

Table 55: Earnings and Expenses of Regional Rural Banks: 1999-2000 and 2000-2001
(Part 1 of 2)

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank		Aligarh Gramin Bank		Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Income												
I. Interest Earned	623	758	508	733	834	1031	4512	4920	2637	3057	1592	2096
a) Interest/discount on advances/bills	362	436	330	494	149	210	1613	1780	584	659	747	1103
b) Income on Investments	84	120	0	0	130	167	1508	1284	601	527	402	678
c) Interest on balances with RBI and other inter-bank funds	177	202	178	238	555	654	1391	1856	1452	1863	443	315
d) Others	0	1	0	0	0	0	0	0	0	9	0	0
II. Other income	60	43	146	141	20	33	123	121	122	144	109	193
a) Commission, exchange and brokerage	21	17	51	61	11	15	46	39	6	28	22	44
b) Other miscellaneous income	40	27	95	80	9	18	77	83	116	117	87	149
Total (I+II)	683	801	655	873	853	1063	4635	5042	2759	3201	1701	2289
Expenditure & Provisions												
III. Interest expended	329	408	348	430	513	681	2688	2958	1730	1993	1047	1297
a) Interest on deposits	265	312	270	324	472	643	2374	2710	1672	1929	916	1082
b) Interest on RBI/inter-bank borrowings	65	96	0	0	41	38	314	248	58	64	132	215
c) Others	0	0	78	105	0	0	0	0	0	0	0	0
IV. Operating expenses	161	175	259	267	216	243	708	746	705	729	546	580
a) Payments to and provisions for employees	128	148	233	238	181	201	629	671	531	640	492	500
b) Rent, taxes and lighting	5	6	8	8	5	6	19	21	15	16	12	15
c) Printing and stationery	3	4	3	3	3	3	7	4	7	8	5	6
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	3	4	2	2	2	1	5	4	4	5	5	9
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	1	1	2	3	2	2	1	3
h) Law charges	0	0	0	0	0	0	1	2	0	1	0	0
i) Postage, telegrams, telephones, etc.	4	1	1	1	2	2	7	8	1	2	4	6
j) Repairs and maintenance	2	2	0	0	1	1	0	1	0	0	2	4
k) Insurance	1	1	3	4	2	4	1	2	14	16	7	9
l) Other expenditure	14	8	9	9	19	22	37	31	130	39	16	28
V. Provisions and contingencies	24	32	0	44	8	0	372	168	59	74	0	0
Total expenses*	491	583	607	697	728	924	3396	3705	2435	2722	1593	1877
VI. Profit /loss	169	187	47	133	117	139	866	1169	265	405	108	413
Total (III+IV+V+VI)	683	801	655	873	853	1063	4635	5042	2759	3201	1701	2289

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Ambala Kurukshetra Gramin Bank		Aravali Kshetriya Gramin Bank		Arunachal Pradesh Rural Bank		Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income												
I. Interest Earned	1278	1372	992	1067	439	444	1441	2074	4357	5164	1647	2266
a) Interest/discount on advances/bills	674	729	480	526	381	403	808	1136	803	987	620	946
b) Income on Investments	292	259	149	94	51	35	618	836	3523	4122	495	520
c) Interest on balances with RBI and other inter-bank funds	313	385	286	362	6	6	14	102	31	55	532	800
d) Others	0	0	78	85	0	0	0	0	0	0	0	0
II. Other income	34	50	48	60	22	22	274	74	58	82	19	52
a) Commission, exchange and brokerage	6	6	16	21	9	10	106	57	16	21	7	10
b) Other miscellaneous income	29	44	31	39	13	12	168	16	43	61	12	42
Total (I+II)	1313	1422	1040	1127	461	467	1715	2148	4415	5246	1666	2318

Expenditure & Provisions

III. Interest expended	820	867	905	966	218	266	767	1112	2663	3022	1293	1565
a) Interest on deposits	670	715	776	849	169	211	540	785	2527	2895	1144	1368
b) Interest on RBI/inter-bank borrowings	150	151	130	117	49	56	227	327	137	127	149	197
c) Others	0	0	0	0	0	0	0	0	0	0	0	0
IV. Operating expenses	245	336	399	527	119	125	415	496	846	1093	616	649
a) Payments to and provisions for employees	205	274	347	474	90	92	322	367	767	945	572	597
b) Rent, taxes and lighting	8	8	10	11	6	8	14	18	23	27	12	12
c) Printing and stationery	2	3	5	5	3	4	8	18	13	24	4	2
d) Advertisement and publicity	0	0	0	0	0	0	4	7	0	0	0	0
e) Depreciation on Bank's property	3	5	4	3	1	2	17	30	12	45	2	0
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	2	1	1	1	2	2	3	3	2	3
h) Law charges	1	2	3	1	0	0	0	0	1	1	4	0
i) Postage, telegrams, telephones, etc.	3	3	4	4	1	1	5	6	1	3	1	3
j) Repairs and maintenance	0	1	2	1	1	0	2	2	4	5	1	1
k) Insurance	1	11	6	6	3	5	4	5	11	22	9	11
l) Other expenditure	21	28	16	19	12	12	37	40	13	17	9	19
V. Provisions and contingencies	71	40	65	107	69	255	0	64	179	99	-78	1
Total expenses*	1065	1202	1305	1493	337	391	1182	1608	3510	4114	1909	2214
VI. Profit /loss	176	180	-330	-473	55	-179	533	476	726	1033	-165	103
Total (III+IV+V+VI)	1313	1422	1040	1127	461	467	1715	2148	4415	5246	1666	2318

