

**Table 55: Earnings And Expenses of Regional Rural Banks: 2000-2001 and 2001-2002**  
(Part 1 of 8)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Adhiyaman		Akola		Alaknanda		Aligarh	
	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>758</b>	<b>903</b>	<b>733</b>	<b>905</b>	<b>1031</b>	<b>1156</b>	<b>4920</b>	<b>5381</b>
a) Interest/discount on advances/bills	436	517	494	600	210	264	1780	1961
b) Income on Investments	120	156	-	-	167	191	1284	1078
c) Interest on balances with RBI and other inter-bank funds	202	231	238	305	654	700	1856	2343
d) Others	1	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>43</b>	<b>47</b>	<b>141</b>	<b>116</b>	<b>33</b>	<b>30</b>	<b>121</b>	<b>130</b>
a) Commission, exchange and brokerage	17	22	61	70	15	21	39	36
b) Other miscellaneous income	27	25	80	46	18	10	83	94
<b>Total (I+II)</b>	<b>801</b>	<b>950</b>	<b>873</b>	<b>1021</b>	<b>1063</b>	<b>1186</b>	<b>5042</b>	<b>5511</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>408</b>	<b>488</b>	<b>430</b>	<b>472</b>	<b>681</b>	<b>761</b>	<b>2958</b>	<b>3203</b>
a) Interest on deposits	312	393	324	362	643	717	2710	2969
b) Interest on RBI/inter-bank borrowings	96	95	-	-	38	44	248	234
c) Others	-	-	105	110	-	-	-	-
<b>IV. Operating expenses</b>	<b>175</b>	<b>191</b>	<b>267</b>	<b>344</b>	<b>243</b>	<b>331</b>	<b>746</b>	<b>999</b>
a) Payments to and provisions for employees	148	163	238	306	201	276	671	896
b) Rent, taxes and lighting	6	7	8	9	6	8	21	22
c) Printing and stationery	4	5	3	5	3	5	4	13
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	4	5	2	2	1	2	4	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	1	1	3	3
h) Law charges	-	-	-	-	-	-	2	1
i) Postage, telegrams, telephones, etc.	1	1	1	2	2	3	8	10
j) Repairs and maintenance	2	2	-	-	1	1	1	1
k) Insurance	1	1	4	12	4	4	2	1
l) Other expenditure	8	5	9	7	22	30	31	48
<b>V. Provisions and contingencies</b>	<b>32</b>	<b>17</b>	<b>44</b>	<b>46</b>	<b>-</b>	<b>8</b>	<b>168</b>	<b>87</b>
<b>Total expenses*</b>	<b>583</b>	<b>679</b>	<b>697</b>	<b>816</b>	<b>924</b>	<b>1091</b>	<b>3705</b>	<b>4202</b>
<b>VI. Profit /loss</b>	<b>187</b>	<b>254</b>	<b>133</b>	<b>160</b>	<b>139</b>	<b>87</b>	<b>1169</b>	<b>1221</b>
<b>Total (III+IV+V+VI)</b>	<b>801</b>	<b>950</b>	<b>873</b>	<b>1021</b>	<b>1063</b>	<b>1186</b>	<b>5042</b>	<b>5511</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Allahabad Kshetriya		Alwar Bharatpur		Ambala Kurukshetra		Aravali Kshetriya	
	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>3057</b>	<b>3525</b>	<b>2096</b>	<b>2661</b>	<b>1372</b>	<b>1439</b>	<b>1067</b>	<b>1245</b>
a) Interest/discount on advances/bills	659	781	1103	1447	729	829	526	582
b) Income on Investments	527	422	678	859	259	197	94	90

c) Interest on balances with RBI and other inter-bank funds	1863	2315	315	355	385	414	362	573
d) Others	9	6	-	-	-	-	85	-
<b>II. Other income</b>	<b>144</b>	<b>142</b>	<b>193</b>	<b>632</b>	<b>50</b>	<b>43</b>	<b>60</b>	<b>118</b>
a) Commission, exchange and brokerage	28	27	44	49	6	8	21	36
b) Other miscellaneous income	117	115	149	583	44	34	39	82
<b>Total (I+II)</b>	<b>3201</b>	<b>3668</b>	<b>2289</b>	<b>3293</b>	<b>1422</b>	<b>1482</b>	<b>1127</b>	<b>1362</b>

