank funds	12	172	14	4	8	6	123	155
d) Others	—	17	—	—	—	—	—	—
II. Other income	**9**	**5**	**5**	**13**	**157**	**145**	**19**	**74**
a) Commission, exchange and brokerage	1	1	2	6	157	144	2	3
b) Other miscellaneous income	8	3	2	6	—	1	16	71
Total (I+II)	**272**	**372**	**380**	**486**	**3273**	**3860**	**414**	**606**
Expenditure & Provisions								
III. Interest expended	**179**	**230**	**271**	**397**	**1438**	**1602**	**365**	**475**
a) Interest on deposits	170	220	244	367	1300	1474	333	433
b) Interest on RBI/inter-bank borrowings	10	10	18	30	138	128	33	42
c) Others	—	10	—	—	—	—	—	—
IV. Operating expenses	**78**	**110**	**94**	**136**	**681**	**733**	**206**	**247**
a) Payments to and provisions for employees	70	99	85	112	609	652	184	218
b) Rent, taxes and lighting	3	3	—	6	14	18	6	7
c) Printing and stationery	1	1	—	3	9	9	4	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	2	2	2	5	6	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	—	—	1	1	—	—
h) Law charges	—	—	—	—	10	2	—	—
i) Postage, telegrams, telephones, etc.	1	1	1	1	2	2	1	1
j) Repairs and maintenance	—	—	—	—	1	2	1	—
k) Insurance	1	2	1	5	14	14	—	—
l) Other expenditure	1	2	5	6	17	28	8	13
V. Provisions and contingencies	**2**	**29**	**21**	**45**	**114**	**116**	**23**	**—**
Total expenses*	**257**	**341**	**366**	**533**	**2119**	**2335**	**571**	**721**
VI. Profit	**15**	**3**	**-7**	**- 93**	**1040**	**1409**	**-180**	**-115**
Total (III+IV+V+VI)	**272**	**372**	**380**	**486**	**3273**	**3860**	**414**	**606**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bhilwara-Ajmer Kshetriya Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank		Bikaner Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	**990**	**1173**	**3672**	**3975**	**2279**	**2469**	**197**	**286**
a) Interest/discount on advances/bills	577	627	570	727	1394	1319	137	171
b) Income on Investments	168	244	1752	1862	266	378	60	114
c) Interest on balances with RBI and other inter-bank funds	245	302	1350	1385	619	772	—	1
d) Others	—	—	—	—	—	—	—	—
II. Other income	**52**	**51**	**145**	**288**	**107**	**112**	**19**	**28**
a) Commission, exchange and brokerage	16	28	5	5	10	16	9	15
b) Other miscellaneous income	36	22	141	283	97	96	10	12
Total (I+II)	**1043**	**1224**	**3817**	**4263**	**2386**	**2581**	**216**	**313**
Expenditure & Provisions								
III. Interest expended	**662**	**793**	**2409**	**2702**	**1285**	**1506**	**156**	**238**
a) Interest on deposits	565	685	2308	2559	873	1116	126	184
b) Interest on RBI/inter-bank borrowings	97	108	101	143	84	—	—	1
c) Others	—	—	—	—	328	390	29	54
IV. Operating expenses	**228**	**262**	**942**	**1152**	**494**	**574**	**93**	**111**
a) Payments to and provisions for employees	189	219	863	1063	419	499	78	92
b) Rent, taxes and lighting	9	11	12	16	6	8	3	3
c) Printing and stationery	5	4	10	8	8	9	1	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	4	4	6	6	10	11	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	2	2	1	1	—	—
h) Law charges	—	—	2	2	1	—	—	—
i) Postage, telegrams, telephones, etc.	3	4	6	5	5	6	1	1
j) Repairs and maintenance	3	3	2	2	—	1	—	—
k) Insurance	4	5	17	20	—	1	1	2
l) Other expenditure	9	11	23	28	44	39	7	9
V. Provisions and contingencies	**44**	**32**	**—**	**—**	**57**	**45**	**4**	**2**
Total expenses*	**890**	**1055**	**3351**	**3854**	**1779**	**2080**	**249**	**347**
VI. Profit	**109**	**137**	**467**	**408**	**551**	**456**	**- 37**	**- 36**
Total (III+IV+V+VI)	**1043**	**1224**	**3817**	**4263**	**2386**	**2581**	**216**	**313**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bilaspur Raipur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank		Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Income								
I. Interest Earned	**1571**	**2027**	**1052**	**1253**	**362**	**437**	**1982**	**1665**
a) Interest/discount on advances/bills	455	599	498	543	258	302	279	309
b) Income on Investments	298	289	113	175	15	24	144	130
c) Interest on balances with RBI and other inter-bank funds	817	1139	441	536	89	111	912	1226
d) Others	—	1	—	—	—	—	647	—
II. Other income	**83**	**48**	**22**	**62**	**18**	**18**	**15**	**21**
a) Commission, exchange and brokerage	23	32	21	21	11	13	14	21
b) Other miscellaneous income	61	16	—	41	7	5	—	—
Total (I+II)	**1654**	**2075**	**1073**	**1316**	**380**	**455**	**1996**	**1686**
Expenditure & Provisions								
III. Interest expended	**1277**	**1181**	**1159**	**1343**	**210**	**236**	**1622**	**962**
a) Interest on deposits	1205	1111	946	1137	150	131	927	918
b) Interest on RBI/inter-bank borrowings	71	70	214	205	60	44	48	44
c) Others	—	—	—	—	—	61	647	—
IV. Operating expenses	**706**	**822**	**828**	**1000**	**120**	**145**	**489**	**542**
a) Payments to and provisions for employees	635	746	775	942	77	89	449	498
b) Rent, taxes and lighting	15	16	23	24	5	6	7	9
c) Printing and stationery	9	9	10	10	3	2	4	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	4	5	3	3	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	2	—	—	1	1
h) Law charges	—	1	—	—	—	—	—	1
i) Postage, telegrams, telephones, etc.	5	5	5	6	1	2	2	2
j) Repairs and maintenance	2	1	2	2	—	—	1	1
k) Insurance	8	9	6	7	1	1	4	6
l) Other expenditure	29	32	1	2	28	42	20	18
V. Provisions and contingencies	**—**	**32**	**192**	**47**	**25**	**42**	**3**	**37**
Total expenses*	**1982**	**2004**	**1987**	**2343**	**330**	**381**	**2111**	**1504**
VI. Profit	**- 328**	**38**	**-1106**	**-1075**	**25**	**29**	**-118**	**145**
Total (III+IV+V+VI)	**1654**	**2075**	**1073**	**1316**	**380**	**455**	**1996**	**1686**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Bundi-Chittor Kshetriya Gramin Bank 1998	Bundi-Chittor Kshetriya Gramin Bank 1999	Cachar Gramin Bank 1998	Cachar Gramin Bank 1999	Cauvery Gramin Bank 1998	Cauvery Gramin Bank 1999	Chaitanya Gramin Bank 1998	Chaitanya Gramin Bank 1999
	For the year ended 31st March							
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
Income								
I. Interest Earned	**951**	**1097**	**458**	**707**	**2017**	**2213**	**987**	**1281**
a) Interest/discount on advances/bills	434	562	84	143	1252	1419	649	797
b) Income on Investments	10	29	374	564	314	362	88	94
c) Interest on balances with RBI and other inter-bank funds	—	506	—	—	451	433	250	390
d) Others	507	—	—	—	—	—	—	—
II. Other income	**32**	**43**	**20**	**171**	**137**	**150**	**107**	**172**
a) Commission, exchange and brokerage	5	8	8	16	124	135	20	41
b) Other miscellaneous income	27	35	12	155	13	16	87	131
Total (I+II)	**983**	**1140**	**479**	**878**	**2153**	**2363**	**1094**	**1453**
Expenditure & Provisions								
III. Interest expended	**605**	**783**	**346**	**465**	**1236**	**1449**	**640**	**824**
a) Interest on deposits	490	643	319	428	990	1172	506	687
b) Interest on RBI/inter-bank borrowings	7	6	27	37	246	276	32	32
c) Others	108	134	—	—	—	—	103	105
IV. Operating expenses	**307**	**351**	**258**	**320**	**637**	**784**	**282**	**323**
a) Payments to and provisions for employees	276	317	176	282	541	668	244	278
b) Rent, taxes and lighting	7	8	6	7	14	13	10	11
c) Printing and stationery	4	4	3	3	8	9	5	6
d) Advertisement and publicity	—	—	—	—	3	—	—	—
e) Depreciation on Bank's property	3	3	2	2	—	3	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	2	2	1	1
h) Law charges	—	—	—	—	—	1	—	1
i) Postage, telegrams, telephones, etc.	2	2	1	1	6	9	4	4
j) Repairs and maintenance	1	1	1	2	1	2	2	2
k) Insurance	4	2	1	—	4	—	5	6
l) Other expenditure	10	13	68	21	60	79	9	9
V. Provisions and contingencies	**30**	**-30**	**—**	**—**	**24**	**28**	**—**	**37**
Total expenses*	**912**	**1133**	**604**	**786**	**1873**	**2233**	**923**	**1147**
VI. Profit	**40**	**36**	**-125**	**92**	**256**	**102**	**171**	**269**
Total (III+IV+V+VI)	**983**	**1140**	**479**	**878**	**2153**	**2363**	**1094**	**1453**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Chambal Kshetriya Gramin Bank 1998	Chambal Kshetriya Gramin Bank 1999	Champaran kshetriya Gramin Bank 1998	Champaran kshetriya Gramin Bank 1999	Chandrapur Gadchiroli Gramin Bank 1998	Chandrapur Gadchiroli Gramin Bank 1999	Chhatrasal Gramin Bank 1998	Chhatrasal Gramin Bank 1999
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
Income								
I. Interest Earned	**399**	**739**	**793**	**1068**	**560**	**742**	**1137**	**1314**
a) Interest/discount on advances/bills	175	405	209	282	221	287	248	269
b) Income on Investments	8	46	15	4	176	251	286	312
c) Interest on balances with RBI and other inter-bank funds	216	288	569	783	162	204	602	733
d) Others	—	—	—	—	—	—	—	—
II. Other income	**64**	**84**	**10**	**49**	**9**	**34**	**46**	**42**
a) Commission, exchange and brokerage	3	10	4	6	8	9	46	42
b) Other miscellaneous income	61	75	6	43	—	24	—	—
Total (I+II)	**463**	**824**	**803**	**1118**	**568**	**776**	**1183**	**1356**
Expenditure & Provisions								
III. Interest expended	**368**	**586**	**963**	**1125**	**472**	**597**	**627**	**747**
a) Interest on deposits	355	561	933	1088	440	550	566	680
b) Interest on RBI/inter-bank borrowings	13	25	—	37	1	3	61	67
c) Others	—	—	30	—	30	43	—	—
IV. Operating expenses	**182**	**214**	**686**	**791**	**264**	**296**	**404**	**453**
a) Payments to and provisions for employees	153	180	653	755	228	263	372	405
b) Rent, taxes and lighting	5	7	10	11	7	7	8	18
c) Printing and stationery	3	3	4	4	2	5	4	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	2	2	2	2	2	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	1	1	1	1
h) Law charges	—	—	—	—	1	1	1	1
i) Postage, telegrams, telephones, etc.	1	1	1	1	1	1	3	4
j) Repairs and maintenance	—	—	—	—	1	1	1	1
k) Insurance	3	4	6	7	1	1	5	6
l) Other expenditure	12	15	8	10	21	14	7	8
V. Provisions and contingencies	**1**	**7**	**17**	**130**	**21**	**21**	**39**	**34**
Total expenses*	**550**	**800**	**1649**	**1916**	**736**	**894**	**1030**	**1200**
VI. Profit	**- 88**	**17**	**- 863**	**- 929**	**-189**	**-118**	**114**	**122**
Total (III+IV+V+VI)	**463**	**824**	**803**	**1118**	**568**	**776**	**1183**	**1356**