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank		Bara Banki Gramin Bank		Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)
Income												
I. Interest Earned	373	476	2823	3136	1683	2125	2684	2951	3391	3799	1988	2278
a) Interest/discount on advances/bills	207	220	516	494	693	943	501	588	668	802	700	830
b) Income on Investments	0	3	2281	2625	619	872	1517	1591	892	769	1273	1425
c) Interest on balances with RBI and other inter-bank funds	166	253	0	0	356	308	629	734	1832	2228	16	22
d) Others	0	0	26	17	15	2	37	38	0	0	0	0
II. Other income	30	23	112	125	101	98	31	79	204	221	90	87
a) Commission, exchange and brokerage	5	6	36	37	10	16	21	27	37	26	17	24
b) Other miscellaneous income	25	16	77	89	90	82	10	52	168	195	73	64
Total (I+II)	404	499	2935	3261	1783	2223	2715	3031	3596	4020	2078	2365

Expenditure & Provisions

III. Interest expended	693	882	1835	2033	1215	1527	1629	1771	2672	3040	1027	1148
a) Interest on deposits	577	865	1704	1894	1053	1296	1520	1666	2590	2953	886	988
b) Interest on RBI/inter-bank borrowings	10	1	3	2	162	231	109	105	82	86	0	8
c) Others	106	16	128	137	0	0	0	0	0	0	141	151
IV. Operating expenses	464	464	567	617	532	515	654	763	666	721	547	646
a) Payments to and provisions for employees	420	418	517	567	400	446	604	705	600	648	486	576
b) Rent, taxes and lighting	10	11	9	9	8	10	11	11	16	19	15	16
c) Printing and stationery	3	4	4	4	5	6	6	6	8	8	6	7
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	1	2	2	2	4	4	3	3	3	3	3	4
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	2	2	2	2	2	2	2	2	1	2
h) Law charges	0	0	0	0	1	1	0	0	0	0	1	1
i) Postage, telegrams, telephones, etc.	2	2	2	3	3	4	3	2	3	3	3	3
j) Repairs and maintenance	0	0	0	0	4	3	1	1	1	1	7	8
k) Insurance	11	7	10	12	0	1	0	2	6	15	10	11
l) Other expenditure	15	20	21	18	105	39	24	31	25	23	15	21
V. Provisions and contingencies	80	79	0	0	0	0	-34	-10	157	191	0	60

II. Other income	68	78	529	530	151	216	29	28	203	55	38	371
a) Commission, exchange and brokerage	35	35	9	11	20	37	14	13	189	44	38	45
b) Other miscellaneous income	33	43	521	519	131	178	15	15	14	11	0	326
Total (I+II)	1579	1777	5101	6144	3435	4135	406	482	2599	2646	1391	2284
Expenditure & Provisions												
III. Interest expended	986	1071	3397	3685	1827	2157	281	340	1608	1833	1609	1858
a) Interest on deposits	850	912	3227	3486	1458	1759	217	268	1501	1726	1394	1627
b) Interest on RBI/inter-bank borrowings	136	159	170	199	67	67	1	2	107	107	215	231
c) Others	0	0	0	0	301	331	62	69	0	0	0	0
IV. Operating expenses	284	413	1273	1329	638	789	117	126	865	903	1124	1135
a) Payments to and provisions for employees	234	360	1165	1197	543	676	98	110	788	823	1058	1044
b) Rent, taxes and lighting	11	12	16	20	10	12	3	3	17	18	26	27
c) Printing and stationery	5	5	11	20	9	11	1	1	10	9	7	10
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	4	5	8	11	12	17	2	2	2	2	5	5
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	2	2	5	3	3	0	1	2	2	3	3
h) Law charges	1	1	1	1	0	2	0	0	1	1	0	0
i) Postage, telegrams, telephones, etc.	5	5	10	9	8	8	1	1	6	5	7	5
j) Repairs and maintenance	4	4	3	3	1	1	0	0	1	1	2	2
k) Insurance	6	7	23	27	0	0	2	2	10	5	8	10
l) Other expenditure	12	11	35	36	51	60	8	5	29	37	7	29
V. Provisions and contingencies	37	74	0	112	68	1	5	6	107	141	65	0
Total expenses*	1271	1485	4670	5015	2464	2940	398	465	2473	2735	2732	2993
VI. Profit /loss	271	218	431	1018	902	1188	4	11	19	-231	-1405	-708
Total (III+IV+V+VI)	1579	1777	5101	6144	3435	4135	406	482	2599	2646	1391	2284

