

**Table 55: Earnings and Expenses of Regional Rural Banks: 2000-2001 and 2001-2002  
(Part 2 of 8)**

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bhilwara-Ajmer		Bhojpur Rohtas		Bijapur		Bikaner Kshetriya	
	Kshetriya Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	2001	2002	2001	2002	2001	2002	2001	2002
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1698</b>	<b>1979</b>	<b>5614</b>	<b>5861</b>	<b>3919</b>	<b>4193</b>	<b>454</b>	<b>492</b>
a) Interest/discount on advances/bills	876	1063	1003	1087	2467	2737	282	290
b) Income on Investments	201	260	3265	3402	548	742	171	198
c) Interest on balances with RBI and other inter-bank funds	621	657	1346	1373	904	715	1	3
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>78</b>	<b>94</b>	<b>530</b>	<b>2362</b>	<b>216</b>	<b>306</b>	<b>28</b>	<b>30</b>
a) Commission, exchange and brokerage	35	41	11	14	37	39	13	17
b) Other miscellaneous income	43	52	519	2348	178	267	15	13
<b>Total (I+II)</b>	<b>1777</b>	<b>2073</b>	<b>6144</b>	<b>8223</b>	<b>4135</b>	<b>4499</b>	<b>482</b>	<b>522</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>1071</b>	<b>1175</b>	<b>3685</b>	<b>4215</b>	<b>2157</b>	<b>2333</b>	<b>340</b>	<b>341</b>
a) Interest on deposits	912	992	3486	4037	1759	1930	268	277
b) Interest on RBI/inter-bank borrowings	159	183	199	179	67	54	2	3
c) Others	-	-	-	-	331	349	69	61
<b>IV. Operating expenses</b>	<b>413</b>	<b>637</b>	<b>1329</b>	<b>1693</b>	<b>789</b>	<b>908</b>	<b>126</b>	<b>154</b>
a) Payments to and provisions for employees	360	579	1197	1560	676	770	110	137
b) Rent, taxes and lighting	12	13	20	23	12	13	3	3
c) Printing and stationery	5	5	20	13	11	12	1	1
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	5	4	11	13	17	18	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	5	3	3	3	1	1
h) Law charges	1	-	1	2	2	2	-	-
i) Postage, telegrams, telephones, etc.	5	6	9	11	8	10	1	2
j) Repairs and maintenance	4	5	3	3	1	1	-	-
k) Insurance	7	9	27	30	-	-	2	2
l) Other expenditure	11	13	36	35	60	79	5	5
<b>V. Provisions and contingencies</b>	<b>74</b>	<b>-</b>	<b>112</b>	<b>1142</b>	<b>1</b>	<b>-</b>	<b>6</b>	<b>-2</b>
<b>Total expenses*</b>	<b>1485</b>	<b>1812</b>	<b>5015</b>	<b>5908</b>	<b>2947</b>	<b>3241</b>	<b>465</b>	<b>495</b>
<b>VI. Profit /loss</b>	<b>218</b>	<b>261</b>	<b>1018</b>	<b>1173</b>	<b>1188</b>	<b>1258</b>	<b>11</b>	<b>29</b>
<b>Total (III+IV+V+VI)</b>	<b>1777</b>	<b>2073</b>	<b>6144</b>	<b>8223</b>	<b>4135</b>	<b>4499</b>	<b>482</b>	<b>522</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Bilaspur Raipur		Bolangir Anchalik		Buldhana		Bundelkhand	
	Kshetriya Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	2001	2002	2001	2002	2001	2002	2001	2002
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
<b>Income</b>								

