

Table 51 : Earnings and Expenses of Regional Rural Banks - 1998-99 (Part 1 of 8)

(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

(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
<u>Expenditure & Provisions</u>								
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

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Arunachal Pradesh		Aurangabad Jalana		Avadh		Baitarani	
	Rural Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
<u>Income</u>								
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
<u>Expenditure & Provisions</u>								
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.

(Amount in Rs. lakh)								
Items	For the year ended 31st March							
	Balasore		Balía		Banaskantha		Bara Banki	
	Gramya Bank		Kshetriya		Mehsana		Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
<u>Income</u>								
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
<u>Expenditure & Provisions</u>								
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

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bardhman		Bareilly		Bastar		Basti	
	Gramin Bank		Gramin Bank		Gramin Bank		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

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Begusarai		Bhagalpur		Banka		Bhandara	
	Kshetriya		Kshetriya		Bhagirath		Gramin Bank	
	Gramin Bank		Gramin Bank		Gramin Bank		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.