





<b>IV. Operating expenses</b>	<b>591</b>	<b>705</b>	<b>507</b>	<b>546</b>	<b>260</b>	<b>245</b>	<b>342</b>	<b>399</b>
a) Payments to and provisions for employees	504	531	464	492	222	205	292	347
b) Rent, taxes and lighting	12	15	10	12	6	8	9	10
c) Printing and stationery	9	7	4	5	2	2	5	5
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	4	4	2	5	3	3	4	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	2	1	1	1	1	1	2
h) Law charges	1	-	-	-	-	1	2	3
i) Postage, telegrams, telephones, etc.	2	1	3	4	3	3	4	4
j) Repairs and maintenance	-	-	1	2	-	-	2	2
k) Insurance	12	14	6	7	4	1	6	6
l) Other expenditure	46	130	14	16	18	21	17	16
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>59</b>	<b>-</b>	<b>-</b>	<b>70</b>	<b>71</b>	<b>26</b>	<b>65</b>
<b>Total expenses*</b>	<b>2067</b>	<b>2435</b>	<b>1401</b>	<b>1593</b>	<b>970</b>	<b>1065</b>	<b>1091</b>	<b>1305</b>
<b>VI. Profit (loss)</b>	<b>35</b>	<b>265</b>	<b>-164</b>	<b>108</b>	<b>110</b>	<b>176</b>	<b>-275</b>	<b>-330</b>
<b>Total (III+IV+V+VI)</b>	<b>2102</b>	<b>2759</b>	<b>1237</b>	<b>1701</b>	<b>1150</b>	<b>1313</b>	<b>842</b>	<b>1040</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Arunachal Pradesh		Aurangabad Jalana		Avadh		Baitarani	
	Rural Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)

### Income

<b>I. Interest Earned</b>	<b>381</b>	<b>439</b>	<b>1109</b>	<b>1441</b>	<b>3848</b>	<b>4357</b>	<b>1239</b>	<b>1647</b>
a) Interest/discount on advances/bills	335	381	485	808	598	803	489	620
b) Income on Investments	41	51	604	618	3211	3523	380	495
c) Interest on balances with RBI and other inter-bank funds	5	6	19	14	39	31	370	532
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>16</b>	<b>22</b>	<b>46</b>	<b>274</b>	<b>55</b>	<b>58</b>	<b>19</b>	<b>19</b>
a) Commission, exchange and brokerage	10	9	40	106	13	16	7	7

b) Other miscellaneous income	6	13	6	168	42	43	12	12
<b>Total (I+II)</b>	<b>397</b>	<b>461</b>	<b>1155</b>	<b>1715</b>	<b>3903</b>	<b>4415</b>	<b>1257</b>	<b>1666</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>195</b>	<b>218</b>	<b>545</b>	<b>767</b>	<b>2235</b>	<b>2663</b>	<b>1048</b>	<b>1293</b>
a) Interest on deposits	153	169	378	540	2107	2527	924	1144
b) Interest on RBI/inter-bank borrowings	42	49	167	227	127	137	124	149
c) Others	-	-	-	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>99</b>	<b>119</b>	<b>374</b>	<b>415</b>	<b>1011</b>	<b>846</b>	<b>613</b>	<b>616</b>
a) Payments to and provisions for employees	73	90	284	322	725	767	532	572
b) Rent, taxes and lighting	5	6	9	14	17	23	10	12
c) Printing and stationery	3	3	7	8	11	13	5	4
d) Advertisement and publicity	-	-	-	4	-	-	-	-
e) Depreciation on Bank's property	1	1	7	17	15	12	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	1	1	2	1	3	2	2
h) Law charges	-	-	-	-	-	1	1	4
i) Postage, telegrams, telephones, etc.	1	1	4	5	1	1	2	1
j) Repairs and maintenance	4	1	2	2	2	4	1	1
k) Insurance	2	3	4	4	21	11	10	9
l) Other expenditure	9	12	57	37	216	13	49	9
<b>V. Provisions and contingencies</b>	<b>84</b>	<b>69</b>	<b>75</b>	<b>-</b>	<b>205</b>	<b>179</b>	<b>-</b>	<b>-78</b>
<b>Total expenses*</b>	<b>294</b>	<b>337</b>	<b>919</b>	<b>1182</b>	<b>3245</b>	<b>3510</b>	<b>1660</b>	<b>1909</b>
<b>VI. Profit (loss)</b>	<b>19</b>	<b>55</b>	<b>161</b>	<b>533</b>	<b>453</b>	<b>726</b>	<b>-403</b>	<b>-165</b>
<b>Total (III+IV+V+VI)</b>	<b>397</b>	<b>461</b>	<b>1155</b>	<b>1715</b>	<b>3903</b>	<b>4415</b>	<b>1257</b>	<b>1666</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Balasore Gramya Bank				Banaskantha			
	Ballia Kshetriya Gramin Bank		Mehsana Gramin Bank		Bara Banki Gramin Bank			
	1999	2000	1999	2000	1999	2000	1999	2000
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)

**Income**

<b>I. Interest Earned</b>	<b>274</b>	<b>373</b>	<b>2545</b>	<b>2823</b>	<b>1179</b>	<b>1683</b>	<b>2462</b>	<b>2684</b>
a) Interest/discount on advances/bills	171	207	453	516	424	693	367	501

b) Income on Investments	-	-	2025	2281	321	619	1444	1517
c) Interest on balances with RBI and other inter-bank funds	103	166	-	-	421	356	609	629
d) Others	-	-	67	26	14	15	43	37
<b>II. Other income</b>	<b>26</b>	<b>30</b>	<b>259</b>	<b>112</b>	<b>73</b>	<b>101</b>	<b>35</b>	<b>33</b>
a) Commission, exchange and brokerage	4	5	24	35	7	10	23	21
b) Other miscellaneous income	23	25	235	77	66	90	12	10
<b>Total (I+II)</b>	<b>300</b>	<b>404</b>	<b>2804</b>	<b>2936</b>	<b>1252</b>	<b>1783</b>	<b>2498</b>	<b>2715</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>694</b>	<b>693</b>	<b>1547</b>	<b>1835</b>	<b>900</b>	<b>1215</b>	<b>1385</b>	<b>1629</b>
a) Interest on deposits	599	577	1467	1704	780	1053	1300	1520
b) Interest on RBI/inter-bank borrowings	10	10	81	3	120	162	85	109
c) Others	85	106	-	128	-	-	-	-
<b>IV. Operating expenses</b>	<b>426</b>	<b>464</b>	<b>536</b>	<b>567</b>	<b>425</b>	<b>532</b>	<b>603</b>	<b>654</b>
a) Payments to and provisions for employees	393	420	497	517	385	400	552	604
b) Rent, taxes and lighting	10	10	8	9	8	8	10	11
c) Printing and stationery	4	3	4	4	4	5	6	6
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	1	2	2	2	4	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	2	2	2	1	2
h) Law charges	-	-	-	-	-	1	-	-
i) Postage, telegrams, telephones, etc.	1	2	2	2	2	3	3	3
j) Repairs and maintenance	-	-	-	-	2	4	1	1
k) Insurance	2	11	-	10	-	-	1	-
l) Other expenditure	13	15	23	21	21	105	26	24
<b>V. Provisions and contingencies</b>	<b>135</b>	<b>80</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>69</b>	<b>-34</b>
<b>Total expenses*</b>	<b>1120</b>	<b>1157</b>	<b>2083</b>	<b>2402</b>	<b>1325</b>	<b>1747</b>	<b>2057</b>	<b>2283</b>
<b>VI. Profit (loss)</b>	<b>-955</b>	<b>-834</b>	<b>721</b>	<b>534</b>	<b>-73</b>	<b>37</b>	<b>371</b>	<b>467</b>
<b>Total (III+IV+V+VI)</b>	<b>300</b>	<b>404</b>	<b>2804</b>	<b>2936</b>	<b>1252</b>	<b>1783</b>	<b>2498</b>	<b>2715</b>

(Amount in Rs. lakh)

For the year ended March 31

Items	Bardhaman		Bareilly		Bastar Kshetriya		Basti	
	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
<b><u>Income</u></b>								
<b>I. Interest Earned</b>	<b>2830</b>	<b>3391</b>	<b>1543</b>	<b>1988</b>	<b>473</b>	<b>522</b>	<b>2800</b>	<b>3376</b>
a) Interest/discount on advances/bills	534	668	502	700	163	172	423	518
b) Income on Investments	1399	1832	1028	1273	5	10	2346	2805
c) Interest on balances with RBI and other inter-bank funds	897	892	13	16	306	340	30	53
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>128</b>	<b>204</b>	<b>65</b>	<b>90</b>	<b>22</b>	<b>8</b>	<b>51</b>	<b>44</b>
a) Commission, exchange and brokerage	15	37	15	17	7	8	32	41
b) Other miscellaneous income	113	168	50	73	16	3	18	3
<b>Total (I+II)</b>	<b>2958</b>	<b>3596</b>	<b>1608</b>	<b>2078</b>	<b>495</b>	<b>530</b>	<b>2850</b>	<b>3420</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>2129</b>	<b>2672</b>	<b>836</b>	<b>1027</b>	<b>463</b>	<b>561</b>	<b>1668</b>	<b>1523</b>
a) Interest on deposits	2062	2590	756	886	441	538	1541	1380
b) Interest on RBI/inter-bank borrowings	67	82	80	141	22	23	127	142
c) Others	-	-	-	-	-	-	-	1
<b>IV. Operating expenses</b>	<b>655</b>	<b>666</b>	<b>521</b>	<b>547</b>	<b>385</b>	<b>406</b>	<b>594</b>	<b>614</b>
a) Payments to and provisions for employees	569	600	452	486	361	381	522	544
b) Rent, taxes and lighting	14	16	13	15	6	6	9	11
c) Printing and stationery	9	8	6	6	4	4	6	7
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	3	3	3	1	1	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	2	1	1	-	1	1	1
h) Law charges	-	-	1	1	1	1	1	2
i) Postage, telegrams, telephones, etc.	3	3	3	3	1	1	9	3
j) Repairs and maintenance	1	1	5	7	1	1	2	2



g) Auditors' fees and expenses	-	-	-	1	1	2	-	1
h) Law charges	-	-	-	-	2	2	-	-
i) Postage, telegrams, telephones, etc.	1	1	1	1	2	3	1	1
j) Repairs and maintenance	-	1	-	-	2	3	-	-
k) Insurance	2	2	5	4	14	16	-	-
l) Other expenditure	2	2	6	6	28	26	13	14
<b>V. Provisions and contingencies</b>	<b>29</b>	<b>75</b>	<b>45</b>	<b>97</b>	<b>116</b>	<b>224</b>	<b>-</b>	<b>-</b>
<b>Total expenses*</b>	<b>340</b>	<b>388</b>	<b>533</b>	<b>651</b>	<b>2335</b>	<b>2608</b>	<b>721</b>	<b>860</b>
<b>VI. Profit (loss)</b>	<b>3</b>	<b>47</b>	<b>-93</b>	<b>-121</b>	<b>1409</b>	<b>1622</b>	<b>-115</b>	<b>2</b>
<b>Total (III+IV+V+VI)</b>	<b>372</b>	<b>510</b>	<b>486</b>	<b>627</b>	<b>3860</b>	<b>4454</b>	<b>606</b>	<b>862</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bhilwara-Ajmer				Bikaner			
	Kshetriya Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank		Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)

### Income

<b>I. Interest Earned</b>	<b>1173</b>	<b>1510</b>	<b>3975</b>	<b>4572</b>	<b>2469</b>	<b>3284</b>	<b>286</b>	<b>378</b>
a) Interest/discount on advances/bills	627	744	727	877	1319	1926	171	210
b) Income on Investments	244	218	1862	2366	378	516	114	166
c) Interest on balances with RBI and other inter-bank funds	302	549	1385	1329	772	841	1	1
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>51</b>	<b>68</b>	<b>288</b>	<b>529</b>	<b>112</b>	<b>151</b>	<b>28</b>	<b>29</b>
a) Commission, exchange and brokerage	28	35	5	9	16	20	15	14
b) Other miscellaneous income	22	33	283	521	96	131	12	15

<b>Total (I+II)</b>	<b>1224</b>	<b>1579</b>	<b>4263</b>	<b>5101</b>	<b>2581</b>	<b>3435</b>	<b>313</b>	<b>406</b>
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### Expenditure & Provisions

<b>III. Interest expended</b>	<b>793</b>	<b>986</b>	<b>2702</b>	<b>3397</b>	<b>1506</b>	<b>1827</b>	<b>238</b>	<b>281</b>
a) Interest on deposits	685	850	2559	3227	1116	1458	184	217
b) Interest on RBI/inter-bank borrowings	108	136	143	170	-	67	1	1
c) Others	-	-	-	-	390	301	54	62
<b>IV. Operating expenses</b>	<b>262</b>	<b>284</b>	<b>1152</b>	<b>1273</b>	<b>574</b>	<b>638</b>	<b>110</b>	<b>117</b>
a) Payments to and provisions for employees	219	234	1063	1165	499	543	92	98



b) Rent, taxes and lighting	11	11	16	16	8	10	3	3
c) Printing and stationery	4	5	8	11	9	9	2	1
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	4	4	6	8	11	12	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	2	2	1	3	-	-
h) Law charges	-	1	2	1	-	-	-	-
i) Postage, telegrams, telephones, etc.	4	5	5	10	6	8	1	1
j) Repairs and maintenance	3	4	2	3	1	1	-	-
k) Insurance	5	6	20	23	1	-	2	2
l) Other expenditure	11	12	28	35	39	51	9	8
<b>V. Provisions and contingencies</b>	<b>32</b>	<b>37</b>	<b>-</b>	<b>-</b>	<b>45</b>	<b>68</b>	<b>2</b>	<b>5</b>
<b>Total expenses*</b>	<b>1055</b>	<b>1271</b>	<b>3854</b>	<b>4670</b>	<b>2080</b>	<b>2464</b>	<b>348</b>	<b>398</b>
<b>VI. Profit (loss)</b>	<b>137</b>	<b>271</b>	<b>408</b>	<b>431</b>	<b>456</b>	<b>902</b>	<b>-37</b>	<b>4</b>
<b>Total (III+IV+V+VI)</b>	<b>1224</b>	<b>1579</b>	<b>4263</b>	<b>5101</b>	<b>2581</b>	<b>3435</b>	<b>313</b>	<b>406</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bilaspur Raipur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank		Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>2027</b>	<b>2396</b>	<b>1253</b>	<b>1353</b>	<b>437</b>	<b>544</b>	<b>1665</b>	<b>1900</b>
a) Interest/discount on advances/bills	599	657	543	567	302	401	309	424
b) Income on Investments	289	288	175	51	24	28	130	109
c) Interest on balances with RBI and other inter-bank funds	1139	1450	536	735	111	115	1226	1366
d) Others	1	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>48</b>	<b>203</b>	<b>62</b>	<b>38</b>	<b>18</b>	<b>29</b>	<b>21</b>	<b>28</b>
a) Commission, exchange and brokerage	32	189	21	38	13	23	21	25
b) Other miscellaneous income	16	14	41	-	5	7	-	3
<b>Total (I+II)</b>	<b>2075</b>	<b>2599</b>	<b>1316</b>	<b>1391</b>	<b>455</b>	<b>573</b>	<b>1686</b>	<b>1928</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>1181</b>	<b>1608</b>	<b>1343</b>	<b>1609</b>	<b>236</b>	<b>274</b>	<b>962</b>	<b>1300</b>

a) Interest on deposits	1111	1501	1137	1394	131	159	918	1245
b) Interest on RBI/inter-bank borrowings	70	107	205	215	44	47	44	54
c) Others	-	-	-	-	61	67	-	-
<b>IV. Operating expenses</b>	<b>823</b>	<b>865</b>	<b>1001</b>	<b>1124</b>	<b>146</b>	<b>162</b>	<b>542</b>	<b>570</b>
a) Payments to and provisions for employees	746	788	942	1058	89	97	498	528
b) Rent, taxes and lighting	16	17	24	26	6	7	9	10
c) Printing and stationery	9	10	10	7	2	2	5	6
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	2	5	5	3	4	1	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	2	2	3	-	1	1	1
h) Law charges	1	1	-	-	-	-	1	-
i) Postage, telegrams, telephones, etc.	5	6	6	7	2	2	2	2
j) Repairs and maintenance	1	1	2	2	-	-	1	1
k) Insurance	9	10	7	8	1	2	6	8
l) Other expenditure	32	29	2	7	42	47	18	12
<b>V. Provisions and contingencies</b>	<b>32</b>	<b>107</b>	<b>47</b>	<b>65</b>	<b>42</b>	<b>20</b>	<b>37</b>	<b>-</b>
<b>Total expenses*</b>	<b>2005</b>	<b>2473</b>	<b>2343</b>	<b>2732</b>	<b>383</b>	<b>435</b>	<b>1504</b>	<b>1870</b>
<b>VI. Profit (loss)</b>	<b>38</b>	<b>19</b>	<b>-1075</b>	<b>-1405</b>	<b>29</b>	<b>118</b>	<b>145</b>	<b>58</b>
<b>Total (III+IV+V+VI)</b>	<b>2075</b>	<b>2599</b>	<b>1316</b>	<b>1391</b>	<b>455</b>	<b>573</b>	<b>1686</b>	<b>1928</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bundi-Chittor Kshetriya Gramin Bank		Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)

### Income

<b>I. Interest Earned</b>	<b>1097</b>	<b>1407</b>	<b>707</b>	<b>900</b>	<b>2213</b>	<b>2655</b>	<b>1281</b>	<b>1520</b>
a) Interest/discount on advances/bills	562	752	143	215	1419	1682	797	931
b) Income on Investments	29	138	564	573	362	398	94	140
c) Interest on balances with RBI and other inter-bank funds	506	517	-	112	433	576	390	449



	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
<b><u>Income</u></b>								
<b>I. Interest Earned</b>	<b>739</b>	<b>1075</b>	<b>1068</b>	<b>1321</b>	<b>560</b>	<b>1027</b>	<b>1314</b>	..
a) Interest/discount on advances/bills	405	529	282	392	221	401	269	..
b) Income on Investments	46	44	4	3	176	246	312	..
c) Interest on balances with RBI and other inter-bank funds	288	502	783	926	162	380	733	..
d) Others	-	-	-	-	-	-	-	..
<b>II. Other income</b>	<b>84</b>	<b>53</b>	<b>49</b>	<b>240</b>	<b>8</b>	<b>89</b>	<b>42</b>	..
a) Commission, exchange and brokerage	10	32	6	8	8	14	42	..
b) Other miscellaneous income	75	20	43	231	-	75	-	..
<b>Total (I+II)</b>	<b>824</b>	<b>1127</b>	<b>1118</b>	<b>1561</b>	<b>568</b>	<b>1116</b>	<b>1356</b>	..
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>586</b>	<b>841</b>	<b>1125</b>	<b>1289</b>	<b>472</b>	<b>711</b>	<b>747</b>	..
a) Interest on deposits	561	755	1088	1236	440	661	680	..
b) Interest on RBI/inter-bank borrowings	25	86	37	3	1	-	67	..
c) Others	-	-	-	53	30	50	-	..
<b>IV. Operating expenses</b>	<b>214</b>	<b>227</b>	<b>791</b>	<b>859</b>	<b>258</b>	<b>360</b>	<b>453</b>	..
a) Payments to and provisions for employees	180	187	755	812	228	281	405	..
b) Rent, taxes and lighting	7	8	11	11	7	8	8	..
c) Printing and stationery	3	3	4	4	2	4	5	..
d) Advertisement and publicity	-	-	-	-	-	-	-	..
e) Depreciation on Bank's property	3	5	2	2	2	2	4	..
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	..
g) Auditors' fees and expenses	-	1	1	2	1	1	1	..
h) Law charges	-	-	-	-	1	-	1	..
i) Postage, telegrams, telephones, etc.	1	1	1	1	1	-	4	..
j) Repairs and maintenance	-	1	-	-	1	-	1	..
k) Insurance	4	5	7	9	1	1	6	..
l) Other expenditure	15	15	10	17	14	61	8	..