#### **Expenditure & Provisions**

<b>III. Interest expended</b>	<b>1993</b>	<b>2248</b>	<b>1297</b>	<b>1653</b>	<b>867</b>	<b>899</b>	<b>966</b>	<b>1060</b>
a) Interest on deposits	1929	2131	1082	1343	715	772	849	947
b) Interest on RBI/inter-bank borrowings	64	117	215	306	151	127	117	113
c) Others	-	-	-	4	-	-	-	-
<b>IV. Operating expenses</b>	<b>729</b>	<b>831</b>	<b>580</b>	<b>842</b>	<b>336</b>	<b>340</b>	<b>527</b>	<b>341</b>
a) Payments to and provisions for employees	640	731	500	732	274	271	474	280
b) Rent, taxes and lighting	16	20	15	18	8	9	11	12
c) Printing and stationery	8	8	6	10	3	4	5	7
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	5	6	9	15	5	5	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	3	3	1	1	1	2
h) Law charges	1	-	-	-	2	2	1	-
i) Postage, telegrams, telephones, etc.	2	3	6	8	3	4	4	5
j) Repairs and maintenance	-	-	4	3	1	1	1	2
k) Insurance	16	20	9	13	11	11	6	8
l) Other expenditure	39	40	26	40	28	33	19	22
<b>V. Provisions and contingencies</b>	<b>74</b>	<b>97</b>	<b>-</b>	<b>96</b>	<b>40</b>	<b>62</b>	<b>107</b>	<b>28</b>
<b>Total expenses*</b>	<b>2722</b>	<b>3079</b>	<b>1876</b>	<b>2494</b>	<b>1202</b>	<b>1239</b>	<b>1493</b>	<b>1400</b>
<b>VI. Profit /loss</b>	<b>405</b>	<b>492</b>	<b>413</b>	<b>703</b>	<b>180</b>	<b>181</b>	<b>-473</b>	<b>-65</b>
<b>Total (III+IV+V+VI)</b>	<b>3201</b>	<b>3668</b>	<b>2289</b>	<b>3293</b>	<b>1422</b>	<b>1482</b>	<b>1127</b>	<b>1362</b>

(Amount in Rs. lakh)

For the year ended March 31

Items	Arunachal Pradesh		Aurangabad Jalana		Avadh		Baitarani	
	Rural Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)

#### **Income**

<b>I. Interest Earned</b>	<b>444</b>	<b>265</b>	<b>2074</b>	<b>2550</b>	<b>5164</b>	<b>5343</b>	<b>2266</b>	<b>3851</b>
a) Interest/discount on advances/bills	403	184	1136	1542	987	1075	946	1269
b) Income on Investments	35	72	836	988	4122	4224	520	371
c) Interest on balances with RBI and other inter-bank funds	6	10	102	20	55	44	800	1071
d) Others	-	-	-	-	-	-	-	1140
<b>II. Other income</b>	<b>22</b>	<b>18</b>	<b>74</b>	<b>208</b>	<b>82</b>	<b>87</b>	<b>52</b>	<b>84</b>
a) Commission, exchange and brokerage	10	10	57	187	21	28	10	36
b) Other miscellaneous income	12	9	16	22	61	59	42	48
<b>Total (I+II)</b>	<b>467</b>	<b>284</b>	<b>2148</b>	<b>2758</b>	<b>5246</b>	<b>5430</b>	<b>2318</b>	<b>3935</b>

