

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

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank		Sree Anantha Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(337)	(338)	(339)	(340)	(341)	(342)	(343)	(344)
Income								
I. Interest Earned	402	503	4699	5555	1694	2095	2376	2966
a) Interest/discount on advances/bills	314	341	3612	4122	462	511	1553	1854
b) Income on Investments	81	97	579	662	532	609	811	1109
c) Interest on balances with RBI and other inter-bank funds	6	8	501	768	700	975	12	3
d) Others	-	57	6	3	-	-	-	-
II. Other income	72	33	337	447	237	128	246	132
a) Commission, exchange and brokerage	5	3	332	423	71	87	31	43
b) Other miscellaneous income	67	30	5	24	166	40	215	89
Total(I+II)	474	536	5035	6002	1931	2223	2622	3098
Expenditure & Provisions								
III. Interest expended	282	333	2193	2694	872	1011	1324	1567
a) Interest on deposits	196	233	1307	1690	758	893	993	1194
b) Interest on RBI/inter-bank borrowings	86	100	886	1004	114	118	328	373
c) Others	-	-	-	-	-	-	3	-
IV. Operating expenses	149	193	1950	2388	510	599	531	579
a) Payments to and provisions for employees	126	160	1667	2064	460	539	427	473
b) Rent, taxes and lighting	6	10	52	56	10	12	12	14
c) Printing and stationery	3	4	24	23	5	6	9	9
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	3	8	9	6	7	10	10
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	2	2	1	1	1	1
h) Law charges	-	-	1	3	1	-	-	-
i) Postage, telegrams, telephones, etc.	-	-	35	42	3	3	9	10
j) Repairs and maintenance	-	1	4	5	1	1	-	-
k) Insurance	1	1	13	16	8	9	2	3
l) Other expenditure	8	15	144	167	17	18	61	59
V. Provisions and contingencies	4	8	3	10	-	-	25	15
Total expenses*	431	526	4144	5082	1382	1610	1855	2147
VI. Profit	38	2	888	910	548	612	742	936
Total (III+IV+V+VI)	474	536	5035	6002	1931	2223	2622	3098

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank		Sriganganagar Kshetriya Gramin Bank		Srirama Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(345)	(346)	(347)	(348)	(349)	(350)	(351)	(352)
Income								
I. Interest Earned	1892	2315	3551	4304	529	713	682	881
a) Interest/discount on advances/bills	762	903	1679	1870	265	353	337	408
b) Income on Investments	1102	1388	1869	2404	115	134	132	168
c) Interest on balances with	29	24	3	30	149	212	-	-

	RBI and other inter-bank funds								
d) Others		-	-	-	-	14	213	306	
II. Other income		40	310	138	120	44	46	29	40
a) Commission, exchange and brokerage		30	55	57	104	6	6	15	26
b) Other miscellaneous income		9	256	80	16	39	40	14	14
Total(I+II)		1932	2625	3688	4424	573	759	712	921
Expenditure & Provisions									
III. Interest expended		1273	1488	2481	3043	431	558	414	515
a) Interest on deposits		1105	1325	2158	2655	384	485	319	418
b) Interest on RBI/inter-bank borrowings		149	-	323	388	47	73	95	97
c) Others		19	163	-	-	-	-	-	-
IV. Operating expenses		431	446	1001	1158	180	198	188	152
a) Payments to and provisions for employees		324	370	905	1040	156	171	116	130
b) Rent, taxes and lighting		13	16	36	37	5	6	5	7
c) Printing and stationery		9	10	20	20	2	2	5	4
d) Advertisement and publicity		-	-	1	2	-	-	-	-
e) Depreciation on Bank's property		5	7	3	3	2	1	3	3
f) Directors' fees, allowances and expenses		-	-	-	-	-	-	-	-
g) Auditors' fees and expenses		1	1	2	3	-	-	-	-
h) Law charges		-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.		3	4	12	13	1	1	-	1
j) Repairs and maintenance		-	1	2	2	-	-	1	1
k) Insurance		48	10	13	33	3	4	56	5
l) Other expenditure		28	28	7	5	11	12	2	3
V. Provisions and contingencies		61	153	201	72	-	-	-	25
Total expenses*		1704	1934	3481	4201	611	756	602	668
VI. Profit		167	538	6	150	- 38	3	110	229
Total (III+IV+V+VI)		1932	2625	3688	4424	573	759	712	921