<b>V. Provisions and contingencies</b>	<b>7</b>	<b>9</b>	<b>130</b>	<b>10</b>	<b>21</b>	<b>8</b>	<b>34</b>	<b>..</b>
<b>Total expenses*</b>	<b>800</b>	<b>1067</b>	<b>1916</b>	<b>2149</b>	<b>730</b>	<b>1070</b>	<b>1200</b>	<b>..</b>
<b>VI. Profit (loss)</b>	<b>17</b>	<b>51</b>	<b>-929</b>	<b>-598</b>	<b>-184</b>	<b>37</b>	<b>122</b>	<b>..</b>
<b>Total (III+IV+V+VI)</b>	<b>824</b>	<b>1127</b>	<b>1118</b>	<b>1561</b>	<b>568</b>	<b>1116</b>	<b>1356</b>	<b>..</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Chhindwara		Chikmagalur		Chitradurga		Cuttack	
	Seoni Kshetriya		Kodagu		Gramin Bank		Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)

### Income

<b>I. Interest Earned</b>	<b>745</b>	<b>1028</b>	<b>1101</b>	<b>1298</b>	<b>1910</b>	<b>2173</b>	<b>1981</b>	<b>2329</b>
a) Interest/discount on advances/bills	322	425	744	884	1171	1343	524	701
b) Income on Investments	399	538	119	131	305	383	369	405
c) Interest on balances with RBI and other inter-bank funds	24	65	238	283	434	447	1088	1221
d) Others	-	-	-	-	-	-	-	2
<b>II. Other income</b>	<b>30</b>	<b>62</b>	<b>51</b>	<b>60</b>	<b>104</b>	<b>98</b>	<b>294</b>	<b>652</b>
a) Commission, exchange and brokerage	25	47	10	14	18	23	10	17
b) Other miscellaneous income	5	75	41	47	86	75	284	635
<b>Total (I+II)</b>	<b>775</b>	<b>1090</b>	<b>1152</b>	<b>1358</b>	<b>2014</b>	<b>2271</b>	<b>2274</b>	<b>2981</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>598</b>	<b>705</b>	<b>605</b>	<b>732</b>	<b>1099</b>	<b>1375</b>	<b>1830</b>	<b>2155</b>
a) Interest on deposits	582	686	462	566	841	1072	1692	2007
b) Interest on RBI/inter-bank borrowings	16	19	143	166	258	303	138	148
c) Others	-	-	-	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>325</b>	<b>350</b>	<b>283</b>	<b>276</b>	<b>591</b>	<b>653</b>	<b>903</b>	<b>1035</b>
a) Payments to and provisions for employees	288	308	254	245	518	575	799	915
b) Rent, taxes and lighting	9	10	6	6	14	15	23	25
c) Printing and stationery	5	5	6	6	8	8	9	11
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	3	4	5	6	6	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	7	1	1	1	3	2	3

h) Law charges	-	-	-	-	1	1	-	-
i) Postage, telegrams, telephones, etc.	2	3	4	4	8	8	8	7
j) Repairs and maintenance	-	-	1	2	3	3	1	1
k) Insurance	1	1	-	3	5	7	20	13
l) Other expenditure	16	19	8	3	25	27	39	56
<b>V. Provisions and contingencies</b>	<b>19</b>	<b>27</b>	<b>40</b>	<b>49</b>	<b>0</b>	<b>122</b>	<b>-</b>	<b>-</b>
<b>Total expenses*</b>	<b>923</b>	<b>1055</b>	<b>888</b>	<b>1007</b>	<b>1690</b>	<b>2028</b>	<b>2733</b>	<b>3191</b>
<b>VI. Profit (loss)</b>	<b>-167</b>	<b>8</b>	<b>224</b>	<b>302</b>	<b>324</b>	<b>122</b>	<b>-459</b>	<b>-209</b>
<b>Total (III+IV+V+VI)</b>	<b>775</b>	<b>-</b>	<b>1152</b>	<b>1358</b>	<b>2014</b>	<b>2271</b>	<b>2274</b>	<b>2981</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Damoh Panna Sagar Kshetriya Gramin Bank		Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(89)	(90)	(91)	(92)	(93)	(94)	(95)	(96)

### Income

<b>I. Interest Earned</b>	<b>1193</b>	<b>1481</b>	<b>2120</b>	<b>2527</b>	<b>1073</b>	<b>1338</b>	<b>1485</b>	<b>1847</b>
a) Interest/discount on advances/bills	221	294	340	479	441	630	727	932
b) Income on Investments	972	1187	839	955	304	317	453	642
c) Interest on balances with RBI and other inter-bank funds	-	-	941	1094	328	391	304	274
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>47</b>	<b>43</b>	<b>43</b>	<b>54</b>	<b>37</b>	<b>115</b>	<b>33</b>	<b>54</b>
a) Commission, exchange and brokerage	24	28	21	28	7	9	9	20
b) Other miscellaneous income	22	15	21	26	29	105	24	34
<b>Total (I+II)</b>	<b>1240</b>	<b>1524</b>	<b>2163</b>	<b>2582</b>	<b>1110</b>	<b>1452</b>	<b>1518</b>	<b>1901</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>750</b>	<b>951</b>	<b>1006</b>	<b>1214</b>	<b>717</b>	<b>878</b>	<b>940</b>	<b>1234</b>
a) Interest on deposits	701	891	949	1132	655	792	756	992
b) Interest on RBI/inter-bank borrowings	47	60	56	82	63	85	184	242
c) Others	1	-	-	-	-	1	-	-
<b>IV. Operating expenses</b>	<b>416</b>	<b>445</b>	<b>672</b>	<b>610</b>	<b>345</b>	<b>364</b>	<b>287</b>	<b>324</b>
a) Payments to and provisions for employees	375	383	533	557	307	317	245	272
b) Rent, taxes and lighting	9	10	11	14	8	10	6	9

c) Printing and stationery	4	3	5	6	3	4	8	8
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	1	3	7	3	2	5	7
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	1	1	1	1	1
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	2	2	2	4	3	2	4	4
j) Repairs and maintenance	-	-	2	-	1	1	-	-
k) Insurance	6	6	10	11	2	6	2	1
l) Other expenditure	18	38	104	9	17	20	16	22
<b>V. Provisions and contingencies</b>	-	-	<b>81</b>	<b>49</b>	-	<b>95</b>	<b>145</b>	<b>163</b>
<b>Total expenses*</b>	<b>1166</b>	<b>1396</b>	<b>1678</b>	<b>1824</b>	<b>1063</b>	<b>1242</b>	<b>1227</b>	<b>1558</b>
<b>VI. Profit (loss)</b>	<b>74</b>	<b>128</b>	<b>404</b>	<b>709</b>	<b>47</b>	<b>115</b>	<b>145</b>	<b>180</b>
<b>Total (III+IV+V+VI)</b>	<b>1240</b>	<b>1524</b>	<b>2163</b>	<b>2582</b>	<b>1110</b>	<b>1452</b>	<b>1518</b>	<b>1901</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank		Etah Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(97)	(98)	(99)	(100)	(101)	(102)	(103)	(104)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>584</b>	<b>687</b>	<b>2415</b>	<b>2603</b>	<b>852</b>	<b>767</b>	<b>1620</b>	<b>1806</b>
a) Interest/discount on advances/bills	240	281	529	575	509	146	690	788
b) Income on Investments	77	105	1075	1315	-	-	225	240
c) Interest on balances with RBI and other inter-bank funds	180	274	811	712	343	621	705	777
d) Others	87	26	-	-	-	-	-	-
<b>II. Other income</b>	<b>45</b>	<b>48</b>	<b>58</b>	<b>107</b>	<b>54</b>	<b>14</b>	<b>75</b>	<b>76</b>
a) Commission, exchange and brokerage	10	14	21	32	12	14	57	63
b) Other miscellaneous income	35	34	37	75	42	-	17	13
<b>Total (I+II)</b>	<b>629</b>	<b>735</b>	<b>2473</b>	<b>2710</b>	<b>906</b>	<b>781</b>	<b>1695</b>	<b>1882</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>412</b>	<b>485</b>	<b>1536</b>	<b>1721</b>	<b>685</b>	<b>820</b>	<b>974</b>	<b>1149</b>
a) Interest on deposits	371	433	1415	1610	669	813	843	998

b) Interest on RBI/inter-bank borrowings	41	-	121	111	15	-	131	150
c) Others	-	52	-	-	-	8	-	-
<b>IV. Operating expenses</b>	<b>211</b>	<b>231</b>	<b>573</b>	<b>636</b>	<b>580</b>	<b>607</b>	<b>368</b>	<b>409</b>
a) Payments to and provisions for employees	175	191	496	545	536	556	330	364
b) Rent, taxes and lighting	6	7	16	17	11	12	8	12
c) Printing and stationery	3	3	11	11	2	2	4	3
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	3	5	6	2	2	2	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	1	2	3	1	1	1	1
h) Law charges	-	1	2	1	-	1	-	-
i) Postage, telegrams, telephones, etc.	4	3	6	7	1	1	6	7
j) Repairs and maintenance	-	-	4	3	1	1	2	2
k) Insurance	3	3	16	24	9	10	1	1
l) Other expenditure	16	20	16	19	17	23	13	16
<b>V. Provisions and contingencies</b>	<b>3</b>	<b>12</b>	<b>173</b>	<b>131</b>	<b>-</b>	<b>-147</b>	<b>-</b>	<b>71</b>
<b>Total expenses*</b>	<b>624</b>	<b>716</b>	<b>2109</b>	<b>2357</b>	<b>1265</b>	<b>-</b>	<b>1342</b>	<b>1558</b>
<b>VI. Profit (loss)</b>	<b>2</b>	<b>6</b>	<b>191</b>	<b>221</b>	<b>-359</b>	<b>-500</b>	<b>353</b>	<b>252</b>
<b>Total (III+IV+V+VI)</b>	<b>629</b>	<b>735</b>	<b>2473</b>	<b>2710</b>	<b>906</b>	<b>781</b>	<b>1695</b>	<b>1882</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Etawah		Faizabad		Faridkot		Farrukhabad	
	Kshetriya		Kshetriya		Kshetriya		Gramin Bank	
	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(105)	(106)	(107)	(108)	(109)	(110)	(111)	(112)

**Income**

<b>I. Interest Earned</b>	<b>903</b>	<b>1145</b>	<b>1832</b>	<b>2081</b>	<b>609</b>	<b>713</b>	<b>2736</b>	<b>2871</b>
a) Interest/discount on advances/bills	320	358	338	423	252	291	570	627
b) Income on Investments	92	95	310	349	154	172	572	429
c) Interest on balances with RBI and other inter-bank funds	491	691	1184	-	204	250	22	19





	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)
<b><u>Income</u></b>								
<b>I. Interest Earned</b>	<b>1061</b>	<b>1259</b>	<b>183</b>	<b>191</b>	<b>2412</b>	<b>3081</b>	<b>531</b>	<b>655</b>
a) Interest/discount on advances/bills	239	280	183	191	838	1193	127	161
b) Income on Investments	189	227	-	-	924	1240	78	163
c) Interest on balances with RBI and other inter-bank funds	634	752	-	-	650	647	-	330
d) Others	-	-	-	-	-	-	326	-
<b>II. Other income</b>	<b>64</b>	<b>68</b>	<b>534</b>	<b>672</b>	<b>101</b>	<b>284</b>	<b>7</b>	<b>8</b>
a) Commission, exchange and brokerage	6	6	10	10	15	22	4	4
b) Other miscellaneous income	59	61	523	562	86	262	4	5
<b>Total (I+II)</b>	<b>1126</b>	<b>1327</b>	<b>717</b>	<b>863</b>	<b>2513</b>	<b>3365</b>	<b>538</b>	<b>663</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>633</b>	<b>764</b>	<b>491</b>	<b>610</b>	<b>2339</b>	<b>2804</b>	<b>346</b>	<b>434</b>
a) Interest on deposits	570	693	454	568	2161	2607	327	404
b) Interest on RBI/inter-bank borrowings	63	71	-	41	-	197	20	30
c) Others	-	-	38	-	178	-	-	-
<b>IV. Operating expenses</b>	<b>397</b>	<b>420</b>	<b>169</b>	<b>185</b>	<b>1738</b>	<b>1393</b>	<b>166</b>	<b>138</b>
a) Payments to and provisions for employees	326	348	152	166	1090	1139	129	121
b) Rent, taxes and lighting	6	6	4	5	27	31	3	3
c) Printing and stationery	4	4	2	3	13	14	2	2
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	3	2	2	3	8	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	-	2	3	-	-
h) Law charges	-	1	-	1	-	-	-	-
i) Postage, telegrams, telephones, etc.	1	1	1	-	2	3	1	1
j) Repairs and maintenance	4	5	-	-	1	1	-	-
k) Insurance	5	1	1	2	11	20	3	3
l) Other expenditure	48	50	6	7	588	174	28	6

<b>V. Provisions and contingencies</b>	<b>69</b>	<b>72</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28</b>
<b>Total expenses*</b>	<b>1030</b>	<b>1185</b>	<b>660</b>	<b>794</b>	<b>4077</b>	<b>4197</b>	<b>513</b>	<b>571</b>
<b>VI. Profit (loss)</b>	<b>27</b>	<b>71</b>	<b>57</b>	<b>69</b>	<b>-1564</b>	<b>-832</b>	<b>25</b>	<b>64</b>
<b>Total (III+IV+V+VI)</b>	<b>1126</b>	<b>1327</b>	<b>717</b>	<b>863</b>	<b>2513</b>	<b>3365</b>	<b>538</b>	<b>663</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Godavari		Golconda		Gomti		Gopalganj	
	Gramin Bank		Gramin Bank		Gramin Bank		Kshetriya	
	1999	2000	1999	2000	1999	2000	1999	2000
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)

