

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

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Magadh Gramin Bank		Mahakaushal Gramin Bank		Malaprabha Gramin Bank		Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
	2000 (205)	2001 (206)	2000 (207)	2001 (208)	2000 (209)	2001 (210)	2000 (211)	2001 (212)	2000 (213)	2001 (214)	2000 (215)	2001 (216)
<b>Income</b>												
<b>I. Interest Earned</b>	<b>4536</b>	<b>5358</b>	<b>528</b>	<b>784</b>	<b>8089</b>	<b>9514</b>	<b>5440</b>	<b>6503</b>	<b>1290</b>	<b>1503</b>	<b>659</b>	<b>870</b>
a) Interest/discount on advances/bills	602	1007	71	137	5213	6434	1481	1817	531	585	119	179
b) Income on Investments	3934	4351	9	9	1568	1642	1974	2241	293	242	36	48
c) Interest on balances with RBI and other inter-bank funds	0	0	143	224	1309	1438	0	81	466	677	504	643
d) Others		0	304	415	0	0	1985	2364	0	0	0	0
<b>II. Other income</b>	<b>603</b>	<b>679</b>	<b>49</b>	<b>67</b>	<b>422</b>	<b>521</b>	<b>358</b>	<b>261</b>	<b>38</b>	<b>30</b>	<b>17</b>	<b>50</b>
a) Commission, exchange and brokerage	8	10	16	20	87	124	358	261	21	20	11	19
b) Other miscellaneous income	596	669	34	47	335	397	0	0	17	10	5	30
<b>Total (I+II)</b>	<b>5139</b>	<b>6037</b>	<b>577</b>	<b>851</b>	<b>8511</b>	<b>10035</b>	<b>5798</b>	<b>6764</b>	<b>1328</b>	<b>1533</b>	<b>676</b>	<b>919</b>
<b>Expenditure &amp; Provisions</b>												
<b>III. Interest expended</b>	<b>2682</b>	<b>2995</b>	<b>574</b>	<b>781</b>	<b>4361</b>	<b>5285</b>	<b>4128</b>	<b>4869</b>	<b>711</b>	<b>803</b>	<b>480</b>	<b>556</b>
a) Interest on deposits	2562	2873	264	355	3285	4125	3977	4729	561	632	462	539
b) Interest on RBI/inter-bank borrowings	3	3	6	10	1077	1160	0	0	150	171	18	17
c) Others	118	119	304	415	0	0	151	139	0	0	0	0
<b>IV. Operating expenses</b>	<b>1046</b>	<b>907</b>	<b>241</b>	<b>259</b>	<b>2260</b>	<b>2843</b>	<b>1580</b>	<b>1731</b>	<b>215</b>	<b>222</b>	<b>271</b>	<b>304</b>
a) Payments to and provisions for employees	961	818	220	238	1908	2396	1447	1588	184	184	240	269
b) Rent, taxes and lighting	14	15	8	8	52	60	32	29	7	7	6	7
c) Printing and stationery	7	8	2	2	24	27	11	13	2	3	3	3
d) Advertisement and publicity	0	0	0	0	1	1	0	0	0	0	0	0
e) Depreciation on Bank's property	4	5	2	1	30	55	4	5	2	3	1	1
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	4	3	1	1	6	7	4	4	1	1	1	1
h) Law charges	1	1	0	0	1	2	1	1	0	0	0	0
i) Postage, telegrams, telephones, etc.	6	7	1	1	28	27	1	4	1	2	1	1
j) Repairs and maintenance	2	1	0	0	1	5	2	3	0	0	0	0
k) Insurance	19	20	2	4	21	28	26	32	3	4	3	4
l) Other expenditure	29	31	5	5	187	237	52	52	13	17	16	18
<b>V. Provisions and contingencies</b>	<b>788</b>	<b>727</b>	<b>2</b>	<b>1</b>	<b>41</b>	<b>327</b>	<b>46</b>	<b>-102</b>	<b>0</b>	<b>0</b>	<b>13</b>	<b>38</b>
<b>Total expenses*</b>	<b>3728</b>	<b>3902</b>	<b>815</b>	<b>1040</b>	<b>6622</b>	<b>8128</b>	<b>5708</b>	<b>6599</b>	<b>926</b>	<b>1025</b>	<b>751</b>	<b>860</b>
<b>VI. VI. Profit /loss</b>	<b>624</b>	<b>1408</b>	<b>-240</b>	<b>-190</b>	<b>1848</b>	<b>1580</b>	<b>44</b>	<b>266</b>	<b>402</b>	<b>509</b>	<b>-88</b>	<b>21</b>
<b>Total (III+IV+V+VI)</b>	<b>5139</b>	<b>6037</b>	<b>577</b>	<b>851</b>	<b>8511</b>	<b>10035</b>	<b>5798</b>	<b>6764</b>	<b>1328</b>	<b>1533</b>	<b>676</b>	<b>919</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		Marwar Gramin Bank		Mayurakshi Gramin Bank	
	2000 (217)	2001 (218)	2000 (219)	2001 (220)	2000 (221)	2001 (222)	2000 (223)	2001 (224)	2000 (225)	2001 (226)	2000 (227)	2001 (228)
<b>Income</b>												
<b>I. Interest Earned</b>	<b>200</b>	<b>234</b>	<b>2664</b>	<b>3078</b>	<b>4446</b>	<b>4916</b>	<b>685</b>	<b>746</b>	<b>4903</b>	<b>5643</b>	<b>2151</b>	<b>2586</b>
a) Interest/discount on advances/bills	50	76	1467	1657	1944	1965	337	399	1602	1934	600	806
b) Income on Investments	22	35	529	581	2286	2879	13	11	1782	1765	0	0
c) Interest on balances with RBI and other inter-bank funds	128	123	668	840	6	4	0	0	1352	1765	803	997
d) Others	0	0	0	0	210	67	335	336	166	178	748	784
<b>II. Other income</b>	<b>16</b>	<b>8</b>	<b>145</b>	<b>129</b>	<b>358</b>	<b>374</b>	<b>146</b>	<b>21</b>	<b>152</b>	<b>131</b>	<b>183</b>	<b>306</b>
a) Commission, exchange and brokerage	4	4	45	43	105	107	4	4	134	88	124	176
b) Other miscellaneous income	12	4	100	87	253	267	142	17	17	43	59	130
<b>Total (I+II)</b>	<b>215</b>	<b>242</b>	<b>2809</b>	<b>3207</b>	<b>4804</b>	<b>5290</b>	<b>831</b>	<b>767</b>	<b>5055</b>	<b>5774</b>	<b>2334</b>	<b>2892</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>121</b>	<b>122</b>	<b>1638</b>	<b>1870</b>	<b>2676</b>	<b>2982</b>	<b>701</b>	<b>785</b>	<b>3779</b>	<b>4477</b>	<b>1992</b>	<b>1848</b>
a) Interest on deposits	105	110	1262	1469	2154	2480	611	684	3592	4337	1909	1781
b) Interest on RBI/inter-bank borrowings	16	13	376	401	110	115	0	0	187	140	83	67
c) Others	0	0	0	0	412	388	90	101	0	0	0	0
<b>IV. Operating expenses</b>	<b>137</b>	<b>152</b>	<b>620</b>	<b>697</b>	<b>1676</b>	<b>1807</b>	<b>411</b>	<b>429</b>	<b>954</b>	<b>1010</b>	<b>741</b>	<b>819</b>
a) Payments to and provisions for employees	124	133	438	461	1467	1564	340	363	843	862	673	699
b) Rent, taxes and lighting	4	4	16	17	36	40	7	7	16	20	12	14
c) Printing and stationery	4	3	7	10	11	17	3	3	9	10	6	6
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	1	1	10	12	16	17	2	2	4	5	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	0	0	2	2	5	5	1	1	3	4	1	2
h) Law charges	0	0	0	0	1	0	0	1	0	1	0	0
i) Postage, telegrams, telephones, etc.	0	0	8	6	16	16	2	2	11	1	1	1
j) Repairs and maintenance	0	0	2	2	0	0	0	0	1	12	0	1
k) Insurance	1	1	9	11	15	19	4	4	1	2	21	33
l) Other expenditure	2	8	128	175	109	129	51	47	65	94	23	60
<b>V. Provisions and contingencies</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>27</b>	<b>251</b>	<b>450</b>	<b>0</b>	<b>0</b>	<b>53</b>	<b>25</b>	<b>95</b>	<b>70</b>
<b>Total expenses*</b>	<b>257</b>	<b>274</b>	<b>2258</b>	<b>2568</b>	<b>4352</b>	<b>4789</b>	<b>1112</b>	<b>1215</b>	<b>4733</b>	<b>5487</b>	<b>2732</b>	<b>2667</b>
<b>VI. Profit /loss</b>	<b>-48</b>	<b>-32</b>	<b>551</b>	<b>612</b>	<b>201</b>	<b>51</b>	<b>-281</b>	<b>-448</b>	<b>268</b>	<b>262</b>	<b>-494</b>	<b>155</b>
<b>Total (III+IV+V+VI)</b>	<b>215</b>	<b>242</b>	<b>2809</b>	<b>3207</b>	<b>4804</b>	<b>5290</b>	<b>831</b>	<b>767</b>	<b>5055</b>	<b>5774</b>	<b>2334</b>	<b>2892</b>

