

**Table 51 : Earnings and Expenses of Regional Rural Banks - 1998-99 (Part 2 of 8)**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bhilwara- Ajmer		Bhojpur Rohtas		Bijapur		Bikaner	
	Kshetriya		Kshetriya		Kshetriya		Kshetriya	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	1998	1999	1998	1999	1998	1999	1998	1999
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>990</b>	<b>1173</b>	<b>3672</b>	<b>3975</b>	<b>2279</b>	<b>2469</b>	<b>197</b>	<b>286</b>
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	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>52</b>	<b>51</b>	<b>145</b>	<b>288</b>	<b>107</b>	<b>112</b>	<b>19</b>	<b>28</b>
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
<b>Total(I+II)</b>	<b>1043</b>	<b>1224</b>	<b>3817</b>	<b>4263</b>	<b>2386</b>	<b>2581</b>	<b>216</b>	<b>313</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>662</b>	<b>793</b>	<b>2409</b>	<b>2702</b>	<b>1285</b>	<b>1506</b>	<b>156</b>	<b>238</b>
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
<b>IV. Operating expenses</b>	<b>228</b>	<b>262</b>	<b>942</b>	<b>1152</b>	<b>494</b>	<b>574</b>	<b>93</b>	<b>111</b>
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
<b>V. Provisions and contingencies</b>	<b>44</b>	<b>32</b>	<b>-</b>	<b>-</b>	<b>57</b>	<b>45</b>	<b>4</b>	<b>2</b>
<b>Total expenses*</b>	<b>890</b>	<b>1055</b>	<b>3351</b>	<b>3854</b>	<b>1779</b>	<b>2080</b>	<b>249</b>	<b>347</b>
<b>VI. Profit</b>	<b>109</b>	<b>137</b>	<b>467</b>	<b>408</b>	<b>551</b>	<b>456</b>	<b>- 37</b>	<b>- 36</b>
<b>Total (III+IV+V+VI)</b>	<b>1043</b>	<b>1224</b>	<b>3817</b>	<b>4263</b>	<b>2386</b>	<b>2581</b>	<b>216</b>	<b>313</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bilaspur Raipur		Bolangir		Buldhana		Bundelkhand	
	Kshetriya		Anchalik		Kshetriya		Kshetriya	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	1998	1999	1998	1999	1998	1999	1998	1999
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1571</b>	<b>2027</b>	<b>1052</b>	<b>1253</b>	<b>362</b>	<b>437</b>	<b>1982</b>	<b>1665</b>

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	-
<b>II. Other income</b>	<b>83</b>	<b>48</b>	<b>22</b>	<b>62</b>	<b>18</b>	<b>18</b>	<b>15</b>	<b>21</b>
a) Commission, exchange and brokerage	23	32	21	21	11	13	14	21
b) Other miscellaneous income	61	16	-	41	7	5	-	-
<b>Total(I+II)</b>	<b>1654</b>	<b>2075</b>	<b>1073</b>	<b>1316</b>	<b>380</b>	<b>455</b>	<b>1996</b>	<b>1686</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>1277</b>	<b>1181</b>	<b>1159</b>	<b>1343</b>	<b>210</b>	<b>236</b>	<b>1622</b>	<b>962</b>
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	-
<b>IV. Operating expenses</b>	<b>706</b>	<b>822</b>	<b>828</b>	<b>1000</b>	<b>120</b>	<b>145</b>	<b>489</b>	<b>542</b>
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
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>32</b>	<b>192</b>	<b>47</b>	<b>25</b>	<b>42</b>	<b>3</b>	<b>37</b>
<b>Total expenses*</b>	<b>1982</b>	<b>2004</b>	<b>1987</b>	<b>2343</b>	<b>330</b>	<b>381</b>	<b>2111</b>	<b>1504</b>
<b>VI. Profit</b>	<b>- 328</b>	<b>38</b>	<b>-1106</b>	<b>-1075</b>	<b>25</b>	<b>29</b>	<b>-118</b>	<b>145</b>
<b>Total (III+IV+V+VI)</b>	<b>1654</b>	<b>2075</b>	<b>1073</b>	<b>1316</b>	<b>380</b>	<b>455</b>	<b>1996</b>	<b>1686</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bundi-Chittor		Cachar		Cauvery		Chaitanya	
	Kshetriya		Gramin Bank		Gramin Bank		Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>951</b>	<b>1097</b>	<b>458</b>	<b>707</b>	<b>2017</b>	<b>2213</b>	<b>987</b>	<b>1281</b>
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	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>32</b>	<b>43</b>	<b>20</b>	<b>171</b>	<b>137</b>	<b>150</b>	<b>107</b>	<b>172</b>
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
<b>Total(I+II)</b>	<b>983</b>	<b>1140</b>	<b>479</b>	<b>878</b>	<b>2153</b>	<b>2363</b>	<b>1094</b>	<b>1453</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>605</b>	<b>783</b>	<b>346</b>	<b>465</b>	<b>1236</b>	<b>1449</b>	<b>640</b>	<b>824</b>
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