For the year ended 31st March

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank		Chitradurga Gramin Bank		Cuttack Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)
Income								
I. Interest Earned	**505**	**745**	**915**	**1101**	**1513**	**1910**	**1789**	**1981**
a) Interest/discount on advances/bills	251	322	651	744	958	1171	539	524
b) Income on Investments	242	399	78	119	225	305	329	369
c) Interest on balances with RBI and other inter-bank funds	12	24	187	238	329	434	922	1088
d) Others	—	—	—	—	—	—	—	—
II. Other income	**38**	**30**	**44**	**51**	**66**	**87**	**87**	**294**
a) Commission, exchange and brokerage	33	25	8	10	12	18	10	10
b) Other miscellaneous income	5	5	36	41	55	68	76	284
Total (I+II)	**543**	**775**	**959**	**1152**	**1579**	**1997**	**1876**	**2274**
Expenditure & Provisions								
III. Interest expended	**479**	**598**	**477**	**605**	**862**	**1099**	**1606**	**1830**
a) Interest on deposits	468	582	356	462	632	841	1440	1692
b) Interest on RBI/inter-bank borrowings	11	16	121	143	229	258	142	138
c) Others	—	—	—	—	—	—	25	—
IV. Operating expenses	**308**	**325**	**231**	**283**	**492**	**591**	**832**	**903**
a) Payments to and provisions for employees	251	288	209	254	432	518	739	799
b) Rent, taxes and lighting	8	9	5	6	11	14	21	23
c) Printing and stationery	5	5	5	6	7	8	8	9
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	3	3	4	4	6	3	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	1	1	2	2
h) Law charges	1	—	—	—	—	1	1	—
i) Postage, telegrams, telephones, etc.	2	2	2	4	6	8	8	8
j) Repairs and maintenance	—	—	1	1	2	3	1	1
k) Insurance	1	1	2	—	4	5	17	20
l) Other expenditure	38	16	4	8	23	25	33	39
V. Provisions and contingencies	**1**	**19**	**14**	**40**	**2**	**—**	**174**	**—**
Total expenses*	**787**	**923**	**708**	**888**	**1354**	**1716**	**2438**	**2733**
VI. Profit	**- 245**	**-167**	**236**	**224**	**223**	**281**	**-736**	**- 459**
Total (III+IV+V+VI)	**543**	**775**	**959**	**1152**	**1579**	**1997**	**1876**	**2274**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Damoh Panna Sagar Gramin Bank		Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramya Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(89)	(90)	(91)	(92)	(93)	(94)	(95)	(96)
Income								
I. Interest Earned	**733**	**1193**	**1578**	**2120**	**741**	**1073**	**1101**	**1485**
a) Interest/discount on advances/bills	154	221	295	340	271	441	610	727
b) Income on Investments	—	972	584	839	247	304	312	453
c) Interest on balances with RBI and other inter-bank funds	—	—	700	941	223	328	179	304
d) Others	579	—	—	—	—	—	—	—
II. Other income	**22**	**47**	**37**	**43**	**35**	**37**	**16**	**33**
a) Commission, exchange and brokerage	14	24	12	21	6	7	6	9
b) Other miscellaneous income	8	22	26	21	29	29	11	24
Total (I+II)	**755**	**1240**	**1616**	**2163**	**777**	**1110**	**1117**	**1518**
Expenditure & Provisions								
III. Interest expended	**631**	**750**	**823**	**1006**	**541**	**717**	**740**	**940**
a) Interest on deposits	588	701	748	949	498	655	589	756
b) Interest on RBI/inter-bank borrowings	40	47	75	56	43	63	151	184
c) Others	3	1	—	—	—	—	—	—
IV. Operating expenses	**351**	**416**	**444**	**591**	**298**	**345**	**248**	**287**
a) Payments to and provisions for employees	318	375	402	533	264	307	213	245
b) Rent, taxes and lighting	7	9	9	11	8	8	6	6
c) Printing and stationery	4	4	6	5	4	3	6	8
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	1	2	3	2	3	3	5
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	1	1	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	2	2	2	2	3	4	4
j) Repairs and maintenance	—	—	1	2	1	1	—	—
k) Insurance	4	6	8	10	4	2	1	2
l) Other expenditure	13	18	14	104	13	17	14	16
V. Provisions and contingencies	—	—	**56**	**81**	**10**	**—**	**115**	**145**
Total expenses*	**982**	**1166**	**1268**	**1598**	**839**	**1073**	**988**	**1227**
VI. Profit	**- 226**	**74**	**292**	**485**	**-73**	**37**	**14**	**145**
Total (III+IV+V+VI)	**755**	**1240**	**1616**	**2163**	**777**	**1110**	**1117**	**1518**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank		Etah Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(97)	(98)	(99)	(100)	(101)	(102)	(103)	(104)
Income								
I. Interest Earned	**381**	**584**	**2023**	**2415**	**274**	**852**	**1305**	**1620**
a) Interest/discount on advances/bills	161	240	467	529	33	509	595	690
b) Income on Investments	55	77	631	1075	—	—	207	225
c) Interest on balances with RBI and other inter-bank funds	115	180	925	811	242	343	503	705
d) Others	49	87	—	—	—	—	—	—
II. Other income	**53**	**45**	**41**	**58**	**5**	**54**	**63**	**75**
a) Commission, exchange and brokerage	11	10	19	21	4	12	41	57
b) Other miscellaneous income	42	35	22	37	1	41	22	17
Total (I+II)	**434**	**629**	**2064**	**2473**	**279**	**906**	**1368**	**1695**
Expenditure & Provisions								
III. Interest expended	**321**	**412**	**1349**	**1536**	**526**	**685**	**802**	**974**
a) Interest on deposits	292	371	1220	1415	510	669	668	843
b) Interest on RBI/inter-bank borrowings	—	41	129	121	—	15	134	131
c) Others	29	—	—	—	16	—	—	—
IV. Operating expenses	**187**	**211**	**498**	**573**	**476**	**580**	**320**	**368**
a) Payments to and provisions for employees	154	175	434	496	444	536	283	330
b) Rent, taxes and lighting	5	6	14	16	10	11	8	8
c) Printing and stationery	3	3	11	11	2	2	4	4
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	5	5	2	2	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	2	1	1	1	1
h) Law charges	—	—	1	2	—	—	—	—
i) Postage, telegrams, telephones, etc.	3	4	5	6	1	1	5	6
j) Repairs and maintenance	—	—	3	4	1	1	1	2
k) Insurance	3	3	10	16	5	9	—	1
l) Other expenditure	15	16	14	16	11	17	16	13
V. Provisions and contingencies	**8**	**3**	**115**	**173**	**—**	**—**	**17**	**—**
Total expenses*	**508**	**627**	**1847**	**2109**	**1002**	**1265**	**1122**	**1342**
VI. Profit	**- 82**	**- 2**	**101**	**191**	**-723**	**- 359**	**230**	**353**
Total (III+IV+V+VI)	**434**	**629**	**2064**	**2473**	**279**	**906**	**1368**	**1695**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank		Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(105)	(106)	(107)	(108)	(109)	(110)	(111)	(112)
Income								
I. Interest Earned	**558**	**903**	**1441**	**1832**	**728**	**609**	**2190**	**2736**
a) Interest/discount on advances/bills	200	320	270	338	223	252	459	570
b) Income on Investments	60	92	295	310	113	154	594	572
c) Interest on balances with RBI and other inter-bank funds	297	491	875	1184	392	204	6	22
d) Others	—	—	—	—	—	—	1131	1572
II. Other income	**9**	**25**	**22**	**30**	**21**	**23**	**28**	**31**
a) Commission, exchange and brokerage	9	9	10	14	5	5	5	9
b) Other miscellaneous income	—	16	12	16	16	17	23	21
Total (I+II)	**567**	**927**	**1462**	**1862**	**748**	**632**	**2218**	**2766**
Expenditure & Provisions								
III. Interest expended	**486**	**559**	**840**	**1029**	**472**	**332**	**1194**	**1415**
a) Interest on deposits	433	502	773	959	430	286	1097	1294
b) Interest on RBI/inter-bank borrowings	53	57	—	—	6	4	97	121
c) Others	—	—	67	69	36	42	—	—
IV. Operating expenses	**227**	**274**	**360**	**430**	**112**	**134**	**542**	**639**
a) Payments to and provisions for employees	207	245	285	343	82	101	497	552
b) Rent, taxes and lighting	4	5	7	7	6	7	8	9
c) Printing and stationery	1	2	6	7	1	2	4	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	2	3	3	2	2	3	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	—	—	1	2
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	2	1	2	1	1	—	—
j) Repairs and maintenance	1	—	—	—	—	—	2	1
k) Insurance	—	5	7	9	2	2	9	11
l) Other expenditure	9	12	49	58	16	18	18	67
V. Provisions and contingencies	**209**	**—**	**54**	**23**	**15**	**8**	**55**	**90**
Total expenses*	**713**	**833**	**1200**	**1458**	**584**	**466**	**1736**	**2054**
VI. Profit	**- 356**	**94**	**208**	**381**	**150**	**158**	**427**	**621**
Total (III+IV+V+VI)	**567**	**927**	**1462**	**1862**	**748**	**632**	**2218**	**2766**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Fatehpur Kshetriya Gramin Bank 1998	1999	Ganga Yamuna Gramin Bank 1998	1999	Gaur Gramin Bank 1998	1999	Giridih Kshetriya Gramin Bank 1998	1999
	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)
Income								
I. Interest Earned	**740**	**1061**	**520**	**183**	**2037**	**2412**	**413**	**531**
a) Interest/discount on advances/bills	191	239	129	183	824	838	123	127
b) Income on Investments	172	189	390	—	650	924	103	78
c) Interest on balances with RBI and other inter-bank funds	377	634	—	—	564	650	188	—
d) Others	—	—	—	—	—	—	—	326
II. Other income	**38**	**64**	**69**	**534**	**97**	**101**	**18**	**7**
a) Commission, exchange and brokerage	7	6	8	10	15	15	2	4
b) Other miscellaneous income	31	59	61	523	82	86	15	4
Total (I+II)	**778**	**1126**	**588**	**717**	**2134**	**2513**	**431**	**538**
Expenditure & Provisions								
III. Interest expended	**537**	**633**	**408**	**491**	**2013**	**2339**	**262**	**346**
a) Interest on deposits	487	570	375	454	1822	2161	245	327
b) Interest on RBI/inter-bank borrowings	50	63	—	—	—	—	17	20
c) Others	—	—	33	38	191	178	—	—
IV. Operating expenses	**333**	**397**	**164**	**169**	**1079**	**1738**	**111**	**166**
a) Payments to and provisions for employees	265	326	124	152	929	1090	98	129
b) Rent, taxes and lighting	6	6	4	4	24	27	3	3
c) Printing and stationery	5	4	3	2	13	13	1	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	3	1	2	5	3	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	2	2	—	—
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	1	1	1	2	2	—	1
j) Repairs and maintenance	4	4	—	—	1	1	—	—
k) Insurance	7	5	22	1	6	11	2	3
l) Other expenditure	41	48	8	6	98	588	5	28
V. Provisions and contingencies	**71**	**69**	—	—	—	—	**10**	—
Total expenses*	**870**	**1030**	**572**	**660**	**3092**	**4077**	**373**	**513**
VI. Profit	**-163**	**27**	**17**	**57**	**- 958**	**-1564**	**48**	**25**
Total (III+IV+V+VI)	**778**	**1126**	**588**	**717**	**2134**	**2513**	**431**	**538**

For the year ended 31st March

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank	
	For the year ended 31st March							
	1998	1999	1998	1999	1998	1999	1998	1999
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)
Income								
I. Interest Earned	**698**	**836**	**401**	**1006**	**2209**	**3030**	**1223**	**1565**
a) Interest/discount on advances/bills	544	552	174	228	568	805	165	175
b) Income on Investments	48	119	79	695	923	1395	109	127
c) Interest on balances with RBI and other inter-bank funds	106	165	128	82	719	830	949	1263
d) Others	—	—	20	—	—	—	—	—
II. Other income	**47**	**201**	**15**	**60**	**38**	**222**	**11**	**14**
a) Commission, exchange and brokerage	4	5	15	21	17	20	3	5
b) Other miscellaneous income	43	274	—	39	20	202	8	9
Total (I+II)	**745**	**1036**	**415**	**1065**	**2247**	**3253**	**1234**	**1579**
Expenditure & Provisions								
III. Interest expended	**436**	**535**	**226**	**862**	**1481**	**1803**	**717**	**873**
a) Interest on deposits	314	424	198	266	1353	1655	698	853
b) Interest on RBI/inter-bank borrowings	121	111	29	513	129	148	19	21
c) Others	1	—	—	83	—	—	—	—
IV. Operating expenses	**147**	**156**	**106**	**120**	**508**	**595**	**250**	**281**
a) Payments to and provisions for employees	115	123	86	99	423	491	232	258
b) Rent, taxes and lighting	8	8	4	8	9	10	4	4
c) Printing and stationery	4	5	4	4	3	5	3	3
d) Advertisement and publicity	1	1	—	—	—	1	1	—
e) Depreciation on Bank's property	4	4	2	2	4	5	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	1	1	—	1
h) Law charges	—	1	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	4	3	1	1	3	4	1	—
j) Repairs and maintenance	2	2	1	1	2	3	1	1
k) Insurance	1	1	—	1	1	1	5	6
l) Other expenditure	7	7	8	3	64	75	2	2
V. Provisions and contingencies	**20**	**238**	**5**	**11**	**-174**	**—**	**14**	**—**
Total expenses*	**582**	**691**	**332**	**982**	**1990**	**2399**	**967**	**1154**
VI. Profit	**143**	**107**	**78**	**72**	**431**	**854**	**253**	**425**
Total (III+IV+V+VI)	**745**	**1036**	**415**	**1065**	**2247**	**3253**	**1234**	**1579**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Gorakhpur Kshetriya Gramin Bank		Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(129)	(130)	(131)	(132)	(133)	(134)	(135)	(136)
Income								
I. Interest Earned	**7459**	**9371**	**1101**	**1562**	**5029**	**5626**	**468**	**666**
a) Interest/discount on advances/bills	1207	1351	319	456	1386	1720	114	155
b) Income on Investments	6252	7968	324	657	3643	3906	—	—
c) Interest on balances with RBI and other inter-bank funds	—	52	459	449	—	—	248	358
d) Others	—	—	—	—	—	—	107	153
II. Other income	**92**	**109**	**21**	**20**	**70**	**76**	**5**	**9**
a) Commission, exchange and brokerage	87	103	16	17	12	17	2	5
b) Other miscellaneous income	5	6	4	3	58	59	3	4
Total (I+II)	**7551**	**9480**	**1122**	**1582**	**5099**	**5702**	**473**	**675**
Expenditure & Provisions								
III. Interest expended	**4718**	**5687**	**660**	**848**	**2871**	**3197**	**407**	**512**
a) Interest on deposits	4382	5331	600	771	2518	2788	271	323
b) Interest on RBI/inter-bank borrowings	337	356	59	71	353	—	30	37
c) Others	—	—	1	6	—	409	107	153
IV. Operating expenses	**1329**	**1727**	**285**	**367**	**983**	**1142**	**142**	**173**
a) Payments to and provisions for employees	1186	1453	253	322	876	1011	104	124
b) Rent, taxes and lighting	26	44	6	7	23	32	4	4
c) Printing and stationery	13	16	4	5	10	12	2	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	5	7	4	5	6	7	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	3	3	1	1	2	2	—	—
h) Law charges	1	2	—	—	2	2	—	—
i) Postage, telegrams, telephones, etc.	7	9	2	3	4	5	—	1
j) Repairs and maintenance	2	2	1	1	3	4	—	—
k) Insurance	25	57	4	6	20	22	2	1
l) Other expenditure	61	133	11	18	39	45	29	40
V. Provisions and contingencies	**53**	**35**	**101**	**81**	**16**	**7**	**—**	**—**
Total expenses*	**6047**	**7414**	**944**	**1215**	**3854**	**4339**	**549**	**686**
VI. Profit	**1452**	**2031**	**77**	**286**	**1230**	**1356**	**-76**	**-10**
Total (III+IV+V+VI)	**7551**	**9480**	**1122**	**1582**	**5099**	**5702**	**473**	**675**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(137)	(138)	(139)	(140)	(141)	(142)	(143)	(144)
Income								
I. Interest Earned	**1113**	**1458**	**1900**	**2284**	**565**	**802**	**2629**	**329**
a) Interest/discount on advances/bills	515	650	907	1191	99	122	520	664
b) Income on Investments	547	67	422	461	192	329	1345	1895
c) Interest on balances with RBI and other inter-bank funds	51	741	571	—	273	351	762	733
d) Others	—	—	—	633	—	—	2	2
II. Other income	**84**	**60**	**58**	**57**	**6**	**10**	**36**	**33**
a) Commission, exchange and brokerage	28	27	42	40	2	8	19	15
b) Other miscellaneous income	57	32	16	16	4	3	18	18
Total (I+II)	**1197**	**1518**	**1957**	**2340**	**571**	**812**	**2665**	**3327**
Expenditure & Provisions								
III. Interest expended	**929**	**1141**	**1449**	**1645**	**343**	**445**	**1946**	**2312**
a) Interest on deposits	833	998	1293	1448	319	411	1853	2204
b) Interest on RBI/inter-bank borrowings	97	143	155	—	25	34	1	1
c) Others	—	—	—	197	—	—	92	107
IV. Operating expenses	**456**	**468**	**491**	**585**	**116**	**140**	**610**	**745**
a) Payments to and provisions for employees	346	405	441	531	98	118	556	670
b) Rent, taxes and lighting	12	14	9	10	3	4	11	15
c) Printing and stationery	5	5	2	3	2	3	7	8
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	4	3	4	2	2	3	6
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	2	1	—	—	1	1
h) Law charges	—	—	—	1	—	—	—	1
i) Postage, telegrams, telephones, etc.	3	4	2	2	1	1	6	8
j) Repairs and maintenance	—	—	—	—	—	—	1	1
k) Insurance	7	11	9	11	—	—	12	14
l) Other expenditure	78	23	21	21	8	12	13	22
V. Provisions and contingencies	**—**	**1**	**—**	**—**	**56**	**60**	**—**	**4**
Total expenses*	**1385**	**1609**	**1939**	**2230**	**459**	**585**	**2556**	**3057**
VI. Profit	**-188**	**- 90**	**18**	**111**	**56**	**167**	**110**	**266**
Total (III+IV+V+VI)	**1197**	**1519**	**1957**	**2340**	**571**	**812**	**2665**	**3327**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Hindon Gramin Bank 1998	Hindon Gramin Bank 1999	Hissar-Sirsa Kshetriya Gramin Bank 1998	Hissar-Sirsa Kshetriya Gramin Bank 1999	Howrah Gramin Bank 1998	Howrah Gramin Bank 1999	Indore Ujjain Gramin Bank 1998	Indore Ujjain Gramin Bank 1999
	(145)	(146)	(147)	(148)	(149)	(150)	(151)	(152)
Income								
I. Interest Earned	**285**	**408**	**938**	**1093**	**1603**	**2019**	**453**	**650**
a) Interest/discount on advances/bills	66	90	431	484	284	330	190	286
b) Income on Investments	219	318	182	242	881	1144	257	355
c) Interest on balances with RBI and other inter-bank funds	—	—	325	367	438	545	6	9
d) Others	—	—	—	—	—	—	—	—
II. Other income	**8**	**7**	**22**	**23**	**78**	**81**	**31**	**33**
a) Commission, exchange and brokerage	5	5	5	6	52	61	4	5
b) Other miscellaneous income	3	2	17	17	26	19	27	28
Total (I+II)	**293**	**415**	**960**	**1115**	**1681**	**2099**	**485**	**683**
Expenditure & Provisions								
III. Interest expended	**175**	**221**	**561**	**648**	**1152**	**1472**	**285**	**423**
a) Interest on deposits	166	205	447	516	1108	1422	247	368
b) Interest on RBI/inter-bank borrowings	9	16	5	5	45	50	3	55
c) Others	—	—	109	128	—	—	34	—
IV. Operating expenses	**94**	**125**	**205**	**249**	**373**	**419**	**187**	**223**
a) Payments to and provisions for employees	72	107	171	212	321	364	162	194
b) Rent, taxes and lighting	3	3	8	8	13	16	7	9
c) Printing and stationery	1	1	3	4	3	6	5	4
d) Advertisement and publicity	—	—	—	—	1	1	—	—
e) Depreciation on Bank's property	2	2	4	4	4	5	1	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	1	1	—	1
h) Law charges	—	—	1	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	2	2	2	2	2	1	1
j) Repairs and maintenance	—	—	1	—	1	1	1	1
k) Insurance	10	2	4	3	18	11	2	4
l) Other expenditure	5	8	12	15	10	12	8	9
V. Provisions and contingencies	**—**	**16**	**36**	**—**	**52**	**99**	**8**	**4**
Total expenses*	**269**	**346**	**766**	**897**	**1525**	**1891**	**473**	**646**
VI. Profit	**23**	**53**	**158**	**219**	**104**	**109**	**4**	**33**
Total (III+IV+V+VI)	**293**	**415**	**960**	**1115**	**1681**	**2099**	**485**	**683**