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Mewar Anchalik Gramin Bank		Mithila Kshetriya Gramin Bank		Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(229)	(230)	(231)	(232)	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)
<b>Income</b>												
<b>I. Interest Earned</b>	<b>1759</b>	<b>1902</b>	<b>1091</b>	<b>1450</b>	<b>618</b>	<b>682</b>	<b>2242</b>	<b>2501</b>	<b>1089</b>	<b>1285</b>	<b>753</b>	<b>737</b>
a) Interest/discout on advances/bills	419	517	165	251	121	177	211	290	286	353	210	231
b) Income on Investments	300	334	34	47	179	114	585	459	515	508	335	290
c) Interest on balances with RBI and other inter-bank funds	939	943	893	1153	317	391	1446	1753	288	423	208	217
d) Others	101	107	0	0	0	0	0	0	0	0	0	0
<b>II. Other income</b>	<b>78</b>	<b>104</b>	<b>74</b>	<b>185</b>	<b>8</b>	<b>27</b>	<b>58</b>	<b>52</b>	<b>68</b>	<b>70</b>	<b>15</b>	<b>66</b>
a) Commission, exchange and brokerage	11	16	9	7	8	10	8	11	14	14	5	5
b) Other miscellaneous income	67	88	64	177	0	16	49	41	53	56	10	60
<b>Total (I+II)</b>	<b>1837</b>	<b>2006</b>	<b>1165</b>	<b>1635</b>	<b>625</b>	<b>708</b>	<b>2299</b>	<b>2553</b>	<b>1157</b>	<b>1354</b>	<b>768</b>	<b>803</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>1346</b>	<b>1592</b>	<b>927</b>	<b>1041</b>	<b>289</b>	<b>355</b>	<b>1702</b>	<b>1950</b>	<b>807</b>	<b>960</b>	<b>374</b>	<b>404</b>
a) Interest on deposits	1278	1518	914	1012	259	322	1668	1919	760	902	319	332
b) Interest on RBI/inter-bank borrowings	4	4	13	29	31	33	33	31	46	57	17	31
c) Others	64	70	0	0	0	0	0	0	0	0	39	42
<b>IV. Operating expenses</b>	<b>375</b>	<b>452</b>	<b>476</b>	<b>506</b>	<b>238</b>	<b>248</b>	<b>743</b>	<b>763</b>	<b>246</b>	<b>287</b>	<b>226</b>	<b>262</b>
a) Payments to and provisions for employees	309	382	441	465	194	201	683	715	201	240	196	223
b) Rent, taxes and lighting	14	18	6	6	11	13	14	15	5	6	5	8
c) Printing and stationery	4	5	3	4	4	4	3	5	4	3	2	2
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	8	9	2	2	2	2	2	2	1	2	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	1	2	1	1	2	2	1	1	1	1
h) Law charges	1	1	0	0	0	0	2	1	0	0	0	0
i) Postage, telegrams, telephones, etc.	6	5	1	1	1	2	2	2	1	1	2	2
j) Repairs and maintenance	0	1	2	1	3	2	1	1	1	1	1	0
k) Insurance	4	7	1	1	2	5	12	13	5	6	4	4
l) Other expenditure	28	24	18	24	18	18	24	7	27	28	13	18

<b>V. Provisions and contingencies</b>	<b>15</b>	<b>22</b>	<b>25</b>	<b>14</b>	<b>64</b>	<b>85</b>	<b>-75</b>	<b>122</b>	<b>77</b>	<b>52</b>	<b>55</b>	<b>0</b>
<b>Total expenses*</b>	<b>1721</b>	<b>2044</b>	<b>1402</b>	<b>1547</b>	<b>527</b>	<b>603</b>	<b>2445</b>	<b>2713</b>	<b>1052</b>	<b>1247</b>	<b>600</b>	<b>666</b>
<b>VI. Profit /loss</b>	<b>102</b>	<b>-60</b>	<b>-262</b>	<b>74</b>	<b>34</b>	<b>20</b>	<b>-71</b>	<b>-281</b>	<b>28</b>	<b>56</b>	<b>113</b>	<b>136</b>
<b>Total (III+IV+V+VI)</b>	<b>1837</b>	<b>2006</b>	<b>1165</b>	<b>1635</b>	<b>625</b>	<b>708</b>	<b>2299</b>	<b>2553</b>	<b>1157</b>	<b>1354</b>	<b>768</b>	<b>803</b>

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank		Nainital Almora Kshetriya Gramin Bank		Nalanda Gramin Bank		Netravati Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(241)	(242)	(243)	(244)	(245)	(246)	(247)	(248)	(249)	(250)	(251)	(252)
<b>Income</b>												
<b>I. Interest Earned</b>	<b>1883</b>	<b>2034</b>	<b>78</b>	<b>92</b>	<b>3276</b>	<b>3691</b>	<b>1494</b>	<b>1675</b>	<b>1206</b>	<b>1609</b>	<b>489</b>	<b>628</b>
a) Interest/discount on advances/bills	396	376	23	31	1577	2077	614	766	181	244	335	474
b) Income on Investments	716	1658	54	60	650	727	861	863	0	0	23	26
c) Interest on balances with RBI and other inter-bank funds	771	0	0	0	1049	886	18	46	1025	1365	131	129
d) Others	0	0	1	1	0	0	0	0	0	0	0	0
<b>II. Other income</b>	<b>84</b>	<b>98</b>	<b>3</b>	<b>3</b>	<b>130</b>	<b>191</b>	<b>38</b>	<b>40</b>	<b>16</b>	<b>18</b>	<b>35</b>	<b>42</b>
a) Commission, exchange and brokerage	20	32	1	2	113	178	7	6	10	6	22	8
b) Other miscellaneous income	64	65	2	1	17	13	30	34	6	12	14	34
<b>Total (I+II)</b>	<b>1967</b>	<b>2132</b>	<b>81</b>	<b>95</b>	<b>3406</b>	<b>3881</b>	<b>1532</b>	<b>1715</b>	<b>1221</b>	<b>1627</b>	<b>524</b>	<b>670</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>1300</b>	<b>1462</b>	<b>38</b>	<b>45</b>	<b>1871</b>	<b>2236</b>	<b>842</b>	<b>933</b>	<b>1062</b>	<b>1223</b>	<b>312</b>	<b>390</b>
a) Interest on deposits	1157	1343	37	28	1536	1881	748	869	1041	1199	258	314
b) Interest on RBI/inter-bank borrowings	142	119	1	1	333	337	93	61	21	25	54	77
c) Others	0	0	0	17	2	18	1	3	0	0	0	0
<b>IV. Operating expenses</b>	<b>431</b>	<b>445</b>	<b>35</b>	<b>41</b>	<b>1179</b>	<b>1198</b>	<b>329</b>	<b>347</b>	<b>447</b>	<b>527</b>	<b>157</b>	<b>188</b>
a) Payments to and provisions for employees	386	401	30	32	1052	1033	271	292	408	484	136	164
b) Rent, taxes and lighting	8	8	1	2	35	39	18	19	7	7	8	8
c) Printing and stationery	5	4	0	0	19	21	5	5	3	3	2	2
d) Advertisement and publicity	0	0	0	0	1	1	0	0	0	0	0	0
e) Depreciation on Bank's property	2	2	1	1	9	13	4	4	3	5	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	0	0	2	3	1	1	1	1	1	1
h) Law charges	1	1	0	0	0	0	1	1	1	0	0	0
i) Postage, telegrams, telephones, etc.	1	1	0	0	8	8	2	3	2	3	2	3
j) Repairs and maintenance	1	1	0	0	2	4	5	5	0	0	0	0
k) Insurance	11	9	1	1	7	16	6	6	1	2	2	2
l) Other expenditure	16	16	2	4	44	60	15	12	21	22	4	6
<b>V. Provisions and contingencies</b>	<b>57</b>	<b>41</b>	<b>0</b>	<b>0</b>	<b>58</b>	<b>69</b>	<b>7</b>	<b>38</b>	<b>68</b>	<b>103</b>	<b>5</b>	<b>8</b>
<b>Total expenses*</b>	<b>1730</b>	<b>1907</b>	<b>73</b>	<b>86</b>	<b>3050</b>	<b>3434</b>	<b>1171</b>	<b>1280</b>	<b>1509</b>	<b>1750</b>	<b>469</b>	<b>579</b>
<b>VI. Profit /loss</b>	<b>180</b>	<b>184</b>	<b>7</b>	<b>9</b>	<b>298</b>	<b>378</b>	<b>354</b>	<b>397</b>	<b>-356</b>	<b>-226</b>	<b>50</b>	<b>83</b>
<b>Total (III+IV+V+VI)</b>	<b>1967</b>	<b>2132</b>	<b>81</b>	<b>95</b>	<b>3406</b>	<b>3881</b>	<b>1532</b>	<b>1715</b>	<b>1221</b>	<b>1627</b>	<b>524</b>	<b>670</b>