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank		Bundi-Chittor Kshetriya Gramin Bank		Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	2000 (61)	2001 (62)	2000 (63)	2001 (64)	2000 (65)	2001 (66)	2000 (67)	2001 (68)	2000 (69)	2001 (70)	2000 (71)	2001 (72)
Income												
I. Interest Earned	544	621	1900	2362	1407	1588	900	1105	2655	2853	1520	1859
a) Interest/discount on advances/bills	401	454	424	589	752	822	215	284	1682	1807	931	1163
b) Income on Investments	28	29	109	67	138	187	573	435	398	439	140	226
c) Interest on balances with RBI and other inter-bank funds	115	138	1366	1706	517	579	112	110	576	606	449	470
d) Others	0	0	0	0	0	0	0	276	0	0	0	0
II. Other income	29	37	28	45	54	48	59	53	188	299	132	113
a) Commission, exchange and brokerage	23	31	25	42	11	11	23	28	171	168	41	48
b) Other miscellaneous income	7	6	3	3	44	36	36	25	17	131	91	65
Total (I+II)	573	658	1928	2407	1461	1635	960	1159	2843	3151	1652	1972
Expenditure & Provisions												
III. Interest expended	274	328	1300	1530	1010	1140	588	683	1799	2042	1001	1272
a) Interest on deposits	159	261	1245	1469	800	939	561	656	1468	1724	842	1064
b) Interest on RBI/inter-bank borrowings	47	0	54	61	8	10	27	26	331	317	42	65
c) Others	67	66	0	0	202	191	0	1	0	0	118	143
IV. Operating expenses	162	137	570	626	375	392	239	284	805	817	424	461
a) Payments to and provisions for employees	97	103	528	577	334	349	201	219	722	729	310	383
b) Rent, taxes and lighting	7	8	10	10	9	10	9	10	16	19	12	14
c) Printing and stationery	2	3	6	6	4	4	4	5	10	11	6	8
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	4	5	2	2	3	2	2	2	5	6	5	7
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	2	2	2	1	1	3	3	1	1
h) Law charges	0	0	0	1	0	0	0	0	1	0	1	0
i) Postage, telegrams, telephones, etc.	2	2	2	1	3	3	2	2	11	10	4	5

j) Repairs and maintenance	0	1	1	1	1	1	1	1	1	2	2	3
k) Insurance	2	2	8	9	5	6	0	0	1	1	7	8
l) Other expenditure	47	12	12	17	14	15	19	43	36	35	76	31
V. Provisions and contingencies	20	70	0	0	26	26	0	0	37	95	0	73
Total expenses*	435	464	1870	2156	1386	1532	827	967	2605	2858	1425	1733
VI. Profit /loss	118	125	58	250	49	77	133	192	202	197	226	166
Total (III+IV+V+VI)	573	658	1928	2407	1461	1635	960	1159	2843	3151	1652	1972

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Chambal Kshetriya Gramin Bank		Champaran Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank		Chhatrasal Gramin Bank		Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)	(81)	(82)	(83)	(84)
Income												
I. Interest Earned	1075	1346	1321	1833	1027	1239	1500	1628	1028	1206	1298	1338
a) Interest/discount on advances/bills	529	617	392	710	401	471	344	425	425	503	884	895
b) Income on Investments	44	98	3	18	246	317	323	403	538	70	131	123
c) Interest on balances with RBI and other inter-bank funds	502	631	926	1105	380	452	833	800	65	633	283	320
d) Others	0	0	0	0	0	0	0	0	0	0	0	0
II. Other income	53	53	240	174	89	47	52	68	62	47	60	61
a) Commission, exchange and brokerage	32	34	8	12	14	16	52	67	47	38	14	13
b) Other miscellaneous income	20	19	231	162	75	31	0	1	15	9	47	48
Total (I+II)	1127	1399	1561	2007	1116	1287	1551	1696	1090	1253	1358	1399
Expenditure & Provisions												
III. Interest expended	841	990	1286	1590	711	816	860	938	705	793	732	794
a) Interest on deposits	755	886	1236	1486	661	775	779	867	686	771	566	621
b) Interest on RBI/inter-bank borrowings	86	104	0	0	0	10	82	71	19	22	166	172
c) Others	0	0	50	103	50	31	0	0	0	0	0	0
IV. Operating expenses	227	251	858	900	360	398	468	483	350	371	276	336
a) Payments to and provisions for employees	187	203	812	849	281	300	424	433	308	325	245	302
b) Rent, taxes and lighting	8	11	11	14	8	9	10	10	10	11	6	7
c) Printing and stationery	3	3	4	5	4	4	5	7	5	6	6	5
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	5	6	2	2	2	2	3	5	3	4	5	5
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	2	2	1	1	2	2	1	2	1	2
h) Law charges	0	0	0	0	0	1	1	1	0	0	0	1
i) Postage, telegrams, telephones, etc.	1	2	1	2	0	1	5	5	3	3	4	5
j) Repairs and maintenance	1	1	0	1	0	1	1	1	0	0	2	3
k) Insurance	5	8	9	11	1	1	7	8	1	5	3	4
l) Other expenditure	15	16	17	13	61	78	11	11	19	15	3	4
V. Provisions and contingencies	9	55	10	14	8	0	44	18	27	61	49	92
Total expenses*	1067	1240	2147	2490	1070	1213	1328	1421	1055	1163	1007	1130
VI. Profit /loss	51	104	-598	-497	37	73	179	257	8	29	302	177
Total (III+IV+V+VI)	1127	1399	1561	2007	1116	1287	1551	1696	1090	1253	1358	1399

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Chitradurga Gramin Bank		Cuttack Gramya Bank		Damoh Panna Sagar Kshetriya Gramin Bank		Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(85)	(86)	(87)	(88)	(89)	(90)	(91)	(92)	(93)	(94)	(95)	(96)
Income												
I. Interest Earned	2173	2677	2329	3012	1481	1795	2527	2912	1338	1630	1847	2289

