

Table 51 : Earnings and Expenses of Regional Rural Banks - 1998-99 (Part 7 of 8)

(Amount in Rs. lakh)								
Items	For the year ended 31st March							
	Rushikulya		Ratlam		Ratnagiri		Rayalaseema	
	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(289)	(290)	(291)	(292)	(293)	(294)	(295)	(296)
Income								
I. Interest Earned	1362	1897	755	978	564	717	4246	5014
a) Interest/discount on advances/bills	460	651	258	272	275	321	3018	3198
b) Income on Investments	902	1246	477	687	106	188	177	227
c) Interest on balances with RBI and other inter-bank funds	-	-	19	18	183	207	1052	1590
d) Others	-	-	-	-	1	-	-	-
II. Other income	53	48	19	26	18	18	192	217
a) Commission, exchange and brokerage	6	20	17	25	1	3	64	94
b) Other miscellaneous income	48	28	2	1	16	15	127	123
Total (I+II)	1415	1946	774	1004	582	735	4438	5231
Expenditure & Provisions								
III. Interest expended	982	1249	542	648	402	497	2434	2900
a) Interest on deposits	851	1119	489	589	364	457	1917	2379
b) Interest on RBI/inter-bank borrowings	130	130	54	60	38	40	497	521
c) Others	1	-	-	-	-	-	21	-
IV. Operating expenses	385	446	188	256	179	205	1144	1335
a) Payments to and provisions for employees	347	393	160	223	147	172	965	1078
b) Rent, taxes and lighting	9	12	7	8	8	8	26	35
c) Printing and stationery	6	7	3	5	5	5	14	15
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	7	2	2	4	5	7	9
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	1	1	1	2	2
h) Law charges	-	-	-	-	-	-	1	1
i) Postage, telegrams, telephones, etc.	3	4	2	1	2	2	17	18
j) Repairs and maintenance	1	2	-	-	1	1	-	-
k) Insurance	6	1	3	5	2	3	1	14
l) Other expenditure	9	19	11	59	9	9	112	162
V. Provisions and contingencies	37	-	37	50	-	19	399	81
Total expenses*	1367	1695	731	904	581	702	3578	4235
VI. Profit	11	251	6	50	1	13	461	915
Total (III+IV+V+VI)	1415	1946	774	1004	582	735	4438	5231

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Rewa Sidhi		Sabarkantha-		Sagar		Sahyadri	
	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(297)	(298)	(299)	(300)	(301)	(302)	(303)	(304)
Income								
I. Interest Earned	2027	2446	647	852	2537	3195	611	721
a) Interest/discount on advances/bills	494	487	239	275	412	371	371	424

b) Income on Investments	652	892	119	234	1228	1688	56	96
c) Interest on balances with RBI and other inter-bank funds	880	1067	289	343	898	1136	185	202
d) Others	-	1	-	-	-	-	-	-
II. Other income	27	38	20	37	49	57	28	38
a) Commission, exchange and brokerage	7	8	16	19	35	56	7	10
b) Other miscellaneous income	20	30	4	17	14	1	22	28
Total(I+II)	2054	2484	667	888	2586	3252	639	759
<u>Expenditure & Provisions</u>								
III. Interest expended	1393	1541	410	518	1802	2316	370	430
a) Interest on deposits	1279	1434	345	441	1705	2247	241	289
b) Interest on RBI/inter-bank borrowings	114	107	5	72	27	-	130	141
c) Others	-	-	60	4	70	69	-	-
IV. Operating expenses	540	564	125	143	765	923	148	172
a) Payments to and provisions for employees	415	455	108	126	685	839	126	144
b) Rent, taxes and lighting	12	13	5	5	30	34	6	7
c) Printing and stationery	8	9	2	3	12	5	1	1
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	4	5	2	2	6	7	2	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	1	1
g) Auditors' fees and expenses	1	1	1	-	1	1	-	-
h) Law charges	1	-	-	-	1	1	-	-
i) Postage, telegrams, telephones, etc.	4	5	1	1	1	2	2	3
j) Repairs and maintenance	1	1	1	1	2	2	2	2
k) Insurance	70	9	2	3	13	16	-	2
l) Other expenditure	23	64	4	2	15	17	7	7
V. Provisions and contingencies	93	64	51	25	3	1	34	46
Total expenses*	1933	2105	535	661	2567	3239	518	602
VI. Profit	28	315	82	203	16	13	87	111
Total (III+IV+V+VI)	2054	2484	667	888	2586	3253	639	759