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank		Palamau Kshetriya Gramin Bank		Panchmahal Vadodara Gramin Bank		Pandyan Gramin Bank		Parvatiya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(253)	(254)	(255)	(256)	(257)	(258)	(259)	(260)	(261)	(262)	(263)	(264)
<b>Income</b>												
<b>I. Interest Earned</b>	<b>1522</b>	<b>1753</b>	<b>6112</b>	<b>7119</b>	<b>1544</b>	<b>1916</b>	<b>1359</b>	<b>1455</b>	<b>4641</b>	<b>5511</b>	<b>881</b>	<b>1014</b>
a) Interest/discount on advances/bills	593	650	4239	5331	307	357	560	555	2388	2983	175	196
b) Income on Investments	398	550	1062	1046	238	228	483	838	352	582	178	162
c) Interest on balances with RBI and other inter-bank funds	531	553	810	741	930	1235	316	62	1901	0	527	655



g) Auditors' fees and expenses	0	0	1	4	1	1	4	4	1	2	5	5
h) Law charges	0	0	0	1	0	0	1	1	0	0	2	2
i) Postage, telegrams, telephones, etc.	1	2	7	9	1	2	7	3	1	1	23	22
j) Repairs and maintenance	1	0	3	1	1	0	3	2	1	1	3	5
k) Insurance	2	4	1	1	4	5	3	4	10	12	28	30
l) Other expenditure	4	5	38	58	12	14	44	69	26	38	65	78
<b>V. Provisions and contingencies</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>396</b>	<b>421</b>	<b>68</b>	<b>45</b>	<b>61</b>	<b>105</b>
<b>Total expenses*</b>	<b>373</b>	<b>457</b>	<b>2428</b>	<b>2867</b>	<b>692</b>	<b>884</b>	<b>4119</b>	<b>4730</b>	<b>1974</b>	<b>2280</b>	<b>5128</b>	<b>5520</b>
<b>VI. Profit /loss</b>	<b>70</b>	<b>71</b>	<b>513</b>	<b>811</b>	<b>287</b>	<b>217</b>	<b>170</b>	<b>8</b>	<b>212</b>	<b>399</b>	<b>2162</b>	<b>2617</b>
<b>Total (III+IV+V+VI)</b>	<b>443</b>	<b>535</b>	<b>2941</b>	<b>3678</b>	<b>979</b>	<b>1101</b>	<b>4686</b>	<b>5159</b>	<b>2254</b>	<b>2724</b>	<b>7351</b>	<b>8242</b>

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Puri Gramin Bank		Rae Bareli Kshetriya Gramin Bank		Raigarh Kshetriya Gramin Bank		Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	2000 (277)	2001 (278)	2000 (279)	2001 (280)	2000 (281)	2001 (282)	2000 (283)	2001 (284)	2000 (285)	2001 (286)	2000 (287)	2001 (288)
<b>Income</b>												
<b>I. Interest Earned</b>	<b>3128</b>	<b>3803</b>	<b>2408</b>	<b>2677</b>	<b>1126</b>	<b>1339</b>	<b>987</b>	<b>1174</b>	<b>1289</b>	<b>1464</b>	<b>477</b>	<b>566</b>
a) Interest/discount on advances/bills	1814	2119	419	530	218	224	470	568	376	403	247	285
b) Income on Investments	1313	1683	1238	1186	25	18	240	290	242	162	60	90
c) Interest on balances with RBI and other inter-bank funds	1	1	723	934	883	1097	276	316	672	899	0	0
d) Others	0	0	29	27	0	0	0	0	0	0	170	191
<b>II. Other income</b>	<b>118</b>	<b>119</b>	<b>19</b>	<b>40</b>	<b>115</b>	<b>35</b>	<b>32</b>	<b>35</b>	<b>26</b>	<b>29</b>	<b>17</b>	<b>76</b>
a) Commission, exchange and brokerage	85	91	12	16	13	17	4	7	5	6	4	12
b) Other miscellaneous income	34	28	7	23	102	18	28	28	21	23	13	64
<b>Total (I+II)</b>	<b>3246</b>	<b>3921</b>	<b>2427</b>	<b>2716</b>	<b>1241</b>	<b>1374</b>	<b>1019</b>	<b>1208</b>	<b>1315</b>	<b>1493</b>	<b>494</b>	<b>642</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>2294</b>	<b>2833</b>	<b>1453</b>	<b>1667</b>	<b>749</b>	<b>730</b>	<b>729</b>	<b>831</b>	<b>996</b>	<b>1092</b>	<b>485</b>	<b>545</b>
a) Interest on deposits	1933	2333	1395	1614	708	690	632	744	920	1038	450	506
b) Interest on RBI/inter-bank borrowings	361	500	58	54	40	39	5	3	0	0	0	0
c) Others	0	0	0	0	0	0	93	84	76	54	35	39
<b>IV. Operating expenses</b>	<b>933</b>	<b>998</b>	<b>526</b>	<b>614</b>	<b>357</b>	<b>368</b>	<b>277</b>	<b>325</b>	<b>465</b>	<b>481</b>	<b>302</b>	<b>301</b>
a) Payments to and provisions for employees	802	865	468	548	338	326	238	266	414	435	258	250
b) Rent, taxes and lighting	27	30	9	14	7	7	9	10	11	11	10	12
c) Printing and stationery	13	12	8	10	4	4	4	4	7	3	4	3
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	7	9	6	8	1	1	3	5	6	3	2	3
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	3	4	1	2	0	1	1	1	1	2	0	1
h) Law charges	0	0	0	1	0	0	0	1	0	1	0	1
i) Postage, telegrams, telephones, etc.	3	2	4	4	2	2	2	2	2	2	3	3
j) Repairs and maintenance	1	1	4	4	1	1	1	1	1	1	1	1
k) Insurance	15	18	7	11	5	11	0	1	8	8	0	0
l) Other expenditure	62	57	18	14	1	15	19	34	17	15	24	27
<b>V. Provisions and contingencies</b>	<b>0</b>	<b>239</b>	<b>92</b>	<b>88</b>	<b>55</b>	<b>99</b>	<b>-9</b>	<b>10</b>	<b>30</b>	<b>57</b>	<b>170</b>	<b>35</b>
<b>Total expenses*</b>	<b>3227</b>	<b>3831</b>	<b>1978</b>	<b>2281</b>	<b>1106</b>	<b>1098</b>	<b>1006</b>	<b>1156</b>	<b>1461</b>	<b>1574</b>	<b>787</b>	<b>846</b>
<b>VI. Profit /loss</b>	<b>19</b>	<b>-149</b>	<b>357</b>	<b>348</b>	<b>79</b>	<b>177</b>	<b>22</b>	<b>42</b>	<b>-176</b>	<b>-137</b>	<b>-462</b>	<b>-239</b>
<b>Total (III+IV+V+VI)</b>	<b>3246</b>	<b>3921</b>	<b>2427</b>	<b>2716</b>	<b>1241</b>	<b>1374</b>	<b>1019</b>	<b>1208</b>	<b>1315</b>	<b>1493</b>	<b>494</b>	<b>642</b>