(Amount in Rs. lakh)

Items	For the year ended 31st March								
	Subansiri		Sultanpur		Surendranagar				
	Gaonlia		Kshetriya		Surat-Bharuch		Bhav nagar		
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999	
	(353)	(354)	(355)	(356)	(357)	(358)	(359)	(360)	
Income									
I. Interest Earned		464	596	2541	2954	852	994	597	822
a) Interest/discount on advances/bills		64	71	711	827	468	556	311	403
b) Income on Investments		113	181	1696	2030	118	166	65	100
c) Interest on balances with RBI and other inter-bank funds		288	344	134	88	266	272	220	318
d) Others		-	-	-	9	-	-	-	-
II. Other income		96	174	41	39	33	38	53	91
a) Commission, exchange and brokerage		6	7	39	36	8	10	32	39
b) Other miscellaneous income		91	167	2	2	25	28	21	52
Total(I+II)		561	770	2582	2993	886	1032	650	912
Expenditure & Provisions									
III. Interest expended		262	332	1700	1924	486	625	400	538
a) Interest on deposits		255	320	1518	1761	378	494	332	451
b) Interest on RBI/inter-bank borrowings		7	12	181	163	105	125	11	11
c) Others		-	-	-	-	3	6	57	77
IV. Operating expenses		233	261	670	780	185	219	176	212
a) Payments to and provisions for employees		193	210	591	697	152	176	151	177
b) Rent, taxes and lighting		6	7	13	14	6	8	7	10
c) Printing and stationery		3	4	6	-	5	4	3	4

d) Advertisement and publicity	-	-	-	6	-	-	-	-
e) Depreciation on Bank's property	1	1	4	4	4	6	5	7
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	2	1	-	-	-
h) Law charges	-	-	1	1	-	-	1	1
i) Postage, telegrams, telephones, etc.	1	1	2	2	1	3	2	2
j) Repairs and maintenance	-	1	1	1	-	-	-	1
k) Insurance	1	1	9	16	3	3	1	2
l) Other expenditure	27	34	42	37	13	18	6	8
V. Provisions and contingencies	-	-	134	17	7	17	9	9
Total expenses*	496	593	2370	2705	671	846	576	749
VI. Profit	65	177	78	271	207	171	65	153
Total (III+IV+V+VI)	561	770	2582	2993	886	1032	650	912

Note : *Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source: Annual accounts of banks.

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Surguja		Thane		Thar Anchalik		Tripura	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	1998	1999	1998	1999	1998	1999	1998	1999
	(361)	(362)	(363)	(364)	(365)	(366)	(367)	(368)
Income								
I. Interest Earned	873	1210	451	568	533	698	1185	1563
a) Interest/discount on advances/bills	170	227	44	41	249	270	148	243
b) Income on Investments	10	20	265	345	109	261	509	755
c) Interest on balances with RBI and other inter-bank funds	693	963	141	177	174	165	529	565
d) Others	-	-	2	5	-	1	-	-
II. Other income	20	27	11	14	107	69	38	88
a) Commission, exchange and brokerage	17	22	6	8	10	15	38	87
b) Other miscellaneous income	2	5	5	7	97	53	-	1
Total(I+II)	893	1237	462	582	640	766	1223	1651
Expenditure & Provisions								
III. Interest expended	786	1015	224	287	455	575	1388	1757
a) Interest on deposits	757	977	213	278	409	521	1232	1567
b) Interest on RBI/inter-bank borrowings	28	-	11	9	46	53	156	190
c) Others	-	38	-	-	1	1	-	-
IV. Operating expenses	391	451	102	131	288	342	1014	322
a) Payments to and provisions for employees	352	411	81	109	259	304	948	875
b) Rent, taxes and lighting	7	8	3	4	5	7	22	23
c) Printing and stationery	4	3	3	3	3	5	7	9
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	4	4	3	2	3	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	-	1	1	1	1
h) Law charges	1	-	-	-	-	-	3	1
i) Postage, telegrams, telephones, etc.	2	1	1	1	2	3	3	3
j) Repairs and maintenance	3	2	3	4	-	-	2	2
k) Insurance	6	7	2	1	3	4	9	10
l) Other expenditure	13	14	5	6	13	16	14	- 605
V. Provisions and contingencies	76	24	12	28	-	35	120	- 310