a) Interest/discount on advances/bills	1343	1734	701	973	294	349	479	584	630	716	932	1183
b) Income on Investments	383	428	405	497	1187	1446	955	989	317	271	642	929
c) Interest on balances with RBI and other inter-bank funds	447	514	1221	1543	0	0	1094	1338	391	642	274	177
d) Others	0	1	2	0	0	0	0	0	0	0	0	0
II. Other income	98	129	652	438	43	50	54	65	115	49	54	52
a) Commission, exchange and brokerage	23	27	17	45	28	32	28	20	9	8	20	26
b) Other miscellaneous income	75	102	635	393	15	18	26	45	105	41	34	26
Total (I+II)	2271	2807	2981	3450	1524	1845	2582	2977	1452	1678	1901	2341
Expenditure & Provisions												
III. Interest expended	1375	1629	2155	2587	951	1115	1214	1401	878	1040	1234	1538
a) Interest on deposits	1072	1253	2007	2435	891	1062	1132	1319	792	950	992	1240
b) Interest on RBI/inter-bank borrowings	303	376	148	152	60	54	82	82	85	89	242	298
c) Others	0	0	0	0	0	0	0	0	1	1	0	0
IV. Operating expenses	653	686	1035	1073	445	467	610	817	364	429	324	327
a) Payments to and provisions for employees	575	600	915	927	383	427	557	740	317	381	272	277
b) Rent, taxes and lighting	15	16	25	27	10	11	14	19	10	11	9	6
c) Printing and stationery	8	8	11	11	3	4	6	7	4	4	8	5
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	6	7	2	3	1	2	7	9	2	3	7	9
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	3	3	3	4	0	1	1	2	1	2	1	1
h) Law charges	1	2	0	0	0	0	0	0	0	0	0	0
i) Postage, telegrams, telephones, etc.	8	10	7	10	2	2	4	4	2	2	4	4
j) Repairs and maintenance	3	4	1	1	0	1	0	1	1	1	0	0
k) Insurance	7	8	13	11	6	8	11	14	6	8	1	1
l) Other expenditure	27	29	56	77	38	11	9	22	20	16	22	23
V. Provisions and contingencies	122	108	0	0	0	0	49	61	95	49	163	195
Total expenses*	2028	2315	3191	3660	1396	1582	1824	2218	1242	1469	1558	1865
VI. Profit /loss	122	383	-209	-210	128	263	709	698	115	160	180	281
Total (III+IV+V+VI)	2271	2807	2981	3450	1524	1845	2582	2977	1452	1678	1901	2341

(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		Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(97)	(98)	(99)	(100)	(101)	(102)	(103)	(104)	(105)	(106)	(107)	(108)
Income												
I. Interest Earned	687	773	2603	2896	767	867	1806	1965	1145	1278	2081	2492
a) Interest/discount on advances/bills	281	344	575	476	146	119	788	800	358	305	423	539
b) Income on Investments	105	100	1315	1625	0	0	240	285	95	9	349	354
c) Interest on balances with RBI and other inter-bank funds	274	305	712	795	621	748	777	880	691	964	0	0
d) Others	26	25	0	0	0	0	0	0	0	0	1309	1599
II. Other income	48	51	107	81	14	13	76	84	41	40	49	90
a) Commission, exchange and brokerage	14	18	32	30	14	13	63	68	12	12	19	21
b) Other miscellaneous income	34	34	75	51	0	0	13	16	29	28	30	69
Total (I+II)	735	824	2710	2977	781	880	1882	2049	1185	1318	2129	2582
Expenditure & Provisions												
III. Interest expended	485	557	1721	1896	821	926	1149	1302	632	699	1232	1415
a) Interest on deposits	433	508	1610	1809	813	916	998	1171	580	658	1144	1332
b) Interest on RBI/inter-bank borrowings	0	0	111	87	0	0	150	131	52	41	0	0
c) Others	52	50	0	0	8	10	0	0	0	0	88	83
IV. Operating expenses	231	241	636	725	607	591	409	431	287	305	468	577
a) Payments to and provisions for employees	191	203	545	629	556	544	364	382	257	269	373	473
b) Rent, taxes and lighting	7	8	17	19	12	13	12	12	5	6	9	11
c) Printing and stationery	3	3	11	12	2	4	3	3	2	2	6	7

d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	3	3	6	7	2	3	3	3	2	2	4	4
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	2	3	3	1	1	1	2	1	1	1	2
h) Law charges	1	0	1	0	1	1	0	0	1	2	0	0
i) Postage, telegrams, telephones, etc.	3	3	7	7	1	2	7	7	3	3	3	3
j) Repairs and maintenance	0	1	3	1	1	0	2	2	0	1	0	0
k) Insurance	3	4	24	28	10	3	1	1	5	7	8	12
l) Other expenditure	20	15	19	17	23	20	16	20	11	12	64	66
V. Provisions and contingencies	12	22	131	205	-147	0	71	94	56	0	0	0
Total expenses*	716	798	2357	2620	1428	1517	1558	1733	919	1004	1700	1992
VI. Profit /loss	6	4	221	152	-500	-639	252	221	210	314	429	590
Total (III+IV+V+VI)	735	824	2710	2977	781	880	1882	2049	1185	1318	2129	2582