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Rushikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalaseema Gramin Bank		Rewa Sidhi Gramin Bank		Sabarkantha- Gandhinagar Gramin Bank	
	2000 (289)	2001 (290)	2000 (291)	2001 (292)	2000 (293)	2001 (294)	2000 (295)	2001 (296)	2000 (297)	2001 (298)	2000 (299)	2001 (300)

**Income**

<b>I. Interest Earned</b>	<b>2300</b>	<b>2918</b>	<b>1127</b>	<b>1335</b>	<b>828</b>	<b>981</b>	<b>5936</b>	<b>6766</b>	<b>2714</b>	<b>3095</b>	<b>979</b>	<b>1146</b>
a) Interest/discount on advances/bills	817	947	307	341	350	443	3637	4131	492	644	292	302
b) Income on Investments	1483	1971	806	966	276	338	184	140	1006	1024	263	383
c) Interest on balances with RBI and other inter-bank funds	0	0	13	27	200	199	2115	2495	1214	1425	425	461
d) Others	0	0	0	0	2	2	0	0	2	2	0	0
<b>II. Other income</b>	<b>113</b>	<b>245</b>	<b>49</b>	<b>44</b>	<b>22</b>	<b>25</b>	<b>242</b>	<b>305</b>	<b>36</b>	<b>39</b>	<b>77</b>	<b>35</b>
a) Commission, exchange and brokerage	19	29	33	32	4	3	106	108	9	10	26	24
b) Other miscellaneous income	94	216	16	12	18	22	136	196	27	29	51	11
<b>Total (I+II)</b>	<b>2413</b>	<b>3162</b>	<b>1176</b>	<b>1379</b>	<b>850</b>	<b>1006</b>	<b>6178</b>	<b>7071</b>	<b>2750</b>	<b>3134</b>	<b>1056</b>	<b>1182</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>1712</b>	<b>2105</b>	<b>788</b>	<b>907</b>	<b>578</b>	<b>672</b>	<b>3471</b>	<b>4173</b>	<b>1753</b>	<b>1930</b>	<b>663</b>	<b>779</b>
a) Interest on deposits	1545	1927	711	829	537	624	2918	3553	1655	1850	571	686
b) Interest on RBI/inter-bank borrowings	167	178	76	78	41	48	553	621	98	80	90	87
c) Others	0	0	0	0	0	0	0	0	0	0	2	6
<b>IV. Operating expenses</b>	<b>478</b>	<b>549</b>	<b>244</b>	<b>275</b>	<b>230</b>	<b>272</b>	<b>1425</b>	<b>1676</b>	<b>631</b>	<b>641</b>	<b>152</b>	<b>166</b>
a) Payments to and provisions for employees	423	490	204	231	192	227	1231	1451	506	546	129	138
b) Rent, taxes and lighting	14	16	10	13	9	12	36	39	15	17	7	7
c) Printing and stationery	10	11	3	5	5	4	18	21	8	14	2	5
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	1	0	0
e) Depreciation on Bank's property	8	6	8	8	6	9	16	21	5	6	6	5
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	4	4	1	2	1	1
h) Law charges	0	1	0	0	0	0	1	1	0	1	0	0
i) Postage, telegrams, telephones, etc.	3	5	1	1	2	2	21	22	5	5	1	2
j) Repairs and maintenance	2	3	1	0	1	1	0	1	1	2	0	0
k) Insurance	7	10	4	5	4	4	20	22	12	13	4	5
l) Other expenditure	8	6	13	11	10	11	78	93	76	34	3	3
<b>V. Provisions and contingencies</b>	<b>90</b>	<b>202</b>	<b>44</b>	<b>79</b>	<b>31</b>	<b>5</b>	<b>286</b>	<b>119</b>	<b>149</b>	<b>-96</b>	<b>31</b>	<b>20</b>
<b>Total expenses*</b>	<b>2190</b>	<b>2654</b>	<b>1032</b>	<b>1182</b>	<b>808</b>	<b>944</b>	<b>4896</b>	<b>5849</b>	<b>2384</b>	<b>2571</b>	<b>815</b>	<b>945</b>
<b>VI. Profit /loss</b>	<b>133</b>	<b>306</b>	<b>100</b>	<b>118</b>	<b>11</b>	<b>57</b>	<b>996</b>	<b>1102</b>	<b>217</b>	<b>659</b>	<b>210</b>	<b>216</b>
<b>Total (III+IV+V+VI)</b>	<b>2413</b>	<b>3162</b>	<b>1176</b>	<b>1379</b>	<b>850</b>	<b>1006</b>	<b>6178</b>	<b>7071</b>	<b>2750</b>	<b>3134</b>	<b>1056</b>	<b>1182</b>

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Sagar Gramin Bank		Sahyadri Gramin Bank		Samastipur Kshetriya Gramin Bank		Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(301)	(302)	(303)	(304)	(305)	(306)	(307)	(308)	(309)	(310)	(311)	(312)
<b>Income</b>												
<b>I. Interest Earned</b>	<b>3836</b>	<b>4752</b>	<b>882</b>	<b>1051</b>	<b>1710</b>	<b>1918</b>	<b>7237</b>	<b>8757</b>	<b>1937</b>	<b>2488</b>	<b>2258</b>	<b>2436</b>
a) Interest/discount on advances/bills	494	747	496	604	301	381	394	936	981	1448	282	309
b) Income on Investments	2338	2290	116	201	420	367	4854	5893	0	513	725	475
c) Interest on balances with RBI and other inter-bank funds	1004	1715	270	246	989	1171	1979	1918	0	528	1250	1652
d) Others	0	0	0	0	0	0	10	10	957	0	0	0
<b>II. Other income</b>	<b>52</b>	<b>87</b>	<b>50</b>	<b>57</b>	<b>145</b>	<b>85</b>	<b>94</b>	<b>128</b>	<b>131</b>	<b>253</b>	<b>227</b>	<b>112</b>
a) Commission, exchange and brokerage	49	79	12	15	28	51	28	32	51	74	14	13
b) Other miscellaneous income	3	8	38	42	117	34	66	97	80	179	213	99
<b>Total (I+II)</b>	<b>3889</b>	<b>4840</b>	<b>932</b>	<b>1108</b>	<b>1855</b>	<b>2004</b>	<b>7331</b>	<b>8885</b>	<b>2068</b>	<b>2741</b>	<b>2484</b>	<b>2548</b>
<b>Expenditure &amp; Provisions</b>												
<b>III. Interest expended</b>	<b>2868</b>	<b>3457</b>	<b>487</b>	<b>625</b>	<b>1136</b>	<b>1325</b>	<b>4541</b>	<b>5082</b>	<b>1149</b>	<b>1417</b>	<b>1655</b>	<b>1684</b>
a) Interest on deposits	2805	3376	372	438	1031	1227	4440	4988	942	1150	1566	1610
b) Interest on RBI/inter-bank borrowings	0	0	116	187	96	87	5	4	0	267	89	74
c) Others	64	81	0	0	9	12	96	91	206	0	0	0
<b>IV. Operating expenses</b>	<b>956</b>	<b>1007</b>	<b>179</b>	<b>195</b>	<b>519</b>	<b>531</b>	<b>1646</b>	<b>1823</b>	<b>436</b>	<b>542</b>	<b>657</b>	<b>690</b>
a) Payments to and provisions for	847	883	148	160	439	451	1246	1527	371	465	605	625