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
<b>V. Provisions and contingencies</b>	<b>1</b>	<b>7</b>	<b>17</b>	<b>130</b>	<b>21</b>	<b>21</b>	<b>39</b>	<b>34</b>
<b>Total expenses*</b>	<b>550</b>	<b>800</b>	<b>1649</b>	<b>1916</b>	<b>736</b>	<b>894</b>	<b>1030</b>	<b>1200</b>
<b>VI. Profit</b>	<b>- 88</b>	<b>17</b>	<b>- 863</b>	<b>- 929</b>	<b>-189</b>	<b>-118</b>	<b>114</b>	<b>122</b>
<b>Total (III+IV+V+VI)</b>	<b>463</b>	<b>824</b>	<b>803</b>	<b>1118</b>	<b>568</b>	<b>776</b>	<b>1183</b>	<b>1356</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Chhindwara		Chikmagalur		Chitradurga		Cuttack	
	Seoni	Kshetriya	Kodagu	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	1998	1999	1998	1999	1998	1999	1998	1999
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>505</b>	<b>745</b>	<b>915</b>	<b>1101</b>	<b>1513</b>	<b>1910</b>	<b>1789</b>	<b>1981</b>
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	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>38</b>	<b>30</b>	<b>44</b>	<b>51</b>	<b>66</b>	<b>87</b>	<b>87</b>	<b>294</b>
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
<b>Total(I+II)</b>	<b>543</b>	<b>775</b>	<b>959</b>	<b>1152</b>	<b>1579</b>	<b>1997</b>	<b>1876</b>	<b>2274</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>479</b>	<b>598</b>	<b>477</b>	<b>605</b>	<b>862</b>	<b>1099</b>	<b>1606</b>	<b>1830</b>
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	-
<b>IV. Operating expenses</b>	<b>308</b>	<b>325</b>	<b>231</b>	<b>283</b>	<b>492</b>	<b>591</b>	<b>832</b>	<b>903</b>
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
<b>V. Provisions and contingencies</b>	<b>1</b>	<b>19</b>	<b>14</b>	<b>40</b>	<b>2</b>	<b>-</b>	<b>174</b>	<b>-</b>
<b>Total expenses*</b>	<b>787</b>	<b>923</b>	<b>708</b>	<b>888</b>	<b>1354</b>	<b>1716</b>	<b>2438</b>	<b>2733</b>
<b>VI. Profit</b>	<b>- 245</b>	<b>-167</b>	<b>236</b>	<b>224</b>	<b>223</b>	<b>281</b>	<b>-736</b>	<b>- 459</b>
<b>Total (III+IV+V+VI)</b>	<b>543</b>	<b>775</b>	<b>959</b>	<b>1152</b>	<b>1579</b>	<b>1997</b>	<b>1876</b>	<b>2274</b>

(Amount in Rs. lakh)

For the year ended 31st March			
Damoh Panna Sagar	Devipatan Kshetriya	Dewas Shajapur Kshetriya	Dhenkanal

Items	Gramin Bank		Gramin Bank		Gramin Bank		Gramya Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(89)	(90)	(91)	(92)	(93)	(94)	(95)	(96)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>733</b>	<b>1193</b>	<b>1578</b>	<b>2120</b>	<b>741</b>	<b>1073</b>	<b>1101</b>	<b>1485</b>
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	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>22</b>	<b>47</b>	<b>37</b>	<b>43</b>	<b>35</b>	<b>37</b>	<b>16</b>	<b>33</b>
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
<b>Total(I+II)</b>	<b>755</b>	<b>1240</b>	<b>1616</b>	<b>2163</b>	<b>777</b>	<b>1110</b>	<b>1117</b>	<b>1518</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>631</b>	<b>750</b>	<b>823</b>	<b>1006</b>	<b>541</b>	<b>717</b>	<b>740</b>	<b>940</b>
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	-	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>351</b>	<b>416</b>	<b>444</b>	<b>591</b>	<b>298</b>	<b>345</b>	<b>248</b>	<b>287</b>
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
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>-</b>	<b>56</b>	<b>81</b>	<b>10</b>	<b>-</b>	<b>115</b>	<b>145</b>
<b>Total expenses*</b>	<b>982</b>	<b>1166</b>	<b>1268</b>	<b>1598</b>	<b>839</b>	<b>1073</b>	<b>988</b>	<b>1227</b>
<b>VI. Profit</b>	<b>- 226</b>	<b>74</b>	<b>292</b>	<b>485</b>	<b>-73</b>	<b>37</b>	<b>14</b>	<b>145</b>
<b>Total (III+IV+V+VI)</b>	<b>755</b>	<b>1240</b>	<b>1616</b>	<b>2163</b>	<b>777</b>	<b>1110</b>	<b>1117</b>	<b>1518</b>

**Note :** \*Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

*Source:* Annual accounts of banks.