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank		Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(109)	(110)	(111)	(112)	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)
Income												
I. Interest Earned	713	713	2871	3155	1259	1439	191	213	3081	3672	655	837
a) Interest/discount on advances/bills	291	291	627	690	280	335	191	213	1193	1527	161	258
b) Income on Investments	172	172	429	402	227	295	0	0	1240	1357	163	168
c) Interest on balances with RBI and other inter-bank funds	250	250	19	24	752	809	0	0	647	788	330	411
d) Others	0	0	1796	2039	0	0	0	0	0	0	0	0
II. Other income	32	32	28	43	68	57	672	768	284	977	8	18
a) Commission, exchange and brokerage	6	6	10	11	6	6	10	13	22	170	4	9
b) Other miscellaneous income	27	27	17	32	61	50	662	755	262	807	5	9
Total (I+II)	746	746	2899	3199	1327	1495	863	981	3365	4649	663	855
Expenditure & Provisions												
III. Interest expended	405	405	1614	1675	764	861	610	694	2804	3129	434	527
a) Interest on deposits	349	349	1490	1562	693	785	568	654	2607	2962	404	499
b) Interest on RBI/inter-bank borrowings	3	3	123	113	71	77	41	32	197	0	30	29
c) Others	53	53	0	0	0	0	0	7	0	166	0	0
IV. Operating expenses	146	146	640	684	420	441	185	197	1393	1411	138	268
a) Payments to and provisions for employees	105	105	583	623	348	366	166	177	1139	1221	121	125
b) Rent, taxes and lighting	8	8	9	10	6	8	5	6	31	35	3	3
c) Printing and stationery	3	3	7	5	4	4	3	3	14	14	2	2
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	2	2	3	4	3	3	2	1	8	8	2	2
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	3	1	1	0	1	3	3	0	0
h) Law charges	0	0	0	1	1	1	1	0	0	1	0	0
i) Postage, telegrams, telephones, etc.	2	2	0	1	1	1	0	0	3	3	1	1
j) Repairs and maintenance	0	0	1	1	5	6	0	0	1	1	0	0
k) Insurance	2	2	12	12	1	0	2	3	20	19	3	4
l) Other expenditure	23	23	23	24	50	49	7	5	174	107	6	132
V. Provisions and contingencies	26	26	24	218	72	61	0	0	0	0	28	0
Total expenses*	551	551	2254	2359	1185	1302	794	891	4197	4540	571	795
VI. Profit /loss	170	170	621	622	71	133	69	91	-832	110	64	60
Total (III+IV+V+VI)	746	746	2899	3199	1327	1495	863	981	3365	4649	663	855

(Amount in Rs. lakh)

Items	For the year ended March 31					
	Godavari Gramin Bank	Golconda Gramin Bank	Gomti Gramin Bank	Gopalganj Kshetriya	Gorakhpur Kshetriya	Gurdaspur Amritsar

	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)	(129)	(130)	(131)	(132)
Income												
I. Interest Earned	1005	1151	1352	1611	3440	4134	1832	2131	10938	11885	1945	2469
a) Interest/discount on advances/bills	607	624	940	405	753	1087	184	194	1667	2189	487	644
b) Income on Investments	172	324	131	0	1443	1874	1631	1905	9184	9602	870	1132
c) Interest on balances with RBI and other inter-bank funds	225	203	280	1206	1244	1173	17	32	87	95	588	694
d) Others	0	0	0	0	0	0	0	0	0	0	0	0
II. Other income	28	40	28	33	34	42	27	66	134	183	94	240
a) Commission, exchange and brokerage	10	11	28	33	21	25	6	8	128	176	23	30
b) Other miscellaneous income	19	29	0	0	13	17	21	58	6	7	71	210
Total (I+II)	1033	1191	1380	1644	3474	4176	1859	2197	11072	12068	2038	2709
Expenditure & Provisions												
III. Interest expended	676	800	1026	1209	2219	2570	1091	1249	6328	6878	1065	1337
a) Interest on deposits	555	680	325	408	2054	2417	1065	1224	5843	6331	970	1221
b) Interest on RBI/inter-bank borrowings	120	119	677	55	165	154	25	25	484	547	90	109
c) Others	0	1	24	747	0	0	0	0	0	0	4	7
IV. Operating expenses	175	212	127	219	656	1087	313	324	1792	2203	396	475
a) Payments to and provisions for employees	136	164	104	191	528	638	268	289	1496	1914	340	394
b) Rent, taxes and lighting	10	10	7	7	12	13	5	6	59	72	10	13
c) Printing and stationery	4	5	3	5	12	7	2	3	16	16	6	11
d) Advertisement and publicity	2	1	0	0	1	1	1	0	0	0	0	1
e) Depreciation on Bank's property	5	8	3	3	7	10	3	3	8	12	8	17
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	3	3	1	1	5	5	2	2
h) Law charges	1	1	0	0	1	1	0	0	1	3	0	0
i) Postage, telegrams, telephones, etc.	3	4	1	1	4	3	1	1	11	11	3	4
j) Repairs and maintenance	2	4	2	1	2	4	1	1	3	4	1	1
k) Insurance	4	0	3	3	0	1	25	12	79	81	8	10
l) Other expenditure	8	14	4	7	85	405	7	7	112	85	19	23
V. Provisions and contingencies	23	93	0	34	324	125	6	173	283	127	86	34
Total expenses*	850	1012	1153	1428	2875	3657	1404	1573	8119	9081	1461	1813
VI. Profit /loss	159	87	227	182	275	394	449	450	2670	2860	491	862
Total (III+IV+V+VI)	1033	1191	1380	1644	3474	4176	1859	2197	11072	12068	2038	2709

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(133)	(134)	(135)	(136)	(137)	(138)	(139)	(140)	(141)	(142)	(143)	(144)
Income												
I. Interest Earned	6215	7231	908	1119	1932	2165	2653	3038	946	1103	4103	4749
a) Interest/discount on advances/bills	2113	2924	210	303	904	921	1318	1629	174	201	988	1197
b) Income on Investments	4102	1501	57	89	95	53	502	491	516	623	2291	2388
c) Interest on balances with RBI and other inter-bank funds	0	2806	394	396	934	1190	0	919	255	279	822	1162
d) Others	0	0	247	331	0	0	832	0	0	1	2	2
II. Other income	175	336	16	58	123	138	68	96	6	22	51	250
a) Commission, exchange and brokerage	22	38	5	7	39	48	40	43	3	5	21	24
b) Other miscellaneous income	153	298	11	51	84	90	29	54	3	16	30	226
Total (I+II)	6390	7566	924	1177	2055	2303	2721	3135	952	1125	4154	4998
Expenditure & Provisions												
III. Interest expended	3576	3897	675	867	1356	1563	1931	2019	543	637	2890	3446
a) Interest on deposits	3157	3478	387	491	1156	1347	1694	1852	499	593	2746	3311
b) Interest on RBI/inter-bank borrowings	0	419	40	44	200	215	0	167	44	44	1	1
c) Others	419	0	247	331	0	0	237	0	0	0	143	134
IV. Operating expenses	1214	1446	189	160	502	538	640	754	141	167	860	944