employees												
b) Rent, taxes and lighting	38	40	8	9	13	15	22	30	12	15	9	11
c) Printing and stationery	15	11	3	4	6	8	11	12	7	8	4	7
d) Advertisement and publicity	0	0	0	0	0	0	1	1	0	0	0	0
e) Depreciation on Bank's property	7	6	3	4	4	4	6	7	5	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	2	3	1	1	1	1	3	3	2	2	2	2
h) Law charges	1	1	0	0	1	1	1	3	0	1	0	1
i) Postage, telegrams, telephones, etc.	3	3	3	3	1	2	7	8	6	6	2	2
j) Repairs and maintenance	1	1	2	1	1	2	2	2	0	0	1	1
k) Insurance	20	25	0	0	28	9	35	38	5	6	5	7
l) Other expenditure	22	34	11	12	24	38	312	192	26	31	27	31
<b>V. Provisions and contingencies</b>	<b>-86</b>	<b>-127</b>	<b>30</b>	<b>37</b>	<b>0</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>57</b>	<b>0</b>	<b>0</b>
<b>Total expenses*</b>	<b>3825</b>	<b>4463</b>	<b>667</b>	<b>819</b>	<b>1655</b>	<b>1856</b>	<b>6187</b>	<b>6905</b>	<b>1585</b>	<b>1959</b>	<b>2311</b>	<b>2373</b>
<b>VI. Profit /loss</b>	<b>150</b>	<b>503</b>	<b>236</b>	<b>252</b>	<b>200</b>	<b>131</b>	<b>1144</b>	<b>1980</b>	<b>484</b>	<b>725</b>	<b>173</b>	<b>175</b>
<b>Total (III+IV+V+VI)</b>	<b>3889</b>	<b>4840</b>	<b>932</b>	<b>1108</b>	<b>1855</b>	<b>2004</b>	<b>7331</b>	<b>8885</b>	<b>2068</b>	<b>2741</b>	<b>2484</b>	<b>2548</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		Sharda Gramin Bank		Shekhawati Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(313)	(314)	(315)	(316)	(317)	(318)	(319)	(320)	(321)	(322)	(323)	(324)
<b>Income</b>												
<b>I. Interest Earned</b>	<b>993</b>	<b>1203</b>	<b>1484</b>	<b>1726</b>	<b>1415</b>	<b>1726</b>	<b>652</b>	<b>810</b>	<b>1262</b>	<b>1506</b>	<b>2840</b>	<b>3349</b>
a) Interest/discount on advances/bills	192	228	450	545	497	616	123	162	212	278	933	1056
b) Income on Investments	8	11	1026	1175	302	290	523	642	347	462	1884	2293
c) Interest on balances with RBI and other inter-bank funds	794	965	7	6	590	789	6	6	703	765	23	1
d) Others	0	0	0	0	25	30	0	0	0	0	0	0
<b>II. Other income</b>	<b>61</b>	<b>116</b>	<b>52</b>	<b>75</b>	<b>69</b>	<b>30</b>	<b>23</b>	<b>32</b>	<b>42</b>	<b>60</b>	<b>118</b>	<b>408</b>
a) Commission, exchange and brokerage	6	7	52	75	45	30	11	12	41	59	15	22
b) Other miscellaneous income	56	109	0	0	24	0	12	20	1	1	103	386
<b>Total (I+II)</b>	<b>1055</b>	<b>1319</b>	<b>1536</b>	<b>1802</b>	<b>1484</b>	<b>1757</b>	<b>675</b>	<b>842</b>	<b>1304</b>	<b>1565</b>	<b>2958</b>	<b>3758</b>
<b>Expenditure &amp; Provisions</b>												
<b>III. Interest expended</b>	<b>809</b>	<b>918</b>	<b>674</b>	<b>775</b>	<b>628</b>	<b>766</b>	<b>559</b>	<b>649</b>	<b>824</b>	<b>949</b>	<b>1978</b>	<b>2261</b>
a) Interest on deposits	784	899	586	669	472	602	536	617	793	912	1829	2121
b) Interest on RBI/inter-bank borrowings	26	19	87	106	0	1	23	32	0	0	1	1
c) Others	0	0	0	0	156	163	0	0	31	36	149	140
<b>IV. Operating expenses</b>	<b>350</b>	<b>369</b>	<b>240</b>	<b>257</b>	<b>287</b>	<b>262</b>	<b>272</b>	<b>269</b>	<b>359</b>	<b>386</b>	<b>676</b>	<b>772</b>
a) Payments to and provisions for employees	328	344	193	203	171	198	212	221	320	340	611	697
b) Rent, taxes and lighting	4	4	9	11	6	7	6	7	7	9	6	8
c) Printing and stationery	3	3	7	5	5	5	2	2	3	4	5	6
d) Advertisement and publicity	0	0	0	1	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	1	1	8	9	4	5	1	2	2	3	4	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	1	1	1	2	1	1	1	1	3	3
h) Law charges	0	0	0	1	0	0	0	0	0	0	3	2
i) Postage, telegrams, telephones, etc.	0	1	4	4	2	2	1	1	3	3	9	10
j) Repairs and maintenance	1	2	1	1	7	11	0	0	0	1	1	1
k) Insurance	6	7	5	7	5	5	4	6	6	6	1	1
l) Other expenditure	6	6	13	13	87	27	46	29	17	19	33	40
<b>V. Provisions and contingencies</b>	<b>59</b>	<b>68</b>	<b>28</b>	<b>15</b>	<b>52</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>47</b>	<b>82</b>
<b>Total expenses*</b>	<b>1160</b>	<b>1286</b>	<b>914</b>	<b>1032</b>	<b>863</b>	<b>1028</b>	<b>831</b>	<b>918</b>	<b>1183</b>	<b>1335</b>	<b>2655</b>	<b>3033</b>
<b>VI. Profit /loss</b>	<b>-164</b>	<b>-35</b>	<b>594</b>	<b>754</b>	<b>568</b>	<b>728</b>	<b>-156</b>	<b>-76</b>	<b>115</b>	<b>231</b>	<b>256</b>	<b>642</b>
<b>Total (III+IV+V+VI)</b>	<b>1055</b>	<b>1319</b>	<b>1536</b>	<b>1802</b>	<b>1484</b>	<b>1757</b>	<b>675</b>	<b>842</b>	<b>1304</b>	<b>1565</b>	<b>2958</b>	<b>3758</b>