For the year ended 31st March

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Jaipur Nagaur Anchalik Gramin Bank 1998	Jaipur Nagaur Anchalik Gramin Bank 1999	Jammu Rural Bank 1998	Jammu Rural Bank 1999	Jamnagar Gramin Bank 1998	Jamnagar Gramin Bank 1999	Jamuna Gramin Bank 1998	Jamuna Gramin Bank 1999
	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)
Income								
I. Interest Earned	**2699**	**3834**	**2552**	**3223**	**945**	**1376**	**1293**	**1670**
a) Interest/discount on advances/bills	604	686	334	499	422	548	563	682
b) Income on Investments	728	1828	3	2	180	303	339	364
c) Interest on balances with RBI and other inter-bank funds	1367	1319	2215	2721	343	525	391	624
d) Others	—	—	—	—	—	—	—	—
II. Other income	**69**	**81**	**20**	**68**	**8**	**32**	**82**	**66**
a) Commission, exchange and brokerage	23	26	8	8	8	32	42	21
b) Other miscellaneous income	46	55	12	61	—	—	40	45
Total (I+II)	**2768**	**3915**	**2572**	**3291**	**953**	**1409**	**1374**	**1735**
Expenditure & Provisions								
III. Interest expended	**1996**	**2431**	**1510**	**1992**	**596**	**875**	**801**	**1031**
a) Interest on deposits	1907	2306	1443	1889	492	748	689	926
b) Interest on RBI/inter-bank borrowings	89	125	—	—	103	127	16	17
c) Others	—	—	67	103	—	—	95	87
IV. Operating expenses	**755**	**859**	**518**	**585**	**249**	**326**	**268**	**273**
a) Payments to and provisions for employees	685	771	462	522	223	295	199	235
b) Rent, taxes and lighting	12	13	11	11	6	7	10	14
c) Printing and stationery	9	20	9	9	6	7	4	3
d) Advertisement and publicity	—	—	—	—	1	—	—	—
e) Depreciation on Bank's property	2	3	4	7	1	1	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	1	1	2	2	—	—	—	—
i) Postage, telegrams, telephones, etc.	6	8	3	4	1	2	3	3
j) Repairs and maintenance	1	1	1	1	—	—	—	1
k) Insurance	12	1	9	12	3	5	—	—
l) Other expenditure	25	40	16	17	7	7	47	13
V. Provisions and contingencies	**93**	**173**	**37**	**—**	**—**	**—**	**10**	**—**
Total expenses*	**2752**	**3290**	**2027**	**2577**	**845**	**1201**	**1069**	**1304**
VI. Profit	**-77**	**452**	**508**	**714**	**108**	**208**	**296**	**432**
Total (III+IV+V+VI)	**2768**	**3915**	**2572**	**3291**	**953**	**1409**	**1374**	**1735**