#### **Expenditure & Provisions**

<b>III. Interest expended</b>	<b>266</b>	<b>338</b>	<b>1112</b>	<b>1422</b>	<b>3022</b>	<b>3266</b>	<b>1565</b>	<b>3079</b>
a) Interest on deposits	211	257	785	1054	2895	3127	1368	1653

b) Interest on RBI/inter-bank borrowings	56	80	327	368	127	140	197	288
c) Others	-	-	-	-	-	-	-	1138
<b>IV. Operating expenses</b>	<b>125</b>	<b>125</b>	<b>496</b>	<b>661</b>	<b>1093</b>	<b>1250</b>	<b>649</b>	<b>725</b>
a) Payments to and provisions for employees	92	91	367	482	945	1099	597	665
b) Rent, taxes and lighting	8	8	18	23	27	31	12	13
c) Printing and stationery	4	4	18	11	24	20	2	9
d) Advertisement and publicity	-	-	7	6	-	-	-	-
e) Depreciation on Bank's property	2	2	30	47	45	30	-	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	2	2	3	3	3	3
h) Law charges	-	-	-	-	1	1	-	2
i) Postage, telegrams, telephones, etc.	1	-	6	8	3	6	3	1
j) Repairs and maintenance	-	1	2	7	5	7	1	1
k) Insurance	5	6	5	7	22	28	11	13
l) Other expenditure	12	12	40	68	17	25	19	16
<b>V. Provisions and contingencies</b>	<b>255</b>	<b>657</b>	<b>64</b>	<b>173</b>	<b>99</b>	<b>154</b>	<b>1</b>	<b>117</b>
<b>Total expenses*</b>	<b>391</b>	<b>462</b>	<b>1608</b>	<b>2083</b>	<b>4114</b>	<b>4516</b>	<b>2214</b>	<b>3804</b>
<b>VI. Profit /loss</b>	<b>-179</b>	<b>-836</b>	<b>476</b>	<b>502</b>	<b>1033</b>	<b>761</b>	<b>103</b>	<b>14</b>
<b>Total (III+IV+V+VI)</b>	<b>467</b>	<b>284</b>	<b>2148</b>	<b>2758</b>	<b>5246</b>	<b>5430</b>	<b>2318</b>	<b>3935</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Balasore		Ballia shetriya		Banaskantha Mehsana		Bara Banki	
	Gramya Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	2001	2002	2001	2002	2001	2002	2001	2002
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>476</b>	<b>531</b>	<b>3136</b>	<b>3626</b>	<b>2125</b>	<b>2492</b>	<b>2951</b>	<b>3229</b>
a) Interest/discount on advances/bills	220	256	494	491	943	1104	588	783
b) Income on Investments	3	11	2625	3102	872	945	1591	1716
c) Interest on balances with RBI and other inter-bank funds	253	264	-	12	308	442	734	697
d) Others	-	-	17	22	2	1	38	34
<b>II. Other income</b>	<b>23</b>	<b>49</b>	<b>125</b>	<b>146</b>	<b>98</b>	<b>91</b>	<b>79</b>	<b>95</b>
a) Commission, exchange and brokerage	6	6	37	32	16	22	27	34
b) Other miscellaneous income	16	43	89	114	82	69	52	60
<b>Total (I+II)</b>	<b>499</b>	<b>580</b>	<b>3261</b>	<b>3772</b>	<b>2223</b>	<b>2582</b>	<b>3031</b>	<b>3324</b>

#### **Expenditure & Provisions**

<b>III. Interest expended</b>	<b>882</b>	<b>1050</b>	<b>2033</b>	<b>2254</b>	<b>1527</b>	<b>1768</b>	<b>1771</b>	<b>1944</b>
a) Interest on deposits	865	1011	1894	2147	1296	1495	1666	1830
b) Interest on RBI/inter-bank borrowings	1	7	2	2	231	273	105	113
c) Others	16	32	137	106	-	-	-	-
<b>IV. Operating expenses</b>	<b>464</b>	<b>472</b>	<b>617</b>	<b>790</b>	<b>515</b>	<b>699</b>	<b>763</b>	<b>855</b>
a) Payments to and provisions for employees	418	416	567	732	446	619	705	792
b) Rent, taxes and lighting	11	12	9	11	10	13	11	12
c) Printing and stationery	4	3	4	4	6	7	6	8
d) Advertisement and publicity	-	-	-	-	-	-	-	1
e) Depreciation on Bank's property	2	2	2	3	4	11	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	2	2	2	2	2	2
h) Law charges	-	-	-	-	1	-	-	1
i) Postage, telegrams, telephones, etc.	2	3	3	3	4	5	2	3

