

Table 51 : Earnings and Expenses of Regional Rural Banks - 1998-99 (Part 6 of 8)

Items	(Amount in Rs. lakh)							
	For the year ended 31st March							
	Nadia		Nagaland		Nagarjuna		Nainital Almora	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
1998	1999	1998	1999	1998	1999	1998	1999	
(241)	(242)	(243)	(244)	(245)	(246)	(247)	(248)	
Income								
I. Interest Earned	1224	1549	73	77	2161	2728	889	1178
a) Interest/discount on advances/bills	306	374	20	19	1235	1511	376	450
b) Income on Investments	513	647	-	58	385	501	498	711
c) Interest on balances with RBI and other inter-bank funds	405	528	53	-	540	716	15	16
d) Others	-	-	-	-	-	-	-	-
II. Other income	58	56	1	2	226	259	22	26
a) Commission, exchange and brokerage	58	11	1	1	48	125	5	5
b) Other miscellaneous income	-	45	-	1	178	134	17	21
Total(I+II)	1283	1605	74	79	2387	2987	911	1203
Expenditure & Provisions								
III. Interest expended	824	1037	41	38	1351	1635	559	686
a) Interest on deposits	708	902	36	36	1119	1378	489	606
b) Interest on RBI/inter-bank borrowings	116	135	1	1	226	253	69	79
c) Others	-	-	4	1	6	3	1	1
IV. Operating expenses	340	396	29	34	1080	1165	257	300
a) Payments to and provisions for employees	310	368	24	28	977	1045	212	245
b) Rent, taxes and lighting	7	7	1	1	22	27	16	18
c) Printing and stationery	4	4	-	-	12	16	5	4
d) Advertisement and publicity	-	-	-	-	-	1	-	-
e) Depreciation on Bank's property	2	2	-	-	2	4	4	4
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.	-	1	-	-	4	6	2	2
j) Repairs and maintenance	-	-	-	-	1	2	2	3
k) Insurance	-	1	1	-	9	14	5	4
l) Other expenditure	14	12	2	2	51	48	11	19
V. Provisions and contingencies	257	111	-	-	40	41	19	13
Total expenses*	1164	1433	71	72	2431	2799	816	986
VI. Profit	-138	61	3	8	- 85	147	76	204
Total (III+IV+V+VI)	1283	1605	74	79	2387	2987	911	1203

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Nimar							
	Nalanda		Netravati		Kshetriya		North Malabar	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
1998	1999	1998	1999	1998	1999	1998	1999	
(249)	(250)	(251)	(252)	(253)	(254)	(255)	(256)	
Income								
I. Interest Earned	601	930	272	384	1257	1475	3935	4791
a) Interest/discount on advances/bills	106	148	175	246	501	594	2953	3385

b) Income on Investments	-	-	5	14	332	373	535	864
c) Interest on balances with RBI and other inter-bank funds	495	783	92	125	425	508	447	542
d) Others	-	-	-	-	-	-	-	-
II. Other income	12	21	27	30	38	52	295	360
a) Commission, exchange and brokerage	4	9	3	5	4	4	42	61
b) Other miscellaneous income	9	12	24	25	34	47	253	298
Total(I+II)	614	952	299	415	1296	1526	4230	5151
Expenditure & Provisions								
III. Interest expended	688	859	175	246	815	985	1953	2490
a) Interest on deposits	680	844	131	196	722	884	1166	1574
b) Interest on RBI/inter-bank borrowings	9	15	45	50	5	3	788	916
c) Others	-	-	-	-	89	98	-	-
IV. Operating expenses	372	422	117	145	395	403	1216	1457
a) Payments to and provisions for employees	332	385	103	127	356	365	968	1144
b) Rent, taxes and lighting	6	6	4	6	10	11	35	41
c) Printing and stationery	2	3	2	2	5	6	18	18
d) Advertisement and publicity	-	-	-	-	-	-	1	1
e) Depreciation on Bank's property	2	3	1	2	4	3	7	9
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	-	1	1	2	2
h) Law charges	-	-	-	-	-	-	1	1
i) Postage, telegrams, telephones, etc.	2	2	2	2	3	1	25	28
j) Repairs and maintenance	-	-	-	-	1	1	1	2
k) Insurance	1	1	-	1	1	1	29	46
l) Other expenditure	25	20	5	4	14	99	130	166
V. Provisions and contingencies	245	209	-	-	55	85	-	-
Total expenses*	1060	1281	292	391	1210	1388	3170	3947
VI. Profit	- 691	- 538	7	23	31	53	1060	1204
Total (III+IV+V+VI)	614	952	299	415	1296	1526	4230	5151