For the year ended 31st March

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Jhabua Dhar Kshetriya Gramin Bank		Junagadh Amreli Gramin Bank		Ka Bank Nongkyndong		Kakathiya Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)
Income								
I. Interest Earned	**805**	**1146**	**550**	**769**	**1137**	**1191**	**556**	**779**
a) Interest/discount on advances/bills	437	637	215	283	130	154	348	447
b) Income on Investments	30	89	155	248	655	604	2	12
c) Interest on balances with RBI and other inter-bank funds	338	419	181	239	352	433	206	320
d) Others	—	—	—	—	—	—	—	—
II. Other income	**107**	**264**	**25**	**24**	**11**	**9**	**30**	**93**
a) Commission, exchange and brokerage	7	9	14	13	11	8	9	17
b) Other miscellaneous income	100	255	11	11	—	1	21	76
Total (I+II)	**911**	**1410**	**575**	**793**	**1148**	**1200**	**586**	**872**
Expenditure & Provisions								
III. Interest expended	**750**	**896**	**316**	**473**	**547**	**598**	**378**	**580**
a) Interest on deposits	634	776	263	391	482	537	291	454
b) Interest on RBI/inter-bank borrowings	116	120	42	81	65	61	87	126
c) Others	—	—	11	1	—	—	—	—
IV. Operating expenses	**436**	**513**	**147**	**173**	**199**	**224**	**229**	**266**
a) Payments to and provisions for employees	400	471	122	147	165	183	180	214
b) Rent, taxes and lighting	10	11	4	5	11	12	8	11
c) Printing and stationery	4	4	3	3	5	5	5	6
d) Advertisement and publicity	—	—	—	—	—	—	1	1
e) Depreciation on Bank's property	2	2	1	1	2	2	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	1	—
g) Auditors' fees and expenses	1	1	—	1	1	1	—	1
h) Law charges	—	1	—	—	—	—	—	1
i) Postage, telegrams, telephones, etc.	1	2	2	2	1	—	1	2
j) Repairs and maintenance	2	1	—	—	—	—	—	1
k) Insurance	5	6	2	3	2	6	4	3
l) Other expenditure	11	14	12	12	14	16	27	24
V. Provisions and contingencies	**—**	**—**	**—**	**—**	**89**	**85**	**9**	**—**
Total expenses*	**1186**	**1408**	**463**	**646**	**746**	**822**	**607**	**846**
VI. Profit	**- 275**	**1**	**112**	**147**	**313**	**292**	**- 30**	**26**
Total (III+IV+V+VI)	**911**	**1410**	**575**	**793**	**1148**	**1200**	**586**	**872**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakadurga Gramin Bank	
	For the year ended 31st March							
	1998	1999	1998	1999	1998	1999	1998	1999
	(169)	(170)	(171)	(172)	(173)	(174)	(175)	(176)
Income								
I. Interest Earned	**599**	**875**	**1382**	**1544**	**889**	**1129**	**674**	**783**
a) Interest/discount on advances/bills	285	386	693	718	123	256	426	473
b) Income on Investments	47	138	507	626	113	104	246	306
c) Interest on balances with RBI and other inter-bank funds	267	352	17	26	653	769	3	4
d) Others	—	—	165	174	—	—	—	—
II. Other income	**19**	**20**	**85**	**96**	**15**	**31**	**20**	**20**
a) Commission, exchange and brokerage	—	—	54	56	7	7	8	9
b) Other miscellaneous income	19	20	32	40	7	24	12	11
Total (I+II)	**618**	**896**	**1467**	**1640**	**904**	**1160**	**694**	**803**
Expenditure & Provisions								
III. Interest expended	**407**	**481**	**832**	**928**	**666**	**802**	**355**	**407**
a) Interest on deposits	337	383	648	749	637	762	257	322
b) Interest on RBI/inter-bank borrowings	69	98	184	179	29	40	98	84
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**398**	**352**	**451**	**516**	**505**	**610**	**132**	**156**
a) Payments to and provisions for employees	367	321	384	455	440	500	104	124
b) Rent, taxes and lighting	9	9	10	14	10	11	7	7
c) Printing and stationery	4	5	6	7	10	5	4	4
d) Advertisement and publicity	—	—	—	—	—	—	1	—
e) Depreciation on Bank's property	2	2	4	4	4	4	4	7
f) Directors' fees, allowances and expenses	—	1	—	—	—	—	1	—
g) Auditors' fees and expenses	1	1	1	1	1	1	—	1
h) Law charges	—	—	—	—	—	1	—	—
i) Postage, telegrams, telephones, etc.	4	4	4	5	1	1	4	4
j) Repairs and maintenance	1	1	2	4	1	1	1	1
k) Insurance	3	3	21	4	6	7	3	3
l) Other expenditure	7	51	19	23	34	79	3	5
V. Provisions and contingencies	**8**	**51**	**49**	**13**	**32**	**53**	**36**	**18**
Total expenses*	**805**	**834**	**1283**	**1445**	**1171**	**1412**	**486**	**564**
VI. Profit	**-195**	**11**	**135**	**182**	**- 299**	**- 304**	**173**	**221**
Total (III+IV+V+VI)	**618**	**896**	**1467**	**1640**	**904**	**1160**	**694**	**803**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank		Kashi Gramin Bank		Kisan Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(177)	(178)	(179)	(180)	(181)	(182)	(183)	(184)
Income								
I. Interest Earned	**2260**	**2861**	**645**	**829**	**1645**	**2230**	**641**	**922**
a) Interest/discount on advances/bills	479	614	233	265	418	487	235	278
b) Income on Investments	892	1228	172	260	730	811	119	156
c) Interest on balances with RBI and other inter-bank funds	889	1019	241	304	496	931	287	489
d) Others	—	—	—	—	—	—	—	—
II. Other income	**127**	**90**	**42**	**48**	**66**	**65**	**60**	**34**
a) Commission, exchange and brokerage	48	44	2	4	17	40	15	19
b) Other miscellaneous income	79	45	40	44	49	24	44	15
Total (I+II)	**2388**	**2951**	**687**	**877**	**1711**	**2295**	**700**	**956**
Expenditure & Provisions								
III. Interest expended	**1601**	**1934**	**431**	**500**	**1226**	**1479**	**421**	**493**
a) Interest on deposits	1439	1748	391	452	1163	1425	369	439
b) Interest on RBI/inter-bank borrowings	—	—	41	48	1	1	53	54
c) Others	162	187	—	—	61	53	—	—
IV. Operating expenses	**626**	**700**	**204**	**254**	**476**	**543**	**306**	**375**
a) Payments to and provisions for employees	557	621	178	222	401	466	274	332
b) Rent, taxes and lighting	13	17	4	4	11	12	7	8
c) Printing and stationery	6	10	2	2	5	5	3	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	8	8	4	5	4	4	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	1	1	—	1	1	1	1	1
i) Postage, telegrams, telephones, etc.	2	2	2	3	3	3	1	2
j) Repairs and maintenance	2	1	1	1	2	2	1	1
k) Insurance	10	12	1	1	16	12	1	1
l) Other expenditure	26	27	11	15	31	36	14	23
V. Provisions and contingencies	**—**	**33**	**1**	**20**	**—**	**37**	**38**	**65**
Total expenses*	**2227**	**2634**	**635**	**754**	**1701**	**2022**	**728**	**868**
VI. Profit	**161**	**284**	**51**	**103**	**10**	**236**	**- 65**	**23**
Total (III+IV+V+VI)	**2388**	**2951**	**687**	**877**	**1711**	**2295**	**700**	**956**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Kolar Gramin Bank 1998	Kolar Gramin Bank 1999	Koraput Panchabati Gramin Bank 1998	Koraput Panchabati Gramin Bank 1999	Kosi Kshetriya Gramin Bank 1998	Kosi Kshetriya Gramin Bank 1999	Krishna Gramin Bank 1998	Krishna Gramin Bank 1999
	For the year ended 31st March							
	(185)	(186)	(187)	(188)	(189)	(190)	(191)	(192)
Income								
I. Interest Earned	**1377**	**1565**	**1491**	**1774**	**1123**	**1626**	**2673**	**3212**
a) Interest/discount on advances/bills	769	834	608	755	341	414	1806	2058
b) Income on Investments	604	726	880	1009	6	27	361	527
c) Interest on balances with RBI and other inter-bank funds	5	5	—	—	776	1185	505	627
d) Others	—	—	3	10	—	—	—	—
II. Other income	**71**	**139**	**285**	**40**	**34**	**47**	**47**	**87**
a) Commission, exchange and brokerage	16	24	—	—	6	30	47	87
b) Other miscellaneous income	55	115	285	40	28	17	—	—
Total (I+II)	**1449**	**1705**	**1776**	**1814**	**1157**	**1673**	**2720**	**3300**
Expenditure & Provisions								
III. Interest expended	**741**	**863**	**848**	**1055**	**1035**	**1310**	**1645**	**1898**
a) Interest on deposits	558	674	673	839	998	1260	1185	1391
b) Interest on RBI/inter-bank borrowings	164	165	174	216	37	50	459	507
c) Others	19	23	—	—	—	—	1	—
IV. Operating expenses	**375**	**423**	**568**	**658**	**907**	**950**	**583**	**687**
a) Payments to and provisions for employees	324	371	523	611	776	883	485	575
b) Rent, taxes and lighting	13	14	10	11	12	15	14	16
c) Printing and stationery	9	6	7	8	11	11	10	12
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	4	4	4	4	4	5	5
f) Directors' fees, allowances and expenses	1	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	—	1	—	—	1	1	—	1
i) Postage, telegrams, telephones, etc.	5	6	6	6	2	3	5	6
j) Repairs and maintenance	—	—	1	1	1	1	1	1
k) Insurance	5	5	9	6	8	11	9	9
l) Other expenditure	14	14	6	10	91	20	52	61
V. Provisions and contingencies	**42**	**—**	**35**	**58**	**19**	**19**	**106**	**136**
Total expenses*	**1116**	**1286**	**1416**	**1713**	**1942**	**2260**	**2228**	**2585**
VI. Profit	**290**	**419**	**325**	**43**	**- 804**	**- 606**	**386**	**579**
Total (III+IV+V+VI)	**1449**	**1705**	**1776**	**1814**	**1157**	**1673**	**2720**	**3300**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Kshetriya Gramin Bank		Kutch Gramin Bank		K.Kisan Gramin Bank		Lakhimi Gaonlia Bank	
	For the year ended 31st March							
	1998	1999	1998	1999	1998	1999	1998	1999
	(193)	(194)	(195)	(196)	(197)	(198)	(199)	(200)
Income								
I. Interest Earned	**1317**	**1705**	**895**	**1225**	**948**	**1186**	**1048**	**1347**
a) Interest/discount on advances/bills	530	664	309	357	226	398	211	253
b) Income on Investments	455	81	71	656	402	83	575	948
c) Interest on balances with RBI and other inter-bank funds	332	961	183	212	320	705	—	—
d) Others	—	—	331	—	—	—	262	146
II. Other income	**35**	**28**	**17**	**47**	**36**	**19**	**1040**	**207**
a) Commission, exchange and brokerage	34	27	7	12	9	16	21	28
b) Other miscellaneous income	1	2	10	34	27	3	1019	180
Total (I+II)	**1352**	**1733**	**911**	**1272**	**984**	**1205**	**2088**	**1554**
Expenditure & Provisions								
III. Interest expended	**857**	**1032**	**856**	**795**	**647**	**1108**	**776**	**855**
a) Interest on deposits	779	924	465	717	586	590	711	794
b) Interest on RBI/inter-bank borrowings	4	5	59	78	61	70	64	61
c) Others	74	103	331	—	—	448	1	—
IV. Operating expenses	**482**	**541**	**356**	**257**	**213**	**382**	**513**	**598**
a) Payments to and provisions for employees	433	486	300	234	191	337	453	534
b) Rent, taxes and lighting	12	13	6	5	4	8	14	15
c) Printing and stationery	5	5	3	2	4	4	8	7
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	4	2	5	3	5	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	—	—	1	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	3	1	3	2	1	2	3
j) Repairs and maintenance	3	1	—	—	—	—	1	2
k) Insurance	6	7	9	4	3	12	1	1
l) Other expenditure	17	20	34	3	4	14	31	32
V. Provisions and contingencies	**—**	**136**	**—**	**—**	**—**	**44**	**1**	**1**
Total expenses*	**1338**	**1573**	**1212**	**1053**	**860**	**1490**	**1289**	**1453**
VI. Profit	**14**	**24**	**- 301**	**219**	**124**	**- 325**	**797**	**101**
Total (III+IV+V+VI)	**1352**	**1733**	**911**	**1272**	**984**	**1205**	**2088**	**1554**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank		Magadh Gramin Bank		Mahakaushal Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(201)	(202)	(203)	(204)	(205)	(206)	(207)	(208)
Income								
I. Interest Earned	**234**	**324**	**367**	**611**	**2883**	**3753**	**367**	**484**
a) Interest/discount on advances/bills	47	56	123	240	403	464	32	47
b) Income on Investments	143	72	245	—	1708	—	105	3
c) Interest on balances with RBI and other inter-bank funds	44	—	—	—	770	3280	230	140
d) Others	—	196	—	371	2	9	—	294
II. Other income	**22**	**28**	**7**	**10**	**155**	**46**	**11**	**20**
a) Commission, exchange and brokerage	14	17	6	5	5	6	5	7
b) Other miscellaneous income	8	11	1	5	150	40	6	13
Total (I+II)	**256**	**352**	**375**	**621**	**3038**	**3799**	**379**	**505**
Expenditure & Provisions								
III. Interest expended	**217**	**258**	**525**	**667**	**1993**	**2227**	**415**	**517**
a) Interest on deposits	195	239	518	640	1946	2160	182	219
b) Interest on RBI/inter-bank borrowings	2	19	7	26	3	3	3	4
c) Others	20	—	—	—	44	65	230	294
IV. Operating expenses	**212**	**233**	**428**	**474**	**922**	**1107**	**200**	**247**
a) Payments to and provisions for employees	184	203	386	453	808	1023	183	230
b) Rent, taxes and lighting	3	4	5	6	10	12	6	7
c) Printing and stationery	3	4	3	3	8	8	2	2
d) Advertisement and publicity	—	—	—	1	—	—	—	—
e) Depreciation on Bank's property	1	1	1	—	4	4	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	2	2	—	—
h) Law charges	—	—	—	—	1	1	—	—
i) Postage, telegrams, telephones, etc.	—	—	1	1	4	4	1	1
j) Repairs and maintenance	1	1	1	2	1	1	—	—
k) Insurance	2	4	23	5	69	15	2	2
l) Other expenditure	17	17	7	3	15	37	4	4
V. Provisions and contingencies	**25**	**-8**	**48**	**21**	**—**	**—**	**—**	**—**
Total expenses*	**430**	**491**	**953**	**1141**	**2915**	**3334**	**615**	**764**
VI. Profit	**-199**	**-131**	**- 627**	**- 541**	**122**	**465**	**- 237**	**- 259**
Total (III+IV+V+VI)	**256**	**352**	**375**	**621**	**3038**	**3799**	**379**	**505**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Malaprabha Gramin Bank 1998	Malaprabha Gramin Bank 1999	Mallabhum Gramin Bank 1998	Mallabhum Gramin Bank 1999	Malwa Gramin Bank 1998	Malwa Gramin Bank 1999	Mandla Balaghat Kshetriya Gramin Bank 1998	Mandla Balaghat Kshetriya Gramin Bank 1999
	For the year ended 31st March							
	(209)	(210)	(211)	(212)	(213)	(214)	(215)	(216)
Income								
I. Interest Earned	**5878**	**6520**	**3196**	**4224**	**955**	**1114**	**335**	**451**
a) Interest/discount on advances/bills	3852	4165	860	1001	397	471	75	86
b) Income on Investments	1026	1120	1233	1614	186	246	—	7
c) Interest on balances with RBI and other inter-bank funds	1000	1235	1103	1608	372	397	260	358
d) Others	—	—	—	—	—	—	—	—
II. Other income	**250**	**318**	**305**	**418**	**67**	**38**	**8**	**11**
a) Commission, exchange and brokerage	49	64	246	227	40	18	7	9
b) Other miscellaneous income	201	254	59	191	27	20	1	2
Total (I+II)	**6128**	**6837**	**3501**	**4642**	**1023**	**1152**	**343**	**462**
Expenditure & Provisions								
III. Interest expended	**3046**	**3544**	**3036**	**3450**	**540**	**598**	**297**	**383**
a) Interest on deposits	1976	2555	2896	3325	418	467	290	371
b) Interest on RBI/inter-bank borrowings	1070	989	140	125	122	131	7	11
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**1852**	**2038**	**1257**	**1482**	**158**	**198**	**220**	**259**
a) Payments to and provisions for employees	1610	1756	1151	1359	134	169	194	225
b) Rent, taxes and lighting	38	43	25	27	5	6	4	5
c) Printing and stationery	22	23	14	14	2	2	2	3
d) Advertisement and publicity	—	1	—	—	—	—	—	—
e) Depreciation on Bank's property	14	19	4	4	3	3	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	3	3	2	2	1	1	—	—
h) Law charges	1	1	1	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	21	26	1	1	1	1	1	1
j) Repairs and maintenance	3	4	1	2	—	—	—	—
k) Insurance	13	16	18	24	3	3	6	8
l) Other expenditure	126	144	38	47	10	12	11	56
V. Provisions and contingencies	**308**	**122**	**16**	**—**	**41**	**45**	**23**	**42**
Total expenses*	**4898**	**5582**	**4292**	**4932**	**699**	**795**	**517**	**641**
VI. Profit	**922**	**1135**	**- 808**	**- 290**	**283**	**312**	**-197**	**- 221**
Total (III+IV+V+VI)	**6128**	**6837**	**3501**	**4642**	**1023**	**1152**	**343**	**462**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Manipur Rural Bank 1998	Manipur Rural Bank 1999	Manjira Gramin Bank 1998	Manjira Gramin Bank 1999	Marathwada Gramin Bank 1998	Marathwada Gramin Bank 1999	Marudhar Kshetriya Gramin Bank 1998	Marudhar Kshetriya Gramin Bank 1999
	(217)	(218)	(219)	(220)	(221)	(222)	(223)	(224)
Income								
I. Interest Earned	**161**	**182**	**1748**	**2210**	**3032**	**3989**	**339**	**496**
a) Interest/discount on advances/bills	40	51	1051	1216	1327	1836	176	243
b) Income on Investments	11	11	301	477	1700	2066	7	12
c) Interest on balances with RBI and other inter-bank funds	110	120	396	517	5	8	—	—
d) Others	—	—	—	—	—	80	156	241
II. Other income	**6**	**7**	**69**	**76**	**119**	**157**	**66**	**81**
a) Commission, exchange and brokerage	2	3	26	44	97	107	2	3
b) Other miscellaneous income	4	4	43	32	22	50	63	78
Total (I+II)	**167**	**189**	**1817**	**2285**	**3151**	**4146**	**405**	**576**
Expenditure & Provisions								
III. Interest expended	**116**	**114**	**1082**	**1359**	**1954**	**2289**	**482**	**589**
a) Interest on deposits	80	71	820	1057	1542	1864	449	533
b) Interest on RBI/inter-bank borrowings	36	43	262	302	412	55	—	—
c) Others	—	—	—	—	—	370	33	55
IV. Operating expenses	**116**	**129**	**457**	**551**	**1350**	**1534**	**304**	**353**
a) Payments to and provisions for employees	106	118	350	386	1183	1370	268	309
b) Rent, taxes and lighting	4	4	10	12	31	34	5	5
c) Printing and stationery	2	3	7	10	12	13	4	4
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	7	7	7	8	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	3	3	—	1
h) Law charges	—	—	—	—	—	—	1	—
i) Postage, telegrams, telephones, etc.	—	—	6	7	11	13	1	2
j) Repairs and maintenance	—	—	1	1	—	—	—	—
k) Insurance	1	1	6	7	11	14	3	4
l) Other expenditure	1	2	70	119	91	79	18	26
V. Provisions and contingencies	**—**	**—**	**55**	**—**	**—**	**287**	**13**	**21**
Total expenses*	**231**	**243**	**1539**	**1910**	**3305**	**3823**	**786**	**942**
VI. Profit	**- 64**	**- 53**	**223**	**375**	**-153**	**36**	**- 394**	**- 385**
Total (III+IV+V+VI)	**167**	**189**	**1817**	**2285**	**3151**	**4146**	**405**	**576**