<b>I. Interest Earned</b>	<b>2591</b>	<b>3026</b>	<b>1913</b>	<b>2064</b>	<b>621</b>	<b>765</b>	<b>2362</b>	<b>2622</b>
a) Interest/discount on advances/bills	555	702	860	960	454	592	589	640
b) Income on Investments	170	144	118	173	29	39	67	52
c) Interest on balances with RBI and other inter-bank funds	1866	2180	935	931	138	134	1706	1930
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>55</b>	<b>227</b>	<b>371</b>	<b>630</b>	<b>37</b>	<b>48</b>	<b>45</b>	<b>47</b>
a) Commission, exchange and brokerage	44	78	45	51	31	33	42	47
b) Other miscellaneous income	11	148	326	579	6	15	3	-
<b>Total (I+II)</b>	<b>2646</b>	<b>3253</b>	<b>2284</b>	<b>2694</b>	<b>658</b>	<b>813</b>	<b>2407</b>	<b>2669</b>

#### Expenditure & Provisions

<b>III. Interest expended</b>	<b>1833</b>	<b>2107</b>	<b>1858</b>	<b>2197</b>	<b>328</b>	<b>403</b>	<b>1530</b>	<b>1676</b>
a) Interest on deposits	1726	2000	1627	1926	261	325	1469	1618
b) Interest on RBI/inter-bank borrowings	107	107	231	271	-	-	61	58
c) Others	-	-	-	-	66	77	-	-
<b>IV. Operating expenses</b>	<b>903</b>	<b>1251</b>	<b>1135</b>	<b>1126</b>	<b>137</b>	<b>193</b>	<b>626</b>	<b>807</b>
a) Payments to and provisions for employees	823	1114	1044	1018	103	150	577	815
b) Rent, taxes and lighting	18	22	27	30	8	8	10	11
c) Printing and stationery	9	13	10	10	3	3	6	6
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	4	5	5	5	7	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	3	3	3	1	-	2	2
h) Law charges	1	-	-	1	-	-	1	-1
i) Postage, telegrams, telephones, etc.	5	7	5	8	2	2	1	-
j) Repairs and maintenance	1	1	2	3	1	1	1	1
k) Insurance	5	14	10	13	2	2	9	10
l) Other expenditure	37	73	29	36	12	18	17	-38
<b>V. Provisions and contingencies</b>	<b>141</b>	<b>109</b>	<b>-</b>	<b>-</b>	<b>70</b>	<b>20</b>	<b>-</b>	<b>7</b>
<b>Total expenses*</b>	<b>2735</b>	<b>3358</b>	<b>2993</b>	<b>3323</b>	<b>464</b>	<b>595</b>	<b>2156</b>	<b>2483</b>
<b>VI. Profit /loss</b>	<b>-231</b>	<b>-214</b>	<b>-708</b>	<b>-629</b>	<b>125</b>	<b>197</b>	<b>250</b>	<b>179</b>
<b>Total (III+IV+V+VI)</b>	<b>2646</b>	<b>3253</b>	<b>2284</b>	<b>2694</b>	<b>658</b>	<b>813</b>	<b>2407</b>	<b>2669</b>

(Amount in Rs. lakh)

For the year ended March 31

Items	Bundi-Chittor Kshetriya		Cachar		Cauvery		Chaitanya	
	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
Items	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1588</b>	<b>1780</b>	<b>1105</b>	<b>1266</b>	<b>2853</b>	<b>3396</b>	<b>1859</b>	<b>2361</b>
a) Interest/discount on advances/bills	822	936	284	324	1807	2201	1163	1380
b) Income on Investments	187	218	435	425	439	539	226	456
c) Interest on balances with RBI and other inter-bank funds	579	627	110	101	606	656	470	524
d) Others	-	-	276	416	-	656	-	-
<b>II. Other income</b>	<b>48</b>	<b>69</b>	<b>53</b>	<b>68</b>	<b>299</b>	<b>500</b>	<b>113</b>	<b>113</b>
a) Commission, exchange and brokerage	11	15	28	36	168	202	48	48
b) Other miscellaneous income	36	54	25	32	131	298	65	66
<b>Total (I+II)</b>	<b>1635</b>	<b>1849</b>	<b>1159</b>	<b>1334</b>	<b>3151</b>	<b>3896</b>	<b>1972</b>	<b>2474</b>