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Palamau		Panchmahal		Pandyan		Parvatiya	
	Kshetriya		Gramin Bank		Gramin Bank		Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(257)	(258)	(259)	(260)	(261)	(262)	(263)	(264)
Income								
I. Interest Earned	975	1383	998	1040	2980	3886	508	686
a) Interest/discount on advances/bills	227	288	402	390	2123	2091	112	141
b) Income on Investments	140	217	323	398	836	1793	156	176
c) Interest on balances with RBI and other inter-bank funds	608	878	262	253	1	2	240	370
d) Others	-	-	11	-	20	-	-	-
II. Other income	17	28	29	33	210	206	14	16
a) Commission, exchange and brokerage	12	17	12	15	157	186	5	7
b) Other miscellaneous income	5	11	17	18	53	20	9	9
Total(I+II)	992	1411	1027	1073	3190	4092	522	703
Expenditure & Provisions								
III. Interest expended	811	1059	570	692	1967	2450	365	462
a) Interest on deposits	791	1030	453	576	1641	2097	331	427
b) Interest on RBI/inter-bank borrowings	20	27	117	116	325	353	34	35
c) Others	-	2	-	-	-	-	-	-
IV. Operating expenses	431	495	262	318	995	1176	111	124
a) Payments to and provisions for employees	380	439	230	274	857	995	94	105

b) Rent, taxes and lighting	10	12	8	9	30	32	4	4
c) Printing and stationery	6	6	4	4	17	16	2	2
d) Advertisement and publicity	-	-	-	-	-	1	-	-
e) Depreciation on Bank's property	3	4	3	4	10	15	1	1
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	2	2	-	-
h) Law charges	-	-	-	-	-	1	-	-
i) Postage, telegrams, telephones, etc.	2	2	2	3	18	22	1	1
j) Repairs and maintenance	1	1	1	1	2	2	-	-
k) Insurance	7	5	1	1	13	15	2	2
l) Other expenditure	20	25	12	21	46	77	6	8
V. Provisions and contingencies	81	35	35	-	13	41	-	-
Total expenses*	1243	1554	833	1010	2961	3626	476	586
VI. Profit	- 332	-179	159	63	216	425	47	116
Total (III+IV+V+VI)	992	1411	1027	1073	3190	4092	522	703

Note : *Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source: Annual accounts of banks.

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Patliputra Gramin Bank				Pithoragarh			
	Pinakini Gramin Bank		Kshetriya Gramin Bank		Pragiyotish Gaonlia Bank			
	1998	1999	1998	1999	1998	1999	1998	1999
	(265)	(266)	(267)	(268)	(269)	(270)	(271)	(272)
Income								
I. Interest Earned	236	344	1641	2105	646	825	2822	3364
a) Interest/discount on advances/bills	44	61	1092	1336	172	186	718	764
b) Income on Investments	127	193	5	7	184	225	2103	2601
c) Interest on balances with RBI and other inter-bank funds	65	91	545	761	291	415	-	-
d) Others	-	-	-	-	-	-	-	-
II. Other income	2	3	186	268	9	11	584	107
a) Commission, exchange and brokerage	1	1	33	55	7	9	47	65
b) Other miscellaneous income	1	2	154	213	2	2	537	42
Total(I+II)	238	348	1828	2373	655	837	3405	3471
Expenditure & Provisions								
III. Interest expended	158	209	1024	1321	434	542	1952	2269
a) Interest on deposits	154	204	821	1101	398	506	1627	2023
b) Interest on RBI/inter-bank borrowings	5	6	203	220	36	36	325	246
c) Others	-	-	-	-	-	-	-	-
IV. Operating expenses	66	92	574	685	107	135	1135	1216
a) Payments to and provisions for employees	52	76	491	531	87	113	971	1092
b) Rent, taxes and lighting	3	3	13	16	5	5	28	34
c) Printing and stationery	1	1	8	11	2	2	15	14
d) Advertisement and publicity	-	-	-	-	-	-	1	1
e) Depreciation on Bank's property	3	3	5	6	1	1	8	10
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	1	-	-	2	2
h) Law charges	-	-	1	2	-	-	1	1
i) Postage, telegrams, telephones, etc.	1	1	5	6	1	1	5	6
j) Repairs and maintenance	1	1	2	3	-	-	2	3
k) Insurance	2	3	1	1	2	3	2	3

l) Other expenditure	4	4	45	109	8	10	99	51
V. Provisions and contingencies	-	-	-	-	-	-	-	181
Total expenses*	224	301	1598	2007	541	678	3087	3485
VI. Profit	13	46	230	366	114	159	318	-195
Total (III+IV+V+VI)	238	348	1828	2373	655	837	3405	3471