For the year ended 31st March

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Marwar Gramin Bank 1998	Marwar Gramin Bank 1999	Mayurakshi Gramin Bank 1998	Mayurakshi Gramin Bank 1999	Mewar Anchalik Gramin Bank 1998	Mewar Anchalik Gramin Bank 1999	Mithila Kshetriya Gramin Bank 1998	Mithila Kshetriya Gramin Bank 1999
	For the year ended 31st March							
	(225)	(226)	(227)	(228)	(229)	(230)	(231)	(232)
Income								
I. Interest Earned	**3171**	**4114**	**1329**	**1639**	**1057**	**1337**	**549**	**846**
a) Interest/discount on advances/bills	1075	1293	427	508	277	322	122	136
b) Income on Investments	1180	1734	—	526	184	238	16	32
c) Interest on balances with RBI and other inter-bank funds	916	1026	595	605	5	28	411	678
d) Others	—	61	307	—	592	749	—	—
II. Other income	**112**	**57**	**372**	**92**	**36**	**69**	**32**	**46**
a) Commission, exchange and brokerage	112	57	70	87	8	9	8	4
b) Other miscellaneous income	—	—	302	6	29	60	24	42
Total (I+II)	**3283**	**4170**	**1701**	**1731**	**1094**	**1406**	**581**	**892**
Expenditure & Provisions								
III. Interest expended	**2387**	**3077**	**1429**	**1328**	**901**	**1126**	**638**	**789**
a) Interest on deposits	2248	2866	1358	1256	847	1070	612	767
b) Interest on RBI/inter-bank borrowings	138	211	71	72	54	56	26	22
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**757**	**875**	**584**	**691**	**299**	**351**	**393**	**455**
a) Payments to and provisions for employees	683	789	543	636	247	300	365	419
b) Rent, taxes and lighting	13	15	10	11	11	11	5	5
c) Printing and stationery	9	9	7	6	3	5	3	3
d) Advertisement and publicity	—	5	—	—	—	—	—	—
e) Depreciation on Bank's property	3	—	1	2	5	5	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	2	2	1	1	—	1	1	1
h) Law charges	1	—	—	1	—	1	—	—
i) Postage, telegrams, telephones, etc.	8	1	1	1	4	6	1	1
j) Repairs and maintenance	1	9	1	—	1	1	1	2
k) Insurance	2	1	8	10	—	5	1	1
l) Other expenditure	36	45	11	23	28	17	15	22
V. Provisions and contingencies	**—**	**80**	**—**	**63**	**—**	**29**	**—**	**—**
Total expenses*	**3144**	**3952**	**2013**	**2019**	**1199**	**1477**	**1031**	**1244**
VI. Profit	**139**	**138**	**- 312**	**- 351**	**-106**	**-100**	**- 450**	**- 351**
Total (III+IV+V+VI)	**3283**	**4170**	**1701**	**1731**	**1094**	**1406**	**581**	**892**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)
Income								
I. Interest Earned	**485**	**575**	**1413**	**1728**	**630**	**784**	**463**	**612**
a) Interest/discount on advances/bills	107	108	168	175	176	221	124	155
b) Income on Investments	247	189	410	601	344	416	205	322
c) Interest on balances with RBI and other inter-bank funds	129	278	835	952	110	147	135	135
d) Others	2	—	—	—	—	—	—	—
II. Other income	**26**	**7**	**329**	**50**	**27**	**54**	**5**	**19**
a) Commission, exchange and brokerage	5	6	9	7	10	6	2	4
b) Other miscellaneous income	21	1	320	44	18	48	3	15
Total (I+II)	**512**	**582**	**1742**	**1779**	**657**	**838**	**468**	**632**
Expenditure & Provisions								
III. Interest expended	**238**	**245**	**1113**	**1442**	**429**	**598**	**284**	**333**
a) Interest on deposits	203	208	1087	1411	391	559	243	291
b) Interest on RBI/inter-bank borrowings	31	37	26	31	38	39	9	13
c) Others	4	—	—	—	—	—	31	30
IV. Operating expenses	**187**	**207**	**617**	**702**	**182**	**228**	**138**	**161**
a) Payments to and provisions for employees	152	175	572	656	144	189	113	133
b) Rent, taxes and lighting	9	10	10	13	4	5	4	5
c) Printing and stationery	4	3	4	4	4	3	3	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	2	2	1	1	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	—	1	—	1
h) Law charges	—	—	—	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	1	1	2	1	1	2	2
j) Repairs and maintenance	2	1	2	2	—	—	—	1
k) Insurance	3	2	14	11	3	3	4	5
l) Other expenditure	13	13	11	11	25	25	9	40
V. Provisions and contingencies	**22**	**69**	**—**	**946**	**34**	**148**	**—**	**31**
Total expenses*	**425**	**452**	**1730**	**2144**	**612**	**826**	**422**	**495**
VI. Profit	**65**	**61**	**12**	**-1311**	**11**	**-136**	**46**	**107**
Total (III+IV+V+VI)	**512**	**582**	**1742**	**1779**	**657**	**838**	**468**	**632**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank		Nainital Almora Kshetriya Gramin Bank	
	For the year ended 31st March							
	1998	1999	1998	1999	1998	1999	1998	1999
	(241)	(242)	(243)	(244)	(245)	(246)	(247)	(248)
Income								
I. Interest Earned	**1224**	**1549**	**73**	**77**	**2161**	**2728**	**889**	**1178**
a) Interest/discount on advances/bills	306	374	20	19	1235	1511	376	450
b) Income on Investments	513	647	—	58	385	501	498	711
c) Interest on balances with RBI and other inter-bank funds	405	528	53	—	540	716	15	16
d) Others	—	—	—	—	—	—	—	—
II. Other income	**58**	**56**	**1**	**2**	**226**	**259**	**22**	**26**
a) Commission, exchange and brokerage	58	11	1	1	48	125	5	5
b) Other miscellaneous income	—	45	—	1	178	134	17	21
Total (I+II)	**1283**	**1605**	**74**	**79**	**2387**	**2987**	**911**	**1203**
Expenditure & Provisions								
III. Interest expended	**824**	**1037**	**41**	**38**	**1351**	**1635**	**559**	**686**
a) Interest on deposits	708	902	36	36	1119	1378	489	606
b) Interest on RBI/inter-bank borrowings	116	135	1	1	226	253	69	79
c) Others	—	—	4	1	6	3	1	1
IV. Operating expenses	**340**	**396**	**29**	**34**	**1080**	**1165**	**257**	**300**
a) Payments to and provisions for employees	310	368	24	28	977	1045	212	245
b) Rent, taxes and lighting	7	7	1	1	22	27	16	18
c) Printing and stationery	4	4	—	—	12	16	5	4
d) Advertisement and publicity	—	—	—	—	—	1	—	—
e) Depreciation on Bank's property	2	2	—	—	2	4	4	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	1	2	1	1
h) Law charges	—	—	—	—	1	—	—	1
i) Postage, telegrams, telephones, etc.	—	1	—	—	4	6	2	2
j) Repairs and maintenance	—	—	—	—	1	2	2	3
k) Insurance	—	1	1	—	9	14	5	4
l) Other expenditure	14	12	2	2	51	48	11	19
V. Provisions and contingencies	**257**	**111**	**—**	**—**	**40**	**41**	**19**	**13**
Total expenses*	**1164**	**1433**	**71**	**72**	**2431**	**2799**	**816**	**986**
VI. Profit	**-138**	**61**	**3**	**8**	**- 85**	**147**	**76**	**204**
Total (III+IV+V+VI)	**1283**	**1605**	**74**	**79**	**2387**	**2987**	**911**	**1203**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Nalanda Gramin Bank		Netravati Gramin Bank		Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(249)	(250)	(251)	(252)	(253)	(254)	(255)	(256)
Income								
I. Interest Earned	**601**	**930**	**272**	**384**	**1257**	**1475**	**3935**	**4791**
a) Interest/discount on advances/bills	106	148	175	246	501	594	2953	3385
b) Income on Investments	—	—	5	14	332	373	535	864
c) Interest on balances with RBI and other inter-bank funds	495	783	92	125	425	508	447	542
d) Others	—	—	—	—	—	—	—	—
II. Other income	**12**	**21**	**27**	**30**	**38**	**52**	**295**	**360**
a) Commission, exchange and brokerage	4	9	3	5	4	4	42	61
b) Other miscellaneous income	9	12	24	25	34	47	253	298
Total (I+II)	**614**	**952**	**299**	**415**	**1296**	**1526**	**4230**	**5151**
Expenditure & Provisions								
III. Interest expended	**688**	**859**	**175**	**246**	**815**	**985**	**1953**	**2490**
a) Interest on deposits	680	844	131	196	722	884	1166	1574
b) Interest on RBI/inter-bank borrowings	9	15	45	50	5	3	788	916
c) Others	—	—	—	—	89	98	—	—
IV. Operating expenses	**372**	**422**	**117**	**145**	**395**	**403**	**1216**	**1457**
a) Payments to and provisions for employees	332	385	103	127	356	365	968	1144
b) Rent, taxes and lighting	6	6	4	6	10	11	35	41
c) Printing and stationery	2	3	2	2	5	6	18	18
d) Advertisement and publicity	—	—	—	—	—	—	1	1
e) Depreciation on Bank's property	2	3	1	2	4	3	7	9
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	1	1	2	2
h) Law charges	—	—	—	—	—	—	1	1
i) Postage, telegrams, telephones, etc.	2	2	2	2	3	1	25	28
j) Repairs and maintenance	—	—	—	—	1	1	1	2
k) Insurance	1	1	—	1	1	1	29	46
l) Other expenditure	25	20	5	4	14	99	130	166
V. Provisions and contingencies	**245**	**209**	**—**	**—**	**55**	**85**	**—**	**—**
Total expenses*	**1060**	**1281**	**292**	**391**	**1210**	**1388**	**3170**	**3947**
VI. Profit	**- 691**	**- 538**	**7**	**23**	**31**	**53**	**1060**	**1204**
Total (III+IV+V+VI)	**614**	**952**	**299**	**415**	**1296**	**1526**	**4230**	**5151**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Palamau Kshetriya Gramin Bank 1998	Palamau Kshetriya Gramin Bank 1999	Panchmahal Gramin Bank 1998	Panchmahal Gramin Bank 1999	Pandyan Grama Bank 1998	Pandyan Grama Bank 1999	Parvatiya Gramin Bank 1998	Parvatiya Gramin Bank 1999
	For the year ended 31st March							
	(257)	(258)	(259)	(260)	(261)	(262)	(263)	(264)
Income								
I. Interest Earned	**975**	**1383**	**998**	**1040**	**2980**	**3886**	**508**	**686**
a) Interest/discount on advances/bills	227	288	402	390	2123	2091	112	141
b) Income on Investments	140	217	323	398	836	1793	156	176
c) Interest on balances with RBI and other inter-bank funds	608	878	262	253	1	2	240	370
d) Others	—	—	11	—	20	—	—	—
II. Other income	**17**	**28**	**29**	**33**	**210**	**206**	**14**	**16**
a) Commission, exchange and brokerage	12	17	12	15	157	186	5	7
b) Other miscellaneous income	5	11	17	18	53	20	9	9
Total (I+II)	**992**	**1411**	**1027**	**1073**	**3190**	**4092**	**522**	**703**
Expenditure & Provisions								
III. Interest expended	**811**	**1059**	**570**	**692**	**1967**	**2450**	**365**	**462**
a) Interest on deposits	791	1030	453	576	1641	2097	331	427
b) Interest on RBI/inter-bank borrowings	20	27	117	116	325	353	34	35
c) Others	—	2	—	—	—	—	—	—
IV. Operating expenses	**431**	**495**	**262**	**318**	**995**	**1176**	**111**	**124**
a) Payments to and provisions for employees	380	439	230	274	857	995	94	105
b) Rent, taxes and lighting	10	12	8	9	30	32	4	4
c) Printing and stationery	6	6	4	4	17	16	2	2
d) Advertisement and publicity	—	—	—	—	—	1	—	—
e) Depreciation on Bank's property	3	4	3	4	10	15	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	2	2	—	—
h) Law charges	—	—	—	—	—	1	—	—
i) Postage, telegrams, telephones, etc.	2	2	2	3	18	22	1	1
j) Repairs and maintenance	1	1	1	1	2	2	—	—
k) Insurance	7	5	1	1	13	15	2	2
l) Other expenditure	20	25	12	21	46	77	6	8
V. Provisions and contingencies	**81**	**35**	**35**	**—**	**13**	**41**	**—**	**—**
Total expenses*	**1243**	**1554**	**833**	**1010**	**2961**	**3626**	**476**	**586**
VI. Profit	**- 332**	**-179**	**159**	**63**	**216**	**425**	**47**	**116**
Total (III+IV+V+VI)	**992**	**1411**	**1027**	**1073**	**3190**	**4092**	**522**	**703**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank		Pragiyotish Gaonlia Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(265)	(266)	(267)	(268)	(269)	(270)	(271)	(272)
Income								
I. Interest Earned	**236**	**344**	**1641**	**2105**	**646**	**825**	**2822**	**3364**
a) Interest/discount on advances/bills	44	61	1092	1336	172	186	718	764
b) Income on Investments	127	193	5	7	184	225	2103	2601
c) Interest on balances with RBI and other inter-bank funds	65	91	545	761	291	415	—	—
d) Others	—	—	—	—	—	—	—	—
II. Other income	**2**	**3**	**186**	**268**	**9**	**11**	**584**	**107**
a) Commission, exchange and brokerage	1	1	33	55	7	9	47	65
b) Other miscellaneous income	1	2	154	213	2	2	537	42
Total (I+II)	**238**	**348**	**1828**	**2373**	**655**	**837**	**3405**	**3471**
Expenditure & Provisions								
III. Interest expended	**158**	**209**	**1024**	**1321**	**434**	**542**	**1952**	**2269**
a) Interest on deposits	154	204	821	1101	398	506	1627	2023
b) Interest on RBI/inter-bank borrowings	5	6	203	220	36	36	325	246
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**66**	**92**	**574**	**685**	**107**	**135**	**1135**	**1216**
a) Payments to and provisions for employees	52	76	491	531	87	113	971	1092
b) Rent, taxes and lighting	3	3	13	16	5	5	28	34
c) Printing and stationery	1	1	8	11	2	2	15	14
d) Advertisement and publicity	—	—	—	—	—	—	1	1
e) Depreciation on Bank's property	3	3	5	6	1	1	8	10
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	—	—	2	2
h) Law charges	—	—	1	2	—	—	1	1
i) Postage, telegrams, telephones, etc.	1	1	5	6	1	1	5	6
j) Repairs and maintenance	1	1	2	3	—	—	2	3
k) Insurance	2	3	1	1	2	3	2	3
l) Other expenditure	4	4	45	109	8	10	99	51
V. Provisions and contingencies	—	—	—	—	—	—	—	**181**
Total expenses*	**224**	**301**	**1598**	**2007**	**541**	**678**	**3087**	**3485**
VI. Profit	**13**	**46**	**230**	**366**	**114**	**159**	**318**	**-195**
Total (III+IV+V+VI)	**238**	**348**	**1828**	**2373**	**655**	**837**	**3405**	**3471**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Pratapgarh Kshetriya Gramin Bank		Prathama Bank		Puri Gramya Bank		Rae Bareli Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(273)	(274)	(275)	(276)	(277)	(278)	(279)	(280)
Income								
I. Interest Earned	**1327**	**1816**	**4982**	**5964**	**1185**	**2064**	**1506**	**2112**
a) Interest/discount on advances/bills	283	315	2450	2492	644	1181	322	402
b) Income on Investments	980	1452	2532	3472	541	882	706	1115
c) Interest on balances with RBI and other inter-bank funds	65	49	—	—	1	1	478	594
d) Others	—	—	—	—	—	—	—	—
II. Other income	**18**	**56**	**230**	**542**	**86**	**71**	**32**	**15**
a) Commission, exchange and brokerage	7	8	51	87	24	36	15	7
b) Other miscellaneous income	10	48	179	455	62	36	17	8
Total (I+II)	**1345**	**1872**	**5211**	**6507**	**1271**	**2135**	**1538**	**2127**
Expenditure & Provisions								
III. Interest expended	**1027**	**1200**	**2411**	**2889**	**1140**	**1708**	**1028**	**1234**
a) Interest on deposits	977	1152	1803	2269	942	1474	975	1180
b) Interest on RBI/inter-bank borrowings	50	48	607	620	198	234	52	53
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**395**	**480**	**1435**	**1560**	**706**	**846**	**411**	**488**
a) Payments to and provisions for employees	356	423	1274	1403	637	754	365	435
b) Rent, taxes and lighting	7	9	33	35	16	23	7	7
c) Printing and stationery	3	6	18	15	9	10	8	8
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	6	7	2	4	4	5
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	3	3	1	2	1	1
h) Law charges	—	—	1	2	—	—	1	1
i) Postage, telegrams, telephones, etc.	1	1	15	17	3	4	3	4
j) Repairs and maintenance	—	1	2	3	—	1	2	3
k) Insurance	8	9	23	23	8	11	7	9
l) Other expenditure	17	27	61	52	29	38	13	15
V. Provisions and contingencies	**59**	**44**	**74**	**32**	**359**	**154**	**87**	**149**
Total expenses*	**1423**	**1680**	**3846**	**4449**	**1846**	**2554**	**1439**	**1722**
VI. Profit	**-137**	**147**	**1291**	**2027**	**- 933**	**- 572**	**12**	**256**
Total (III+IV+V+VI)	**1345**	**1872**	**5211**	**6507**	**1271**	**2135**	**1538**	**2127**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Raigarh Kshetriya Gramin Bank		Rajgarh Sehore Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(281)	(282)	(283)	(284)	(285)	(286)	(287)	(288)
Income								
I. Interest Earned	**693**	**1026**	**448**	**714**	**840**	**1065**	**310**	**389**
a) Interest/discount on advances/bills	113	181	192	325	310	343	139	178
b) Income on Investments	24	35	116	196	233	311	—	41
c) Interest on balances with RBI and other inter-bank funds	556	811	139	192	298	411	—	—
d) Others	—	—	—	—	—	—	171	170
II. Other income	**19**	**21**	**14**	**48**	**12**	**31**	**10**	**12**
a) Commission, exchange and brokerage	11	13	3	9	3	4	3	5
b) Other miscellaneous income	8	9	10	40	9	27	7	8
Total (I+II)	**712**	**1047**	**462**	**762**	**853**	**1096**	**320**	**401**
Expenditure & Provisions								
III. Interest expended	**526**	**648**	**362**	**555**	**703**	**853**	**391**	**465**
a) Interest on deposits	492	612	329	490	616	770	344	414
b) Interest on RBI/inter-bank borrowings	33	36	3	2	—	83	—	—
c) Others	2	—	31	63	87	—	47	51
IV. Operating expenses	**294**	**338**	**220**	**256**	**381**	**425**	**219**	**341**
a) Payments to and provisions for employees	263	301	191	219	342	385	194	287
b) Rent, taxes and lighting	6	6	7	8	9	10	9	10
c) Printing and stationery	4	4	4	4	3	3	3	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	2	3	4	4	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	—	1	—	—
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	2	1	2	2	2	1	2
j) Repairs and maintenance	1	1	1	1	—	1	1	—
k) Insurance	7	5	—	1	4	3	—	1
l) Other expenditure	10	18	13	19	15	17	8	36
V. Provisions and contingencies	**—**	**19**	**6**	**—**	**19**	**-76**	**6**	**26**
Total expenses*	**820**	**986**	**583**	**812**	**1084**	**1278**	**609**	**806**
VI. Profit	**-108**	**41**	**-127**	**- 49**	**-251**	**-105**	**-295**	**- 431**
Total (III+IV+V+VI)	**712**	**1047**	**462**	**762**	**853**	**1096**	**320**	**401**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Rushikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalaseema Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(289)	(290)	(291)	(292)	(293)	(294)	(295)	(296)
Income								
I. Interest Earned	**1362**	**1897**	**755**	**978**	**564**	**717**	**4246**	**5014**
a) Interest/discount on advances/bills	460	651	258	272	275	321	3018	3198
b) Income on Investments	902	1246	477	687	106	188	177	227
c) Interest on balances with RBI and other inter-bank funds	—	—	19	18	183	207	1052	1590
d) Others	—	—	—	—	1	—	—	—
II. Other income	**53**	**48**	**19**	**26**	**18**	**18**	**192**	**217**
a) Commission, exchange and brokerage	6	20	17	25	1	3	64	94
b) Other miscellaneous income	48	28	2	1	16	15	127	123
Total (I+II)	**1415**	**1946**	**774**	**1004**	**582**	**735**	**4438**	**5231**
Expenditure & Provisions								
III. Interest expended	**982**	**1249**	**542**	**648**	**402**	**497**	**2434**	**2900**
a) Interest on deposits	851	1119	489	589	364	457	1917	2379
b) Interest on RBI/inter-bank borrowings	130	130	54	60	38	40	497	521
c) Others	1	—	—	—	—	—	21	—
IV. Operating expenses	**385**	**446**	**188**	**256**	**179**	**205**	**1144**	**1335**
a) Payments to and provisions for employees	347	393	160	223	147	172	965	1078
b) Rent, taxes and lighting	9	12	7	8	8	8	26	35
c) Printing and stationery	6	7	3	5	5	5	14	15
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	7	2	2	4	5	7	9
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	1	1	1	2	2
h) Law charges	—	—	—	—	—	—	1	1
i) Postage, telegrams, telephones, etc.	3	4	2	1	2	2	17	18
j) Repairs and maintenance	1	2	—	—	1	1	—	—
k) Insurance	6	1	3	5	2	3	1	14
l) Other expenditure	9	19	11	59	9	9	112	162
V. Provisions and contingencies	**37**	**—**	**37**	**50**	**—**	**19**	**399**	**81**
Total expenses*	**1367**	**1695**	**731**	**904**	**581**	**702**	**3578**	**4235**
VI. Profit	**11**	**251**	**6**	**50**	**1**	**13**	**461**	**915**
Total (III+IV+V+VI)	**1415**	**1946**	**774**	**1004**	**582**	**735**	**4438**	**5231**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Rewa Sidhi Gramin Bank 1998 (297)	Rewa Sidhi Gramin Bank 1999 (298)	Sabarkantha-Gandhinagar Gramin Bank 1998 (299)	Sabarkantha-Gandhinagar Gramin Bank 1999 (300)	Sagar Gramin Bank 1998 (301)	Sagar Gramin Bank 1999 (302)	Sahyadri Gramin Bank 1998 (303)	Sahyadri Gramin Bank 1999 (304)
Income								
I. Interest Earned	**2027**	**2446**	**647**	**852**	**2537**	**3195**	**611**	**721**
a) Interest/discount on advances/bills	494	487	239	275	412	371	371	424
b) Income on Investments	652	892	119	234	1228	1688	56	96
c) Interest on balances with RBI and other inter-bank funds	880	1067	289	343	898	1136	185	202
d) Others	—	1	—	—	—	—	—	—
II. Other income	**27**	**38**	**20**	**37**	**49**	**57**	**28**	**38**
a) Commission, exchange and brokerage	7	8	16	19	35	56	7	10
b) Other miscellaneous income	20	30	4	17	14	1	22	28
Total (I+II)	**2054**	**2484**	**667**	**888**	**2586**	**3252**	**639**	**759**
Expenditure & Provisions								
III. Interest expended	**1393**	**1541**	**410**	**518**	**1802**	**2316**	**370**	**430**
a) Interest on deposits	1279	1434	345	441	1705	2247	241	289
b) Interest on RBI/inter-bank borrowings	114	107	5	72	27	—	130	141
c) Others	—	—	60	4	70	69	—	—
IV. Operating expenses	**540**	**564**	**125**	**143**	**765**	**923**	**148**	**172**
a) Payments to and provisions for employees	415	455	108	126	685	839	126	144
b) Rent, taxes and lighting	12	13	5	5	30	34	6	7
c) Printing and stationery	8	9	2	3	12	5	1	1
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	4	5	2	2	6	7	2	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	1	1
g) Auditors' fees and expenses	1	1	1	—	1	1	—	—
h) Law charges	1	—	—	—	1	1	—	—
i) Postage, telegrams, telephones, etc.	4	5	1	1	1	2	2	3
j) Repairs and maintenance	1	1	1	1	2	2	2	2
k) Insurance	70	9	2	3	13	16	—	2
l) Other expenditure	23	64	4	2	15	17	7	7
V. Provisions and contingencies	**93**	**64**	**51**	**25**	**3**	**1**	**34**	**46**
Total expenses*	**1933**	**2105**	**535**	**661**	**2567**	**3239**	**518**	**602**
VI. Profit	**28**	**315**	**82**	**203**	**16**	**13**	**87**	**111**
Total (III+IV+V+VI)	**2054**	**2484**	**667**	**888**	**2586**	**3253**	**639**	**759**

