

Table 51 : Earnings and Expenses of Regional Rural Banks - 1998-99 (Part 4 of 8)

(Amount in Rs. lakh)

| Items | For the year ended 31st March | | | | | | | |
|---|-------------------------------|------------|-----------------------|-------------|--------------------|-------------|---------------------------|------------|
| | Hissar-Sirsa | | | | | | | |
| | Hindon Gramin Bank | | Kshetriya Gramin Bank | | Howrah Gramin Bank | | Indore Ujjain Gramin Bank | |
| | 1998 | 1999 | 1998 | 1999 | 1998 | 1999 | 1998 | 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 |

(Amount in Rs. lakh)

| Items | For the year ended 31st March | | | | | | | |
|--|-------------------------------|-------------|------------------|-------------|----------------------|-------------|--------------------|-------------|
| | Jaipur Nagaur | | | | | | | |
| | Anchalik Gramin Bank | | Jammu Rural Bank | | Jamnagar Gramin Bank | | Jamuna Gramin Bank | |
| | 1998 | 1999 | 1998 | 1999 | 1998 | 1999 | 1998 | 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 |

(Amount in Rs. lakh)

| Items | For the year ended 31st March | | | | | | | |
|--|-------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | Jhabua Dhar | | Junagadh | | Ka Bank | | Kakathiya | |
| | Kshetriya | | Amreli | | Nongkyndong | | Gramin Bank | |
| | Gramin Bank | Gramin Bank | Gramin Bank | Gramin Bank | Gramin Bank | Gramin Bank | Gramin Bank | 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.

(Amount in Rs. lakh)

| Items | For the year ended 31st March | | | | | | | |
|--|-------------------------------|------------|-------------|-------------|-------------|-------------|-------------|------------|
| | Kalahandi | | Kalpatharu | | Kamraz | | Kanakadurga | |
| | Anchalika | | Gramin Bank | | Gramin Bank | | Gramin Bank | |
| | 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 |

(Amount in Rs. lakh)

| Items | For the year ended 31st March | | | | | | | |
|---|-------------------------------|-------------|------------|------------|-------------|-------------|-------------|-------------|
| | Kapurthala | | | | | | | |
| | Kanpur | | Firozpur | | Kashi | | Kisan | |
| | Kshetriya | Kshetriya | Kshetriya | Kshetriya | Gramin Bank | Gramin Bank | Gramin Bank | 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 |

(Amount in Rs. lakh)

| Items | For the year ended 31st March | | | | | | | |
|---------------|-------------------------------|-------------|-------------|-------------|----------------|-------------|-------------|-------------|
| | Koraput | | | | | | | |
| | Kolar | | Panchabati | | Kosi Kshetriya | | Krishna | |
| | Gramin Bank | Gramin Bank | Gramin Bank | Gramin Bank | Gramin Bank | Gramin Bank | Gramin Bank | Gramin Bank |
| | 1998 | 1999 | 1998 | 1999 | 1998 | 1999 | 1998 | 1999 |
| | (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.