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Shivalik Kshetriya Gramin Bank		Shivpuri-Guna Kshetriya Gramin Bank		Sri Sathavahana Gramin Bank		Shri Venkateshwara Gramin Bank		Singhbhum Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(325)	(326)	(327)	(328)	(329)	(330)	(331)	(332)	(333)	(334)	(335)	(336)
<b>Income</b>												
<b>I. Interest Earned</b>	<b>1670</b>	<b>1912</b>	<b>1421</b>	<b>1745</b>	<b>1774</b>	<b>2063</b>	<b>2533</b>	<b>3169</b>	<b>1877</b>	<b>2293</b>	<b>2490</b>	<b>3141</b>
a) Interest/discount on advances/bills	408	470	419	523	861	1038	1600	2053	384	510	237	322
b) Income on Investments	865	1213	43	26	216	240	186	283	906	1179	347	410
c) Interest on balances with RBI and other inter-bank funds	396	229	959	1197	697	786	746	833	586	604	1906	2409
d) Others	0	0	0	0	0	0	0	0	0	0	0	0
<b>II. Other income</b>	<b>42</b>	<b>104</b>	<b>148</b>	<b>100</b>	<b>276</b>	<b>95</b>	<b>114</b>	<b>148</b>	<b>43</b>	<b>45</b>	<b>37</b>	<b>30</b>
a) Commission, exchange and brokerage	6	7	40	45	44	47	68	87	7	10	14	15
b) Other miscellaneous income	36	97	108	55	232	48	46	61	36	36	23	15
<b>Total (I+II)</b>	<b>1712</b>	<b>2016</b>	<b>1570</b>	<b>1846</b>	<b>2050</b>	<b>2158</b>	<b>2647</b>	<b>3317</b>	<b>1919</b>	<b>2339</b>	<b>2527</b>	<b>3171</b>
<b>Expenditure &amp; Provisions</b>												
<b>III. Interest expended</b>	<b>910</b>	<b>1090</b>	<b>1025</b>	<b>1166</b>	<b>1374</b>	<b>1634</b>	<b>1599</b>	<b>2025</b>	<b>1435</b>	<b>1660</b>	<b>1641</b>	<b>1937</b>
a) Interest on deposits	833	1000	976	1124	1254	1500	1410	1817	1339	1636	1613	1912
b) Interest on RBI/inter-bank borrowings	76	88	49	41	120	134	189	208	93	22	28	25
c) Others	1	2	0	0	0	0	0	0	2	2	0	0
<b>IV. Operating expenses</b>	<b>310</b>	<b>351</b>	<b>437</b>	<b>463</b>	<b>467</b>	<b>359</b>	<b>640</b>	<b>701</b>	<b>479</b>	<b>494</b>	<b>382</b>	<b>487</b>
a) Payments to and provisions for employees	241	261	392	414	242	255	545	587	421	437	345	442
b) Rent, taxes and lighting	7	11	13	14	7	10	16	20	12	15	7	9
c) Printing and stationery	3	3	5	6	6	6	9	13	5	5	3	4
d) Advertisement and publicity	0	0	0	0	0	0	1	1	0	0	0	0
e) Depreciation on Bank's property	13	15	2	3	3	4	6	10	2	3	4	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	1	1	1	1	2	2	1	2	1	1
h) Law charges	3	1	0	0	0	0	0	0	0	0	0	0
i) Postage, telegrams, telephones, etc.	3	4	4	3	2	3	14	14	2	3	1	1
j) Repairs and maintenance	1	2	1	1	1	1	3	6	2	1	0	1
k) Insurance	1	1	6	6	9	11	11	12	2	2	10	10
l) Other expenditure	38	51	12	13	195	67	33	34	31	28	11	15
<b>V. Provisions and contingencies</b>	<b>-13</b>	<b>30</b>	<b>13</b>	<b>94</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>43</b>	<b>0</b>	<b>59</b>	<b>-103</b>	<b>325</b>
<b>Total expenses*</b>	<b>1220</b>	<b>1441</b>	<b>1462</b>	<b>1628</b>	<b>1841</b>	<b>1993</b>	<b>2239</b>	<b>2726</b>	<b>1913</b>	<b>2154</b>	<b>2023</b>	<b>2424</b>
<b>VI. Profit /loss</b>	<b>504</b>	<b>545</b>	<b>95</b>	<b>123</b>	<b>209</b>	<b>165</b>	<b>386</b>	<b>549</b>	<b>6</b>	<b>126</b>	<b>607</b>	<b>422</b>
<b>Total (III+IV+V+VI)</b>	<b>1712</b>	<b>2016</b>	<b>1570</b>	<b>1846</b>	<b>2050</b>	<b>2158</b>	<b>2647</b>	<b>3317</b>	<b>1919</b>	<b>2339</b>	<b>2527</b>	<b>3171</b>

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank		Sree Anantha Gramin Bank		Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(337)	(338)	(339)	(340)	(341)	(342)	(343)	(344)	(345)	(346)	(347)	(348)
<b>Income</b>												
<b>I. Interest Earned</b>	<b>618</b>	<b>705</b>	<b>6678</b>	<b>7868</b>	<b>2531</b>	<b>2779</b>	<b>3321</b>	<b>3857</b>	<b>2737</b>	<b>3163</b>	<b>5367</b>	<b>6010</b>
a) Interest/discount on advances/bills	422	481	4847	6043	729	857	1927	2238	1036	1252	2289	2717
b) Income on Investments	112	180	663	753	729	776	1394	1619	1665	1884	3034	3257
c) Interest on balances with RBI and other inter-bank funds	7	13	1155	1071	1073	1144	0	0	37	27	44	35
d) Others	77	31	14	0	0	2	0	0	0	0	0	0
<b>II. Other income</b>	<b>34</b>	<b>55</b>	<b>536</b>	<b>501</b>	<b>436</b>	<b>190</b>	<b>157</b>	<b>213</b>	<b>70</b>	<b>94</b>	<b>145</b>	<b>184</b>
a) Commission, exchange and brokerage	4	4	532	497	161	190	45	48	57	75	107	137
b) Other miscellaneous income	30	51	4	4	275	0	112	165	13	19	38	48
<b>Total (I+II)</b>	<b>651</b>	<b>760</b>	<b>7214</b>	<b>8369</b>	<b>2967</b>	<b>2969</b>	<b>3478</b>	<b>4070</b>	<b>2807</b>	<b>3258</b>	<b>5512</b>	<b>6194</b>
<b>Expenditure &amp; Provisions</b>												
<b>III. Interest expended</b>	<b>401</b>	<b>455</b>	<b>3320</b>	<b>4008</b>	<b>1124</b>	<b>1253</b>	<b>1904</b>	<b>2149</b>	<b>1854</b>	<b>2271</b>	<b>3575</b>	<b>4031</b>
a) Interest on deposits	292	337	2104	2587	986	1110	1493	1727	1654	2069	3177	3563
b) Interest on RBI/inter-bank borrowings	110	118	1215	1422	138	143	411	422	200	202	398	467



c) Others	0	0	0	0	0	0	0	0	0	0	0	0
<b>IV. Operating expenses</b>	<b>215</b>	<b>240</b>	<b>2455</b>	<b>2685</b>	<b>608</b>	<b>660</b>	<b>662</b>	<b>801</b>	<b>480</b>	<b>587</b>	<b>1313</b>	<b>1374</b>
a) Payments to and provisions for employees	174	205	2044	2199	537	576	535	658	391	489	1191	1258
b) Rent, taxes and lighting	9	9	71	90	16	19	16	18	18	20	47	45
c) Printing and stationery	3	3	28	29	7	9	9	12	8	7	19	18
d) Advertisement and publicity	0	0	2	3	0	0	2	2	0	0	2	3
e) Depreciation on Bank's property	3	3	12	24	8	10	14	18	7	9	4	6
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	5	5	2	2	2	2	2	2	4	5
h) Law charges	0	1	2	5	1	1	0	0	1	0	0	1
i) Postage, telegrams, telephones, etc.	-1	3	57	60	3	4	8	8	4	4	13	13
j) Repairs and maintenance	1	1	8	10	1	1	1	1	1	1	1	2
k) Insurance	1	2	19	26	10	11	3	3	11	16	28	19
l) Other expenditure	24	12	206	235	22	26	73	78	39	40	2	5
<b>V. Provisions and contingencies</b>	<b>58</b>	<b>28</b>	<b>161</b>	<b>201</b>	<b>0</b>	<b>90</b>	<b>-7</b>	<b>84</b>	<b>55</b>	<b>140</b>	<b>258</b>	<b>287</b>
<b>Total expenses*</b>	<b>617</b>	<b>695</b>	<b>5775</b>	<b>6694</b>	<b>1733</b>	<b>1913</b>	<b>2567</b>	<b>2950</b>	<b>2334</b>	<b>2858</b>	<b>4888</b>	<b>5404</b>
<b>VI. Profit /loss</b>	<b>-24</b>	<b>37</b>	<b>1278</b>	<b>1475</b>	<b>1234</b>	<b>966</b>	<b>918</b>	<b>1035</b>	<b>418</b>	<b>259</b>	<b>366</b>	<b>503</b>
<b>Total (III+IV+V+VI)</b>	<b>651</b>	<b>760</b>	<b>7214</b>	<b>8369</b>	<b>2967</b>	<b>2969</b>	<b>3478</b>	<b>4070</b>	<b>2807</b>	<b>3258</b>	<b>5512</b>	<b>6194</b>