a) Payments to and provisions for employees	1068	1283	123	132	432	462	578	615	119	144	766	822
b) Rent, taxes and lighting	35	46	5	6	15	19	11	14	4	4	21	24
c) Printing and stationery	12	13	3	3	6	6	8	9	2	2	9	9
d) Advertisement and publicity	0	0	0	0	0	1	0	0	0	0	0	0
e) Depreciation on Bank's property	13	16	1	3	6	9	4	6	2	2	9	14
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	3	3	0	1	2	2	1	4	0	1	2	3
h) Law charges	2	2	0	0	1	1	1	0	0	0	1	1
i) Postage, telegrams, telephones, etc.	8	12	1	2	4	4	3	4	1	1	10	11
j) Repairs and maintenance	3	3	0	0	1	1	1	1	0	1	2	4
k) Insurance	24	22	1	1	10	12	15	9	0	1	17	22
l) Other expenditure	47	45	54	13	25	23	19	91	12	12	22	35
V. Provisions and contingencies	92	15	0	0	0	0	0	0	6	7	0	45
Total expenses*	4790	5343	863	1027	1858	2101	2571	2773	684	804	3750	4390
VI. Profit /loss	1507	2209	61	151	197	201	150	362	263	313	404	563
Total (III+IV+V+VI)	6390	7566	924	1177	2055	2303	2721	3135	952	1125	4154	4998

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank		Indore Ujjain Gramin Bank		Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(145)	(146)	(147)	(148)	(149)	(150)	(151)	(152)	(153)	(154)	(155)	(156)
Income												
I. Interest Earned	496	571	1312	1505	2467	2948	761	883	4467	4874	3768	4646
a) Interest/discount on advances/bills	123	167	630	822	411	433	356	376	1085	1208	491	550
b) Income on Investments	365	395	245	210	1410	1319	160	113	2150	1973	0	0
c) Interest on balances with RBI and other inter-bank funds	0	0	437	472	646	1196	246	395	1232	1694	3112	3930
d) Others	8	9	0	0	0	0	0	0	0	0	165	166
II. Other income	31	41	32	57	115	167	96	21	166	136	13	15
a) Commission, exchange and brokerage	5	3	7	7	95	52	6	5	34	37	9	10
b) Other miscellaneous income	27	37	25	50	20	115	91	16	133	99	4	4
Total (I+II)	528	611	1343	1562	2582	3115	858	904	4634	5011	3781	4661
Expenditure & Provisions												
III. Interest expended	258	291	789	877	1926	2279	533	634	2873	3255	2505	3141
a) Interest on deposits	230	263	627	710	1851	2207	449	539	2692	3034	2373	2979
b) Interest on RBI/inter-bank borrowings	28	4	4	20	74	72	84	95	181	222	0	0
c) Others	0	25	157	146	0	0	0	0	0	0	132	162
IV. Operating expenses	106	120	290	333	443	487	208	219	903	1127	604	756
a) Payments to and provisions for employees	86	99	249	255	378	412	175	187	804	1022	527	668
b) Rent, taxes and lighting	3	3	9	11	19	21	9	10	19	20	14	13
c) Printing and stationery	1	2	3	4	8	11	4	3	12	17	8	8
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	1
e) Depreciation on Bank's property	2	3	4	6	5	6	2	3	6	4	6	8
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	0	1	1	1	1	2	1	1	2	3	2	2
h) Law charges	0	0	0	0	0	0	0	0	1	1	3	3
i) Postage, telegrams, telephones, etc.	3	2	3	3	3	4	2	2	11	11	4	5
j) Repairs and maintenance	0	1	1	2	2	2	1	1	1	1	1	1
k) Insurance	2	3	7	6	10	11	6	2	4	2	14	17
l) Other expenditure	7	7	14	44	16	18	10	11	42	47	25	30
V. Provisions and contingencies	54	-3	6	0	184	227	7	49	29	92	140	1
Total expenses*	364	412	1079	1209	2368	2766	741	853	3776	4382	3109	3897
VI. Profit /loss	110	203	258	353	30	122	110	2	828	537	532	762
Total (III+IV+V+VI)	528	611	1343	1562	2582	3115	858	904	4634	5011	3781	4661