#### Expenditure & Provisions

<b>III. Interest expended</b>	<b>1140</b>	<b>1226</b>	<b>683</b>	<b>820</b>	<b>2042</b>	<b>2198</b>	<b>1272</b>	<b>1571</b>
a) Interest on deposits	939	1031	656	791	1724	1923	1064	1300
b) Interest on RBI/inter-bank borrowings	10	176	26	29	317	275	65	88
c) Others	191	20	1	-	-	-	143	183
<b>IV. Operating expenses</b>	<b>392</b>	<b>516</b>	<b>284</b>	<b>334</b>	<b>817</b>	<b>1033</b>	<b>461</b>	<b>530</b>
a) Payments to and provisions for employees	349	468	219	281	729	926	383	451
b) Rent, taxes and lighting	10	11	10	10	19	23	14	15
c) Printing and stationery	4	5	5	6	11	13	8	11
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	3	2	2	6	6	7	8
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	1	1	3	3	1	2
h) Law charges	-	-	-	-	-	1	-	1
i) Postage, telegrams, telephones, etc.	3	4	2	3	10	14	5	5
j) Repairs and maintenance	1	1	1	1	2	2	3	3
k) Insurance	6	7	-	-	1	-	8	11
l) Other expenditure	15	16	43	30	35	45	31	23
<b>V. Provisions and contingencies</b>	<b>26</b>	<b>37</b>	<b>-</b>	<b>-</b>	<b>95</b>	<b>-</b>	<b>73</b>	<b>72</b>
<b>Total expenses*</b>	<b>1532</b>	<b>1742</b>	<b>967</b>	<b>1154</b>	<b>2858</b>	<b>3231</b>	<b>1733</b>	<b>2101</b>
<b>VI. Profit /loss</b>	<b>77</b>	<b>69</b>	<b>192</b>	<b>180</b>	<b>197</b>	<b>666</b>	<b>166</b>	<b>301</b>
<b>Total (III+IV+V+VI)</b>	<b>1635</b>	<b>1849</b>	<b>1159</b>	<b>1334</b>	<b>3151</b>	<b>3896</b>	<b>1972</b>	<b>2474</b>

(Amount in Rs. lakh)

For the year ended March 31

Items	Chambal Kshetriya		Champanan		Chandrapur Gadchiroli		Chhatrasal	
	Gramin Bank		Kshetriya Gramin Bank		Gramin Bank		Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1346</b>	<b>1607</b>	<b>1833</b>	<b>2370</b>	<b>1239</b>	<b>1377</b>	<b>1628</b>	<b>1956</b>
a) Interest/discount on advances/bills	617	691	710	937	471	616	425	733
b) Income on Investments	98	140	18	8	317	349	403	470
c) Interest on balances with RBI and other inter-bank funds	631	776	1105	1425	452	412	800	753
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>53</b>	<b>49</b>	<b>174</b>	<b>393</b>	<b>47</b>	<b>55</b>	<b>68</b>	<b>96</b>
a) Commission, exchange and brokerage	34	34	12	65	16	17	67	96
b) Other miscellaneous income	19	16	162	327	31	38	1	-
<b>Total (I+II)</b>	<b>1399</b>	<b>1656</b>	<b>2007</b>	<b>2763</b>	<b>1287</b>	<b>1432</b>	<b>1696</b>	<b>2052</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>990</b>	<b>1146</b>	<b>1590</b>	<b>1817</b>	<b>816</b>	<b>873</b>	<b>938</b>	<b>1051</b>
a) Interest on deposits	886	1037	1486	1660	775	828	867	988
b) Interest on RBI/inter-bank borrowings	104	108	-	-	10	7	71	62
c) Others	-	-	103	158	31	38	-	-
<b>IV. Operating expenses</b>	<b>251</b>	<b>318</b>	<b>900</b>	<b>909</b>	<b>398</b>	<b>467</b>	<b>483</b>	<b>688</b>
a) Payments to and provisions for employees	203	265	849	845	300	376	433	618
b) Rent, taxes and lighting	11	13	14	17	9	11	10	12
c) Printing and stationery	3	4	5	6	4	4	7	9
d) Advertisement and publicity	-	-	-	-	-	-	-	1
e) Depreciation on Bank's property	6	11	2	3	2	5	5	6
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	2	3	1	2	2	2