For the year ended 31st March.

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Samastipur Kshetriya Gramin Bank		Samyut Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(305)	(306)	(307)	(308)	(309)	(310)	(311)	(312)
Income								
I. Interest Earned	**956**	**1337**	**6348**	**6276**	**1264**	**1535**	**1638**	**2258**
a) Interest/discount on advances/bills	174	212	824	320	621	735	233	265
b) Income on Investments	102	326	2887	3992	—	—	402	693
c) Interest on balances with RBI and other inter-bank funds	680	800	2636	1956	—	—	1003	1300
d) Others	—	—	—	9	643	800	—	—
II. Other income	**33**	**96**	**63**	**79**	**230**	**71**	**38**	**38**
a) Commission, exchange and brokerage	19	27	31	41	46	39	11	12
b) Other miscellaneous income	14	69	32	38	184	32	27	26
Total (I+II)	**989**	**1433**	**6411**	**6355**	**1494**	**1606**	**1676**	**2296**
Expenditure & Provisions								
III. Interest expended	**877**	**1020**	**3298**	**3850**	**758**	**949**	**1160**	**1468**
a) Interest on deposits	804	920	3182	3742	586	768	1081	1385
b) Interest on RBI/inter-bank borrowings	73	83	10	8	—	—	79	82
c) Others	—	18	106	101	172	181	—	—
IV. Operating expenses	**421**	**505**	**1233**	**1466**	**345**	**414**	**573**	**678**
a) Payments to and provisions for employees	370	426	998	1163	293	361	524	610
b) Rent, taxes and lighting	10	11	17	18	8	12	9	12
c) Printing and stationery	7	7	11	12	6	5	4	5
d) Advertisement and publicity	—	—	1	1	—	—	—	—
e) Depreciation on Bank's property	2	4	6	7	2	3	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	2	1	1	1	1	1
h) Law charges	—	1	1	2	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	2	7	9	4	5	1	2
j) Repairs and maintenance	1	1	2	1	—	1	1	1
k) Insurance	11	23	93	69	5	4	5	6
l) Other expenditure	18	31	95	183	25	22	26	39
V. Provisions and contingencies	**—**	**—**	**—**	**—**	—	**54**	**45**	**44**
Total expenses*	**1298**	**1525**	**4532**	**5316**	**1103**	**1363**	**1733**	**2146**
VI. Profit	**- 309**	**- 92**	**1879**	**1039**	**391**	**189**	**-103**	**106**
Total (III+IV+V+VI)	**989**	**1433**	**6411**	**6355**	**1494**	**1606**	**1676**	**2296**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gaonlia Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(313)	(314)	(315)	(316)	(317)	(318)	(319)	(320)
Income								
I. Interest Earned	**558**	**795**	**961**	**1322**	**673**	**1124**	**362**	**559**
a) Interest/discount on advances/bills	131	179	238	339	251	359	54	80
b) Income on Investments	1	3	716	975	158	225	16	472
c) Interest on balances with RBI and other inter-bank funds	426	613	7	8	265	541	293	7
d) Others	—	—	—	—	—	—	—	—
II. Other income	**6**	**11**	**44**	**61**	**64**	**59**	**12**	**15**
a) Commission, exchange and brokerage	3	4	44	61	32	37	6	8
b) Other miscellaneous income	3	7	—	—	32	21	6	7
Total (I+II)	**564**	**807**	**1005**	**1382**	**737**	**1183**	**374**	**574**
Expenditure & Provisions								
III. Interest expended	**595**	**733**	**445**	**569**	**385**	**528**	**354**	**466**
a) Interest on deposits	577	714	390	495	301	428	344	449
b) Interest on RBI/inter-bank borrowings	19	19	55	73	—	—	10	16
c) Others	—	—	—	—	84	101	—	—
IV. Operating expenses	**284**	**331**	**184**	**220**	**164**	**196**	**221**	**381**
a) Payments to and provisions for employees	263	312	159	182	138	154	187	224
b) Rent, taxes and lighting	3	3	5	6	4	4	4	6
c) Printing and stationery	3	3	3	5	3	5	2	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	2	6	3	3	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	—	1	—	—
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	—	—	3	3	1	2	—	1
j) Repairs and maintenance	1	1	—	1	6	6	—	—
k) Insurance	8	3	4	6	4	4	16	3
l) Other expenditure	4	6	7	10	5	16	10	144
V. Provisions and contingencies	**70**	**57**	**28**	**102**	**42**	**—**	**—**	**—**
Total expenses*	**880**	**1064**	**629**	**789**	**549**	**725**	**576**	**846**
VI. Profit	**- 386**	**- 314**	**348**	**492**	**146**	**458**	**-202**	**-272**
Total (III+IV+V+VI)	**564**	**807**	**1005**	**1382**	**737**	**1183**	**374**	**574**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Sharda Gramin Bank		Shekhawati Bank		Shivalik Kshetriya Gramin Bank		Shivpuri Guna Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(321)	(322)	(323)	(324)	(325)	(326)	(327)	(328)
Income								
I. Interest Earned	**843**	**1079**	**1834**	**2337**	**1105**	**1400**	**971**	**1186**
a) Interest/discount on advances/bills	122	150	719	831	269	354	263	341
b) Income on Investments	271	311	587	855	499	700	76	66
c) Interest on balances with RBI and other inter-bank funds	448	617	528	651	336	346	632	779
d) Others	2	—	—	—	—	—	—	—
II. Other income	**35**	**37**	**213**	**95**	**61**	**56**	**29**	**41**
a) Commission, exchange and brokerage	33	35	13	14	4	6	16	25
b) Other miscellaneous income	2	2	200	81	56	50	12	15
Total (I+II)	**878**	**1115**	**2046**	**2432**	**1165**	**1456**	**999**	**1226**
Expenditure & Provisions								
III. Interest expended	**614**	**715**	**1469**	**1687**	**618**	**745**	**781**	**801**
a) Interest on deposits	592	689	1316	1534	568	684	739	749
b) Interest on RBI/inter-bank borrowings	—	—	—	—	50	60	43	52
c) Others	22	26	153	154	—	1	—	—
IV. Operating expenses	**303**	**346**	**545**	**632**	**286**	**317**	**359**	**406**
a) Payments to and provisions for employees	275	313	492	570	253	267	325	367
b) Rent, taxes and lighting	5	7	6	6	4	5	12	12
c) Printing and stationery	2	3	6	6	2	4	5	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	2	3	3	3	6	2	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	2	2	1	1	1	1
h) Law charges	—	—	3	3	1	5	—	1
i) Postage, telegrams, telephones, etc.	2	3	6	7	1	2	3	3
j) Repairs and maintenance	1	—	1	1	—	—	1	2
k) Insurance	4	5	1	1	—	—	3	5
l) Other expenditure	11	14	25	33	21	27	8	9
V. Provisions and contingencies	**26**	**2**	**—**	**—**	—	**-11**	**6**	**—**
Total expenses*	**917**	**1061**	**2013**	**2319**	**904**	**1062**	**1140**	**1207**
VI. Profit	**- 64**	**54**	**33**	**113**	**261**	**405**	**-147**	**20**
Total (III+IV+V+VI)	**878**	**1117**	**2046**	**2432**	**1165**	**1456**	**999**	**1226**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Shri Sathavahana Gramin Bank 1998	Shri Sathavahana Gramin Bank 1999	Shri Venkateshwara Gramin Bank 1998	Shri Venkateshwara Gramin Bank 1999	Singhbhum Gramin Bank 1998	Singhbhum Gramin Bank 1999	Siwan Kshetriya Gramin Bank 1998	Siwan Kshetriya Gramin Bank 1999
	For the year ended 31st March							
	(329)	(330)	(331)	(332)	(333)	(334)	(335)	(336)
Income								
I. Interest Earned	**1055**	**1424**	**1737**	**2119**	**1020**	**1415**	**1597**	**2169**
a) Interest/discount on advances/bills	522	715	1160	1370	279	301	210	226
b) Income on Investments	131	161	34	79	323	643	150	245
c) Interest on balances with RBI and other inter-bank funds	402	548	543	670	418	471	1236	1698
d) Others	—	—	—	—	—	—	—	—
II. Other income	**141**	**100**	**65**	**100**	**184**	**157**	**12**	**36**
a) Commission, exchange and brokerage	23	37	32	49	3	10	7	12
b) Other miscellaneous income	117	63	34	51	181	147	5	25
Total (I+II)	**1195**	**1524**	**1802**	**2219**	**1203**	**1572**	**1609**	**2206**
Expenditure & Provisions								
III. Interest expended	**767**	**1028**	**1020**	**1296**	**810**	**1094**	**1032**	**1316**
a) Interest on deposits	654	905	867	1132	760	1019	1008	1290
b) Interest on RBI/inter-bank borrowings	112	123	153	164	50	73	25	25
c) Others	—	—	—	—	—	2	—	—
IV. Operating expenses	**268**	**290**	**538**	**626**	**373**	**446**	**330**	**362**
a) Payments to and provisions for employees	192	219	464	540	335	402	304	331
b) Rent, taxes and lighting	7	7	14	14	9	10	6	6
c) Printing and stationery	5	5	9	12	6	4	3	4
d) Advertisement and publicity	—	—	—	1	—	—	—	—
e) Depreciation on Bank's property	2	2	4	4	2	2	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	2	10	11	1	1	1	—
j) Repairs and maintenance	2	1	2	3	2	2	—	—
k) Insurance	42	2	8	9	2	2	7	9
l) Other expenditure	15	51	25	31	16	22	6	7
V. Provisions and contingencies	**—**	**—**	**42**	**25**	**—**	**10**	**144**	**108**
Total expenses*	**1034**	**1318**	**1558**	**1922**	**1184**	**1540**	**1362**	**1678**
VI. Profit	**161**	**206**	**202**	**272**	**20**	**22**	**103**	**420**
Total (III+IV+V+VI)	**1195**	**1524**	**1802**	**2219**	**1203**	**1572**	**1609**	**2206**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank		Sree Anantha Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(337)	(338)	(339)	(340)	(341)	(342)	(343)	(344)
Income								
I. Interest Earned	**402**	**503**	**4699**	**5555**	**1694**	**2095**	**2376**	**2966**
a) Interest/discount on advances/bills	314	341	3612	4122	462	511	1553	1854
b) Income on Investments	81	97	579	662	532	609	811	1109
c) Interest on balances with RBI and other inter-bank funds	6	8	501	768	700	975	12	3
d) Others	—	57	6	3	—	—	—	—
II. Other income	**72**	**33**	**337**	**447**	**237**	**128**	**246**	**132**
a) Commission, exchange and brokerage	5	3	332	423	71	87	31	43
b) Other miscellaneous income	67	30	5	24	166	40	215	89
Total (I+II)	**474**	**536**	**5035**	**6002**	**1931**	**2223**	**2622**	**3098**
Expenditure & Provisions								
III. Interest expended	**282**	**333**	**2193**	**2694**	**872**	**1011**	**1324**	**1567**
a) Interest on deposits	196	233	1307	1690	758	893	993	1194
b) Interest on RBI/inter-bank borrowings	86	100	886	1004	114	118	328	373
c) Others	—	—	—	—	—	—	3	—
IV. Operating expenses	**149**	**193**	**1950**	**2388**	**510**	**599**	**531**	**579**
a) Payments to and provisions for employees	126	160	1667	2064	460	539	427	473
b) Rent, taxes and lighting	6	10	52	56	10	12	12	14
c) Printing and stationery	3	4	24	23	5	6	9	9
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	8	9	6	7	10	10
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	2	2	1	1	1	1
h) Law charges	—	—	1	3	1	—	—	—
i) Postage, telegrams, telephones, etc.	—	—	35	42	3	3	9	10
j) Repairs and maintenance	—	1	4	5	1	1	—	—
k) Insurance	1	1	13	16	8	9	2	3
l) Other expenditure	8	15	144	167	17	18	61	59
V. Provisions and contingencies	**4**	**8**	**3**	**10**	**—**	**—**	**25**	**15**
Total expenses*	**431**	**526**	**4144**	**5082**	**1382**	**1610**	**1855**	**2147**
VI. Profit	**38**	**2**	**888**	**910**	**548**	**612**	**742**	**936**
Total (III+IV+V+VI)	**474**	**536**	**5035**	**6002**	**1931**	**2223**	**2622**	**3098**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank		Sriganganagar Kshetriya Gramin Bank		Srirama Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(345)	(346)	(347)	(348)	(349)	(350)	(351)	(352)
Income								