j) Repairs and maintenance	-	-	-	-	3	3	1	1
k) Insurance	7	12	12	0	1	1	2	1
l) Other expenditure	20	22	18	35	39	38	31	32
<b>V. Provisions and contingencies</b>	<b>79</b>	<b>114</b>	<b>-</b>	<b>44</b>	<b>-</b>	<b>50</b>	<b>-10</b>	<b>6</b>
<b>Total expenses*</b>	<b>1346</b>	<b>1523</b>	<b>2650</b>	<b>3045</b>	<b>2042</b>	<b>2467</b>	<b>2535</b>	<b>2799</b>
<b>VI. Profit /loss</b>	<b>-926</b>	<b>-1057</b>	<b>611</b>	<b>683</b>	<b>182</b>	<b>65</b>	<b>506</b>	<b>519</b>
<b>Total (III+IV+V+VI)</b>	<b>499</b>	<b>580</b>	<b>3261</b>	<b>3772</b>	<b>2223</b>	<b>2582</b>	<b>3031</b>	<b>3324</b>

(Amount in Rs. lakh)

For the year ended March 31

Items	Bardhaman		Bareilly Kshetriya		Bastar Kshetriya		Basti	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	2001	2002	2001	2002	2001	2002	2001	2002
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)

### Income

<b>I. Interest Earned</b>	<b>3799</b>	<b>4531</b>	<b>2278</b>	<b>2370</b>	<b>596</b>	<b>737</b>	<b>3679</b>	<b>3980</b>
a) Interest/discount on advances/bills	802	1069	830	973	205	365	600	691
b) Income on Investments	769	2617	1425	318	10	1	3021	3220
c) Interest on balances with RBI and other inter-bank funds	2228	845	22	1079	381	371	58	69
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>221</b>	<b>251</b>	<b>87</b>	<b>135</b>	<b>36</b>	<b>42</b>	<b>56</b>	<b>390</b>
a) Commission, exchange and brokerage	26	30	24	34	14	42	52	118
b) Other miscellaneous income	195	221	64	101	22	-	5	273
<b>Total (I+II)</b>	<b>4020</b>	<b>4782</b>	<b>2365</b>	<b>2505</b>	<b>632</b>	<b>779</b>	<b>3736</b>	<b>4370</b>

### Expenditure & Provisions

<b>III. Interest expended</b>	<b>3040</b>	<b>3210</b>	<b>1148</b>	<b>1219</b>	<b>644</b>	<b>708</b>	<b>1986</b>	<b>2236</b>
a) Interest on deposits	2953	3123	988	1053	624	675	1855	2046
b) Interest on RBI/inter-bank borrowings	86	86	8	16	21	34	131	191
c) Others	-	1	151	150	-	-	-	-
<b>IV. Operating expenses</b>	<b>721</b>	<b>1126</b>	<b>646</b>	<b>743</b>	<b>424</b>	<b>478</b>	<b>663</b>	<b>924</b>
a) Payments to and provisions for employees	648	1016	576	656	393	438	581	812
b) Rent, taxes and lighting	19	20	16	18	6	7	14	20
c) Printing and stationery	8	11	7	8	4	6	8	10
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	4	4	6	1	1	5	6
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	2	2	1	1	2	3
h) Law charges	-	-	1	1	-	-	2	1
i) Postage, telegrams, telephones, etc.	3	3	3	5	2	2	3	2
j) Repairs and maintenance	1	2	8	11	1	1	2	4
k) Insurance	15	24	11	12	14	15	11	15
l) Other expenditure	23	42	21	23	2	5	34	51
<b>V. Provisions and contingencies</b>	<b>191</b>	<b>123</b>	<b>60</b>	<b>4</b>	<b>-</b>	<b>6</b>	<b>46</b>	<b>-</b>
<b>Total expenses*</b>	<b>3761</b>	<b>4335</b>	<b>1794</b>	<b>1962</b>	<b>1069</b>	<b>1187</b>	<b>2649</b>	<b>3160</b>
<b>VI. Profit /loss</b>	<b>68</b>	<b>323</b>	<b>511</b>	<b>539</b>	<b>-437</b>	<b>-414</b>	<b>1041</b>	<b>1210</b>
<b>Total (III+IV+V+VI)</b>	<b>4020</b>	<b>4782</b>	<b>2365</b>	<b>2505</b>	<b>632</b>	<b>779</b>	<b>3736</b>	<b>4370</b>