Total expenses*	1177	1465	326	418	744	917	2401	2079
VI. Profit	- 360	-252	124	136	-104	-185	-1298	-738
Total (III+IV+V+VI)	893	1237	462	582	640	766	1223	1651

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Tulsi		Tungabhadra		Uttar Banga		Vaishali	
	Gramin Bank		Gramin Bank		Kshetriya		Kshetriya	
	1998	1999	1998	1999	1998	1999	1998	1999
	(369)	(370)	(371)	(372)	(373)	(374)	(375)	(376)

Income

I. Interest Earned	1055	1489	4696	5259	1361	1852	1692	2400
a) Interest/discount on advances/bills	402	539	2907	3345	442	519	331	574
b) Income on Investments	647	939	1260	985	281	427	4	3
c) Interest on balances with RBI and other inter-bank funds	6	11	5	928	635	859	1357	1823
d) Others	-	-	523	-	2	47	-	-
II. Other income	274	131	351	385	144	181	18	130
a) Commission, exchange and brokerage	274	130	67	89	15	21	18	22
b) Other miscellaneous income	1	1	284	297	128	159	-	108
Total(I+II)	1329	1620	5047	5644	1504	2033	1710	2530

Expenditure & Provisions

III. Interest expended	696	877	2434	2750	1149	1449	1635	2055
a) Interest on deposits	635	783	1662	2021	1079	1372	1585	1995
b) Interest on RBI/inter-bank borrowings	62	94	771	729	70	77	50	60
c) Others	-	-	-	-	-	-	-	-
IV. Operating expenses	439	529	1226	1399	820	950	976	1114
a) Payments to and provisions for employees	402	488	1076	1238	654	759	896	1054
b) Rent, taxes and lighting	7	8	24	27	15	17	13	13
c) Printing and stationery	7	8	17	17	5	5	6	6
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	4	5	12	13	5	6	4	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	1	-	-
g) Auditors' fees and expenses	1	1	3	2	1	-	2	1
h) Law charges	1	1	2	3	1	2	-	-
i) Postage, telegrams, telephones, etc.	3	4	17	20	3	4	2	2
j) Repairs and maintenance	1	1	3	4	-	1	-	-
k) Insurance	7	9	12	13	11	11	35	13
l) Other expenditure	7	4	59	62	124	145	18	20
V. Provisions and contingencies	0	70	263	295	131	172	62	8
Total expenses*	1136	1407	3660	4149	1969	2399	2611	3170
VI. Profit	194	144	1125	1200	- 596	- 539	- 963	- 648
Total (III+IV+V+VI)	1329	1621	5047	5644	1504	2033	1710	2530

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Vallalar		Valsad-Dangs		Varada		Vidisha Bhopal	
	Gramin Bank		Kshetriya		Gramin Bank		Kshetriya	
	1998	1999	1998	1999	1998	1999	1998	1999
	(377)	(378)	(379)	(380)	(381)	(382)	(383)	(384)