I. Interest Earned	**1892**	**2315**	**3551**	**4304**	**529**	**713**	**682**	**881**
a) Interest/discount on advances/bills	762	903	1679	1870	265	353	337	408
b) Income on Investments	1102	1388	1869	2404	115	134	132	168
c) Interest on balances with RBI and other inter-bank funds	29	24	3	30	149	212	—	—
d) Others	—	—	—	—	—	14	213	306
II. Other income	**40**	**310**	**138**	**120**	**44**	**46**	**29**	**40**
a) Commission, exchange and brokerage	30	55	57	104	6	6	15	26
b) Other miscellaneous income	9	256	80	16	39	40	14	14
Total (I+II)	**1932**	**2625**	**3688**	**4424**	**573**	**759**	**712**	**921**
Expenditure & Provisions								
III. Interest expended	**1273**	**1488**	**2481**	**3043**	**431**	**558**	**414**	**515**
a) Interest on deposits	1105	1325	2158	2655	384	485	319	418
b) Interest on RBI/inter-bank borrowings	149	—	323	388	47	73	95	97
c) Others	19	163	—	—	—	—	—	—
IV. Operating expenses	**431**	**446**	**1001**	**1158**	**180**	**198**	**188**	**152**
a) Payments to and provisions for employees	324	370	905	1040	156	171	116	130
b) Rent, taxes and lighting	13	16	36	37	5	6	5	7
c) Printing and stationery	9	10	20	20	2	2	5	4
d) Advertisement and publicity	—	—	1	2	—	—	—	—
e) Depreciation on Bank's property	5	7	3	3	2	1	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	2	3	—	—	—	—
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	3	4	12	13	1	1	—	1
j) Repairs and maintenance	—	1	2	2	—	—	1	1
k) Insurance	48	10	13	33	3	4	56	5
l) Other expenditure	28	28	7	5	11	12	2	3
V. Provisions and contingencies	**61**	**153**	**201**	**72**	**—**	**—**	**—**	**25**
Total expenses*	**1704**	**1934**	**3481**	**4201**	**611**	**756**	**602**	**668**
VI. Profit	**167**	**538**	**6**	**150**	**- 38**	**3**	**110**	**229**
Total (III+IV+V+VI)	**1932**	**2625**	**3688**	**4424**	**573**	**759**	**712**	**921**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Subansiri Gaonlia Gramin Bank 1998	Subansiri Gaonlia Gramin Bank 1999	Sultanpur Kshetriya Gramin Bank 1998	Sultanpur Kshetriya Gramin Bank 1999	Surat-Bharuch Gramin Bank 1998	Surat-Bharuch Gramin Bank 1999	Surendranagar Bhav-nagar Gramin Bank 1998	Surendranagar Bhav-nagar Gramin Bank 1999
	For the year ended 31st March							
	(353)	(354)	(355)	(356)	(357)	(358)	(359)	(360)
Income								
I. Interest Earned	**464**	**596**	**2541**	**2954**	**852**	**994**	**597**	**822**
a) Interest/discount on advances/bills	64	71	711	827	468	556	311	403
b) Income on Investments	113	181	1696	2030	118	166	65	100
c) Interest on balances with RBI and other inter-bank funds	288	344	134	88	266	272	220	318
d) Others	—	—	—	9	—	—	—	—
II. Other income	**96**	**174**	**41**	**39**	**33**	**38**	**53**	**91**
a) Commission, exchange and brokerage	6	7	39	36	8	10	32	39
b) Other miscellaneous income	91	167	2	2	25	28	21	52
Total (I+II)	**561**	**770**	**2582**	**2993**	**886**	**1032**	**650**	**912**
Expenditure & Provisions								
III. Interest expended	**262**	**332**	**1700**	**1924**	**486**	**625**	**400**	**538**
a) Interest on deposits	255	320	1518	1761	378	494	332	451
b) Interest on RBI/inter-bank borrowings	7	12	181	163	105	125	11	11
c) Others	—	—	—	—	3	6	57	77
IV. Operating expenses	**233**	**261**	**670**	**780**	**185**	**219**	**176**	**212**
a) Payments to and provisions for employees	193	210	591	697	152	176	151	177
b) Rent, taxes and lighting	6	7	13	14	6	8	7	10
c) Printing and stationery	3	4	6	—	5	4	3	4
d) Advertisement and publicity	—	—	—	6	—	—	—	—
e) Depreciation on Bank's property	1	1	4	4	4	6	5	7
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	2	1	—	—	—
h) Law charges	—	—	1	1	—	—	1	1
i) Postage, telegrams, telephones, etc.	1	1	2	2	1	3	2	2
j) Repairs and maintenance	—	1	1	1	—	—	—	1
k) Insurance	1	1	9	16	3	3	1	2
l) Other expenditure	27	34	42	37	13	18	6	8
V. Provisions and contingencies	**—**	**—**	**134**	**17**	**7**	**17**	**9**	**9**
Total expenses*	**496**	**593**	**2370**	**2705**	**671**	**846**	**576**	**749**
VI. Profit	**65**	**177**	**78**	**271**	**207**	**171**	**65**	**153**
Total (III+IV+V+VI)	**561**	**770**	**2582**	**2993**	**886**	**1032**	**650**	**912**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank		Tripura Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(361)	(362)	(363)	(364)	(365)	(366)	(367)	(368)
Income								
I. Interest Earned	**873**	**1210**	**451**	**568**	**533**	**698**	**1185**	**1563**
a) Interest/discount on advances/bills	170	227	44	41	249	270	148	243
b) Income on Investments	10	20	265	345	109	261	509	755
c) Interest on balances with RBI and other inter-bank funds	693	963	141	177	174	165	529	565
d) Others	—	—	2	5	—	1	—	—
II. Other income	**20**	**27**	**11**	**14**	**107**	**69**	**38**	**88**
a) Commission, exchange and brokerage	17	22	6	8	10	15	38	87
b) Other miscellaneous income	2	5	5	7	97	53	—	1
Total (I+II)	**893**	**1237**	**462**	**582**	**640**	**766**	**1223**	**1651**
Expenditure & Provisions								
III. Interest expended	**786**	**1015**	**224**	**287**	**455**	**575**	**1388**	**1757**
a) Interest on deposits	757	977	213	278	409	521	1232	1567
b) Interest on RBI/inter-bank borrowings	28	—	11	9	46	53	156	190
c) Others	—	38	—	—	1	1	—	—
IV. Operating expenses	**391**	**451**	**102**	**131**	**288**	**342**	**1014**	**322**
a) Payments to and provisions for employees	352	411	81	109	259	304	948	875
b) Rent, taxes and lighting	7	8	3	4	5	7	22	23
c) Printing and stationery	4	3	3	3	3	5	7	9
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	4	4	3	2	3	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	1	1	1	1
h) Law charges	1	—	—	—	—	—	3	1
i) Postage, telegrams, telephones, etc.	2	1	1	1	2	3	3	3
j) Repairs and maintenance	3	2	3	4	—	—	2	2
k) Insurance	6	7	2	1	3	4	9	10
l) Other expenditure	13	14	5	6	13	16	14	- 605
V. Provisions and contingencies	**76**	**24**	**12**	**28**	**—**	**35**	**120**	**- 310**
Total expenses*	**1177**	**1465**	**326**	**418**	**744**	**917**	**2401**	**2079**
VI. Profit	**- 360**	**-252**	**124**	**136**	**-104**	**-185**	**-1298**	**-738**
Total (III+IV+V+VI)	**893**	**1237**	**462**	**582**	**640**	**766**	**1223**	**1651**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Tulsi Gramin Bank		Tungabhadra Gramin Bank		Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank	
	For the year ended 31st March							
	1998	1999	1998	1999	1998	1999	1998	1999
	(369)	(370)	(371)	(372)	(373)	(374)	(375)	(376)
Income								
I. Interest Earned	**1055**	**1489**	**4696**	**5259**	**1361**	**1852**	**1692**	**2400**
a) Interest/discount on advances/bills	402	539	2907	3345	442	519	331	574
b) Income on Investments	647	939	1260	985	281	427	4	3
c) Interest on balances with RBI and other inter-bank funds	6	11	5	928	635	859	1357	1823
d) Others	—	—	523	—	2	47	—	—
II. Other income	**274**	**131**	**351**	**385**	**144**	**181**	**18**	**130**
a) Commission, exchange and brokerage	274	130	67	89	15	21	18	22
b) Other miscellaneous income	1	1	284	297	128	159	—	108
Total (I+II)	**1329**	**1620**	**5047**	**5644**	**1504**	**2033**	**1710**	**2530**
Expenditure & Provisions								
III. Interest expended	**696**	**877**	**2434**	**2750**	**1149**	**1449**	**1635**	**2055**
a) Interest on deposits	635	783	1662	2021	1079	1372	1585	1995
b) Interest on RBI/inter-bank borrowings	62	94	771	729	70	77	50	60
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**439**	**529**	**1226**	**1399**	**820**	**950**	**976**	**1114**
a) Payments to and provisions for employees	402	488	1076	1238	654	759	896	1054
b) Rent, taxes and lighting	7	8	24	27	15	17	13	13
c) Printing and stationery	7	8	17	17	5	5	6	6
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	4	5	12	13	5	6	4	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	1	—	—
g) Auditors' fees and expenses	1	1	3	2	1	—	2	1
h) Law charges	1	1	2	3	1	2	—	—
i) Postage, telegrams, telephones, etc.	3	4	17	20	3	4	2	2
j) Repairs and maintenance	1	1	3	4	—	1	—	—
k) Insurance	7	9	12	13	11	11	35	13
l) Other expenditure	7	4	59	62	124	145	18	20
V. Provisions and contingencies	**0**	**70**	**263**	**295**	**131**	**172**	**62**	**8**
Total expenses*	**1136**	**1407**	**3660**	**4149**	**1969**	**2399**	**2611**	**3170**
VI. Profit	**194**	**144**	**1125**	**1200**	**- 596**	**- 539**	**- 963**	**- 648**
Total (III+IV+V+VI)	**1329**	**1621**	**5047**	**5644**	**1504**	**2033**	**1710**	**2530**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Contd.)*

(Amount in Rs. lakh)

Items	Vallalar Gramin Bank 1998	Vallalar Gramin Bank 1999	Valsad-Dangs Kshetriya Gramin Bank 1998	Valsad-Dangs Kshetriya Gramin Bank 1999	Varada Gramin Bank 1998	Varada Gramin Bank 1999	Vidisha Bhopal Kshetriya Gramin Bank 1998	Vidisha Bhopal Kshetriya Gramin Bank 1999
	For the year ended 31st March							
	(377)	(378)	(379)	(380)	(381)	(382)	(383)	(384)
Income								
I. Interest Earned	**577**	**562**	**712**	**967**	**737**	**758**	**415**	**619**
a) Interest/discount on advances/bills	350	306	240	313	525	521	228	321
b) Income on Investments	14	40	242	291	199	234	45	77
c) Interest on balances with RBI and other inter-bank funds	213	216	230	363	13	2	142	170
d) Others	—	—	—	—	—	—	—	51
II. Other income	**22**	**27**	**34**	**27**	**37**	**36**	**18**	**25**
a) Commission, exchange and brokerage	7	7	22	16	4	5	15	22
b) Other miscellaneous income	15	20	12	11	34	30	2	2
Total (I+II)	**599**	**590**	**746**	**995**	**775**	**793**	**433**	**644**
Expenditure & Provisions								
III. Interest expended	**235**	**228**	**392**	**528**	**519**	**472**	**307**	**421**
a) Interest on deposits	169	170	324	460	314	335	278	389
b) Interest on RBI/inter-bank borrowings	17	11	68	68	205	137	—	—
c) Others	50	46	—	—	—	—	29	33
IV. Operating expenses	**105**	**118**	**168**	**198**	**156**	**197**	**120**	**122**
a) Payments to and provisions for employees	89	94	138	165	131	160	68	81
b) Rent, taxes and lighting	3	4	7	8	5	7	6	10
c) Printing and stationery	2	2	3	3	2	3	4	7
d) Advertisement and publicity	—	—	—	—	—	1	—	—
e) Depreciation on Bank's property	2	3	4	4	5	8	2	3
f) Directors' fees, allowances and expenses	1	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	—	—	—	—	—
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	3	2	3	2	4	2	3
j) Repairs and maintenance	1	1	—	—	—	1	—	—
k) Insurance	3	3	1	—	—	—	24	3
l) Other expenditure	3	9	12	15	10	13	13	15
V. Provisions and contingencies	**33**	**16**	**20**	**37**	**—**	**—**	**5**	**15**
Total expenses*	**340**	**346**	**560**	**727**	**675**	**670**	**427**	**543**
VI. Profit	**225**	**228**	**166**	**231**	**100**	**123**	**1**	**86**
Total (III+IV+V+VI)	**599**	**590**	**746**	**995**	**775**	**793**	**433**	**644**