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Sri Ganganagar Kshetriya Gramin Bank		Srirama Gramin Bank		Subansiri Gaonlia Gramin Bank		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001	2000	2001
	(349)	(350)	(351)	(352)	(353)	(354)	(355)	(356)	(357)	(358)	(359)	(360)
<b>Income</b>												
<b>I. Interest Earned</b>	<b>896</b>	<b>995</b>	<b>1029</b>	<b>1128</b>	<b>736</b>	<b>808</b>	<b>3611</b>	<b>4029</b>	<b>1100</b>	<b>1252</b>	<b>1060</b>	<b>1335</b>
a) Interest/discount on advances/bills	435	487	449	499	103	124	1062	1207	670	648	545	688
b) Income on Investments	138	144	238	224	244	297	2503	2772	148	179	150	187
c) Interest on balances with RBI and other inter-bank funds	233	278	342	404	388	382	38	42	283	425	365	460
d) Others	90	86	0	0	0	4	9	8	0	0	0	0
<b>II. Other income</b>	<b>42</b>	<b>47</b>	<b>316</b>	<b>50</b>	<b>29</b>	<b>29</b>	<b>52</b>	<b>62</b>	<b>50</b>	<b>44</b>	<b>82</b>	<b>90</b>
a) Commission, exchange and brokerage	10	16	33	36	11	12	50	59	14	12	53	64
b) Other miscellaneous income	32	31	283	14	18	17	3	3	36	31	29	26
<b>Total (I+II)</b>	<b>938</b>	<b>1042</b>	<b>1344</b>	<b>1178</b>	<b>765</b>	<b>838</b>	<b>3664</b>	<b>4090</b>	<b>1149</b>	<b>1296</b>	<b>1142</b>	<b>1426</b>
<b>Expenditure &amp; Provisions</b>												
<b>III. Interest expended</b>	<b>602</b>	<b>643</b>	<b>660</b>	<b>751</b>	<b>419</b>	<b>472</b>	<b>2239</b>	<b>2573</b>	<b>729</b>	<b>820</b>	<b>653</b>	<b>929</b>
a) Interest on deposits	521	556	559	657	408	459	2020	2352	557	655	530	779
b) Interest on RBI/inter-bank borrowings	81	87	101	93	11	14	220	221	168	163	97	35
c) Others	0	0	0	0	0	0	0	0	5	1	25	115
<b>IV. Operating expenses</b>	<b>225</b>	<b>238</b>	<b>196</b>	<b>195</b>	<b>272</b>	<b>278</b>	<b>972</b>	<b>1088</b>	<b>256</b>	<b>292</b>	<b>258</b>	<b>294</b>
a) Payments to and provisions for employees	197	210	171	168	213	228	875	962	198	205	192	203
b) Rent, taxes and lighting	6	7	6	7	8	9	16	21	11	13	14	20
c) Printing and stationery	3	3	3	3	4	5	7	0	6	7	5	6
d) Advertisement and publicity	0	0	0	0	0	0	0	7	1	0	0	0
e) Depreciation on Bank's property	2	2	4	4	2	2	4	5	12	10	12	11
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	0	1	2	2	1	1	0	1
h) Law charges	0	0	1	1	0	0	1	1	0	0	1	0
i) Postage, telegrams, telephones, etc.	1	2	1	1	1	1	3	4	3	2	3	3
j) Repairs and maintenance	0	0	1	1	1	1	1	1	1	1	0	1
k) Insurance	4	4	4	4	1	1	14	25	4	5	1	0
l) Other expenditure	11	11	4	4	40	29	49	60	19	47	30	49
<b>V. Provisions and contingencies</b>	<b>18</b>	<b>18</b>	<b>225</b>	<b>51</b>	<b>0</b>	<b>0</b>	<b>72</b>	<b>284</b>	<b>162</b>	<b>141</b>	<b>0</b>	<b>0</b>
<b>Total expenses*</b>	<b>827</b>	<b>881</b>	<b>856</b>	<b>945</b>	<b>690</b>	<b>750</b>	<b>3211</b>	<b>3661</b>	<b>986</b>	<b>1112</b>	<b>910</b>	<b>1222</b>

<b>VI. Profit /loss</b>	<b>93</b>	<b>144</b>	<b>263</b>	<b>181</b>	<b>74</b>	<b>88</b>	<b>381</b>	<b>146</b>	<b>1</b>	<b>43</b>	<b>231</b>	<b>203</b>
<b>Total (III+IV+V+VI)</b>	<b>938</b>	<b>1042</b>	<b>1344</b>	<b>1178</b>	<b>765</b>	<b>838</b>	<b>3664</b>	<b>4090</b>	<b>1149</b>	<b>1296</b>	<b>1142</b>	<b>1426</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		Tulsi Gramin Bank		Tungabhadra Gramin Bank	
	2000 (361)	2001 (362)	2000 (363)	2001 (364)	2000 (365)	2001 (366)	2000 (367)	2001 (368)	2000 (369)	2001 (370)	2000 (371)	2001 (372)
<b>Income</b>												
<b>I. Interest Earned</b>	<b>1521</b>	<b>1764</b>	<b>617</b>	<b>745</b>	<b>885</b>	<b>1130</b>	<b>2032</b>	<b>2364</b>	<b>1920</b>	<b>2261</b>	<b>6065</b>	<b>6746</b>
a) Interest/discount on advances/bills	325	344	39	50	323	442	287	419	659	845	3955	4871
b) Income on Investments	72	74	373	458	155	164	1054	1270	1256	1409	961	761
c) Interest on balances with RBI and other inter-bank funds	1123	1346	204	236	407	524	691	675	5	7	1145	1114
d) Others	1	0	0	0	0	0	0	0	0	0	4	0
<b>II. Other income</b>	<b>45</b>	<b>65</b>	<b>17</b>	<b>14</b>	<b>79</b>	<b>71</b>	<b>78</b>	<b>248</b>	<b>75</b>	<b>169</b>	<b>566</b>	<b>638</b>
a) Commission, exchange and brokerage	23	26	8	8	15	19	76	102	74	127	113	126
b) Other miscellaneous income	22	39	9	5	64	52	2	146	1	42	454	512
<b>Total (I+II)</b>	<b>1565</b>	<b>1829</b>	<b>635</b>	<b>758</b>	<b>964</b>	<b>1201</b>	<b>2111</b>	<b>2612</b>	<b>1995</b>	<b>2430</b>	<b>6631</b>	<b>7384</b>
<b>Expenditure &amp; Provisions</b>												
<b>III. Interest expended</b>	<b>1139</b>	<b>1248</b>	<b>339</b>	<b>387</b>	<b>699</b>	<b>814</b>	<b>2043</b>	<b>2325</b>	<b>1051</b>	<b>1189</b>	<b>3440</b>	<b>3722</b>
a) Interest on deposits	1118	1213	332	383	624	729	1775	2121	940	1054	2443	2847
b) Interest on RBI/inter-bank borrowings	21	35	7	4	74	86	267	204	111	135	839	875
c) Others	0	0	0	0	1	0	1	0	0	0	157	0
<b>IV. Operating expenses</b>	<b>502</b>	<b>497</b>	<b>126</b>	<b>132</b>	<b>362</b>	<b>369</b>	<b>1063</b>	<b>1101</b>	<b>579</b>	<b>621</b>	<b>1552</b>	<b>1654</b>
a) Payments to and provisions for employees	456	451	96	99	320	327	986	1010	523	554	1373	1443
b) Rent, taxes and lighting	8	9	5	6	8	10	26	27	10	14	32	35
c) Printing and stationery	3	4	3	5	6	4	12	12	9	10	18	21
d) Advertisement and publicity	0	0	0	0	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	4	4	6	6	3	3	3	3	6	9	14	16
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	0	1	1	1	2	3	2	2	7
h) Law charges	1	0	0	0	0	0	2	2	1	2	3	3
i) Postage, telegrams, telephones, etc.	2	2	2	2	4	4	3	4	5	5	20	21
j) Repairs and maintenance	1	0	4	5	0	0	2	3	1	1	5	5
k) Insurance	10	9	3	2	5	5	12	15	10	11	1	1
l) Other expenditure	15	15	6	7	15	15	17	23	10	13	84	102
<b>V. Provisions and contingencies</b>	<b>0</b>	<b>23</b>	<b>26</b>	<b>34</b>	<b>24</b>	<b>12</b>	<b>-327</b>	<b>5</b>	<b>8</b>	<b>39</b>	<b>309</b>	<b>405</b>
<b>Total expenses*</b>	<b>1641</b>	<b>1744</b>	<b>465</b>	<b>519</b>	<b>1062</b>	<b>1183</b>	<b>3106</b>	<b>3426</b>	<b>1629</b>	<b>1810</b>	<b>4992</b>	<b>5376</b>
<b>VI. Profit /loss</b>	<b>-75</b>	<b>61</b>	<b>143</b>	<b>205</b>	<b>-122</b>	<b>5</b>	<b>-669</b>	<b>-819</b>	<b>357</b>	<b>580</b>	<b>1330</b>	<b>1603</b>
<b>Total (III+IV+V+VI)</b>	<b>1565</b>	<b>1829</b>	<b>635</b>	<b>758</b>	<b>964</b>	<b>1201</b>	<b>2111</b>	<b>2612</b>	<b>1995</b>	<b>2430</b>	<b>6631</b>	<b>7384</b>

