

Table 51 : Earnings and Expenses of Regional Rural Banks - 1998-99 (Part 5 of 8)

Items	(Amount in Rs. lakh)							
	For the year ended 31st March							
	Kshetriya Gramin Bank		Kutch Gramin Bank		K.Kisan Gramin Bank		Lakhimi Gaonlia Bank	
	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

(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

(Amount in Rs. lakh)

For the year ended 31st March

Items	Malaprabha Gramin Bank		Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(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.

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Manipur Rural Bank		Manjira Gramin Bank		Marathwada Gramin Bank		Marudhar Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	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

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Marwar		Mayurakshi		Mewar		Mithila	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	1998	1999	1998	1999	1998	1999	1998	1999
	(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

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Mizoram		Monghyr		Murshidabad		Muzaffarnagar	
	Rural Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	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.