

Table 51 : Earnings and Expenses of Regional Rural Banks - 1998-99 (Part 3 of 8)

(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

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank		Faridkot Bhatinda 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

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999	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

Note : *Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source: Annual accounts of banks.

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Godavari		Golconda		Gomti		Gopalganj	
	Gramin Bank		Gramin Bank		Gramin Bank		Kshetriya	
	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

(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

(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.