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Jamnagar Gramin Bank		Jamuna Gramin Bank		Jhabua Dhar Kshetriya Gramin Bank		Junagadh Amreli Gramin Bank		Ka Bank Nongkyndong		Kakathiya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(157)	(158)	(159)	(160)	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)
Income												
I. Interest Earned	1801	2176	1796	1816	1341	1675	973	1057	1344	1391	1174	1590
a) Interest/discount on advances/bills	716	1084	670	556	787	956	335	396	192	215	684	982
b) Income on Investments	508	599	370	442	92	95	343	373	524	578	31	32
c) Interest on balances with RBI and other inter-bank funds	577	494	756	818	462	623	295	288	628	597	459	576
d) Others	0	0	0	0	0	0	0	0	0	0	0	0
II. Other income	35	42	58	52	74	76	24	27	10	10	76	104
a) Commission, exchange and brokerage	35	42	21	21	12	14	13	15	7	9	30	34
b) Other miscellaneous income	0	0	37	31	62	62	11	12	4	1	47	70
Total (I+II)	1836	2219	1855	1868	1415	1751	997	1084	1354	1401	1250	1694
Expenditure & Provisions												
III. Interest expended	1198	1412	1218	1221	1042	1253	607	657	713	754	871	1165
a) Interest on deposits	1016	1172	1086	1107	884	1029	507	546	649	701	745	1035
b) Interest on RBI/inter-bank borrowings	180	235	21	22	159	223	76	78	64	54	127	130
c) Others	3	4	112	92	0	2	24	33	0	0	0	0
IV. Operating expenses	337	342	295	316	539	555	192	196	244	302	323	342
a) Payments to and provisions for employees	300	302	253	268	491	495	160	165	198	255	235	241
b) Rent, taxes and lighting	10	11	12	14	13	14	5	5	13	14	13	12
c) Printing and stationery	6	7	1	1	4	6	4	3	5	2	9	8
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	1	1
e) Depreciation on Bank's property	3	3	4	11	2	5	1	1	2	5	9	17
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	1	3	0	1	1	1	1	1
h) Law charges	0	0	0	0	1	1	0	0	0	0	0	0
i) Postage, telegrams, telephones, etc.	2	2	4	4	2	3	2	2	1	1	4	5
j) Repairs and maintenance	0	0	0	1	2	2	0	0	0	0	1	2
k) Insurance	5	7	0	0	7	9	4	4	4	5	10	6
l) Other expenditure	10	8	18	16	15	16	16	14	20	19	41	48
V. Provisions and contingencies	0	0	162	141	14	35	0	22	52	82	61	58
Total expenses*	1535	1754	1513	1536	1581	1808	799	853	957	1057	1194	1507
VI. Profit /loss	301	465	179	190	-180	-92	198	210	344	263	-4	129
Total (III+IV+V+VI)	1836	2219	1855	1868	1415	1751	997	1084	1354	1401	1250	1694

(Amount in Rs. lakh)

Items	For the ended March 31											
	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakadurga Gramin Bank		Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(169)	(170)	(171)	(172)	(173)	(174)	(175)	(176)	(177)	(178)	(179)	(180)
Income												
I. Interest Earned	1103	1366	1746	2011	1319	1702	888	966	3475	3770	983	1222
a) Interest/discount on advances/bills	535	653	820	961	246	282	509	530	771	811	282	349
b) Income on Investments	231	234	725	890	73	90	359	428	2600	2858	344	565
c) Interest on balances with RBI and other inter-bank funds	337	479	18	18	1000	1330	19	8	104	101	357	307
d) Others	0	0	183	142	0	0	0	0	0	0	0	0
II. Other income	25	20	186	362	51	33	35	31	309	151	63	109
a) Commission, exchange and brokerage	0	0	117	139	8	9	8	8	58	72	4	8
b) Other miscellaneous income	25	20	68	223	42	25	28	23	252	79	59	101
Total (I+II)	1128	1386	1932	2373	1370	1735	923	996	3784	3921	1046	1330

Expenditure & Provisions

III. Interest expended	620	816	1138	1310	965	1155	521	596	2283	2589	584	689
a) Interest on deposits	472	607	952	1124	926	1095	401	469	2092	2396	532	620
b) Interest on RBI/inter-bank borrowings	148	210	185	186	39	56	120	127	191	0	53	69
c) Others	0	0	0	0	0	4	0	0	0	193	0	0
IV. Operating expenses	449	468	529	559	630	576	173	204	773	965	273	343
a) Payments to and provisions for employees	402	420	453	475	561	505	138	164	675	829	239	296
b) Rent, taxes and lighting	11	12	17	23	13	13	8	8	21	26	5	7
c) Printing and stationery	5	6	7	8	5	5	4	5	9	9	4	4
d) Advertisement and publicity	0	0	0	0	0	0	1	1	0	0	0	0
e) Depreciation on Bank's property	2	2	5	5	5	5	5	5	9	11	4	8
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	2	2	1	1	1	1	2	2	1	1
h) Law charges	0	0	0	0	0	1	0	0	2	1	0	0
i) Postage, telegrams, telephones, etc.	4	5	7	7	1	1	5	4	3	5	3	4
j) Repairs and maintenance	1	1	5	3	1	1	2	2	1	1	1	1
k) Insurance	6	4	6	11	8	9	2	2	15	17	1	1
l) Other expenditure	18	17	26	24	36	35	8	13	37	63	14	20
V. Provisions and contingencies	32	85	4	3	0	0	0	0	158	32	48	73
Total expenses*	1068	1285	1667	1869	1595	1731	694	800	3056	3554	857	1032
VI. Profit /loss	28	17	261	500	-225	4	228	197	569	335	141	225
Total (III+IV+V+VI)	1128	1386	1932	2373	1370	1735	923	996	3784	3921	1046	1330