h) Law charges	-	-	-	-	1	1	1	-
i) Postage, telegrams, telephones, etc.	2	2	2	2	1	2	5	7
j) Repairs and maintenance	1	1	1	2	1	1	1	1
k) Insurance	8	8	11	14	1	1	8	11
l) Other expenditure	16	14	13	17	78	64	11	20
<b>V. Provisions and contingencies</b>	<b>55</b>	<b>51</b>	<b>14</b>	<b>20</b>	<b>-</b>	<b>-10</b>	<b>18</b>	<b>32</b>
<b>Total expenses*</b>	<b>1240</b>	<b>1464</b>	<b>2490</b>	<b>2726</b>	<b>1213</b>	<b>1340</b>	<b>1421</b>	<b>1738</b>
<b>VI. Profit /loss</b>	<b>104</b>	<b>141</b>	<b>-497</b>	<b>17</b>	<b>73</b>	<b>102</b>	<b>257</b>	<b>282</b>
<b>Total (III+IV+V+VI)</b>	<b>1399</b>	<b>1656</b>	<b>2007</b>	<b>2763</b>	<b>1287</b>	<b>1432</b>	<b>1696</b>	<b>2052</b>

(Amount in Rs. lakh)

For the year ended March 31

Items	Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank		Chitradurga Gramin Bank		Cuttack Gramya Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
Items	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1206</b>	<b>1382</b>	<b>1338</b>	<b>1401</b>	<b>2677</b>	<b>2939</b>	<b>3012</b>	<b>3599</b>
a) Interest/discount on advances/bills	503	592	895	870	1734	1953	973	1337
b) Income on Investments	70	765	123	134	428	565	497	826
c) Interest on balances with RBI and other inter-bank funds	633	24	320	397	514	380	1543	1437
d) Others	-	-	-	-	1	40	-	-
<b>II. Other income</b>	<b>47</b>	<b>111</b>	<b>61</b>	<b>46</b>	<b>129</b>	<b>352</b>	<b>438</b>	<b>575</b>
a) Commission, exchange and brokerage	38	44	13	13	27	32	45	34
b) Other miscellaneous income	9	67	48	33	102	319	393	541
<b>Total (I+II)</b>	<b>1253</b>	<b>1493</b>	<b>1399</b>	<b>1446</b>	<b>2807</b>	<b>3290</b>	<b>3450</b>	<b>4174</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>793</b>	<b>881</b>	<b>794</b>	<b>843</b>	<b>1629</b>	<b>1798</b>	<b>2587</b>	<b>2935</b>
a) Interest on deposits	771	848	621	684	1253	1448	2435	2706
b) Interest on RBI/inter-bank borrowings	22	33	172	158	-	351	152	229
c) Others	-	-	-	-	376	-	-	-
<b>IV. Operating expenses</b>	<b>371</b>	<b>488</b>	<b>336</b>	<b>390</b>	<b>686</b>	<b>941</b>	<b>1073</b>	<b>2238</b>
a) Payments to and provisions for employees	325	420	302	347	600	833	927	996
b) Rent, taxes and lighting	11	12	7	7	16	17	27	30
c) Printing and stationery	6	7	5	9	8	8	11	12
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	4	7	5	6	7	6	3	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	2	2	3	3	4	4
h) Law charges	-	-	1	-	2	2	-	-
i) Postage, telegrams, telephones, etc.	3	4	5	5	10	11	10	12
j) Repairs and maintenance	-	-	3	4	4	3	1	1
k) Insurance	5	13	4	4	8	10	11	26
l) Other expenditure	15	23	4	5	29	48	77	1153
<b>V. Provisions and contingencies</b>	<b>61</b>	<b>41</b>	<b>92</b>	<b>79</b>	<b>108</b>	<b>7</b>	<b>-</b>	<b>-</b>
<b>Total expenses*</b>	<b>1163</b>	<b>1369</b>	<b>1130</b>	<b>1233</b>	<b>2315</b>	<b>2739</b>	<b>3660</b>	<b>5173</b>
<b>VI. Profit /loss</b>	<b>29</b>	<b>83</b>	<b>177</b>	<b>134</b>	<b>383</b>	<b>544</b>	<b>-210</b>	<b>-999</b>
<b>Total (III+IV+V+VI)</b>	<b>1253</b>	<b>1493</b>	<b>1399</b>	<b>1446</b>	<b>2807</b>	<b>3290</b>	<b>3450</b>	<b>4174</b>