### Income

<b>I. Interest Earned</b>	<b>836</b>	<b>1005</b>	<b>1006</b>	<b>1352</b>	<b>3030</b>	<b>3440</b>	<b>1565</b>	<b>1832</b>
a) Interest/discount on advances/bills	552	607	228	319	805	753	175	184
b) Income on Investments	119	172	695	131	1395	1443	127	1631
c) Interest on balances with RBI and other inter-bank funds	165	225	82	280	830	1244	1263	17
d) Others	-	-	-	621	-	-	-	-
<b>II. Other income</b>	<b>279</b>	<b>28</b>	<b>60</b>	<b>28</b>	<b>222</b>	<b>34</b>	<b>14</b>	<b>27</b>
a) Commission, exchange and brokerage	5	10	21	28	20	21	5	6
b) Other miscellaneous income	274	19	39	-	202	13	9	21
<b>Total (I+II)</b>	<b>1115</b>	<b>1033</b>	<b>1065</b>	<b>1380</b>	<b>3253</b>	<b>3474</b>	<b>1579</b>	<b>1859</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>535</b>	<b>676</b>	<b>862</b>	<b>1026</b>	<b>1803</b>	<b>2219</b>	<b>873</b>	<b>1091</b>
a) Interest on deposits	424	555	266	325	1655	2054	853	1065
b) Interest on RBI/inter-bank borrowings	111	120	513	677	148	165	21	25
c) Others	-	-	83	24	-	-	-	-
<b>IV. Operating expenses</b>	<b>156</b>	<b>175</b>	<b>120</b>	<b>127</b>	<b>595</b>	<b>656</b>	<b>277</b>	<b>313</b>
a) Payments to and provisions for employees	123	136	99	104	491	528	258	268
b) Rent, taxes and lighting	8	10	8	7	10	12	4	5
c) Printing and stationery	5	4	4	3	5	12	3	2
d) Advertisement and publicity	1	2	-	-	1	1	-	1
e) Depreciation on Bank's property	4	5	2	3	5	7	2	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	1	1	3	1	1

h) Law charges	1	1	-	-	-	1	-	-
i) Postage, telegrams, telephones, etc.	3	3	1	1	4	4	-	1
j) Repairs and maintenance	2	2	1	2	3	2	1	1
k) Insurance	1	4	1	3	1	-	6	25
l) Other expenditure	7	8	3	4	75	85	2	7
<b>V. Provisions and contingencies</b>	<b>238</b>	<b>23</b>	<b>11</b>	<b>-</b>	<b>-</b>	<b>324</b>	<b>-</b>	<b>6</b>
<b>Total expenses*</b>	<b>691</b>	<b>850</b>	<b>982</b>	<b>1153</b>	<b>2399</b>	<b>2875</b>	<b>1150</b>	<b>1404</b>
<b>VI. Profit (loss)</b>	<b>186</b>	<b>159</b>	<b>72</b>	<b>227</b>	<b>854</b>	<b>275</b>	<b>429</b>	<b>449</b>
<b>Total (III+IV+V+VI)</b>	<b>1115</b>	<b>1033</b>	<b>1065</b>	<b>1380</b>	<b>3253</b>	<b>3474</b>	<b>1579</b>	<b>1859</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Gorakhpur Kshetriya Gramin Bank		Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(129)	(130)	(131)	(132)	(133)	(134)	(135)	(136)

### Income

<b>I. Interest Earned</b>	<b>9371</b>	<b>10938</b>	<b>1562</b>	<b>1945</b>	<b>5626</b>	<b>6215</b>	<b>666</b>	<b>908</b>
a) Interest/discount on advances/bills	1351	1667	456	487	1720	2113	155	210
b) Income on Investments	7968	9184	657	870	3906	4102	-	57
c) Interest on balances with RBI and other inter-bank funds	52	87	449	588	-	-	358	394
d) Others	-	-	-	-	-	-	153	247
<b>II. Other income</b>	<b>109</b>	<b>134</b>	<b>20</b>	<b>94</b>	<b>76</b>	<b>175</b>	<b>9</b>	<b>16</b>
a) Commission, exchange and brokerage	103	128	17	23	17	22	5	5
b) Other miscellaneous income	6	6	3	71	59	153	4	11
<b>Total (I+II)</b>	<b>9480</b>	<b>11072</b>	<b>1582</b>	<b>2038</b>	<b>5702</b>	<b>6390</b>	<b>675</b>	<b>924</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>5687</b>	<b>6328</b>	<b>848</b>	<b>1065</b>	<b>3197</b>	<b>3576</b>	<b>512</b>	<b>675</b>
a) Interest on deposits	5331	5843	771	970	2788	3157	323	387
b) Interest on RBI/inter-bank borrowings	356	484	71	90	-	-	37	40
c) Others	-	-	6	4	409	419	153	247
<b>IV. Operating expenses</b>	<b>1727</b>	<b>1792</b>	<b>367</b>	<b>396</b>	<b>1142</b>	<b>1214</b>	<b>173</b>	<b>189</b>
a) Payments to and provisions for employees	1453	1496	322	340	1011	1068	124	123
b) Rent, taxes and lighting	44	59	7	10	32	35	4	5

c) Printing and stationery	16	16	5	6	12	12	3	3
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	7	8	5	8	7	13	1	1
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	3	5	1	2	2	3	-	-
h) Law charges	2	1	-	-	2	2	-	-
i) Postage, telegrams, telephones, etc.	9	11	3	3	5	8	1	1
j) Repairs and maintenance	2	3	1	1	4	3	-	-
k) Insurance	57	79	6	8	22	24	1	1
l) Other expenditure	133	112	18	19	45	47	40	54
<b>V. Provisions and contingencies</b>	<b>35</b>	<b>283</b>	<b>81</b>	<b>86</b>	<b>7</b>	<b>92</b>	<b>-</b>	<b>-</b>
<b>Total expenses*</b>	<b>7414</b>	<b>8119</b>	<b>1215</b>	<b>1461</b>	<b>4339</b>	<b>4790</b>	<b>686</b>	<b>815</b>
<b>VI. Profit (loss)</b>	<b>2031</b>	<b>2670</b>	<b>286</b>	<b>491</b>	<b>1356</b>	<b>1507</b>	<b>-10</b>	<b>61</b>
<b>Total (III+IV+V+VI)</b>	<b>9480</b>	<b>11072</b>	<b>1582</b>	<b>2038</b>	<b>5702</b>	<b>6390</b>	<b>675</b>	<b>924</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(137)	(138)	(139)	(140)	(141)	(142)	(143)	(144)

### Income

<b>I. Interest Earned</b>	<b>1458</b>	<b>1932</b>	<b>2284</b>	<b>2653</b>	<b>802</b>	<b>946</b>	<b>3293</b>	<b>4103</b>
a) Interest/discount on advances/bills	50	904	1191	1318	122	174	664	988
b) Income on Investments	67	95	461	502	329	516	1895	2291
c) Interest on balances with RBI and other inter-bank funds	741	934	-	-	351	255	733	822
d) Others	-	-	633	832	-	-	2	2
<b>II. Other income</b>	<b>60</b>	<b>123</b>	<b>57</b>	<b>68</b>	<b>10</b>	<b>6</b>	<b>33</b>	<b>51</b>
a) Commission, exchange and brokerage	27	39	40	40	8	3	15	21
b) Other miscellaneous income	32	84	16	29	3	3	18	30
<b>Total (I+II)</b>	<b>1518</b>	<b>2055</b>	<b>2340</b>	<b>2721</b>	<b>812</b>	<b>952</b>	<b>3327</b>	<b>4154</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>1141</b>	<b>1356</b>	<b>1645</b>	<b>1931</b>	<b>445</b>	<b>543</b>	<b>2312</b>	<b>2890</b>
a) Interest on deposits	998	1156	1448	1694	411	499	2204	2746

b) Interest on RBI/inter-bank borrowings	143	200	-	-	34	44	1	1
c) Others	-	-	197	237	-	-	107	143
<b>IV. Operating expenses</b>	<b>468</b>	<b>502</b>	<b>585</b>	<b>640</b>	<b>141</b>	<b>141</b>	<b>745</b>	<b>860</b>
a) Payments to and provisions for employees	405	432	531	578	118	119	670	766
b) Rent, taxes and lighting	14	15	10	11	4	4	15	21
c) Printing and stationery	5	6	3	8	3	2	8	9
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	4	6	4	4	2	2	6	9
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	2	1	1	-	-	1	2
h) Law charges	-	1	1	1	-	-	1	1
i) Postage, telegrams, telephones, etc.	4	4	2	3	1	1	8	10
j) Repairs and maintenance	-	1	-	1	-	-	1	2
k) Insurance	11	10	11	15	-	-	14	17
l) Other expenditure	23	25	21	19	12	12	22	22
<b>V. Provisions and contingencies</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>60</b>	<b>6</b>	<b>4</b>	<b>-</b>
<b>Total expenses*</b>	<b>1609</b>	<b>1858</b>	<b>2230</b>	<b>2571</b>	<b>586</b>	<b>684</b>	<b>3057</b>	<b>3750</b>
<b>VI. Profit (loss)</b>	<b>-91</b>	<b>197</b>	<b>111</b>	<b>150</b>	<b>166</b>	<b>263</b>	<b>266</b>	<b>404</b>
<b>Total (III+IV+V+VI)</b>	<b>1518</b>	<b>2055</b>	<b>2340</b>	<b>2721</b>	<b>812</b>	<b>952</b>	<b>3327</b>	<b>4154</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Hindon		Hissar-Sirsa		Howrah		Indore Ujjain	
	Gramin Bank		Kshetriya Gramin Bank		Gramin Bank		Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(145)	(146)	(147)	(148)	(149)	(150)	(151)	(152)

### Income

<b>I. Interest Earned</b>	<b>408</b>	<b>496</b>	<b>1093</b>	<b>1312</b>	<b>2019</b>	<b>2467</b>	<b>650</b>	<b>761</b>
a) Interest/discount on advances/bills	90	123	484	630	330	411	286	356
b) Income on Investments	318	365	242	245	1144	1410	355	160
c) Interest on balances with RBI and other inter-bank funds	-	-	367	437	545	646	9	246
d) Others	-	8	-	-	-	-	-	-

<b>II. Other income</b>	<b>7</b>	<b>31</b>	<b>23</b>	<b>32</b>	<b>81</b>	<b>115</b>	<b>33</b>	<b>96</b>
a) Commission, exchange and brokerage	5	5	6	7	61	95	5	6
b) Other miscellaneous income	2	27	17	25	19	20	28	91
<b>Total (I+II)</b>	<b>415</b>	<b>528</b>	<b>1115</b>	<b>1343</b>	<b>2099</b>	<b>2582</b>	<b>683</b>	<b>858</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>221</b>	<b>258</b>	<b>648</b>	<b>789</b>	<b>1472</b>	<b>1926</b>	<b>423</b>	<b>533</b>
a) Interest on deposits	205	230	516	627	1422	1851	368	449
b) Interest on RBI/inter-bank borrowings	16	28	5	4	50	74	55	84
c) Others	-	-	128	157	-	-	-	-
<b>IV. Operating expenses</b>	<b>126</b>	<b>106</b>	<b>249</b>	<b>290</b>	<b>419</b>	<b>443</b>	<b>223</b>	<b>208</b>
a) Payments to and provisions for employees	107	86	212	249	364	378	194	175
b) Rent, taxes and lighting	3	3	8	9	16	19	9	9
c) Printing and stationery	1	1	4	3	6	8	4	4
d) Advertisement and publicity	-	-	-	-	1	-	-	-
e) Depreciation on Bank's property	2	2	4	4	5	5	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	1	1	1	1	1
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	2	3	2	3	2	3	1	2
j) Repairs and maintenance	-	-	-	1	1	2	1	1
k) Insurance	2	2	3	7	11	10	4	6
l) Other expenditure	8	7	15	14	12	16	9	10
<b>V. Provisions and contingencies</b>	<b>16</b>	<b>54</b>	<b>-</b>	<b>6</b>	<b>99</b>	<b>184</b>	<b>4</b>	<b>7</b>
<b>Total expenses*</b>	<b>347</b>	<b>364</b>	<b>897</b>	<b>1079</b>	<b>1891</b>	<b>2368</b>	<b>646</b>	<b>741</b>
<b>VI. Profit (loss)</b>	<b>52</b>	<b>110</b>	<b>219</b>	<b>258</b>	<b>109</b>	<b>30</b>	<b>33</b>	<b>110</b>
<b>Total (III+IV+V+VI)</b>	<b>415</b>	<b>528</b>	<b>1115</b>	<b>1343</b>	<b>2099</b>	<b>2582</b>	<b>683</b>	<b>858</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Jaipur Nagaur		Jammu Rural		Jamnagar		Jamuna	
	Anchalik Gramin Bank		Bank		Gramin Bank		Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)

**Income**

<b>I. Interest Earned</b>	<b>3834</b>	<b>4467</b>	<b>3223</b>	<b>3768</b>	<b>1376</b>	<b>1801</b>	<b>1670</b>	<b>1796</b>
a) Interest/discount on advances/bills	686	1085	499	491	548	716	682	670
b) Income on Investments	1828	2150	2	3112	303	508	364	370
c) Interest on balances with RBI and other inter-bank funds	1319	1232	2721	165	525	577	624	756
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>81</b>	<b>166</b>	<b>68</b>	<b>13</b>	<b>32</b>	<b>35</b>	<b>66</b>	<b>58</b>
a) Commission, exchange and brokerage	26	34	8	9	32	35	21	21
b) Other miscellaneous income	55	133	61	4	-	-	45	37
<b>Total (I+II)</b>	<b>3915</b>	<b>4634</b>	<b>3291</b>	<b>3781</b>	<b>1409</b>	<b>1836</b>	<b>1735</b>	<b>1855</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>2431</b>	<b>2873</b>	<b>1992</b>	<b>2505</b>	<b>875</b>	<b>1198</b>	<b>1031</b>	<b>1218</b>
a) Interest on deposits	2306	2692	1889	2373	748	1016	926	1086
b) Interest on RBI/inter-bank borrowings	125	181	-	-	127	180	17	21
c) Others	-	-	103	132	-	3	87	112
<b>IV. Operating expenses</b>	<b>859</b>	<b>902</b>	<b>585</b>	<b>604</b>	<b>326</b>	<b>337</b>	<b>273</b>	<b>295</b>
a) Payments to and provisions for employees	771	804	522	527	295	300	235	253
b) Rent, taxes and lighting	13	19	11	14	7	10	14	12
c) Printing and stationery	20	12	9	8	7	6	3	1
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	6	7	6	1	3	3	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	2	1	2	1	1	1	1
h) Law charges	1	1	2	3	-	-	-	-
i) Postage, telegrams, telephones, etc.	8	11	4	4	2	2	3	4
j) Repairs and maintenance	1	1	1	1	-	-	1	-
k) Insurance	1	4	12	14	5	5	-	-
l) Other expenditure	40	42	17	25	7	10	13	18
<b>V. Provisions and contingencies</b>	<b>173</b>	<b>30</b>	<b>-</b>	<b>140</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>162</b>
<b>Total expenses*</b>	<b>3290</b>	<b>3776</b>	<b>2577</b>	<b>3109</b>	<b>1201</b>	<b>1535</b>	<b>1304</b>	<b>1513</b>



<b>VI. Profit (loss)</b>	<b>452</b>	<b>828</b>	<b>714</b>	<b>532</b>	<b>208</b>	<b>301</b>	<b>432</b>	<b>179</b>
<b>Total (III+IV+V+VI)</b>	<b>3915</b>	<b>4634</b>	<b>3291</b>	<b>3781</b>	<b>1409</b>	<b>1836</b>	<b>1735</b>	<b>1855</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Jhbua Dhar		Junagadh Amreli		Ka Bank		Kakathiya	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Nongkyndong	Nongkyndong	Gramin Bank	Gramin Bank
	1999	2000	1999	2000	1999	2000	1999	2000
	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)

### Income

<b>I. Interest Earned</b>	<b>1146</b>	<b>1341</b>	<b>769</b>	<b>973</b>	<b>1191</b>	<b>1344</b>	<b>779</b>	<b>1174</b>
a) Interest/discount on advances/bills	637	787	283	335	154	192	447	684
b) Income on Investments	89	92	248	343	604	524	12	31
c) Interest on balances with RBI and other inter-bank funds	419	462	239	295	433	628	320	459
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>264</b>	<b>74</b>	<b>24</b>	<b>24</b>	<b>9</b>	<b>10</b>	<b>93</b>	<b>137</b>
a) Commission, exchange and brokerage	9	12	13	13	8	7	17	30
b) Other miscellaneous income	255	62	11	11	1	4	76	107
<b>Total (I+II)</b>	<b>1410</b>	<b>1415</b>	<b>793</b>	<b>997</b>	<b>1200</b>	<b>1354</b>	<b>872</b>	<b>1311</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>896</b>	<b>1042</b>	<b>473</b>	<b>607</b>	<b>598</b>	<b>713</b>	<b>580</b>	<b>871</b>
a) Interest on deposits	776	884	391	507	537	649	454	745
b) Interest on RBI/inter-bank borrowings	120	159	81	76	61	64	126	127
c) Others	-	-	1	24	-	-	-	-
<b>IV. Operating expenses</b>	<b>513</b>	<b>539</b>	<b>173</b>	<b>192</b>	<b>224</b>	<b>244</b>	<b>267</b>	<b>323</b>
a) Payments to and provisions for employees	471	491	147	160	183	198	214	235
b) Rent, taxes and lighting	11	13	5	5	12	13	11	13
c) Printing and stationery	4	4	3	4	5	5	6	9
d) Advertisement and publicity	-	-	-	-	-	-	1	1
e) Depreciation on Bank's property	2	2	1	1	2	2	3	9
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	-	1	1	1	1
h) Law charges	1	1	-	-	-	-	1	-

i) Postage, telegrams, telephones, etc.	2	2	2	2	-	1	2	4
j) Repairs and maintenance	1	2	-	-	-	-	1	1
k) Insurance	6	7	3	4	6	4	3	10
l) Other expenditure	14	15	12	16	16	20	24	41
<b>V. Provisions and contingencies</b>	-	<b>14</b>	-	-	<b>85</b>	<b>52</b>	-	-
<b>Total expenses*</b>	<b>1408</b>	<b>1581</b>	<b>646</b>	<b>799</b>	<b>823</b>	<b>957</b>	<b>846</b>	<b>1194</b>
<b>VI. Profit (loss)</b>	<b>1</b>	<b>-180</b>	<b>147</b>	<b>198</b>	<b>292</b>	<b>344</b>	<b>26</b>	<b>117</b>
<b>Total (III+IV+V+VI)</b>	<b>1410</b>	<b>1415</b>	<b>793</b>	<b>997</b>	<b>1200</b>	<b>1354</b>	<b>872</b>	<b>1311</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakadurga Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(169)	(170)	(171)	(172)	(173)	(174)	(175)	(176)