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 51 : EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS - 1998-99 *(Concld.)*

(Amount in Rs. lakh)

Items	Vidur Gramin Bank 1998 (385)	Vidur Gramin Bank 1999 (386)	Vindhyavasini Gramin Bank 1998 (387)	Vindhyavasini Gramin Bank 1999 (388)	Visweshwaraya Gramin Bank 1998 (389)	Visweshwaraya Gramin Bank 1999 (390)	Yavatmal Gramin Bank 1998 (391)	Yavatmal Gramin Bank 1999 (392)
Income								
I. Interest Earned	**618**	**916**	**766**	**869**	**303**	**423**	**390**	**466**
a) Interest/discount on advances/bills	190	174	202	222	196	248	162	180
b) Income on Investments	135	191	263	291	26	30	68	84
c) Interest on balances with RBI and other inter-bank funds	293	549	300	357	81	144	160	202
d) Others	1	1	—	—	—	—	—	—
II. Other income	**18**	**25**	**64**	**48**	**32**	**37**	**41**	**30**
a) Commission, exchange and brokerage	10	18	64	46	6	8	22	21
b) Other miscellaneous income	8	7	—	2	26	29	19	9
Total (I+II)	**637**	**941**	**830**	**917**	**335**	**459**	**431**	**496**
Expenditure & Provisions								
III. Interest expended	**337**	**419**	**528**	**587**	**186**	**266**	**211**	**238**
a) Interest on deposits	286	358	459	528	154	229	166	205
b) Interest on RBI/inter-bank borrowings	48	49	68	59	8	7	—	—
c) Others	3	12	—	—	25	31	46	34
IV. Operating expenses	**211**	**368**	**225**	**240**	**128**	**137**	**108**	**125**
a) Payments to and provisions for employees	190	344	195	209	111	118	91	107
b) Rent, taxes and lighting	4	4	5	7	5	5	3	4
c) Printing and stationery	4	3	3	4	3	3	1	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	3	3	2	2	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	1	—	—	—
h) Law charges	1	—	5	2	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	2	1	1	1	1	1	1
j) Repairs and maintenance	1	1	1	1	—	—	—	—
k) Insurance	—	—	3	3	—	1	1	2
l) Other expenditure	8	11	9	9	5	6	8	7
V. Provisions and contingencies	**—**	**—**	**—**	**4**	**—**	**3**	**13**	**14**
Total expenses*	**548**	**787**	**753**	**827**	**314**	**403**	**319**	**363**
VI. Profit	**88**	**154**	**77**	**86**	**20**	**53**	**99**	**119**
Total (III+IV+V+VI)	**637**	**941**	**830**	**917**	**335**	**459**	**431**	**496**

For the year ended 31st March

Note : *Excluding 'Provisions and Contingencies'.
— : Nil or negligible.
Source : Annual accounts of banks.

TABLE 52 : NON-PERFORMING ASSETS (NPA) AND CAPITAL ADEQUACY RATIO (CAR) OF SCHEDULED COMMERCIAL BANKS - 1996-99

Bank Group/Bank	As on 31st March							
	Net NPA as percentage to net Advances				Capital Adequacy Ratio			
	1996	1997	1998	1999	1996	1997	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
State Bank of India and its Associates								
State Bank of India	6.61	7.30	6.07	7.18	11.60	12.17	14.58	12.
State Bank of Bikaner and Jaipur	6.11	7.96	7.13	10.45	9.33	8.82	10.65	12.26
State Bank of Hyderabad	9.94	11.42	10.88	8.78	9.90	10.84	10.83	10.65
State Bank of Indore	9.62	11.29	10.96	N.A.	8.80	9.31	9.83	N.A.
State Bank of Mysore	8.59	10.96	10.75	10.55	8.81	10.80	11.61	10.23
State Bank of Patiala	6.60	5.88	7.04	8.23	9.51	11.25	13.24	12.47
State Bank of Saurashtra	5.70	6.05	6.57	7.70	12.38	12.14	18.14	14.35
State Bank of Travancore	7.38	8.82	12.21	10.50	9.40	8.17	11.48	10.27
Nationalised Banks								
Allahabad Bank	16.00	14.84	15.09	12.54	9.68	11.00	11.64	10.38
Andhra Bank	3.29	4.10	2.92	N.A.	5.07	12.05	12.37	N.A.
Bank of Baroda	8.15	7.53	6.60	7.70	11.19	11.80	12.05	13.30
Bank of India	7.00	6.93	7.34	7.28	8.44	10.26	9.11	10.55
Bank of Maharashtra	9.39	9.66	8.59	8.72	8.49	9.07	10.90	9.76
Canara Bank	7.45	9.32	7.52	7.52	10.38	10.17	9.54	10.96
Central Bank of India	13.49	14.40	12.21	9.79	2.63	9.41	10.40	11.88
Corporation Bank	2.26	3.63	2.93	1.98	11.30	11.30	16.90	13.20
Dena Bank	7.30	9.38	8.28	7.67	8.27	10.81	11.88	11.14
Indian Bank	23.87	25.24	26.01	21.67	Negative	-18.81	1.41	Negative
Indian Overseas Bank	8.57	7.64	6.26	7.30	5.95	10.07	9.34	10.15
Oriental Bank of Commerce	3.60	5.64	4.50	4.50	16.99	17.53	15.28	14.10
Punjab National Bank	12.70	10.38	9.57	8.96	8.23	9.15	8.81	10.79
Punjab & Sind Bank	10.34	12.04	10.84	10.48	3.31	9.23	11.39	10.94
Syndicate Bank	8.39	7.53	5.78	3.93	8.42	8.80	10.50	9.57
Union Bank of India	5.94	6.98	7.66	5.70	9.50	10.53	10.86	10.09
United Bank of India	23.28	19.20	14.10	14.00	3.50	8.23	8.41	9.60
United Commercial Bank	11.43	13.73	11.14	10.83	7.83	3.16	9.07	9.63
Vijaya Bank	11.90	9.56	7.60	21.67	Negative	11.53	10.30	Negative

Notes : 1. @Not applicatble.
2. NA - Not available.

— : Nil or negligible.

Source : Report on Trend and Progress of Banking in India, 1997-98, Reserve Bank of India and annual accounts of banks.

TABLE 52 : NON-PERFORMING ASSETS (NPA) AND CAPITAL ADEQUACY RATIO (CAR) OF SCHEDULED COMMERCIAL BANKS - 1996-99 *(Contd.)*

Bank Group/Bank	As on 31st March							
	Net NPA as percentage to net Advances				Capital Adequacy Ratio			
	1996	1997	1998	1999	1996	1997	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Other Scheduled Commercial Banks								
Bank of Madura	4.80	6.20	5.70	N.A.	10.93	12.19	13.72	14.25
Bank of Punjab	—	1.59	1.14	3.66	35.03	18.65	16.34	13.17
Bank of Rajasthan	4.40	8.82	9.14	9.50	11.08	10.13	5.54	0.83
Bareilly Corporation Bank	7.90	6.56	5.19	@	2.84	2.95	3.56	N.A.
Benares State Bank	17.62	11.30	16.85	29.71	3.41	2.99	4.12	N.A.
Bharat Overseas Bank	1.65	3.81	4.40	4.13	10.57	12.51	13.09	13.70
Catholic Syrian Bank	5.13	5.87	11.27	14.88	2.25	2.51	3.04	6.06
Centurion Bank	—	—	0.19	3.73	60.00	27.00	20.00	8.45
City Union Bank	4.49	5.30	7.54	7.96	9.26	9.47	11.60	14.30
Dhanalaxmi Bank	1.82	4.51	11.01	12.33	8.93	9.75	11.39	10.06
Development Credit Bank	5.24	5.93	5.02	4.79	27.35	23.47	19.79	16.90
Federal Bank	3.94	7.16	5.28	7.53	8.35	9.22	9.43	10.32
Ganesh Bank of Kurundwad	7.62	10.75	6.18	7.03	8.14	8.00	8.04	8.22
Global Trust Bank	—	4.47	2.98	2.15	9.36	10.16	10.28	11.97
HDFC Bank	—	—	1.24	0.73	23.53	22.25	13.92	20.20
ICICI Bank	—	1.73	1.14	2.88	17.52	13.04	13.48	11.08
IDBI Bank	—	1.00	0.32	1.28	162.00	17.90	9.82	11.28
Indus Ind Bank	—	2.08	3.96	7.20	18.19	12.90	17.91	15.16
Jammu & Kashmir Bank	5.09	6.03	4.57	3.79	13.40	15.58	20.48	24.48
Karnataka Bank	2.37	3.12	3.06	4.99	12.74	12.27	13.23	10.85
Karur Vysya Bank	0.86	1.20	1.87	4.35	10.92	12.76	14.47	14.53
Lakshmi Vilas Bank	2.19	4.66	6.07	6.72	9.80	10.64	10.35	9.64
Lord Krishna Bank	3.57	8.53	14.09	20.60	7.42	5.40	8.35	11.85
Nainital Bank	13.20	9.48	5.99	N.A.	9.19	9.86	9.46	13.81
Nedungadi Bank	7.76	6.17	9.41	12.23	4.34	11.97	12.85	10.24
Ratnakar Bank	7.37	6.87	6.84	6.84	11.11	9.85	10.41	10.41
Sangli Bank	10.26	11.28	9.43	11.58	6.21	8.03	10.98	8.26
South Indian Bank	4.94	5.87	6.16	N.A.	8.27	8.27	9.40	10.40
SBI Commerce & International Bank	9.25	6.48	7.89	21.88	11.56	30.59	27.69	28.90
Tamilnad Mercantile Bank	3.33	3.45	5.37	5.67	12.88	15.65	19.11	18.40
Times Bank	—	0.46	1.41	3.01	29.40	15.39	11.26	9.97
United Western Bank	9.36	8.63	5.73	8.28	10.65	10.20	9.87	11.64
UTI Bank	—	3.66	5.630	6.32	16.22	14.43	9.72	11.54
Vysya Bank	3.54	5.17	8.45	14.31	11.91	14.21	12.48	10.63

Notes : 1. @Not applicatble.
2. NA - Not available.

— : Nil or negligible.

Source : Report on Trend and Progress of Banking in India, 1997-98, Reserve Bank of India and annual accounts of banks.

TABLE 52 : NON-PERFORMING ASSETS (NPA) AND CAPITAL ADEQUACY RATIO (CAR) OF SCHEDULED COMMERCIAL BANKS - 1996-99 *(Concld.)*

Bank Group/Bank	As on 31st March							
	Net NPA as percentage to net Advances				Capital Adequacy Ratio			
	1996	1997	1998	1999	1996	1997	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Foreign Banks								
ABN Amro Bank	0.05	1.15	0.42	0.45	8.13	9.16	9.82	9.27
Abu-Dhabi Bank Commercial Bank	3.78	1.71	5.94	3.59	8.65	9.47	10.29	10.01
American Express Bank	0.23	3.26	1.21	—-	8.06	10.40	9.86	9.25
Arab Bangladesh Bank	@	—-	—-	—-	@	122.00	144.00	124.00
Bank International Indonesia	@	—-	—-	10.53	@	27.46	28.03	57.26
Bank Muscat International	@	@	@	—-	@	@	@	16.58
Bank of Bahrain & Kuwait	3.18	9.75	15.22	—-	18.93	17.10	10.48	13.38
Bank of Ceylon	—-	4.78	8.88	19.92	68.61	48.98	40.05	16.23
Bank of Nova Scotia	1.00	7.46	2.80	2.80	9.19	8.23	10.30	9.06
Bank of America	- 0.11	—-	0.17	—-	7.12	8.37	8.95	9.26
Bank of Tokyo	1.83	17.36	15.20	13.45	8.54	8.88	8.73	9.92
Credit Agricale Indosuez	1.51	6.75	16.44	24.75	8.38	8.83	8.40	8.56
Banque Nationale de Paris	—-	—-	—-	—-	8.71	8.88	8.80	9.09
Barclays Bank	—-	5.10	9.30	3.35	9.56	11.62	14.52	12.90
British Bank of Middle East	2.40	6.50	11.79	19.92	10.31	12.07	10.01	16.23
Chase Manhattane Bank	—-	—-	—-	—-	29.84	18.27	13.03	12.53
Chinatrust Commercial Bank	@	—-	—-	4.73	@	84.09	146.33	28.51
Cho Hung Bank	—-	—-	1.41	1.88	@	63.00	46.00	42.00
Citibank	- 0.08	0.63	0.57	2.08	10.10	9.46	8.61	10.00
Commercial Bank of Korea	—-	—-	—-	@	@	885.56	124.00	@
Commerz Bank	—-	—-	3.88	7.08	60.50	15.39	12.81	15.81
Credit Lyonnais	—-	0.43	3.10	—-	7.47	8.86	8.70	9.90
Deutsche Bank (Asia)	—-	1.77	1.28	1.28	7.77	9.31	9.69	9.50
Development Bank of Singapore	—-	5.61	9.19	4.93	24.84	26.41	31.47	23.26
Dresdner Bank	—-	—-	12.33	16.16	12.26	9.10	16.89	19.36
Grindlays Bank	0.26	0.28	0.59	0.03	8.68	8.98	9.05	9.04
Hanil Bank	@	@	—-	@	@	@	97.70	@
Hongkong & Shanghai Bank	0.51	1.79	1.99	0.91	12.37	11.91	9.82	9.31
International Netherlandene Bank	—-	—-	—-	5.67	10.54	11.00	12.91	12.79
KBC Bank	@	@	@	—-	@	@	@	95.00
Krung Thai Bank	@	—-	—-	—-	@	398.59	347.22	236.00
Mashreq Bank	1.44	22.30	22.49	24.21	10.97	17.52	29.84	12.13
Morgan Guaranty Trust	@	@	@	@	@	@	@	@
Oman International Bank	7.91	5.33	25.40	38.03	8.71	12.36	13.38	9.07
Overseas Chinese Bank	@	—-	—-	—-	@	291.00	90.93	94.00
Sakura Bank	0.59	1.10	3.61	12.59	11.45	12.19	11.84	10.29
Sanwa Bank	0.59	0.22	0.69	10.65	33.47	24.02	30.35	31.22
Societe Generale	0.10	4.82	14.24	11.94	8.76	10.55	10.93	12.50
Sonali Bank	—-	—-	0.03	—-	8.49	13.54	27.80	38.39
State Bank of Mauritious	10.35	33.00	1.79	10.76	100.09	66.42	73.50	46.78
Standard Chartered Bank	3.30	2.88	2.42	—-	15.62	8.60	8.50	8.30
Sumitomo Bank	@	@	—-	—-	@	@	40.67	16.58
The Fuji Bank	@	—-	—-	6.02	@	82.82	43.45	23.62
The Siam Commercial Bank	—-	—-	—-	10.51	181.57	19.00	30.00	39.00
Toronto Dominion Bank	@	@	—-	—-	@	@	86.61	—-

Notes : 1. @Not applicatble.
2. NA - Not available.
— : Nil or negligible.
Source : Report on Trend and Progress of Banking in India, 1997-98, Reserve Bank of India and annual accounts of banks.