Income

I. Interest Earned	577	562	712	967	737	758	415	619
a) Interest/discount on advances/bills	350	306	240	313	525	521	228	321
b) Income on Investments	14	40	242	291	199	234	45	77
c) Interest on balances with	213	216	230	363	13	2	142	170

	RBI and other inter-bank funds							
d) Others	-	-	-	-	-	-	-	51
II. Other income	22	27	34	27	37	36	18	25
a) Commission, exchange and brokerage	7	7	22	16	4	5	15	22
b) Other miscellaneous income	15	20	12	11	34	30	2	2
Total(I+II)	599	590	746	995	775	793	433	644
Expenditure & Provisions								
III. Interest expended	235	228	392	528	519	472	307	421
a) Interest on deposits	169	170	324	460	314	335	278	389
b) Interest on RBI/inter-bank borrowings	17	11	68	68	205	137	-	-
c) Others	50	46	-	-	-	-	29	33
IV. Operating expenses	105	118	168	198	156	197	120	122
a) Payments to and provisions for employees	89	94	138	165	131	160	68	81
b) Rent, taxes and lighting	3	4	7	8	5	7	6	10
c) Printing and stationery	2	2	3	3	2	3	4	7
d) Advertisement and publicity	-	-	-	-	-	1	-	-
e) Depreciation on Bank's property	2	3	4	4	5	8	2	3
f) Directors' fees, allowances and expenses	1	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	-	-	-	-	-
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	2	3	2	3	2	4	2	3
j) Repairs and maintenance	1	1	-	-	-	1	-	-
k) Insurance	3	3	1	-	-	-	24	3
l) Other expenditure	3	9	12	15	10	13	13	15
V. Provisions and contingencies	33	16	20	37	-	-	5	15
Total expenses*	340	346	560	727	675	670	427	543
VI. Profit	225	228	166	231	100	123	1	86
Total (III+IV+V+VI)	599	590	746	995	775	793	433	644

Note : *Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source: Annual accounts of banks.

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Vidur		Vindhyavasini		Visweshwaraya		Yavatmal	
	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(385)	(386)	(387)	(388)	(389)	(390)	(391)	(392)
Income								
I. Interest Earned	618	916	766	869	303	423	390	466
a) Interest/discount on advances/bills	190	174	202	222	196	248	162	180
b) Income on Investments	135	191	263	291	26	30	68	84
c) Interest on balances with RBI and other inter-bank funds	293	549	300	357	81	144	160	202
d) Others	1	1	-	-	-	-	-	-
II. Other income	18	25	64	48	32	37	41	30
a) Commission, exchange and brokerage	10	18	64	46	6	8	22	21
b) Other miscellaneous income	8	7	-	2	26	29	19	9
Total(I+II)	637	941	830	917	335	459	431	496
Expenditure & Provisions								
III. Interest expended	337	419	528	587	186	266	211	238
a) Interest on deposits	286	358	459	528	154	229	166	205
b) Interest on RBI/inter-bank borrowings	48	49	68	59	8	7	-	-
c) Others	3	12	-	-	25	31	46	34

IV. Operating expenses	211	368	225	240	128	137	108	125
a) Payments to and provisions for employees	190	344	195	209	111	118	91	107
b) Rent, taxes and lighting	4	4	5	7	5	5	3	4
c) Printing and stationery	4	3	3	4	3	3	1	2
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	2	3	3	2	2	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	1	1	-	-	-
h) Law charges	1	-	5	2	-	-	-	-
i) Postage, telegrams, telephones, etc.	2	2	1	1	1	1	1	1
j) Repairs and maintenance	1	1	1	1	-	-	-	-
k) Insurance	-	-	3	3	-	1	1	2
l) Other expenditure	8	11	9	9	5	6	8	7
V. Provisions and contingencies	-	-	-	4	-	3	13	14
Total expenses*	548	787	753	827	314	403	319	363
VI. Profit	88	154	77	86	20	53	99	119
Total (III+IV+V+VI)	637	941	830	917	335	459	431	496

Note : *Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source: Annual accounts of banks.