### Income

<b>I. Interest Earned</b>	<b>875</b>	<b>1103</b>	<b>1544</b>	<b>1746</b>	<b>1129</b>	<b>1319</b>	<b>783</b>	<b>888</b>
a) Interest/discount on advances/bills	386	535	718	820	256	246	473	509
b) Income on Investments	138	231	626	725	104	73	306	359
c) Interest on balances with RBI and other inter-bank funds	352	337	26	18	769	1000	4	19
d) Others	-	-	174	183	-	-	-	-
<b>II. Other income</b>	<b>20</b>	<b>25</b>	<b>96</b>	<b>186</b>	<b>31</b>	<b>51</b>	<b>20</b>	<b>35</b>
a) Commission, exchange and brokerage	-	-	56	117	7	8	9	8
b) Other miscellaneous income	20	25	40	68	24	42	11	28
<b>Total (I+II)</b>	<b>896</b>	<b>1128</b>	<b>1640</b>	<b>1932</b>	<b>1160</b>	<b>1370</b>	<b>803</b>	<b>923</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>481</b>	<b>620</b>	<b>928</b>	<b>1138</b>	<b>802</b>	<b>965</b>	<b>407</b>	<b>521</b>
a) Interest on deposits	383	472	749	952	762	926	322	401
b) Interest on RBI/inter-bank borrowings	98	148	179	185	40	39	84	120
c) Others	-	-	-	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>352</b>	<b>449</b>	<b>516</b>	<b>529</b>	<b>609</b>	<b>630</b>	<b>157</b>	<b>173</b>
a) Payments to and provisions for employees	321	447	455	453	500	561	124	138
b) Rent, taxes and lighting	9	11	14	17	11	13	7	8
c) Printing and stationery	5	5	7	7	5	5	4	4

d) Advertisement and publicity	-	-	-	-	-	-	-	1
e) Depreciation on Bank's property	2	2	4	5	4	5	7	5
f) Directors' fees, allowances and expenses	1	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	2	1	2	1	1	1	1
h) Law charges	-	-	-	-	1	-	-	-
i) Postage, telegrams, telephones, etc.	4	4	5	7	1	1	4	5
j) Repairs and maintenance	1	1	4	5	1	1	1	2
k) Insurance	3	6	4	6	7	8	3	2
l) Other expenditure	51	18	23	26	79	36	5	8
<b>V. Provisions and contingencies</b>	<b>51</b>	<b>32</b>	<b>13</b>	<b>4</b>	<b>53</b>	<b>-</b>	<b>18</b>	<b>-</b>
<b>Total expenses*</b>	<b>834</b>	<b>1068</b>	<b>1444</b>	<b>1667</b>	<b>1411</b>	<b>1595</b>	<b>564</b>	<b>694</b>
<b>VI. Profit (loss)</b>	<b>11</b>	<b>28</b>	<b>182</b>	<b>261</b>	<b>-304</b>	<b>-225</b>	<b>221</b>	<b>228</b>
<b>Total (III+IV+V+VI)</b>	<b>896</b>	<b>1128</b>	<b>1640</b>	<b>1932</b>	<b>1160</b>	<b>1370</b>	<b>803</b>	<b>923</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Kanpur		Kapurthala		Kashi		Kisan	
	Kshetriya		Firozpur		Kshetriya		Kshetriya	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
1999	2000	1999	2000	1999	2000	1999	2000	
(177)	(178)	(179)	(180)	(181)	(182)	(183)	(184)	

### Income

<b>I. Interest Earned</b>	<b>2861</b>	<b>3475</b>	<b>829</b>	<b>983</b>	<b>2230</b>	<b>2700</b>	<b>922</b>	<b>1082</b>
a) Interest/discount on advances/bills	614	771	265	282	487	605	278	321
b) Income on Investments	1228	2600	260	344	811	1172	156	148
c) Interest on balances with RBI and other inter-bank funds	1019	104	304	357	931	923	489	614
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>90</b>	<b>309</b>	<b>48</b>	<b>63</b>	<b>65</b>	<b>78</b>	<b>34</b>	<b>34</b>
a) Commission, exchange and brokerage	44	58	4	4	40	41	19	19
b) Other miscellaneous income	45	252	44	59	24	37	15	15
<b>Total (I+II)</b>	<b>2951</b>	<b>3784</b>	<b>877</b>	<b>1046</b>	<b>2295</b>	<b>2778</b>	<b>956</b>	<b>1116</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>1934</b>	<b>2283</b>	<b>500</b>	<b>584</b>	<b>1479</b>	<b>1855</b>	<b>493</b>	<b>557</b>
a) Interest on deposits	1748	2092	452	532	1425	1792	439	496
b) Interest on RBI/inter-bank	-	191	48	53	1	1	54	61

	borrowings							
c) Others	187	-	-	-	53	62	-	-
<b>IV. Operating expenses</b>	<b>700</b>	<b>773</b>	<b>255</b>	<b>273</b>	<b>543</b>	<b>613</b>	<b>376</b>	<b>371</b>
a) Payments to and provisions for employees	621	675	222	239	466	511	332	331
b) Rent, taxes and lighting	17	21	4	5	12	16	8	8
c) Printing and stationery	10	9	2	4	5	7	3	5
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	8	9	5	4	4	8	3	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	2	1	1	1	2	1	1
h) Law charges	1	2	1	-	1	1	1	-
i) Postage, telegrams, telephones, etc.	2	3	3	3	3	3	2	3
j) Repairs and maintenance	1	1	1	1	2	2	1	1
k) Insurance	12	15	1	1	12	14	1	-
l) Other expenditure	27	37	15	14	36	48	23	17
<b>V. Provisions and contingencies</b>	<b>33</b>	<b>158</b>	<b>20</b>	<b>48</b>	<b>37</b>	<b>47</b>	<b>65</b>	<b>112</b>
<b>Total expenses*</b>	<b>2634</b>	<b>3056</b>	<b>755</b>	<b>857</b>	<b>2022</b>	<b>2468</b>	<b>869</b>	<b>928</b>
<b>VI. Profit (loss)</b>	<b>284</b>	<b>569</b>	<b>102</b>	<b>141</b>	<b>236</b>	<b>263</b>	<b>22</b>	<b>76</b>
<b>Total (III+IV+V+VI)</b>	<b>2951</b>	<b>3784</b>	<b>877</b>	<b>1046</b>	<b>2295</b>	<b>2778</b>	<b>956</b>	<b>1116</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Kolar		Koraput		Kosi Kshetriya		Krishna	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Grameen Bank	Grameen Bank
	1999	2000	1999	2000	1999	2000	1999	2000
	(185)	(186)	(187)	(188)	(189)	(190)	(191)	(192)

### Income

<b>I. Interest Earned</b>	<b>1565</b>	<b>1724</b>	<b>1774</b>	<b>2041</b>	<b>1626</b>	<b>1962</b>	<b>3212</b>	<b>3688</b>
a) Interest/discount on advances/bills	834	931	755	875	414	474	2058	2335
b) Income on Investments	726	787	1009	1166	27	32	527	813
c) Interest on balances with RBI and other inter-bank funds	5	5	-	-	1185	-	627	541
d) Others	-	-	10	-	-	1457	-	-
<b>II. Other income</b>	<b>139</b>	<b>114</b>	<b>40</b>	<b>37</b>	<b>47</b>	<b>208</b>	<b>87</b>	<b>137</b>

a) Commission, exchange and brokerage	24	65	-	-	30	55	87	95
b) Other miscellaneous income	115	50	40	37	17	154	-	42
<b>Total (I+II)</b>	<b>1705</b>	<b>1838</b>	<b>1814</b>	<b>2078</b>	<b>1673</b>	<b>2170</b>	<b>3300</b>	<b>3825</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>863</b>	<b>994</b>	<b>1055</b>	<b>1289</b>	<b>1310</b>	<b>1537</b>	<b>1898</b>	<b>2238</b>
a) Interest on deposits	674	823	839	1040	1260	1481	1391	1669
b) Interest on RBI/inter-bank borrowings	165	170	216	249	50	56	507	568
c) Others	23	-	-	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>422</b>	<b>472</b>	<b>658</b>	<b>653</b>	<b>951</b>	<b>1067</b>	<b>688</b>	<b>748</b>
a) Payments to and provisions for employees	371	411	611	607	883	942	575	647
b) Rent, taxes and lighting	14	16	11	12	15	16	16	18
c) Printing and stationery	6	7	8	10	11	10	12	11
d) Advertisement and publicity	-	-	-	-	-	1	-	-
e) Depreciation on Bank's property	4	6	4	5	4	6	5	5
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	2	1	2	1	2	1	3
h) Law charges	1	1	-	-	1	-	1	-
i) Postage, telegrams, telephones, etc.	6	8	6	5	3	3	6	6
j) Repairs and maintenance	-	2	1	1	1	1	1	1
k) Insurance	5	6	6	4	11	11	9	11
l) Other expenditure	14	14	10	8	20	75	61	46
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>61</b>	<b>58</b>	<b>34</b>	<b>19</b>	<b>-</b>	<b>136</b>	<b>226</b>
<b>Total expenses*</b>	<b>1286</b>	<b>1466</b>	<b>1713</b>	<b>1943</b>	<b>2261</b>	<b>2604</b>	<b>2586</b>	<b>2985</b>
<b>VI. Profit (loss)</b>	<b>419</b>	<b>311</b>	<b>43</b>	<b>102</b>	<b>-606</b>	<b>-434</b>	<b>578</b>	<b>614</b>
<b>Total (III+IV+V+VI)</b>	<b>1705</b>	<b>1838</b>	<b>1814</b>	<b>2078</b>	<b>1673</b>	<b>2170</b>	<b>3300</b>	<b>3825</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Kshetriya Gramin Bank		Kutch Gramin Bank		K.Kisan Gramin Bank		Lakhimi Gaonlia Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(193)	(194)	(195)	(196)	(197)	(198)	(199)	(200)

**Income**

<b>I. Interest Earned</b>	<b>1705</b>	<b>2035</b>	<b>1225</b>	<b>1442</b>	<b>1186</b>	<b>1007</b>	<b>1347</b>	<b>1738</b>
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a) Interest/discount on advances/bills	664	800	357	446	398	486	253	295
b) Income on Investments	81	112	656	809	83	99	948	1234
c) Interest on balances with RBI and other inter-bank funds	961	1123	212	187	705	423	-	-
d) Others	-	-	-	-	-	-	146	209
<b>II. Other income</b>	<b>28</b>	<b>42</b>	<b>47</b>	<b>58</b>	<b>19</b>	<b>22</b>	<b>207</b>	<b>245</b>
a) Commission, exchange and brokerage	27	33	12	21	16	10	28	38
b) Other miscellaneous income	2	9	34	37	3	12	180	207
<b>Total (I+II)</b>	<b>1733</b>	<b>2077</b>	<b>1272</b>	<b>1500</b>	<b>1205</b>	<b>1029</b>	<b>1554</b>	<b>1983</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>1032</b>	<b>1257</b>	<b>795</b>	<b>939</b>	<b>1108</b>	<b>808</b>	<b>855</b>	<b>1081</b>
a) Interest on deposits	924	1097	717	838	590	713	794	1026
b) Interest on RBI/inter-bank borrowings	5	16	78	101	70	95	61	55
c) Others	103	143	-	-	448	-	-	-
<b>IV. Operating expenses</b>	<b>541</b>	<b>583</b>	<b>257</b>	<b>285</b>	<b>381</b>	<b>401</b>	<b>598</b>	<b>641</b>
a) Payments to and provisions for employees	486	519	234	251	337	360	534	568
b) Rent, taxes and lighting	13	16	5	7	8	10	15	15
c) Printing and stationery	5	6	2	4	4	3	7	7
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	4	5	5	7	5	4	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	2	-	-
g) Auditors' fees and expenses	2	2	-	-	1	-	1	1
h) Law charges	-	1	-	-	-	1	-	-
i) Postage, telegrams, telephones, etc.	3	3	3	3	1	1	3	2
j) Repairs and maintenance	1	1	-	1	-	-	2	3
k) Insurance	7	8	4	5	12	6	1	1
l) Other expenditure	20	23	3	8	14	14	32	42
<b>V. Provisions and contingencies</b>	<b>136</b>	<b>85</b>	<b>-</b>	<b>-</b>	<b>44</b>	<b>-9</b>	<b>1</b>	<b>117</b>
<b>Total expenses*</b>	<b>1573</b>	<b>1841</b>	<b>1053</b>	<b>1225</b>	<b>1490</b>	<b>858</b>	<b>1453</b>	<b>1722</b>
<b>VI. Profit (loss)</b>	<b>24</b>	<b>151</b>	<b>219</b>	<b>275</b>	<b>-325</b>	<b>-171</b>	<b>101</b>	<b>144</b>
<b>Total (III+IV+V+VI)</b>	<b>1733</b>	<b>2077</b>	<b>1272</b>	<b>1500</b>	<b>1205</b>	<b>1029</b>	<b>1554</b>	<b>1983</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank		Magadh Gramin Bank		Mahakaushal Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(201)	(202)	(203)	(204)	(205)	(206)	(207)	(208)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>324</b>	<b>486</b>	<b>611</b>	<b>725</b>	<b>3753</b>	<b>4536</b>	<b>484</b>	<b>528</b>
a) Interest/discount on advances/bills	56	56	240	257	464	602	47	71
b) Income on Investments	72	423	-	-	-	3934	3	9
c) Interest on balances with RBI and other inter-bank funds	-	-	-	469	3280	-	140	143
d) Others	196	7	371	-	9	-	294	304
<b>II. Other income</b>	<b>28</b>	<b>26</b>	<b>10</b>	<b>60</b>	<b>46</b>	<b>603</b>	<b>20</b>	<b>49</b>
a) Commission, exchange and brokerage	17	15	5	11	6	8	7	16
b) Other miscellaneous income	11	11	5	50	40	596	13	34
<b>Total (I+II)</b>	<b>352</b>	<b>513</b>	<b>621</b>	<b>785</b>	<b>3799</b>	<b>5139</b>	<b>505</b>	<b>577</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>258</b>	<b>300</b>	<b>667</b>	<b>750</b>	<b>2227</b>	<b>2682</b>	<b>517</b>	<b>574</b>
a) Interest on deposits	239	285	640	720	2160	2562	219	264
b) Interest on RBI/inter-bank borrowings	19	15	26	30	3	3	4	6
c) Others	-	-	-	-	65	118	294	304
<b>IV. Operating expenses</b>	<b>233</b>	<b>254</b>	<b>474</b>	<b>502</b>	<b>1107</b>	<b>1046</b>	<b>247</b>	<b>241</b>
a) Payments to and provisions for employees	203	218	453	474	1023	961	230	220
b) Rent, taxes and lighting	4	4	6	6	12	14	7	8
c) Printing and stationery	4	4	3	3	8	7	2	2
d) Advertisement and publicity	-	-	1	-	-	-	-	-
e) Depreciation on Bank's property	1	1	-	2	4	4	1	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	1	1	1	2	4	-	1
h) Law charges	-	-	-	-	1	1	-	-
i) Postage, telegrams, telephones, etc.	-	-	1	1	4	6	1	1

j) Repairs and maintenance	1	1	2	2	1	2	-	-
k) Insurance	4	3	5	5	15	19	2	2
l) Other expenditure	17	23	3	8	37	29	4	5
<b>V. Provisions and contingencies</b>	<b>-8</b>	<b>42</b>	<b>21</b>	<b>21</b>	<b>-</b>	<b>788</b>	<b>-</b>	<b>2</b>
<b>Total expenses*</b>	<b>491</b>	<b>554</b>	<b>1141</b>	<b>1253</b>	<b>3335</b>	<b>3728</b>	<b>764</b>	<b>815</b>
<b>VI. Profit (loss)</b>	<b>-131</b>	<b>-83</b>	<b>-541</b>	<b>-488</b>	<b>465</b>	<b>624</b>	<b>-259</b>	<b>-240</b>
<b>Total (III+IV+V+VI)</b>	<b>352</b>	<b>513</b>	<b>621</b>	<b>785</b>	<b>3799</b>	<b>5139</b>	<b>505</b>	<b>577</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Malaprabha		Mallabhum		Malwa Gramin			
	Gramin Bank		Gramin Bank		Bank Kshetriya Gramin Bank		Mandla Balaghat	
	1999	2000	1999	2000	1999	2000	1999	2000
	(209)	(210)	(211)	(212)	(213)	(214)	(215)	(216)