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Pratapgarh Kshetriya Gramin Bank		Prathama Bank		Puri Gramya Bank		Rae Bareli Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(273)	(274)	(275)	(276)	(277)	(278)	(279)	(280)

Income

I. Interest Earned	1327	1816	4982	5964	1185	2064	1506	2112
a) Interest/discount on advances/bills	283	315	2450	2492	644	1181	322	402
b) Income on Investments	980	1452	2532	3472	541	882	706	1115
c) Interest on balances with RBI and other inter-bank funds	65	49	-	-	1	1	478	594
d) Others	-	-	-	-	-	-	-	-
II. Other income	18	56	230	542	86	71	32	15
a) Commission, exchange and brokerage	7	8	51	87	24	36	15	7
b) Other miscellaneous income	10	48	179	455	62	36	17	8
Total(I+II)	1345	1872	5211	6507	1271	2135	1538	2127

Expenditure & Provisions

III. Interest expended	1027	1200	2411	2889	1140	1708	1028	1234
a) Interest on deposits	977	1152	1803	2269	942	1474	975	1180
b) Interest on RBI/inter-bank borrowings	50	48	607	620	198	234	52	53
c) Others	-	-	-	-	-	-	-	-
IV. Operating expenses	395	480	1435	1560	706	846	411	488
a) Payments to and provisions for employees	356	423	1274	1403	637	754	365	435
b) Rent, taxes and lighting	7	9	33	35	16	23	7	7
c) Printing and stationery	3	6	18	15	9	10	8	8
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	3	6	7	2	4	4	5
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	3	3	1	2	1	1
h) Law charges	-	-	1	2	-	-	1	1
i) Postage, telegrams, telephones, etc.	1	1	15	17	3	4	3	4
j) Repairs and maintenance	-	1	2	3	-	1	2	3
k) Insurance	8	9	23	23	8	11	7	9
l) Other expenditure	17	27	61	52	29	38	13	15
V. Provisions and contingencies	59	44	74	32	359	154	87	149
Total expenses*	1423	1680	3846	4449	1846	2554	1439	1722
VI. Profit	-137	147	1291	2027	- 933	- 572	12	256
Total (III+IV+V+VI)	1345	1872	5211	6507	1271	2135	1538	2127

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Raigarh Kshetriya Gramin Bank		Rajgarh Sehore Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(281)	(282)	(283)	(284)	(285)	(286)	(287)	(288)

Income

I. Interest Earned	693	1026	448	714	840	1065	310	389
a) Interest/discount on advances/bills	113	181	192	325	310	343	139	178

b) Income on Investments	24	35	116	196	233	311	-	41
c) Interest on balances with RBI and other inter-bank funds	556	811	139	192	298	411	-	-
d) Others	-	-	-	-	-	-	171	170
II. Other income	19	21	14	48	12	31	10	12
a) Commission, exchange and brokerage	11	13	3	9	3	4	3	5
b) Other miscellaneous income	8	9	10	40	9	27	7	8
Total(I+II)	712	1047	462	762	853	1096	320	401
<u>Expenditure & Provisions</u>								
III. Interest expended	526	648	362	555	703	853	391	465
a) Interest on deposits	492	612	329	490	616	770	344	414
b) Interest on RBI/inter-bank borrowings	33	36	3	2	-	83	-	-
c) Others	2	-	31	63	87	-	47	51
IV. Operating expenses	294	338	220	256	381	425	219	341
a) Payments to and provisions for employees	263	301	191	219	342	385	194	287
b) Rent, taxes and lighting	6	6	7	8	9	10	9	10
c) Printing and stationery	4	4	4	4	3	3	3	3
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	1	2	3	4	4	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	1	-	1	-	-
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	1	2	1	2	2	2	1	2
j) Repairs and maintenance	1	1	1	1	-	1	1	-
k) Insurance	7	5	-	1	4	3	-	1
l) Other expenditure	10	18	13	19	15	17	8	36
V. Provisions and contingencies	-	19	6	-	19	-76	6	26
Total expenses*	820	986	583	812	1084	1278	609	806
VI. Profit	-108	41	-127	-49	-251	-105	-295	-431
Total (III+IV+V+VI)	712	1047	462	762	853	1096	320	401

Note : *Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source: Annual accounts of banks.