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Samastipur		Samyut		Sangameshwar		Santhal	
	Kshetriya		Kshetriya		Sangameshwar		Parganas	
	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(305)	(306)	(307)	(308)	(309)	(310)	(311)	(312)
<u>Income</u>								
I. Interest Earned	956	1337	6348	6276	1264	1535	1638	2258
a) Interest/discount on advances/bills	174	212	824	320	621	735	233	265
b) Income on Investments	102	326	2887	3992	-	-	402	693
c) Interest on balances with RBI and other inter-bank funds	680	800	2636	1956	-	-	1003	1300
d) Others	-	-	-	9	643	800	-	-
II. Other income	33	96	63	79	230	71	38	38
a) Commission, exchange and brokerage	19	27	31	41	46	39	11	12
b) Other miscellaneous income	14	69	32	38	184	32	27	26
Total(I+II)	989	1433	6411	6355	1494	1606	1676	2296
<u>Expenditure & Provisions</u>								
III. Interest expended	877	1020	3298	3850	758	949	1160	1468
a) Interest on deposits	804	920	3182	3742	586	768	1081	1385
b) Interest on RBI/inter-bank borrowings	73	83	10	8	-	-	79	82
c) Others	-	18	106	101	172	181	-	-
IV. Operating expenses	421	505	1233	1466	345	414	573	678
a) Payments to and provisions for employees	370	426	998	1163	293	361	524	610

b) Rent, taxes and lighting	10	11	17	18	8	12	9	12
c) Printing and stationery	7	7	11	12	6	5	4	5
d) Advertisement and publicity	-	-	1	1	-	-	-	-
e) Depreciation on Bank's property	2	4	6	7	2	3	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	1	2	1	1	1	1	1
h) Law charges	-	1	1	2	-	-	-	-
i) Postage, telegrams, telephones, etc.	1	2	7	9	4	5	1	2
j) Repairs and maintenance	1	1	2	1	-	1	1	1
k) Insurance	11	23	93	69	5	4	5	6
l) Other expenditure	18	31	95	183	25	22	26	39
V. Provisions and contingencies	-	-	-	-	-	54	45	44
Total expenses*	1298	1525	4532	5316	1103	1363	1733	2146
VI. Profit	- 309	- 92	1879	1039	391	189	-103	106
Total (III+IV+V+VI)	989	1433	6411	6355	1494	1606	1676	2296

Note : *Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source: Annual accounts of banks.

(Amount in Rs. lakh)								
Items	For the year ended 31st March							
	Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gaonlia Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(313)	(314)	(315)	(316)	(317)	(318)	(319)	(320)
<u>Income</u>								
I. Interest Earned	558	795	961	1322	673	1124	362	559
a) Interest/discount on advances/bills	131	179	238	339	251	359	54	80
b) Income on Investments	1	3	716	975	158	225	16	472
c) Interest on balances with RBI and other inter-bank funds	426	613	7	8	265	541	293	7
d) Others	-	-	-	-	-	-	-	-
II. Other income	6	11	44	61	64	59	12	15
a) Commission, exchange and brokerage	3	4	44	61	32	37	6	8
b) Other miscellaneous income	3	7	-	-	32	21	6	7
Total(I+II)	564	807	1005	1382	737	1183	374	574
<u>Expenditure & Provisions</u>								
III. Interest expended	595	733	445	569	385	528	354	466
a) Interest on deposits	577	714	390	495	301	428	344	449
b) Interest on RBI/inter-bank borrowings	19	19	55	73	-	-	10	16
c) Others	-	-	-	-	84	101	-	-
IV. Operating expenses	284	331	184	220	164	196	221	381
a) Payments to and provisions for employees	263	312	159	182	138	154	187	224
b) Rent, taxes and lighting	3	3	5	6	4	4	4	6
c) Printing and stationery	3	3	3	5	3	5	2	2
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	1	2	6	3	3	1	1
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	-	1	-	-
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	-	-	3	3	1	2	-	1
j) Repairs and maintenance	1	1	-	1	6	6	-	-
k) Insurance	8	3	4	6	4	4	16	3

l) Other expenditure	4	6	7	10	5	16	10	144
V. Provisions and contingencies	70	57	28	102	42	-	-	-
Total expenses*	880	1064	629	789	549	725	576	846
VI. Profit	- 386	- 314	348	492	146	458	-202	-272
Total (III+IV+V+VI)	564	807	1005	1382	737	1183	374	574