### Income

<b>I. Interest Earned</b>	<b>6520</b>	<b>8089</b>	<b>4224</b>	<b>5440</b>	<b>1114</b>	<b>1290</b>	<b>451</b>	<b>659</b>
a) Interest/discount on advances/bills	4165	5213	1001	1481	471	531	86	119
b) Income on Investments	1120	1568	1614	1974	246	293	7	36
c) Interest on balances with RBI and other inter-bank funds	1235	1309	1608	-	397	466	358	504
d) Others	-	-	-	1985	-	-	-	-
<b>II. Other income</b>	<b>318</b>	<b>422</b>	<b>418</b>	<b>358</b>	<b>38</b>	<b>38</b>	<b>11</b>	<b>17</b>
a) Commission, exchange and brokerage	64	87	227	358	18	21	9	11
b) Other miscellaneous income	254	335	191	-	20	17	2	5
<b>Total (I+II)</b>	<b>6837</b>	<b>8511</b>	<b>4642</b>	<b>5798</b>	<b>1152</b>	<b>1328</b>	<b>462</b>	<b>676</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>3544</b>	<b>4361</b>	<b>3450</b>	<b>4128</b>	<b>598</b>	<b>711</b>	<b>383</b>	<b>480</b>
a) Interest on deposits	2555	3285	3325	3977	467	561	371	462
b) Interest on RBI/inter-bank borrowings	989	1077	125	-	131	150	11	18
c) Others	-	-	-	151	-	-	-	-
<b>IV. Operating expenses</b>	<b>2037</b>	<b>2260</b>	<b>1482</b>	<b>1580</b>	<b>198</b>	<b>215</b>	<b>259</b>	<b>271</b>
a) Payments to and provisions for employees	1756	1908	1359	1447	169	184	225	240
b) Rent, taxes and lighting	43	52	27	32	6	7	5	6
c) Printing and stationery	23	24	14	11	2	2	3	3
d) Advertisement and publicity	1	1	-	-	-	-	-	-
e) Depreciation on Bank's property	19	30	4	4	3	2	1	1



f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	3	6	2	4	1	1	-	1
h) Law charges	1	1	1	1	-	-	-	-
i) Postage, telegrams, telephones, etc.	26	28	1	1	1	1	1	1
j) Repairs and maintenance	4	1	2	2	-	-	-	-
k) Insurance	16	21	24	26	3	3	8	3
l) Other expenditure	144	187	47	52	12	13	56	16
<b>V. Provisions and contingencies</b>	<b>122</b>	<b>41</b>	<b>-</b>	<b>46</b>	<b>45</b>	<b>-</b>	<b>42</b>	<b>13</b>
<b>Total expenses*</b>	<b>5581</b>	<b>6622</b>	<b>4932</b>	<b>5708</b>	<b>796</b>	<b>926</b>	<b>641</b>	<b>751</b>
<b>VI. Profit (loss)</b>	<b>1135</b>	<b>1848</b>	<b>-290</b>	<b>44</b>	<b>312</b>	<b>402</b>	<b>-221</b>	<b>-88</b>
<b>Total (III+IV+V+VI)</b>	<b>6837</b>	<b>8511</b>	<b>4642</b>	<b>5798</b>	<b>1152</b>	<b>1328</b>	<b>462</b>	<b>676</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Manipur Rural Bank		Manjira Gramin Bank		Marathwada Rural Bank		Marudhar Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(217)	(218)	(219)	(220)	(221)	(222)	(223)	(224)

**Income**

<b>I. Interest Earned</b>	<b>182</b>	<b>200</b>	<b>2210</b>	<b>2664</b>	<b>3989</b>	<b>4446</b>	<b>496</b>	<b>685</b>
a) Interest/discount on advances/bills	51	50	1216	1467	1836	1944	243	337
b) Income on Investments	11	22	477	529	2066	2286	12	13
c) Interest on balances with RBI and other inter-bank funds	120	128	517	668	8	6	-	-
d) Others	-	-	-	-	80	210	241	335
<b>II. Other income</b>	<b>7</b>	<b>16</b>	<b>76</b>	<b>145</b>	<b>157</b>	<b>358</b>	<b>81</b>	<b>146</b>
a) Commission, exchange and brokerage	3	4	44	45	107	105	3	4
b) Other miscellaneous income	4	12	32	100	50	253	78	142
<b>Total (I+II)</b>	<b>189</b>	<b>215</b>	<b>2285</b>	<b>2809</b>	<b>4146</b>	<b>4804</b>	<b>576</b>	<b>831</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>114</b>	<b>121</b>	<b>1359</b>	<b>1638</b>	<b>2289</b>	<b>2676</b>	<b>589</b>	<b>701</b>
a) Interest on deposits	71	105	1057	1262	1864	2154	533	611
b) Interest on RBI/inter-bank borrowings	43	16	302	376	55	110	-	-
c) Others	-	-	-	-	370	412	55	90

<b>IV. Operating expenses</b>	<b>129</b>	<b>137</b>	<b>551</b>	<b>620</b>	<b>1534</b>	<b>1676</b>	<b>352</b>	<b>411</b>
a) Payments to and provisions for employees	118	124	386	438	1370	1467	309	340
b) Rent, taxes and lighting	4	4	12	16	34	36	5	7
c) Printing and stationery	3	4	10	7	13	11	4	3
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	1	7	10	8	16	3	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	2	3	5	1	1
h) Law charges	-	-	-	-	-	1	-	-
i) Postage, telegrams, telephones, etc.	-	-	7	8	13	16	2	2
j) Repairs and maintenance	-	-	1	2	-	-	-	-
k) Insurance	1	1	7	9	14	15	4	4
l) Other expenditure	2	2	119	128	79	109	26	51
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>6</b>	<b>-</b>	<b>-</b>	<b>287</b>	<b>251</b>	<b>21</b>	<b>-</b>
<b>Total expenses*</b>	<b>243</b>	<b>257</b>	<b>1911</b>	<b>2258</b>	<b>3823</b>	<b>4352</b>	<b>941</b>	<b>1112</b>
<b>VI. Profit (loss)</b>	<b>-53</b>	<b>-48</b>	<b>375</b>	<b>551</b>	<b>36</b>	<b>201</b>	<b>-385</b>	<b>-281</b>
<b>Total (III+IV+V+VI)</b>	<b>189</b>	<b>215</b>	<b>2285</b>	<b>2809</b>	<b>4146</b>	<b>4804</b>	<b>576</b>	<b>831</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Marwar Gramin Bank		Mayurakshi Gramin Bank		Mewar Anchalik Gramin Bank		Mithila Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(225)	(226)	(227)	(228)	(229)	(230)	(231)	(232)

### Income

<b>I. Interest Earned</b>	<b>4114</b>	<b>4903</b>	<b>1639</b>	<b>2151</b>	<b>1337</b>	<b>1759</b>	<b>846</b>	<b>1091</b>
a) Interest/discount on advances/bills	1293	1602	508	600	322	419	136	165
b) Income on Investments	1734	1782	526	-	238	300	32	34
c) Interest on balances with RBI and other inter-bank funds	1026	1352	605	803	28	939	678	893
d) Others	61	166	-	748	749	101	-	-
<b>II. Other income</b>	<b>57</b>	<b>152</b>	<b>92</b>	<b>183</b>	<b>69</b>	<b>78</b>	<b>46</b>	<b>74</b>
a) Commission, exchange and brokerage	57	134	87	124	9	11	4	9
b) Other miscellaneous income	-	17	6	59	60	67	42	64

<b>Total (I+II)</b>	<b>4170</b>	<b>5055</b>	<b>1731</b>	<b>2334</b>	<b>1406</b>	<b>1837</b>	<b>892</b>	<b>1165</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>3077</b>	<b>3779</b>	<b>1328</b>	<b>1992</b>	<b>1126</b>	<b>1346</b>	<b>789</b>	<b>927</b>
a) Interest on deposits	2866	3592	1256	1909	1070	1278	767	914
b) Interest on RBI/inter-bank borrowings	211	187	72	83	56	4	22	13
c) Others	-	-	-	-	-	64	-	-
<b>IV. Operating expenses</b>	<b>876</b>	<b>954</b>	<b>691</b>	<b>741</b>	<b>351</b>	<b>375</b>	<b>455</b>	<b>476</b>
a) Payments to and provisions for employees	789	843	636	673	300	309	419	441
b) Rent, taxes and lighting	15	16	11	12	11	14	5	6
c) Printing and stationery	9	9	6	6	5	4	3	3
d) Advertisement and publicity	5	-	-	-	-	-	-	-
e) Depreciation on Bank's property	-	4	2	2	5	8	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	3	1	1	1	1	1	1
h) Law charges	-	-	1	-	1	1	-	-
i) Postage, telegrams, telephones, etc.	1	11	1	1	6	6	1	1
j) Repairs and maintenance	9	1	-	-	1	-	2	2
k) Insurance	1	1	10	21	5	4	1	1
l) Other expenditure	45	65	23	23	17	28	22	18
<b>V. Provisions and contingencies</b>	<b>80</b>	<b>53</b>	<b>63</b>	<b>95</b>	<b>29</b>	<b>15</b>	<b>-</b>	<b>25</b>
<b>Total expenses*</b>	<b>3953</b>	<b>4733</b>	<b>2019</b>	<b>2732</b>	<b>1477</b>	<b>1721</b>	<b>1244</b>	<b>1402</b>
<b>VI. Profit (loss)</b>	<b>138</b>	<b>268</b>	<b>-351</b>	<b>-494</b>	<b>-100</b>	<b>102</b>	<b>-352</b>	<b>-262</b>
<b>Total (III+IV+V+VI)</b>	<b>4170</b>	<b>5055</b>	<b>1731</b>	<b>2334</b>	<b>1406</b>	<b>1837</b>	<b>892</b>	<b>1165</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Mizoram		Monghyr		Murshidabad		Muzaffarnagar	
	Rural Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)

**Income**

<b>I. Interest Earned</b>	<b>575</b>	<b>618</b>	<b>1728</b>	<b>2242</b>	<b>784</b>	<b>1089</b>	<b>612</b>	<b>753</b>
a) Interest/discount on advances/bills	108	121	175	211	221	286	155	210
b) Income on Investments	189	179	601	585	416	515	322	335

c) Interest on balances with RBI and other inter-bank funds	278	317	952	1446	147	288	135	208
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>7</b>	<b>8</b>	<b>50</b>	<b>58</b>	<b>54</b>	<b>68</b>	<b>19</b>	<b>15</b>
a) Commission, exchange and brokerage	6	8	7	8	6	14	4	5
b) Other miscellaneous income	1	-	44	49	48	53	15	10
<b>Total (I+II)</b>	<b>582</b>	<b>625</b>	<b>1779</b>	<b>2299</b>	<b>838</b>	<b>1157</b>	<b>632</b>	<b>768</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>245</b>	<b>289</b>	<b>1442</b>	<b>1702</b>	<b>598</b>	<b>807</b>	<b>333</b>	<b>374</b>
a) Interest on deposits	208	259	1411	1668	559	760	291	319
b) Interest on RBI/inter-bank borrowings	37	31	31	33	39	46	13	17
c) Others	-	-	-	-	-	-	30	39
<b>IV. Operating expenses</b>	<b>207</b>	<b>238</b>	<b>703</b>	<b>743</b>	<b>228</b>	<b>246</b>	<b>161</b>	<b>226</b>
a) Payments to and provisions for employees	175	194	656	683	189	201	133	196
b) Rent, taxes and lighting	10	11	13	14	5	5	5	5
c) Printing and stationery	3	4	4	3	3	4	3	2
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	2	2	2	1	1	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	1	1	2	1	1	1	1
h) Law charges	-	-	1	2	-	-	-	-
i) Postage, telegrams, telephones, etc.	1	1	2	2	1	1	2	2
j) Repairs and maintenance	1	3	2	1	-	1	1	1
k) Insurance	2	2	11	12	3	5	5	4
l) Other expenditure	13	18	11	24	25	27	40	13
<b>V. Provisions and contingencies</b>	<b>69</b>	<b>64</b>	<b>946</b>	<b>-75</b>	<b>148</b>	<b>77</b>	<b>31</b>	<b>55</b>
<b>Total expenses*</b>	<b>452</b>	<b>527</b>	<b>2145</b>	<b>2445</b>	<b>826</b>	<b>1052</b>	<b>495</b>	<b>600</b>
<b>VI. Profit (loss)</b>	<b>61</b>	<b>34</b>	<b>-1312</b>	<b>-71</b>	<b>-136</b>	<b>28</b>	<b>107</b>	<b>113</b>
<b>Total (III+IV+V+VI)</b>	<b>582</b>	<b>625</b>	<b>1779</b>	<b>2299</b>	<b>838</b>	<b>1157</b>	<b>632</b>	<b>768</b>

(Amount in Rs. lakh)

Items	For the year ended March 31			
	Nadia	Nagaland	Nagarjuna	NainitalAlmora Kshetriya

	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(241)	(242)	(243)	(244)	(245)	(246)	(247)	(248)
<b><u>Income</u></b>								
<b>I. Interest Earned</b>	<b>1549</b>	<b>1883</b>	<b>77</b>	<b>78</b>	<b>2728</b>	<b>3276</b>	<b>1178</b>	<b>1494</b>
a) Interest/discount on advances/bills	374	396	19	23	1511	1577	450	614
b) Income on Investments	647	716	58	54	501	650	711	861
c) Interest on balances with RBI and other inter-bank funds	528	771	-	-	716	1049	16	18
d) Others	-	-	-	1	-	-	-	-
<b>II. Other income</b>	<b>56</b>	<b>84</b>	<b>2</b>	<b>3</b>	<b>259</b>	<b>130</b>	<b>26</b>	<b>38</b>
a) Commission, exchange and brokerage	11	20	1	1	125	113	5	7
b) Other miscellaneous income	45	64	1	2	134	17	21	30
<b>Total (I+II)</b>	<b>1605</b>	<b>1967</b>	<b>79</b>	<b>81</b>	<b>2987</b>	<b>3406</b>	<b>1203</b>	<b>1532</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>1037</b>	<b>1300</b>	<b>38</b>	<b>38</b>	<b>1635</b>	<b>1871</b>	<b>686</b>	<b>842</b>
a) Interest on deposits	902	1157	36	37	1378	1536	606	748
b) Interest on RBI/inter-bank borrowings	135	142	1	1	253	333	79	93
c) Others	-	-	1	-	3	2	1	1
<b>IV. Operating expenses</b>	<b>396</b>	<b>431</b>	<b>34</b>	<b>35</b>	<b>1165</b>	<b>1179</b>	<b>300</b>	<b>329</b>
a) Payments to and provisions for employees	368	386	28	30	1045	1052	245	271
b) Rent, taxes and lighting	7	8	1	1	27	35	18	18
c) Printing and stationery	4	5	-	-	16	19	4	5
d) Advertisement and publicity	-	-	-	-	1	1	-	-
e) Depreciation on Bank's property	2	2	-	1	4	9	4	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	-	2	2	1	1
h) Law charges	-	1	-	-	-	-	1	1
i) Postage, telegrams, telephones, etc.	1	1	-	-	6	8	2	2
j) Repairs and maintenance	-	1	-	-	2	2	3	5
k) Insurance	1	11	-	1	14	7	4	6

l) Other expenditure	12	16	3	2	48	44	19	15
<b>V. Provisions and contingencies</b>	<b>111</b>	<b>57</b>	<b>-</b>	<b>-</b>	<b>41</b>	<b>58</b>	<b>13</b>	<b>7</b>
<b>Total expenses*</b>	<b>1433</b>	<b>1730</b>	<b>72</b>	<b>73</b>	<b>2800</b>	<b>3050</b>	<b>986</b>	<b>1171</b>
<b>VI. Profit (loss)</b>	<b>61</b>	<b>180</b>	<b>8</b>	<b>7</b>	<b>146</b>	<b>298</b>	<b>204</b>	<b>354</b>
<b>Total (III+IV+V+VI)</b>	<b>1605</b>	<b>1967</b>	<b>79</b>	<b>81</b>	<b>2987</b>	<b>3406</b>	<b>1203</b>	<b>1532</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Nalanda Gramin Bank		Netravati Gramin Bank		Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(249)	(250)	(251)	(252)	(253)	(254)	(255)	(256)

### Income

<b>I. Interest Earned</b>	<b>930</b>	<b>1206</b>	<b>384</b>	<b>489</b>	<b>1475</b>	<b>1522</b>	<b>4791</b>	<b>6112</b>
a) Interest/discount on advances/bills	148	181	246	335	594	593	3385	4239
b) Income on Investments	-	-	14	23	373	398	864	1062
c) Interest on balances with RBI and other inter-bank funds	783	1025	125	131	508	531	542	810
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>21</b>	<b>16</b>	<b>30</b>	<b>35</b>	<b>52</b>	<b>90</b>	<b>360</b>	<b>448</b>
a) Commission, exchange and brokerage	9	10	5	22	4	5	61	76
b) Other miscellaneous income	12	6	25	14	47	85	298	372
<b>Total (I+II)</b>	<b>952</b>	<b>1221</b>	<b>415</b>	<b>524</b>	<b>1526</b>	<b>1612</b>	<b>5151</b>	<b>6560</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>859</b>	<b>1062</b>	<b>246</b>	<b>312</b>	<b>985</b>	<b>1122</b>	<b>2490</b>	<b>3261</b>
a) Interest on deposits	844	1041	196	258	884	1024	1574	2087
b) Interest on RBI/inter-bank borrowings	15	21	50	54	3	9	916	1174
c) Others	-	-	-	-	98	89	-	-
<b>IV. Operating expenses</b>	<b>422</b>	<b>447</b>	<b>145</b>	<b>157</b>	<b>403</b>	<b>398</b>	<b>1457</b>	<b>1619</b>
a) Payments to and provisions for employees	385	408	127	136	365	354	1144	1256
b) Rent, taxes and lighting	6	7	6	8	11	12	41	54
c) Printing and stationery	3	3	2	2	6	4	18	21
d) Advertisement and publicity	-	-	-	-	-	-	1	1
e) Depreciation on Bank's property	3	3	2	2	3	3	9	13
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	1	1	2	2	4

h) Law charges	-	1	-	-	-	1	1	1
i) Postage, telegrams, telephones, etc.	2	2	2	2	1	0	28	33
j) Repairs and maintenance	-	-	-	-	1	1	2	1
k) Insurance	1	1	1	2	1	1	46	59
l) Other expenditure	20	21	4	4	99	20	166	177
<b>V. Provisions and contingencies</b>	<b>209</b>	<b>68</b>	<b>-</b>	<b>5</b>	<b>85</b>	<b>51</b>	<b>-</b>	<b>125</b>
<b>Total expenses*</b>	<b>1281</b>	<b>1509</b>	<b>391</b>	<b>469</b>	<b>1388</b>	<b>1520</b>	<b>3947</b>	<b>4880</b>
<b>VI. Profit (loss)</b>	<b>-538</b>	<b>-356</b>	<b>23</b>	<b>50</b>	<b>53</b>	<b>41</b>	<b>1204</b>	<b>1555</b>
<b>Total (III+IV+V+VI)</b>	<b>952</b>	<b>1221</b>	<b>415</b>	<b>524</b>	<b>1526</b>	<b>1612</b>	<b>5151</b>	<b>6560</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Palamau		Panchmahal		Pandyan		Parvatiya	
	Kshetriya		Vado-dara		Gramin Bank		Gramin Bank	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	1999	2000	1999	2000	1999	2000	1999	2000
	(257)	(258)	(259)	(260)	(261)	(262)	(263)	(264)