(Amount in Rs. lakh)

For the year ended March 31

Items	Damoh Panna Sagar Kshetriya Gramin Bank		Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(89)	(90)	(91)	(92)	(93)	(94)	(95)	(96)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1795</b>	<b>1946</b>	<b>2912</b>	<b>3040</b>	<b>1630</b>	<b>1738</b>	<b>2289</b>	<b>2737</b>
a) Interest/discount on advances/bills	349	420	584	704	716	783	1183	1505
b) Income on Investments	-	-	989	1014	271	254	929	616
c) Interest on balances with RBI and other inter-bank funds	-	-	1338	1322	642	701	177	616
d) Others	1446	1525	-	-	-	-	-	-
<b>II. Other income</b>	<b>50</b>	<b>203</b>	<b>65</b>	<b>148</b>	<b>49</b>	<b>164</b>	<b>52</b>	<b>77</b>
a) Commission, exchange and brokerage	32	60	20	38	8	13	26	31
b) Other miscellaneous income	18	143	45	110	41	152	26	46
<b>Total (I+II)</b>	<b>1845</b>	<b>2149</b>	<b>2977</b>	<b>3187</b>	<b>1678</b>	<b>1902</b>	<b>2341</b>	<b>2814</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>1115</b>	<b>1256</b>	<b>1401</b>	<b>1534</b>	<b>1040</b>	<b>1087</b>	<b>1538</b>	<b>1889</b>
a) Interest on deposits	1062	1201	1319	1449	950	1001	1240	1523
b) Interest on RBI/inter-bank borrowings	54	55	82	85	89	84	298	365
c) Others	-	-	-	1	1	1	-	-
<b>IV. Operating expenses</b>	<b>467</b>	<b>624</b>	<b>817</b>	<b>781</b>	<b>429</b>	<b>479</b>	<b>327</b>	<b>424</b>
a) Payments to and provisions for employees	427	544	740	689	381	427	277	356
b) Rent, taxes and lighting	11	13	19	24	11	12	6	12
c) Printing and stationery	4	5	7	9	4	4	5	6
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	3	9	15	3	4	9	8
f) Directors' fees, allowances and expenses	-	-	-	4	-	-	-	-
g) Auditors' fees and expenses	1	1	2	2	2	1	1	2
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	2	3	4	5	2	2	4	6
j) Repairs and maintenance	1	1	1	2	1	1	-	1
k) Insurance	8	9	14	15	8	9	1	3
l) Other expenditure	11	43	22	17	16	19	23	31
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>-</b>	<b>61</b>	<b>118</b>	<b>49</b>	<b>75</b>	<b>195</b>	<b>201</b>
<b>Total expenses*</b>	<b>1582</b>	<b>1880</b>	<b>2218</b>	<b>2315</b>	<b>1469</b>	<b>1565</b>	<b>1865</b>	<b>2312</b>
<b>VI. Profit /loss</b>	<b>263</b>	<b>269</b>	<b>698</b>	<b>755</b>	<b>160</b>	<b>262</b>	<b>281</b>	<b>301</b>
<b>Total (III+IV+V+VI)</b>	<b>1845</b>	<b>2149</b>	<b>2977</b>	<b>3187</b>	<b>1678</b>	<b>1902</b>	<b>2341</b>	<b>2814</b>

\* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.