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Sharda		Shekhawati		Shivalik		Shivpuri Guna	
	Gramin Bank		Bank		Kshetriya		Kshetriya	
	1998	1999	1998	1999	1998	1999	1998	1999
	(321)	(322)	(323)	(324)	(325)	(326)	(327)	(328)

Income

I. Interest Earned	843	1079	1834	2337	1105	1400	971	1186
a) Interest/discount on advances/bills	122	150	719	831	269	354	263	341
b) Income on Investments	271	311	587	855	499	700	76	66
c) Interest on balances with RBI and other inter-bank funds	448	617	528	651	336	346	632	779
d) Others	2	-	-	-	-	-	-	-
II. Other income	35	37	213	95	61	56	29	41
a) Commission, exchange and brokerage	33	35	13	14	4	6	16	25
b) Other miscellaneous income	2	2	200	81	56	50	12	15
Total(I+II)	878	1115	2046	2432	1165	1456	999	1226

Expenditure & Provisions

III. Interest expended	614	715	1469	1687	618	745	781	801
a) Interest on deposits	592	689	1316	1534	568	684	739	749
b) Interest on RBI/inter-bank borrowings	-	-	-	-	50	60	43	52
c) Others	22	26	153	154	-	1	-	-
IV. Operating expenses	303	346	545	632	286	317	359	406
a) Payments to and provisions for employees	275	313	492	570	253	267	325	367
b) Rent, taxes and lighting	5	7	6	6	4	5	12	12
c) Printing and stationery	2	3	6	6	2	4	5	5
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	2	3	3	3	6	2	1
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	2	2	1	1	1	1
h) Law charges	-	-	3	3	1	5	-	1
i) Postage, telegrams, telephones, etc.	2	3	6	7	1	2	3	3
j) Repairs and maintenance	1	-	1	1	-	-	1	2
k) Insurance	4	5	1	1	-	-	3	5
l) Other expenditure	11	14	25	33	21	27	8	9
V. Provisions and contingencies	26	2	-	-	-	-11	6	-
Total expenses*	917	1061	2013	2319	904	1062	1140	1207
VI. Profit	- 64	54	33	113	261	405	-147	20
Total (III+IV+V+VI)	878	1117	2046	2432	1165	1456	999	1226

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Shri		Shri		Singhbhum		Siwan	
	Sathavahana		Venkateshwara		Gramin Bank		Kshetriya	
	1998	1999	1998	1999	1998	1999	1998	1999
	(329)	(330)	(331)	(332)	(333)	(334)	(335)	(336)

Income

I. Interest Earned	1055	1424	1737	2119	1020	1415	1597	2169
a) Interest/discount on advances/bills	522	715	1160	1370	279	301	210	226

b) Income on Investments	131	161	34	79	323	643	150	245
c) Interest on balances with RBI and other inter-bank funds	402	548	543	670	418	471	1236	1698
d) Others	-	-	-	-	-	-	-	-
II. Other income	141	100	65	100	184	157	12	36
a) Commission, exchange and brokerage	23	37	32	49	3	10	7	12
b) Other miscellaneous income	117	63	34	51	181	147	5	25
Total(I+II)	1195	1524	1802	2219	1203	1572	1609	2206
<u>Expenditure & Provisions</u>								
III. Interest expended	767	1028	1020	1296	810	1094	1032	1316
a) Interest on deposits	654	905	867	1132	760	1019	1008	1290
b) Interest on RBI/inter-bank borrowings	112	123	153	164	50	73	25	25
c) Others	-	-	-	-	-	2	-	-
IV. Operating expenses	268	290	538	626	373	446	330	362
a) Payments to and provisions for employees	192	219	464	540	335	402	304	331
b) Rent, taxes and lighting	7	7	14	14	9	10	6	6
c) Printing and stationery	5	5	9	12	6	4	3	4
d) Advertisement and publicity	-	-	-	1	-	-	-	-
e) Depreciation on Bank's property	2	2	4	4	2	2	2	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	1	2	10	11	1	1	1	-
j) Repairs and maintenance	2	1	2	3	2	2	-	-
k) Insurance	42	2	8	9	2	2	7	9
l) Other expenditure	15	51	25	31	16	22	6	7
V. Provisions and contingencies	-	-	42	25	-	10	144	108
Total expenses*	1034	1318	1558	1922	1184	1540	1362	1678
VI. Profit	161	206	202	272	20	22	103	420
Total (III+IV+V+VI)	1195	1524	1802	2219	1203	1572	1609	2206

Note : *Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source: Annual accounts of banks.