### Income

<b>I. Interest Earned</b>	<b>1383</b>	<b>1544</b>	<b>1040</b>	<b>1359</b>	<b>3886</b>	<b>4641</b>	<b>686</b>	<b>881</b>
a) Interest/discount on advances/bills	288	307	390	560	2091	2388	141	175
b) Income on Investments	217	238	398	483	1793	352	176	178
c) Interest on balances with RBI and other inter-bank funds	878	930	253	316	2	1901	370	527
d) Others	-	70	-	-	-	-	-	-
<b>II. Other income</b>	<b>28</b>	<b>45</b>	<b>33</b>	<b>31</b>	<b>206</b>	<b>292</b>	<b>16</b>	<b>25</b>
a) Commission, exchange and brokerage	17	18	15	19	186	246	7	14
b) Other miscellaneous income	11	27	18	12	20	46	9	11
<b>Total (I+II)</b>	<b>1411</b>	<b>1589</b>	<b>1073</b>	<b>1390</b>	<b>4092</b>	<b>4932</b>	<b>703</b>	<b>906</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>1059</b>	<b>998</b>	<b>692</b>	<b>862</b>	<b>2450</b>	<b>3139</b>	<b>462</b>	<b>599</b>
a) Interest on deposits	1030	952	576	734	2097	2696	427	564
b) Interest on RBI/inter-bank borrowings	27	44	116	128	353	443	35	35
c) Others	2	2	-	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>496</b>	<b>524</b>	<b>318</b>	<b>344</b>	<b>1177</b>	<b>1351</b>	<b>124</b>	<b>146</b>
a) Payments to and provisions for employees	439	463	274	283	995	1139	105	124
b) Rent, taxes and lighting	12	13	9	10	32	35	4	5

c) Printing and stationery	6	8	4	5	16	19	2	3
d) Advertisement and publicity	-	-	-	-	1	-	-	-
e) Depreciation on Bank's property	4	4	4	11	15	16	1	1
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	2	1	2	2	5	-	1
h) Law charges	-	1	-	1	1	-	-	-
i) Postage, telegrams, telephones, etc.	2	2	3	4	22	27	1	1
j) Repairs and maintenance	1	1	1	1	2	1	-	-
k) Insurance	5	6	1	1	15	20	2	4
l) Other expenditure	25	24	21	27	77	89	8	8
<b>V. Provisions and contingencies</b>	<b>35</b>	<b>-</b>	<b>-</b>	<b>65</b>	<b>41</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total expenses*</b>	<b>1555</b>	<b>1522</b>	<b>1010</b>	<b>1206</b>	<b>3627</b>	<b>4490</b>	<b>586</b>	<b>745</b>
<b>VI. Profit (loss)</b>	<b>-179</b>	<b>67</b>	<b>63</b>	<b>119</b>	<b>425</b>	<b>442</b>	<b>116</b>	<b>161</b>
<b>Total (III+IV+V+VI)</b>	<b>1411</b>	<b>1589</b>	<b>1073</b>	<b>1390</b>	<b>4092</b>	<b>4932</b>	<b>703</b>	<b>906</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Patliputra		Pinakini		Pithoragarh		Pragjyotish	
	Gramin Bank		Gramin Bank		Gramin Bank		Gaonlia Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(265)	(266)	(267)	(268)	(269)	(270)	(271)	(272)

### Income

<b>I. Interest Earned</b>	<b>344</b>	<b>438</b>	<b>2105</b>	<b>2757</b>	<b>825</b>	<b>964</b>	<b>3364</b>	<b>4552</b>
a) Interest/discount on advances/bills	61	87	1336	1725	186	211	764	1027
b) Income on Investments	193	250	7	874	225	247	2601	3525
c) Interest on balances with RBI and other inter-bank funds	91	101	761	158	415	507	-	-
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>3</b>	<b>5</b>	<b>268</b>	<b>184</b>	<b>11</b>	<b>15</b>	<b>107</b>	<b>134</b>
a) Commission, exchange and brokerage	1	2	55	73	9	11	65	79
b) Other miscellaneous income	2	3	213	111	2	4	42	56
<b>Total (I+II)</b>	<b>348</b>	<b>444</b>	<b>2373</b>	<b>2941</b>	<b>837</b>	<b>979</b>	<b>3471</b>	<b>4686</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>209</b>	<b>275</b>	<b>1321</b>	<b>1695</b>	<b>542</b>	<b>549</b>	<b>2269</b>	<b>2818</b>
a) Interest on deposits	204	263	1101	1411	506	508	2023	2558





<b>II. Other income</b>	<b>56</b>	<b>25</b>	<b>542</b>	<b>448</b>	<b>71</b>	<b>118</b>	<b>15</b>	<b>19</b>
a) Commission, exchange and brokerage	8	8	87	70	36	85	7	12
b) Other miscellaneous income	48	17	455	379	36	34	8	7
<b>Total (I+II)</b>	<b>1872</b>	<b>2254</b>	<b>6507</b>	<b>7351</b>	<b>2135</b>	<b>3246</b>	<b>2127</b>	<b>2427</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>1200</b>	<b>1451</b>	<b>2889</b>	<b>3271</b>	<b>1708</b>	<b>2294</b>	<b>1234</b>	<b>1453</b>
a) Interest on deposits	1152	1399	2269	2593	1474	1933	1180	1395
b) Interest on RBI/inter-bank borrowings	48	52	620	678	234	361	53	58
c) Others	-	-	-	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>480</b>	<b>523</b>	<b>1560</b>	<b>1857</b>	<b>846</b>	<b>933</b>	<b>488</b>	<b>526</b>
a) Payments to and provisions for employees	423	466	1403	1670	754	802	435	468
b) Rent, taxes and lighting	9	9	35	39	23	27	7	9
c) Printing and stationery	6	3	15	14	10	13	8	8
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	3	7	9	4	7	5	6
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	3	5	2	3	1	1
h) Law charges	-	-	2	2	-	-	1	-
i) Postage, telegrams, telephones, etc.	1	1	17	23	4	3	4	4
j) Repairs and maintenance	1	1	3	3	1	1	3	4
k) Insurance	9	10	23	28	11	15	9	7
l) Other expenditure	27	26	52	65	38	62	15	18
<b>V. Provisions and contingencies</b>	<b>44</b>	<b>68</b>	<b>32</b>	<b>61</b>	<b>154</b>	<b>-</b>	<b>149</b>	<b>92</b>
<b>Total expenses*</b>	<b>1680</b>	<b>1974</b>	<b>4449</b>	<b>5128</b>	<b>2554</b>	<b>3227</b>	<b>1722</b>	<b>1978</b>
<b>VI. Profit (loss)</b>	<b>147</b>	<b>212</b>	<b>2027</b>	<b>2162</b>	<b>-572</b>	<b>19</b>	<b>256</b>	<b>357</b>
<b>Total (III+IV+V+VI)</b>	<b>1872</b>	<b>2254</b>	<b>6507</b>	<b>7351</b>	<b>2135</b>	<b>3246</b>	<b>2127</b>	<b>2427</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Raigarh Kshetriya Gramin Bank		Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
		(281)	(282)	(283)	(284)	(285)	(286)	(287)

**Income**

<b>I. Interest Earned</b>	<b>1026</b>	<b>1126</b>	<b>714</b>	<b>987</b>	<b>1065</b>	<b>1289</b>	<b>389</b>	<b>477</b>
a) Interest/discount on advances/bills	181	218	325	470	343	376	178	247
b) Income on Investments	35	25	196	240	311	242	41	60
c) Interest on balances with RBI and other inter-bank funds	811	883	192	276	411	672	-	170
d) Others	-	-	-	-	-	-	170	-
<b>II. Other income</b>	<b>21</b>	<b>115</b>	<b>48</b>	<b>32</b>	<b>31</b>	<b>26</b>	<b>12</b>	<b>17</b>
a) Commission, exchange and brokerage	13	13	9	4	4	5	5	4
b) Other miscellaneous income	9	102	40	28	27	21	8	13
<b>Total (I+II)</b>	<b>1047</b>	<b>1241</b>	<b>762</b>	<b>1018</b>	<b>1096</b>	<b>1315</b>	<b>401</b>	<b>494</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>648</b>	<b>749</b>	<b>555</b>	<b>729</b>	<b>853</b>	<b>996</b>	<b>465</b>	<b>485</b>
a) Interest on deposits	612	708	490	632	770	920	414	450
b) Interest on RBI/inter-bank borrowings	36	40	2	5	83	-	-	35
c) Others	-	-	63	93	-	76	51	-
<b>IV. Operating expenses</b>	<b>338</b>	<b>357</b>	<b>256</b>	<b>277</b>	<b>425</b>	<b>465</b>	<b>341</b>	<b>302</b>
a) Payments to and provisions for employees	301	338	219	238	385	414	287	258
b) Rent, taxes and lighting	6	7	8	9	10	11	10	10
c) Printing and stationery	4	4	4	4	3	7	3	4
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	1	3	3	4	6	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	1	1	1	-	-
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	2	2	2	2	2	2	2	3
j) Repairs and maintenance	1	1	1	1	1	1	-	1
k) Insurance	5	5	1	-	3	8	1	-
l) Other expenditure	18	-1	19	19	17	17	36	24
<b>V. Provisions and contingencies</b>	<b>19</b>	<b>55</b>	<b>-</b>	<b>-</b>	<b>-76</b>	<b>30</b>	<b>26</b>	<b>170</b>

<b>Total expenses*</b>	<b>986</b>	<b>1106</b>	<b>812</b>	<b>996</b>	<b>1278</b>	<b>1461</b>	<b>807</b>	<b>787</b>
<b>VI. Profit (loss)</b>	<b>42</b>	<b>79</b>	<b>-49</b>	<b>22</b>	<b>-105</b>	<b>-176</b>	<b>-432</b>	<b>-462</b>
<b>Total (III+IV+V+VI)</b>	<b>1047</b>	<b>1241</b>	<b>762</b>	<b>1018</b>	<b>1096</b>	<b>1315</b>	<b>401</b>	<b>494</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Rashikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalaseema Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(289)	(290)	(291)	(292)	(293)	(294)	(295)	(296)

### Income

<b>I. Interest Earned</b>	<b>1897</b>	<b>2300</b>	<b>978</b>	<b>1127</b>	<b>717</b>	<b>828</b>	<b>5014</b>	<b>5936</b>
a) Interest/discount on advances/bills	651	817	272	307	321	350	3198	3637
b) Income on Investments	1246	1483	687	806	188	276	227	184
c) Interest on balances with RBI and other inter-bank funds	-	-	18	13	207	200	1590	2115
d) Others	-	-	-	-	-	2	-	-
<b>II. Other income</b>	<b>48</b>	<b>113</b>	<b>26</b>	<b>49</b>	<b>18</b>	<b>22</b>	<b>217</b>	<b>242</b>
a) Commission, exchange and brokerage	20	19	25	33	3	4	94	106
b) Other miscellaneous income	28	94	1	16	15	18	123	136
<b>Total (I+II)</b>	<b>1946</b>	<b>2413</b>	<b>1004</b>	<b>1176</b>	<b>735</b>	<b>850</b>	<b>5231</b>	<b>6178</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>1249</b>	<b>1712</b>	<b>648</b>	<b>788</b>	<b>497</b>	<b>578</b>	<b>2900</b>	<b>3471</b>
a) Interest on deposits	1119	1545	589	711	457	537	2379	2918
b) Interest on RBI/inter-bank borrowings	130	167	60	76	40	41	521	553
c) Others	-	-	-	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>446</b>	<b>478</b>	<b>256</b>	<b>244</b>	<b>206</b>	<b>230</b>	<b>1335</b>	<b>1425</b>
a) Payments to and provisions for employees	393	423	223	204	172	192	1078	1231
b) Rent, taxes and lighting	12	14	8	10	8	9	35	36
c) Printing and stationery	7	10	5	3	5	5	15	18
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	7	8	2	8	5	6	9	16
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	2	1	1	1	2	2	4

h) Law charges	-	-	-	-	-	-	1	1
i) Postage, telegrams, telephones, etc.	4	3	1	1	2	2	18	21
j) Repairs and maintenance	2	2	-	1	1	1	-	-
k) Insurance	1	7	5	4	3	4	14	20
l) Other expenditure	19	8	59	13	9	10	162	78
<b>V. Provisions and contingencies</b>	-	<b>90</b>	<b>50</b>	<b>44</b>	<b>19</b>	<b>31</b>	<b>81</b>	<b>286</b>
<b>Total expenses*</b>	<b>1695</b>	<b>2190</b>	<b>904</b>	<b>1032</b>	<b>703</b>	<b>808</b>	<b>4235</b>	<b>4896</b>
<b>VI. Profit (loss)</b>	<b>251</b>	<b>133</b>	<b>50</b>	<b>100</b>	<b>13</b>	<b>11</b>	<b>915</b>	<b>996</b>
<b>Total (III+IV+V+VI)</b>	<b>1946</b>	<b>2413</b>	<b>1004</b>	<b>1176</b>	<b>735</b>	<b>850</b>	<b>5231</b>	<b>6178</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Rewa Sidhi Gramin Bank		Sabarkantha- Gandhinagar Gramin Bank		Sagar Gramin Bank		Sahyadri Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(297)	(298)	(299)	(300)	(301)	(302)	(303)	(304)

### Income

<b>I. Interest Earned</b>	<b>2446</b>	<b>2714</b>	<b>852</b>	<b>979</b>	<b>3195</b>	<b>3836</b>	<b>721</b>	<b>882</b>
a) Interest/discount on advances/bills	487	492	275	292	371	494	424	496
b) Income on Investments	892	1006	234	263	1688	2338	96	116
c) Interest on balances with RBI and other inter-bank funds	1067	1214	343	425	1136	1004	202	270
d) Others	1	2	-	-	-	-	-	-
<b>II. Other income</b>	<b>38</b>	<b>36</b>	<b>37</b>	<b>77</b>	<b>57</b>	<b>52</b>	<b>38</b>	<b>50</b>
a) Commission, exchange and brokerage	8	9	19	26	56	49	10	12
b) Other miscellaneous income	30	27	17	51	1	3	28	38
<b>Total (I+II)</b>	<b>2484</b>	<b>2750</b>	<b>888</b>	<b>1056</b>	<b>3252</b>	<b>3889</b>	<b>759</b>	<b>932</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>1541</b>	<b>1753</b>	<b>518</b>	<b>663</b>	<b>2316</b>	<b>2868</b>	<b>430</b>	<b>487</b>
a) Interest on deposits	1434	1655	441	571	2247	2805	289	372
b) Interest on RBI/inter-bank borrowings	107	98	72	90	-	-	141	116
c) Others	-	-	4	2	69	64	-	-
<b>IV. Operating expenses</b>	<b>563</b>	<b>631</b>	<b>143</b>	<b>152</b>	<b>922</b>	<b>956</b>	<b>172</b>	<b>179</b>
a) Payments to and provisions for employees	455	506	126	129	839	847	144	148
b) Rent, taxes and lighting	13	15	5	7	34	38	7	8

c) Printing and stationery	9	8	3	2	5	15	1	3
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	5	5	2	6	7	7	4	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	1	-
g) Auditors' fees and expenses	1	1	-	1	1	2	-	1
h) Law charges	-	-	-	-	1	1	-	-
i) Postage, telegrams, telephones, etc.	5	5	1	1	2	3	3	3
j) Repairs and maintenance	1	1	1	-	2	1	2	2
k) Insurance	9	12	3	4	16	20	2	-
l) Other expenditure	64	76	2	3	17	22	7	11
<b>V. Provisions and contingencies</b>	<b>64</b>	<b>149</b>	<b>25</b>	<b>31</b>	<b>1</b>	<b>86</b>	<b>46</b>	<b>30</b>
<b>Total expenses*</b>	<b>2104</b>	<b>2384</b>	<b>661</b>	<b>815</b>	<b>3238</b>	<b>3825</b>	<b>602</b>	<b>667</b>
<b>VI. Profit (loss)</b>	<b>316</b>	<b>217</b>	<b>203</b>	<b>210</b>	<b>13</b>	<b>150</b>	<b>111</b>	<b>236</b>
<b>Total (III+IV+V+VI)</b>	<b>2484</b>	<b>2750</b>	<b>888</b>	<b>1056</b>	<b>3252</b>	<b>3889</b>	<b>759</b>	<b>932</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Samastipur		Samyukt		Sangameshwar		Santhal Parganas	
	Kshetriya		Kshetriya		Gramin Bank		Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(305)	(306)	(307)	(308)	(309)	(310)	(311)	(312)