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Kashi Gramin Bank		Kisan Gramin Bank		Kolar Gramin Bank		Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		Krishna Grameen Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(181)	(182)	(183)	(184)	(185)	(186)	(187)	(188)	(189)	(190)	(191)	(192)
Income												
I. Interest Earned	2700	3352	1082	1275	1724	1971	2041	2418	1962	2901	3688	4187
a) Interest/discount on advances/bills	605	804	321	404	931	1094	875	922	474	710	2335	2679
b) Income on Investments	1172	1587	148	187	787	872	1166	1405	32	75	813	844
c) Interest on balances with RBI and other inter-bank funds	923	958	614	684	5	5	0	0	0	2115	541	664
d) Others	0	3	0	0	0	0	0	91	1457	0	0	0
II. Other income	78	163	34	82	114	120	37	25	208	368	137	104
a) Commission, exchange and brokerage	41	35	19	26	65	37	0	0	55	146	95	103
b) Other miscellaneous income	37	128	15	56	50	83	37	25	154	222	42	1
Total (I+II)	2778	3515	1116	1357	1838	2091	2078	2443	2170	3269	3825	4290

Expenditure & Provisions

III. Interest expended	1855	2202	557	640	994	1104	1289	1543	1537	1899	2238	2464
a) Interest on deposits	1792	2112	496	529	823	940	1040	1269	1481	1833	1669	1911
b) Interest on RBI/inter-bank borrowings	1	1	61	59	170	163	249	0	56	65	0	552
c) Others	62	89	0	52	0	0	0	274	0	0	568	1
IV. Operating expenses	613	628	371	401	472	509	653	698	1067	1116	748	778
a) Payments to and provisions for employees	511	524	331	357	411	435	607	649	942	968	647	665
b) Rent, taxes and lighting	16	21	8	10	16	17	12	13	16	18	18	19
c) Printing and stationery	7	4	5	4	7	7	10	10	10	13	11	10
d) Advertisement and publicity	0	0	0	0	0	0	0	0	1	1	0	0
e) Depreciation on Bank's property	8	10	4	5	6	7	5	5	6	6	5	6
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	1	1	2	2	2	2	2	4	3	3
h) Law charges	1	1	0	1	1	1	0	1	0	1	0	0
i) Postage, telegrams, telephones, etc.	3	4	3	3	8	7	5	4	3	4	6	6
j) Repairs and maintenance	2	2	1	2	2	1	1	1	1	1	1	1
k) Insurance	14	16	0	0	6	7	4	7	11	14	11	16
l) Other expenditure	48	43	17	20	14	26	8	6	75	87	46	50
V. Provisions and contingencies	47	105	112	114	61	90	34	24	0	2	226	85

Total expenses*	2468	2830	928	1041	1466	1613	1943	2241	2604	3015	2985	3241
VI. Profit /loss	263	580	76	203	311	388	102	178	-434	252	614	964
Total (III+IV+V+VI)	2778	3515	1116	1357	1838	2091	2078	2443	2170	3269	3825	4290

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Kshetriya Gramin Bank		Kutch GramIn Bank		K.Kisan Gramin Bank		Lakhimi Gaonlia Bank		Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank	
	2000 (193)	2001 (194)	2000 (195)	2001 (196)	2000 (197)	2001 (198)	2000 (199)	2001 (200)	2000 (201)	2001 (202)	2000 (203)	2001 (204)
Income												
I. Interest Earned	2035	2496	1442	1707	1007	1155	1738	2213	486	447	725	725
a) Interest/discount on advances/bills	800	981	446	460	486	562	295	337	56	56	257	257
b) Income on Investments	112	116	809	977	99	97	1234	1876	423	383	0	0
c) Interest on balances with RBI and other inter-bank funds	1123	1399	187	271	423	497	0	0	0	0	469	469
d) Others	0	0	0	0	0	0	209	0	7	8	0	0
II. Other income	42	48	58	50	22	23	245	182	26	34	60	60
a) Commission, exchange and brokerage	33	43	21	17	10	4	38	46	15	22	11	11
b) Other miscellaneous income	9	4	37	33	12	19	207	136	11	11	50	50
Total (I+II)	2077	2544	1500	1757	1029	1178	1983	2395	513	481	785	785
Expenditure & Provisions												
III. Interest expended	1257	1524	939	1091	808	925	1081	1251	300	312	750	750
a) Interest on deposits	1097	1357	838	961	713	835	1026	1208	285	300	720	720
b) Interest on RBI/inter-bank borrowings	16	3	101	130	95	90	55	43	15	13	30	30
c) Others	143	164	0	0	0	0	0	0	0	0	0	0
IV. Operating expenses	583	697	285	307	401	452	641	695	254	266	502	502
a) Payments to and provisions for employees	519	619	251	269	360	383	568	603	218	229	474	474
b) Rent, taxes and lighting	16	19	7	9	10	10	15	18	4	5	6	6
c) Printing and stationery	6	9	4	5	3	4	7	8	4	4	3	3
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	5	6	7	7	4	4	3	4	1	2	2	2
f) Directors' fees, allowances and expenses	0	0	0	0	2	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	0	1	0	2	1	1	1	1	1	1
h) Law charges	1	1	0	0	1	2	0	0	0	0	0	0
i) Postage, telegrams, telephones, etc.	3	3	3	3	1	1	2	3	0	0	1	1
j) Repairs and maintenance	1	0	1	1	0	2	3	3	1	0	2	2
k) Insurance	8	11	5	6	6	13	1	1	3	4	5	5
l) Other expenditure	23	27	8	5	14	30	42	53	23	21	8	8
V. Provisions and contingencies	85	116	0	0	-9	98	117	74	42	65	21	21
Total expenses*	1841	2221	1225	1398	1209	1377	1722	1946	554	579	1253	1253
VI. Profit /loss	151	206	275	359	-171	-297	144	375	-83	-163	-488	-488
Total (III+IV+V+VI)	2077	2544	1500	1757	1029	1178	1983	2395	513	481	785	785

*: Excluding 'Provisions and Contingencies'

Source : Annual accounts of banks of respective years.