(Amount in Rs. lakh)

Items	For the year ended March 31											
	Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank		Vallalar Gramin Bank		Valsad-Dangs Gramin Bank		Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank	
	2000 (373)	2001 (374)	2000 (375)	2001 (376)	2000 (377)	2001 (378)	2000 (379)	2001 (380)	2000 (381)	2001 (382)	2000 (383)	2001 (384)
<b>Income</b>												
<b>I. Interest Earned</b>	<b>2417</b>	<b>3216</b>	<b>2843</b>	<b>3576</b>	<b>542</b>	<b>623</b>	<b>1169</b>	<b>1357</b>	<b>919</b>	<b>993</b>	<b>843</b>	<b>1143</b>
a) Interest/discount on advances/bills	789	1215	567	684	273	302	345	431	667	758	402	574
b) Income on Investments	659	684	3	3	248	105	382	497	252	235	101	201
c) Interest on balances with RBI and other inter-bank funds	944	1308	2253	2717	20	216	441	428	0	0	291	322
d) Others	26	9	21	172	0	0	0	0	0	0	49	46
<b>II. Other income</b>	<b>271</b>	<b>277</b>	<b>425</b>	<b>345</b>	<b>30</b>	<b>33</b>	<b>37</b>	<b>37</b>	<b>56</b>	<b>50</b>	<b>30</b>	<b>77</b>
a) Commission, exchange and brokerage	27	52	37	37	10	10	23	25	8	9	27	34
b) Other miscellaneous income	244	225	388	308	19	23	14	12	48	41	3	44

<b>Total (I+II)</b>	<b>2688</b>	<b>3493</b>	<b>3268</b>	<b>3921</b>	<b>572</b>	<b>657</b>	<b>1206</b>	<b>1393</b>	<b>975</b>	<b>1043</b>	<b>873</b>	<b>1220</b>
<b>Expenditure &amp; Provisions</b>												
<b>III. Interest expended</b>	<b>1789</b>	<b>2138</b>	<b>2413</b>	<b>2664</b>	<b>232</b>	<b>264</b>	<b>656</b>	<b>745</b>	<b>562</b>	<b>633</b>	<b>519</b>	<b>720</b>
a) Interest on deposits	1717	2064	2339	2591	171	200	584	687	398	458	462	623
b) Interest on RBI/inter-bank borrowings	72	74	74	73	17	14	72	58	28	33	1	9
c) Others	0	0	0	0	44	50	0	0	136	142	56	88
<b>IV. Operating expenses</b>	<b>1090</b>	<b>1136</b>	<b>1156</b>	<b>1210</b>	<b>130</b>	<b>149</b>	<b>243</b>	<b>233</b>	<b>215</b>	<b>261</b>	<b>138</b>	<b>142</b>
a) Payments to and provisions for employees	879	909	1094	1139	102	110	201	192	166	200	87	91
b) Rent, taxes and lighting	20	21	17	17	5	6	9	10	8	9	14	16
c) Printing and stationery	6	5	6	6	2	3	4	4	3	3	7	6
d) Advertisement and publicity	1	2	0	0	0	0	0	0	2	2	0	0
e) Depreciation on Bank's property	6	8	3	3	4	6	4	3	10	12	6	5
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	2	2	1	1	1	1	1	1	1	1
h) Law charges	2	2	0	0	0	0	0	1	0	0	0	0
i) Postage, telegrams, telephones, etc.	4	5	2	2	3	3	4	5	4	6	2	2
j) Repairs and maintenance	1	1	0	0	1	2	0	0	1	2	0	1
k) Insurance	13	18	15	19	3	3	0	1	2	2	3	3
l) Other expenditure	155	163	18	21	9	15	20	17	18	25	16	17
<b>V. Provisions and contingencies</b>	<b>140</b>	<b>155</b>	<b>19</b>	<b>26</b>	<b>8</b>	<b>28</b>	<b>28</b>	<b>83</b>	<b>65</b>	<b>85</b>	<b>25</b>	<b>68</b>
<b>Total expenses*</b>	<b>2879</b>	<b>3274</b>	<b>3569</b>	<b>3874</b>	<b>361</b>	<b>413</b>	<b>899</b>	<b>978</b>	<b>777</b>	<b>894</b>	<b>657</b>	<b>862</b>
<b>VI. Profit /loss</b>	<b>-331</b>	<b>64</b>	<b>-321</b>	<b>21</b>	<b>202</b>	<b>215</b>	<b>279</b>	<b>331</b>	<b>133</b>	<b>64</b>	<b>191</b>	<b>290</b>
<b>Total (III+IV+V+VI)</b>	<b>2688</b>	<b>3493</b>	<b>3268</b>	<b>3921</b>	<b>572</b>	<b>657</b>	<b>1206</b>	<b>1393</b>	<b>975</b>	<b>1043</b>	<b>873</b>	<b>1220</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Vidur		Vindhyavasini		Visweshwaraya		Yavatmal	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	
	2000	2001	2000	2001	2000	2001	2000	2001
	(385)	(386)	(387)	(388)	(389)	(390)	(391)	(392)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1037</b>	<b>1244</b>	<b>1088</b>	<b>1229</b>	<b>526</b>	<b>646</b>	<b>505</b>	<b>656</b>
a) Interest/discount on advances/bills	256	367	273	377	319	417	228	254
b) Income on Investments	193	210	295	208	109	122	99	104
c) Interest on balances with RBI and other inter-bank funds	584	660	521	645	99	106	178	298
d) Others	4	7	0	0	0	0	0	0
<b>II. Other income</b>	<b>31</b>	<b>81</b>	<b>54</b>	<b>50</b>	<b>50</b>	<b>62</b>	<b>32</b>	<b>22</b>
a) Commission, exchange and brokerage	22	68	54	49	8	12	22	10
b) Other miscellaneous income	9	13	0	1	41	50	10	12
<b>Total (I+II)</b>	<b>1068</b>	<b>1325</b>	<b>1142</b>	<b>1279</b>	<b>576</b>	<b>708</b>	<b>537</b>	<b>678</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>495</b>	<b>562</b>	<b>693</b>	<b>773</b>	<b>326</b>	<b>386</b>	<b>274</b>	<b>325</b>
a) Interest on deposits	418	464	636	701	284	332	236	280
b) Interest on RBI/inter-bank borrowings	65	92	58	71	8	54	0	0
c) Others	13	6	0	0	35	0	37	45
<b>IV. Operating expenses</b>	<b>292</b>	<b>402</b>	<b>257</b>	<b>282</b>	<b>153</b>	<b>191</b>	<b>137</b>	<b>147</b>
a) Payments to and provisions for employees	262	364	222	237	132	163	117	123
b) Rent, taxes and lighting	5	6	7	10	6	6	4	5
c) Printing and stationery	3	3	4	5	3	6	2	3
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	2	4	4	6	2	4	2	2
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	0	1	4	5	0	0	0	0
i) Postage, telegrams, telephones, etc.	4	4	2	2	1	1	1	1
j) Repairs and maintenance	1	1	0	1	0	0	0	0
k) Insurance	0	0	7	5	2	2	2	3
l) Other expenditure	13	18	7	10	6	7	8	8

<b>V. Provisions and contingencies</b>	<b>0</b>	<b>28</b>	<b>4</b>	<b>173</b>	<b>15</b>	<b>31</b>	<b>17</b>	<b>53</b>
<b>Total expenses*</b>	<b>787</b>	<b>964</b>	<b>951</b>	<b>1055</b>	<b>479</b>	<b>577</b>	<b>410</b>	<b>472</b>
<b>VI. Profit /loss</b>	<b>281</b>	<b>333</b>	<b>187</b>	<b>52</b>	<b>81</b>	<b>101</b>	<b>109</b>	<b>154</b>
<b>Total (III+IV+V+VI)</b>	<b>1068</b>	<b>1325</b>	<b>1142</b>	<b>1279</b>	<b>576</b>	<b>708</b>	<b>537</b>	<b>678</b>

\*: Excluding 'Provisions and Contingencies'

Source : Annual accounts of banks of respective years.

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