### Income

<b>I. Interest Earned</b>	<b>1337</b>	<b>1710</b>	<b>6276</b>	<b>7237</b>	<b>1536</b>	<b>1937</b>	<b>2258</b>	<b>2258</b>
a) Interest/discount on advances/bills	212	301	320	394	735	981	265	282
b) Income on Investments	326	420	3992	4854	-	-	693	725
c) Interest on balances with RBI and other inter-bank funds	800	989	1956	1979	-	-	1300	1250
d) Others	-	-	9	10	800	957	-	-
<b>II. Other income</b>	<b>96</b>	<b>145</b>	<b>79</b>	<b>94</b>	<b>71</b>	<b>131</b>	<b>38</b>	<b>227</b>
a) Commission, exchange and brokerage	27	28	41	28	39	51	12	14
b) Other miscellaneous income	69	117	38	66	32	80	26	213
<b>Total (I+II)</b>	<b>1433</b>	<b>1855</b>	<b>6355</b>	<b>7331</b>	<b>1606</b>	<b>2068</b>	<b>2296</b>	<b>2484</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>1020</b>	<b>1136</b>	<b>3850</b>	<b>4541</b>	<b>948</b>	<b>1149</b>	<b>1468</b>	<b>1655</b>
a) Interest on deposits	920	1031	3742	4440	768	942	1385	1566

b) Interest on RBI/inter-bank borrowings	83	96	8	5	-	-	82	89
c) Others	18	9	101	96	181	206	-	-
<b>IV. Operating expenses</b>	<b>505</b>	<b>519</b>	<b>1466</b>	<b>1646</b>	<b>414</b>	<b>436</b>	<b>678</b>	<b>657</b>
a) Payments to and provisions for employees	426	439	1163	1246	361	371	610	605
b) Rent, taxes and lighting	11	13	18	22	12	12	12	9
c) Printing and stationery	7	6	12	11	5	7	5	4
d) Advertisement and publicity	-	-	1	1	-	-	-	-
e) Depreciation on Bank's property	4	4	7	6	3	5	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	3	1	2	1	2
h) Law charges	1	1	2	1	-	-	-	-
i) Postage, telegrams, telephones, etc.	2	1	9	7	5	6	2	2
j) Repairs and maintenance	1	1	1	2	1	-	1	1
k) Insurance	23	28	69	35	4	5	6	5
l) Other expenditure	31	24	183	312	22	26	39	27
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>54</b>	<b>-</b>	<b>44</b>	<b>-</b>
<b>Total expenses*</b>	<b>1525</b>	<b>1655</b>	<b>5316</b>	<b>6187</b>	<b>1363</b>	<b>1585</b>	<b>2146</b>	<b>2311</b>
<b>VI. Profit (loss)</b>	<b>-92</b>	<b>200</b>	<b>1039</b>	<b>1144</b>	<b>189</b>	<b>484</b>	<b>106</b>	<b>173</b>
<b>Total (III+IV+V+VI)</b>	<b>1433</b>	<b>1855</b>	<b>6355</b>	<b>7331</b>	<b>1606</b>	<b>2068</b>	<b>2296</b>	<b>2484</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(313)	(314)	(315)	(316)	(317)	(318)	(319)	(320)

### Income

<b>I. Interest Earned</b>	<b>795</b>	<b>993</b>	<b>1322</b>	<b>1484</b>	<b>1124</b>	<b>1415</b>	<b>559</b>	<b>652</b>
a) Interest/discount on advances/bills	179	192	339	450	359	497	80	123
b) Income on Investments	3	8	975	1026	225	302	472	523
c) Interest on balances with RBI and other inter-bank funds	613	794	8	7	541	590	7	6
d) Others	-	-	-	-	-	25	-	-

<b>II. Other income</b>	<b>11</b>	<b>61</b>	<b>61</b>	<b>52</b>	<b>59</b>	<b>69</b>	<b>15</b>	<b>23</b>
a) Commission, exchange and brokerage	4	6	61	52	37	45	8	11
b) Other miscellaneous income	7	56	-	-	21	24	7	12
<b>Total (I+II)</b>	<b>807</b>	<b>1055</b>	<b>1382</b>	<b>1536</b>	<b>1183</b>	<b>1484</b>	<b>574</b>	<b>675</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>733</b>	<b>809</b>	<b>569</b>	<b>674</b>	<b>528</b>	<b>628</b>	<b>466</b>	<b>559</b>
a) Interest on deposits	714	784	495	586	428	472	449	536
b) Interest on RBI/inter-bank borrowings	19	26	73	87	-	-	16	23
c) Others	-	-	-	-	101	156	-	-
<b>IV. Operating expenses</b>	<b>331</b>	<b>350</b>	<b>220</b>	<b>240</b>	<b>196</b>	<b>287</b>	<b>381</b>	<b>237</b>
a) Payments to and provisions for employees	312	328	182	193	154	171	224	212
b) Rent, taxes and lighting	3	4	6	9	4	6	6	6
c) Printing and stationery	3	3	5	7	5	5	2	2
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	1	6	8	3	4	1	1
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	1	1	-	1
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	-	-	3	4	2	2	1	1
j) Repairs and maintenance	1	1	1	1	6	7	-	-
k) Insurance	3	6	6	5	4	5	3	4
l) Other expenditure	6	6	10	13	16	87	144	11
<b>V. Provisions and contingencies</b>	<b>57</b>	<b>59</b>	<b>102</b>	<b>28</b>	<b>-</b>	<b>52</b>	<b>-</b>	<b>35</b>
<b>Total expenses*</b>	<b>1064</b>	<b>1160</b>	<b>788</b>	<b>914</b>	<b>725</b>	<b>863</b>	<b>846</b>	<b>796</b>
<b>VI. Profit (loss)</b>	<b>-314</b>	<b>-164</b>	<b>492</b>	<b>594</b>	<b>458</b>	<b>568</b>	<b>-272</b>	<b>-156</b>
<b>Total (III+IV+V+VI)</b>	<b>807</b>	<b>1055</b>	<b>1382</b>	<b>1536</b>	<b>1183</b>	<b>1484</b>	<b>574</b>	<b>675</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Sharda Gramin Bank		Shekhawati Gramin Bank		Shivalik Kshetriya Gramin Bank		Shivpuri-Guna Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(321)	(322)	(323)	(324)	(325)	(326)	(327)	(328)

**Income**



<b>I. Interest Earned</b>	<b>1079</b>	<b>1262</b>	<b>2337</b>	<b>2840</b>	<b>1400</b>	<b>1670</b>	<b>1186</b>	<b>1421</b>
a) Interest/discount on advances/bills	150	212	831	933	354	408	341	419
b) Income on Investments	311	347	855	1884	700	865	66	43
c) Interest on balances with RBI and other inter-bank funds	617	703	651	23	346	396	779	959
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>37</b>	<b>42</b>	<b>96</b>	<b>118</b>	<b>56</b>	<b>42</b>	<b>41</b>	<b>148</b>
a) Commission, exchange and brokerage	35	41	14	15	6	6	25	40
b) Other miscellaneous income	2	1	82	103	50	36	15	108
<b>Total (I+II)</b>	<b>1115</b>	<b>1304</b>	<b>2432</b>	<b>2958</b>	<b>1456</b>	<b>1712</b>	<b>1226</b>	<b>1570</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>715</b>	<b>824</b>	<b>1687</b>	<b>1978</b>	<b>745</b>	<b>910</b>	<b>801</b>	<b>1025</b>
a) Interest on deposits	689	793	1534	1829	684	833	749	976
b) Interest on RBI/inter-bank borrowings	-	-	-	1	60	76	52	49
c) Others	26	31	154	149	1	1	-	-
<b>IV. Operating expenses</b>	<b>344</b>	<b>359</b>	<b>632</b>	<b>676</b>	<b>317</b>	<b>310</b>	<b>406</b>	<b>437</b>
a) Payments to and provisions for employees	311	320	570	611	267	241	367	392
b) Rent, taxes and lighting	7	7	6	6	5	7	12	13
c) Printing and stationery	3	3	6	5	4	3	5	5
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	2	3	4	6	13	1	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	2	3	1	1	1	1
h) Law charges	-	-	3	3	5	3	1	-
i) Postage, telegrams, telephones, etc.	3	3	7	9	2	3	3	4
j) Repairs and maintenance	-	-	1	1	-	1	2	1
k) Insurance	5	6	1	1	-	1	5	6
l) Other expenditure	14	17	33	33	27	38	9	12
<b>V. Provisions and contingencies</b>	<b>2</b>	<b>5</b>	<b>-</b>	<b>47</b>	<b>-11</b>	<b>-13</b>	<b>-</b>	<b>13</b>
<b>Total expenses*</b>	<b>1059</b>	<b>1183</b>	<b>2319</b>	<b>2655</b>	<b>1062</b>	<b>1220</b>	<b>1207</b>	<b>1462</b>

<b>VI. Profit (loss)</b>	<b>53</b>	<b>115</b>	<b>113</b>	<b>256</b>	<b>405</b>	<b>504</b>	<b>20</b>	<b>95</b>
<b>Total (III+IV+V+VI)</b>	<b>1115</b>	<b>1304</b>	<b>2432</b>	<b>2958</b>	<b>1456</b>	<b>1712</b>	<b>1226</b>	<b>1570</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Shri				Singhbhum			
	Shri Sathavahana		Venkateshwara		Kshetriya		Siwan Kshetriya	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	1999	2000	1999	2000	1999	2000	1999	2000
	(329)	(330)	(331)	(332)	(333)	(334)	(335)	(336)

### Income

<b>I. Interest Earned</b>	<b>1424</b>	<b>1774</b>	<b>2119</b>	<b>2533</b>	<b>1415</b>	<b>1877</b>	<b>2169</b>	<b>2490</b>
a) Interest/discount on advances/bills	715	861	1370	1600	301	384	226	237
b) Income on Investments	161	216	79	186	643	906	245	347
c) Interest on balances with RBI and other inter-bank funds	548	697	670	746	471	586	1698	1906
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>100</b>	<b>276</b>	<b>100</b>	<b>114</b>	<b>157</b>	<b>43</b>	<b>36</b>	<b>37</b>
a) Commission, exchange and brokerage	37	44	49	68	10	7	12	14
b) Other miscellaneous income	63	232	51	46	147	36	25	23
<b>Total (I+II)</b>	<b>1524</b>	<b>2050</b>	<b>2219</b>	<b>2647</b>	<b>1572</b>	<b>1919</b>	<b>2206</b>	<b>2527</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>1028</b>	<b>1374</b>	<b>1296</b>	<b>1599</b>	<b>1094</b>	<b>1435</b>	<b>1316</b>	<b>1641</b>
a) Interest on deposits	905	1254	1132	1410	1019	1339	1290	1613
b) Interest on RBI/inter-bank borrowings	123	120	164	189	73	93	25	28
c) Others	-	-	-	-	2	2	-	-
<b>IV. Operating expenses</b>	<b>290</b>	<b>467</b>	<b>626</b>	<b>640</b>	<b>446</b>	<b>479</b>	<b>363</b>	<b>382</b>
a) Payments to and provisions for employees	219	242	540	545	402	421	331	345
b) Rent, taxes and lighting	7	7	14	16	10	12	6	7
c) Printing and stationery	5	6	12	9	4	5	4	3
d) Advertisement and publicity	-	-	1	1	-	-	-	-
e) Depreciation on Bank's property	2	3	4	6	2	2	3	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	2	1	1	1	1
h) Law charges	-	-	-	-	-	-	-	-

i) Postage, telegrams, telephones, etc.	2	2	11	14	1	2	-	1
j) Repairs and maintenance	1	1	3	3	2	2	-	-
k) Insurance	2	9	9	11	2	2	9	10
l) Other expenditure	51	195	31	33	22	31	7	11
<b>V. Provisions and contingencies</b>	-	-	<b>25</b>	<b>22</b>	<b>10</b>	-	<b>108</b>	<b>-103</b>
<b>Total expenses*</b>	<b>1318</b>	<b>1841</b>	<b>1922</b>	<b>2239</b>	<b>1540</b>	<b>1913</b>	<b>1678</b>	<b>2023</b>
<b>VI. Profit (loss)</b>	<b>206</b>	<b>209</b>	<b>272</b>	<b>386</b>	<b>22</b>	<b>6</b>	<b>420</b>	<b>607</b>
<b>Total (III+IV+V+VI)</b>	<b>1524</b>	<b>2050</b>	<b>2219</b>	<b>2647</b>	<b>1572</b>	<b>1919</b>	<b>2206</b>	<b>2527</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Solapur		South Malabar		Sravasthi		Sree Ananta	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	1999	2000	1999	2000	1999	2000	1999	2000
	(337)	(338)	(339)	(340)	(341)	(342)	(343)	(344)

### Income

<b>I. Interest Earned</b>	<b>503</b>	<b>617</b>	<b>5555</b>	<b>6678</b>	<b>2095</b>	..	<b>2966</b>	<b>3321</b>
a) Interest/discount on advances/bills	341	422	4122	4847	511	..	1854	1927
b) Income on Investments	97	111	662	663	609	..	1109	1394
c) Interest on balances with RBI and other inter-bank funds	8	7	768	1155	975	..	3	-
d) Others	57	77	3	14	-	..	-	-
<b>II. Other income</b>	<b>33</b>	<b>34</b>	<b>447</b>	<b>536</b>	<b>128</b>	..	<b>132</b>	<b>157</b>
a) Commission, exchange and brokerage	3	4	423	532	87	..	43	45
b) Other miscellaneous income	30	30	24	4	40	..	89	112
<b>Total (I+II)</b>	<b>536</b>	<b>650</b>	<b>6002</b>	<b>7214</b>	<b>2223</b>	..	<b>3098</b>	<b>3478</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>333</b>	<b>401</b>	<b>2694</b>	<b>3320</b>	<b>1011</b>	..	<b>1567</b>	<b>1904</b>
a) Interest on deposits	233	292	1690	2104	893	..	1194	1493
b) Interest on RBI/inter-bank borrowings	100	110	1004	1215	118	..	373	411
c) Others	-	-	-	-	-	..	-	-
<b>IV. Operating expenses</b>	<b>193</b>	<b>215</b>	<b>2388</b>	<b>2455</b>	<b>599</b>	..	<b>579</b>	<b>662</b>
a) Payments to and provisions for employees	160	174	2064	2044	539	..	473	535
b) Rent, taxes and lighting	10	9	56	71	12	..	14	16
c) Printing and stationery	4	3	23	28	6	..	9	9
d) Advertisement and publicity	-	-	-	2	-	..	-	2

e) Depreciation on Bank's property	3	3	9	12	7	..	10	14
f) Directors' fees, allowances and expenses	-	-	-	-	-	..	-	-
g) Auditors' fees and expenses	-	-	2	5	1	..	1	2
h) Law charges	-	-	3	2	-	..	-	-
i) Postage, telegrams, telephones, etc.	-	-1	42	57	3	..	10	8
j) Repairs and maintenance	1	1	5	8	1	..	-	1
k) Insurance	1	1	16	19	9	..	3	3
l) Other expenditure	15	24	167	206	18	..	59	73
<b>V. Provisions and contingencies</b>	<b>8</b>	<b>58</b>	<b>10</b>	<b>161</b>	<b>-</b>	<b>..</b>	<b>15</b>	<b>-7</b>
<b>Total expenses*</b>	<b>526</b>	<b>617</b>	<b>5082</b>	<b>5775</b>	<b>1610</b>	<b>..</b>	<b>2147</b>	<b>2567</b>
<b>VI. Profit (loss)</b>	<b>3</b>	<b>-25</b>	<b>910</b>	<b>1278</b>	<b>612</b>	<b>..</b>	<b>936</b>	<b>918</b>
<b>Total (III+IV+V+VI)</b>	<b>536</b>	<b>650</b>	<b>6002</b>	<b>7214</b>	<b>2223</b>	<b>..</b>	<b>3098</b>	<b>3478</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Sri Saraswathi		Sri Visakha		Sriganganagar		Srirama	
	Gramin Bank		Gramin Bank		Kshetriya		Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(345)	(346)	(347)	(348)	(349)	(350)	(351)	(352)

### Income

<b>I. Interest Earned</b>	<b>2315</b>	<b>..</b>	<b>4304</b>	<b>5367</b>	<b>713</b>	<b>896</b>	<b>881</b>	<b>1029</b>
a) Interest/discount on advances/bills	903	..	1870	2289	353	435	408	449
b) Income on Investments	1388	..	2404	3034	134	138	168	238
c) Interest on balances with RBI and other inter-bank funds	24	..	30	44	212	233	-	342
d) Others	-	..	-	-	14	90	306	-
<b>II. Other income</b>	<b>310</b>	<b>..</b>	<b>120</b>	<b>145</b>	<b>46</b>	<b>42</b>	<b>40</b>	<b>316</b>
a) Commission, exchange and brokerage	55	..	104	107	6	10	26	33
b) Other miscellaneous income	256	..	16	38	40	32	14	283
<b>Total (I+II)</b>	<b>2625</b>	<b>..</b>	<b>4424</b>	<b>5512</b>	<b>759</b>	<b>938</b>	<b>921</b>	<b>1344</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>1488</b>	<b>..</b>	<b>3043</b>	<b>3575</b>	<b>558</b>	<b>602</b>	<b>515</b>	<b>660</b>
a) Interest on deposits	1325	..	2655	3177	485	521	418	559
b) Interest on RBI/inter-bank borrowings	-	..	388	398	73	81	97	101

c) Others	163	..	-	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>446</b>	..	<b>1158</b>	<b>1313</b>	<b>198</b>	<b>225</b>	<b>153</b>	<b>196</b>
a) Payments to and provisions for employees	370	..	1040	1191	171	197	130	171
b) Rent, taxes and lighting	16	..	37	47	6	6	7	6
c) Printing and stationery	10	..	20	19	2	3	4	3
d) Advertisement and publicity	-	..	2	2	-	-	-	-
e) Depreciation on Bank's property	7	..	3	4	1	2	3	4
f) Directors' fees, allowances and expenses	-	..	-	-	-	-	-	-
g) Auditors' fees and expenses	1	..	3	4	-	1	-	1
h) Law charges	-	..	-	-	-	-	-	1
i) Postage, telegrams, telephones, etc.	4	..	13	13	1	1	1	1
j) Repairs and maintenance	1	..	2	1	-	-	1	1
k) Insurance	10	..	33	28	4	4	5	4
l) Other expenditure	28	..	5	2	12	11	3	4
<b>V. Provisions and contingencies</b>	<b>153</b>	..	<b>72</b>	<b>258</b>	<b>-</b>	<b>18</b>	<b>25</b>	<b>225</b>
<b>Total expenses*</b>	<b>1934</b>	..	<b>4201</b>	<b>4888</b>	<b>756</b>	<b>827</b>	<b>668</b>	<b>856</b>
<b>VI. Profit (loss)</b>	<b>538</b>	..	<b>150</b>	<b>366</b>	<b>3</b>	<b>93</b>	<b>229</b>	<b>263</b>
<b>Total (III+IV+V+VI)</b>	<b>2625</b>	..	<b>4424</b>	<b>5512</b>	<b>759</b>	<b>938</b>	<b>921</b>	<b>1344</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Subansiri Gaonlia Gramin Bank		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(353)	(354)	(355)	(356)	(357)	(358)	(359)	(360)