(Amount in Rs. lakh)

For the year ended March 31

	Begusarai Kshetriya	Bhagalpur Banka	Bhagirath	Bhandara
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Items	Gramin Bank		Kshetriya Gramin Bank		Gramin Bank		Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>608</b>	<b>681</b>	<b>1327</b>	<b>835</b>	<b>4552</b>	<b>4781</b>	<b>924</b>	<b>1089</b>
a) Interest/discount on advances/bills	80	114	168	184	761	883	468	597
b) Income on Investments	526	567	1154	650	3787	3882	134	138
c) Interest on balances with RBI and other inter-bank funds	2	1	5	1	4	16	322	354
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>70</b>	<b>32</b>	<b>61</b>	<b>25</b>	<b>247</b>	<b>390</b>	<b>36</b>	<b>37</b>
a) Commission, exchange and brokerage	13	10	6	10	246	389	5	4
b) Other miscellaneous income	57	22	55	15	-	1	32	34
<b>Total (I+II)</b>	<b>678</b>	<b>714</b>	<b>1388</b>	<b>860</b>	<b>4799</b>	<b>5171</b>	<b>960</b>	<b>1126</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>332</b>	<b>398</b>	<b>1152</b>	<b>658</b>	<b>1969</b>	<b>2087</b>	<b>685</b>	<b>735</b>
a) Interest on deposits	323	386	544	641	1804	1913	615	650
b) Interest on RBI/inter-bank borrowings	9	12	603	17	165	174	71	86
c) Others	-	-	4	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>131</b>	<b>158</b>	<b>145</b>	<b>189</b>	<b>866</b>	<b>1265</b>	<b>283</b>	<b>484</b>
a) Payments to and provisions for employees	116	138	114	152	764	1136	242	442
b) Rent, taxes and lighting	4	4	7	9	26	28	9	9
c) Printing and stationery	1	1	2	4	11	12	6	5
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	2	2	3	7	10	4	5
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	1	1	1	2	2	1	1
h) Law charges	-	-	-	-	2	2	-	2
i) Postage, telegrams, telephones, etc.	1	1	1	2	4	4	1	1
j) Repairs and maintenance	-	-	-	-	4	3	-	-
k) Insurance	3	3	5	4	18	24	5	3
l) Other expenditure	2	7	13	13	28	43	15	16
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>34</b>	<b>8</b>	<b>10</b>	<b>33</b>	<b>53</b>	<b>16</b>	<b>122</b>
<b>Total expenses*</b>	<b>463</b>	<b>556</b>	<b>1297</b>	<b>847</b>	<b>2836</b>	<b>3352</b>	<b>968</b>	<b>1220</b>
<b>VI. Profit /loss</b>	<b>216</b>	<b>124</b>	<b>83</b>	<b>2</b>	<b>1930</b>	<b>1766</b>	<b>-24</b>	<b>-215</b>
<b>Total (III+IV+V+VI)</b>	<b>678</b>	<b>714</b>	<b>1388</b>	<b>860</b>	<b>4799</b>	<b>5171</b>	<b>960</b>	<b>1126</b>
* : Excluding 'Provisions and Contingencies'.								
Source : Annual accounts of banks of respective years.								