### Income

<b>I. Interest Earned</b>	<b>596</b>	<b>736</b>	<b>2954</b>	<b>3611</b>	<b>994</b>	<b>1100</b>	<b>822</b>	<b>1060</b>
a) Interest/discount on advances/bills	71	103	827	1062	556	670	403	545
b) Income on Investments	181	244	2030	2503	166	148	100	150
c) Interest on balances with RBI and other inter-bank funds	344	388	88	38	272	283	318	365
d) Others	-	-	9	9	-	-	-	-
<b>II. Other income</b>	<b>174</b>	<b>29</b>	<b>39</b>	<b>52</b>	<b>38</b>	<b>50</b>	<b>91</b>	<b>82</b>
a) Commission, exchange and brokerage	7	11	36	50	10	14	39	53

b) Other miscellaneous income	167	18	2	3	28	36	52	29
<b>Total (I+II)</b>	<b>770</b>	<b>765</b>	<b>2993</b>	<b>3664</b>	<b>1032</b>	<b>1149</b>	<b>912</b>	<b>1142</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>332</b>	<b>419</b>	<b>1924</b>	<b>2239</b>	<b>625</b>	<b>729</b>	<b>538</b>	<b>653</b>
a) Interest on deposits	320	408	1761	2020	494	557	451	530
b) Interest on RBI/inter-bank borrowings	12	11	163	220	125	168	11	97
c) Others	-	-	-	-	6	5	77	25
<b>IV. Operating expenses</b>	<b>261</b>	<b>272</b>	<b>780</b>	<b>972</b>	<b>220</b>	<b>256</b>	<b>211</b>	<b>258</b>
a) Payments to and provisions for employees	210	213	697	875	176	198	177	192
b) Rent, taxes and lighting	7	8	14	16	8	11	10	14
c) Printing and stationery	4	4	-	7	4	6	4	5
d) Advertisement and publicity	-	-	6	-	-	1	-	-
e) Depreciation on Bank's property	1	2	4	4	6	12	7	12
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	2	2	-	1	-	-
h) Law charges	-	-	1	1	-	-	1	1
i) Postage, telegrams, telephones, etc.	1	1	2	3	3	3	2	3
j) Repairs and maintenance	1	1	1	1	-	1	1	-
k) Insurance	1	1	16	14	3	4	2	1
l) Other expenditure	34	40	37	49	18	19	8	30
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>-</b>	<b>17</b>	<b>72</b>	<b>17</b>	<b>162</b>	<b>9</b>	<b>-</b>
<b>Total expenses*</b>	<b>593</b>	<b>690</b>	<b>2704</b>	<b>3211</b>	<b>845</b>	<b>986</b>	<b>749</b>	<b>910</b>
<b>VI. Profit (loss)</b>	<b>177</b>	<b>74</b>	<b>272</b>	<b>381</b>	<b>171</b>	<b>1</b>	<b>154</b>	<b>231</b>
<b>Total (III+IV+V+VI)</b>	<b>770</b>	<b>765</b>	<b>2993</b>	<b>3664</b>	<b>1032</b>	<b>1149</b>	<b>912</b>	<b>1142</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank		Tripura Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(361)	(362)	(363)	(364)	(365)	(366)	(367)	(368)

**Income**

<b>I. Interest Earned</b>	<b>1210</b>	<b>1521</b>	<b>568</b>	<b>617</b>	<b>698</b>	<b>885</b>	<b>1563</b>	<b>2032</b>
a) Interest/discount on advances/bills	227	325	41	39	270	323	243	287

b) Income on Investments	20	72	345	373	261	155	755	1054
c) Interest on balances with RBI and other inter-bank funds	963	1123	177	204	165	407	565	691
d) Others	-	1	5	-	1	-	-	-
<b>II. Other income</b>	<b>27</b>	<b>45</b>	<b>14</b>	<b>17</b>	<b>69</b>	<b>79</b>	<b>88</b>	<b>78</b>
a) Commission, exchange and brokerage	22	23	8	8	15	15	87	76
b) Other miscellaneous income	5	22	7	9	53	64	1	2
<b>Total (I+II)</b>	<b>1237</b>	<b>1565</b>	<b>582</b>	<b>635</b>	<b>766</b>	<b>964</b>	<b>1651</b>	<b>2111</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>1015</b>	<b>1139</b>	<b>287</b>	<b>339</b>	<b>575</b>	<b>699</b>	<b>1757</b>	<b>2043</b>
a) Interest on deposits	977	1118	278	332	521	624	1567	1775
b) Interest on RBI/inter-bank borrowings	-	21	9	7	53	74	190	267
c) Others	38	-	-	-	1	1	-	1
<b>IV. Operating expenses</b>	<b>451</b>	<b>502</b>	<b>131</b>	<b>126</b>	<b>342</b>	<b>362</b>	<b>322</b>	<b>1063</b>
a) Payments to and provisions for employees	411	456	109	96	304	320	875	986
b) Rent, taxes and lighting	8	8	4	5	7	8	23	26
c) Printing and stationery	3	3	3	3	5	6	9	12
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	4	4	3	6	3	3	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	1	1	1	1	1
h) Law charges	-	1	-	-	-	-	1	2
i) Postage, telegrams, telephones, etc.	1	2	1	2	3	4	3	3
j) Repairs and maintenance	2	1	4	3	-	-	2	2
k) Insurance	7	10	1	4	4	5	10	12
l) Other expenditure	14	15	6	6	16	15	-605	17
<b>V. Provisions and contingencies</b>	<b>24</b>	<b>-</b>	<b>28</b>	<b>26</b>	<b>35</b>	<b>24</b>	<b>-310</b>	<b>-327</b>
<b>Total expenses*</b>	<b>1465</b>	<b>1641</b>	<b>418</b>	<b>465</b>	<b>917</b>	<b>1062</b>	<b>2079</b>	<b>3107</b>
<b>VI. Profit (loss)</b>	<b>-251</b>	<b>-75</b>	<b>136</b>	<b>143</b>	<b>-185</b>	<b>-122</b>	<b>-119</b>	<b>-669</b>
<b>Total (III+IV+V+VI)</b>	<b>1237</b>	<b>1565</b>	<b>582</b>	<b>635</b>	<b>766</b>	<b>964</b>	<b>1651</b>	<b>2111</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Tulsi		Tungabhadra		Uttar Banga		Vaishali	
	Gramin Bank		Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(369)	(370)	(371)	(372)	(373)	(374)	(375)	(376)
<b><u>Income</u></b>								
<b>I. Interest Earned</b>	<b>1489</b>	<b>1920</b>	<b>5259</b>	<b>6065</b>	<b>1852</b>	<b>2417</b>	<b>2400</b>	<b>2843</b>
a) Interest/discount on advances/bills	539	659	3345	3955	519	789	574	567
b) Income on Investments	939	1256	985	961	427	659	3	3
c) Interest on balances with RBI and other inter-bank funds	11	5	928	1145	859	944	1823	2253
d) Others	-	-	-	4	47	26	-	21
<b>II. Other income</b>	<b>131</b>	<b>75</b>	<b>385</b>	<b>566</b>	<b>181</b>	<b>271</b>	<b>130</b>	<b>425</b>
a) Commission, exchange and brokerage	130	74	89	113	21	27	22	37
b) Other miscellaneous income	1	1	297	454	159	244	108	388
<b>Total (I+II)</b>	<b>1620</b>	<b>1995</b>	<b>5644</b>	<b>6631</b>	<b>2033</b>	<b>2688</b>	<b>2530</b>	<b>3268</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>877</b>	<b>1050</b>	<b>2750</b>	<b>3440</b>	<b>1449</b>	<b>1789</b>	<b>2055</b>	<b>2413</b>
a) Interest on deposits	783	940	2021	2443	1372	1717	1995	2339
b) Interest on RBI/inter-bank borrowings	94	111	729	839	77	72	60	74
c) Others	-	-	-	157	-	-	-	-
<b>IV. Operating expenses</b>	<b>528</b>	<b>578</b>	<b>1399</b>	<b>1552</b>	<b>950</b>	<b>1090</b>	<b>1114</b>	<b>1156</b>
a) Payments to and provisions for employees	488	523	1238	1373	759	879	1054	1094
b) Rent, taxes and lighting	8	10	27	32	17	20	13	17
c) Printing and stationery	8	8	17	18	5	6	6	6
d) Advertisement and publicity	-	-	-	-	-	1	-	-
e) Depreciation on Bank's property	5	6	13	14	6	6	4	3
f) Directors' fees, allowances and expenses	-	-	-	-	1	-	-	-
g) Auditors' fees and expenses	1	3	2	2	-	3	1	2
h) Law charges	1	1	3	3	2	2	-	-
i) Postage, telegrams, telephones, etc.	4	5	20	20	4	4	2	2
j) Repairs and maintenance	1	1	4	5	1	1	-	-



k) Insurance	9	10	13	18	11	13	13	15
l) Other expenditure	4	10	62	67	145	155	20	18
<b>V. Provisions and contingencies</b>	<b>70</b>	<b>8</b>	<b>295</b>	<b>309</b>	<b>172</b>	<b>140</b>	<b>8</b>	<b>19</b>
<b>Total expenses*</b>	<b>1405</b>	<b>1638</b>	<b>4149</b>	<b>4992</b>	<b>2399</b>	<b>2879</b>	<b>3169</b>	<b>3569</b>
<b>VI. Profit (loss)</b>	<b>145</b>	<b>357</b>	<b>1200</b>	<b>1330</b>	<b>-539</b>	<b>-331</b>	<b>-647</b>	<b>-321</b>
<b>Total (III+IV+V+VI)</b>	<b>1620</b>	<b>1995</b>	<b>5644</b>	<b>6631</b>	<b>2033</b>	<b>2688</b>	<b>2530</b>	<b>3268</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Vallalar		Valsad-Dangs		Varada		Vibisha Bhopal	
	Gramin Bank		Gramin Bank		Gramin Bank		Kshetriya	
	1999	2000	1999	2000	1999	2000	1999	2000
	(377)	(378)	(379)	(380)	(381)	(382)	(383)	(384)

### Income

<b>I. Interest Earned</b>	<b>562</b>	<b>542</b>	<b>967</b>	<b>1169</b>	<b>758</b>	<b>919</b>	<b>619</b>	<b>843</b>
a) Interest/discount on advances/bills	306	273	313	345	521	667	321	402
b) Income on Investments	40	248	291	382	234	252	77	101
c) Interest on balances with RBI and other inter-bank funds	216	20	363	441	2	-	170	291
d) Others	-	-	-	-	-	-	51	49
<b>II. Other income</b>	<b>27</b>	<b>30</b>	<b>27</b>	<b>37</b>	<b>36</b>	<b>56</b>	<b>25</b>	<b>30</b>
a) Commission, exchange and brokerage	7	10	16	23	5	8	22	27
b) Other miscellaneous income	20	19	11	14	30	48	2	3
<b>Total (I+II)</b>	<b>590</b>	<b>572</b>	<b>995</b>	<b>1206</b>	<b>793</b>	<b>975</b>	<b>644</b>	<b>873</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>228</b>	<b>232</b>	<b>528</b>	<b>656</b>	<b>472</b>	<b>562</b>	<b>421</b>	<b>519</b>
a) Interest on deposits	170	171	460	584	335	398	389	462
b) Interest on RBI/inter-bank borrowings	11	17	68	72	137	28	-	1
c) Others	46	44	-	-	-	136	33	56
<b>IV. Operating expenses</b>	<b>118</b>	<b>130</b>	<b>200</b>	<b>243</b>	<b>197</b>	<b>215</b>	<b>122</b>	<b>138</b>
a) Payments to and provisions for employees	94	102	165	201	160	166	81	87
b) Rent, taxes and lighting	4	5	8	9	7	8	10	14
c) Printing and stationery	2	2	3	4	3	3	7	7
d) Advertisement and publicity	-	-	-	-	1	2	-	-
e) Depreciation on Bank's property	3	4	4	4	8	10	3	6

f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	1	-	1	-	1	-	1
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	3	3	3	4	4	4	3	2
j) Repairs and maintenance	1	1	-	-	1	1	-	-
k) Insurance	3	3	-	-	-	2	3	3
l) Other expenditure	9	9	15	20	13	18	15	16
<b>V. Provisions and contingencies</b>	<b>16</b>	<b>8</b>	<b>37</b>	<b>28</b>	<b>-</b>	<b>65</b>	<b>15</b>	<b>25</b>
<b>Total expenses*</b>	<b>346</b>	<b>361</b>	<b>728</b>	<b>899</b>	<b>670</b>	<b>777</b>	<b>543</b>	<b>657</b>
<b>VI. Profit (loss)</b>	<b>228</b>	<b>202</b>	<b>229</b>	<b>279</b>	<b>123</b>	<b>133</b>	<b>86</b>	<b>191</b>
<b>Total (III+IV+V+VI)</b>	<b>590</b>	<b>572</b>	<b>995</b>	<b>1206</b>	<b>793</b>	<b>975</b>	<b>644</b>	<b>873</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Vidur		Vindhyavasini		Visweshwaraya		Yavatmal	
	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(385)	(386)	(387)	(388)	(389)	(390)	(391)	(392)

### Income

<b>I. Interest Earned</b>	<b>916</b>	<b>1037</b>	<b>869</b>	<b>1088</b>	<b>423</b>	<b>526</b>	<b>466</b>	<b>505</b>
a) Interest/discount on advances/bills	174	256	222	273	248	319	180	228
b) Income on Investments	191	193	291	295	30	109	84	99
c) Interest on balances with RBI and other inter-bank funds	549	584	357	521	144	99	202	178
d) Others	1	4	-	-	-	-	-	-
<b>II. Other income</b>	<b>25</b>	<b>31</b>	<b>48</b>	<b>54</b>	<b>37</b>	<b>50</b>	<b>30</b>	<b>32</b>
a) Commission, exchange and brokerage	18	22	46	54	8	8	21	22
b) Other miscellaneous income	7	9	2	-	29	41	9	10
<b>Total (I+II)</b>	<b>941</b>	<b>1068</b>	<b>917</b>	<b>1142</b>	<b>459</b>	<b>576</b>	<b>496</b>	<b>537</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>419</b>	<b>495</b>	<b>587</b>	<b>693</b>	<b>266</b>	<b>326</b>	<b>238</b>	<b>274</b>
a) Interest on deposits	358	418	528	636	229	284	205	236
b) Interest on RBI/inter-bank borrowings	49	65	59	58	7	8	-	-
c) Others	12	13	-	-	31	35	34	37
<b>IV. Operating expenses</b>	<b>368</b>	<b>292</b>	<b>240</b>	<b>258</b>	<b>137</b>	<b>153</b>	<b>125</b>	<b>137</b>
a) Payments to and provisions for	344	262	209	222	118	132	107	117

	employees							
b) Rent, taxes and lighting	4	5	7	7	5	6	4	4
c) Printing and stationery	3	3	4	4	3	3	2	2
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	2	3	4	2	2	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	1	1	1	-	1	-	1
h) Law charges	-	-	2	4	-	-	-	-
i) Postage, telegrams, telephones, etc.	2	4	1	2	1	1	1	1
j) Repairs and maintenance	1	1	1	-	-	-	-	-
k) Insurance	-	-	3	7	1	2	2	2
l) Other expenditure	11	13	9	7	6	6	7	8
<b>V. Provisions and contingencies</b>	-	-	<b>4</b>	<b>4</b>	<b>3</b>	<b>15</b>	<b>14</b>	<b>17</b>
<b>Total expenses*</b>	<b>787</b>	<b>787</b>	<b>828</b>	<b>951</b>	<b>403</b>	<b>479</b>	<b>363</b>	<b>410</b>
<b>VI. Profit (loss)</b>	<b>154</b>	<b>281</b>	<b>86</b>	<b>187</b>	<b>53</b>	<b>81</b>	<b>119</b>	<b>109</b>
<b>Total (III+IV+V+VI)</b>	<b>941</b>	<b>1068</b>	<b>917</b>	<b>1142</b>	<b>459</b>	<b>576</b>	<b>496</b>	<b>537</b>

### Note

\* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.