

Table 55: Earnings and Expenses of Regional Rural Banks: 2000-2001 and 2001-2002
(Part 3 of 8)

(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	
	2001 (97)	2002 (98)	2001 (99)	2002 (100)	2001 (101)	2002 (102)	2001 (103)	2002 (104)
Income								
I. Interest Earned	773	912	2896	3283	867	1035	1965	215
a) Interest/discount on advances/bills	344	450	476	573	119	171	800	85
b) Income on Investments	100	128	1625	1622	-	-	285	28
c) Interest on balances with RBI and other inter-bank funds	305	317	795	1088	748	863	880	101
d) Others	25	16	-	-	-	-	-	-
II. Other income	51	73	81	152	13	51	84	8
a) Commission, exchange and brokerage	18	24	30	34	13	18	68	7
b) Other miscellaneous income	34	49	51	118	-	32	16	1
Total (I+II)	824	984	2977	3435	881	1085	2049	223
Expenditure & Provisions								
III. Interest expended	557	635	1896	2077	926	1084	1302	143
a) Interest on deposits	508	564	1809	2013	916	1072	1171	130
b) Interest on RBI/inter-bank borrowings	-	-	87	64	-	-	131	12
c) Others	50	72	-	-	10	12	-	-
IV. Operating expenses	241	323	725	822	591	619	431	59
a) Payments to and provisions for employees	203	275	629	716	544	564	382	54
b) Rent, taxes and lighting	8	8	19	20	13	16	12	1
c) Printing and stationery	3	4	12	10	4	3	3	1
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	4	7	10	3	3	3	1
f) Directors' fees, allowances and expenses	-	2	-	-	-	-	-	-
g) Auditors' fees and expenses	2	-	3	3	1	1	2	1
h) Law charges	-	-	-	1	1	-	-	-
i) Postage, telegrams, telephones, etc.	3	3	7	7	2	2	7	1
j) Repairs and maintenance	1	-	1	1	-	1	2	1
k) Insurance	4	4	28	31	3	8	1	1
l) Other expenditure	15	23	17	23	20	20	20	2
V. Provisions and contingencies	22	17	205	167	-	1	94	11
Total expenses*	798	958	2620	2899	1517	1703	1733	203
VI. Profit /loss	4	9	152	369	-637	-619	221	9
Total (III+IV+V+VI)	824	984	2977	3435	881	1085	2049	223

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank		Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank	
	2001 (105)	2002 (106)	2001 (107)	2002 (108)	2001 (109)	2002 (110)	2001 (111)	2002 (112)
Income								
I. Interest Earned	1278	1247	2492	2822	768	817	3155	308
a) Interest/discount on advances/bills	305	234	539	633	330	317	690	84
b) Income on Investments	9	14	354	316	108	96	402	19
c) Interest on balances with RBI and other inter-bank funds	964	999	-	-	330	404	24	1
d) Others	-	-	1599	1873	-	-	2039	202
II. Other income	40	89	90	89	37	45	43	7
a) Commission, exchange and brokerage	12	17	21	26	6	5	11	1
b) Other miscellaneous income	28	72	69	63	31	39	32	5
Total (I+II)	1318	1336	2582	2911	804	861	3199	315
Expenditure & Provisions								
III. Interest expended	699	751	1415	1555	437	488	1675	171
a) Interest on deposits	658	721	1332	1471	378	409	1562	160
b) Interest on RBI/inter-bank borrowings	41	30	-	-	4	4	113	10
c) Others	-	-	83	84	55	76	-	-
IV. Operating expenses	305	408	577	718	164	187	684	97
a) Payments to and provisions for employees	269	374	473	621	117	129	623	88

b) Rent, taxes and lighting	6	7	11	15	8	9	10	13
c) Printing and stationery	2	4	7	6	2	2	5	9
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	3	4	4	4	7	4	7
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	2	2	1	1	3	2
h) Law charges	2	1	-	-	1	1	1	1
i) Postage, telegrams, telephones, etc.	3	3	3	3	2	3	1	1
j) Repairs and maintenance	1	1	-	-	1	1	1	1
k) Insurance	7	7	12	13	3	3	12	17
l) Other expenditure	12	10	66	53	25	31	24	38
V. Provisions and contingencies	-	90	-	11	18	10	218	173
Total expenses*	1004	1159	1992	2273	601	676	2359	2683
VI. Profit /loss	314	87	590	627	185	176	622	301
Total (III+IV+V+VI)	1318	1336	2582	2911	804	861	3199	3157

(Amount in Rs. lakh)

For the year ended March 31								
Items	Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)
Income								
I. Interest Earned	1439	1656	213	242	3672	4950	837	968
a) Interest/discount on advances/bills	335	389	213	242	1527	2755	258	330
b) Income on Investments	295	310	-	-	1357	1568	168	177
c) Interest on balances with RBI and other inter-bank funds	809	957	-	-	788	628	411	457
d) Others	-	-	-	-	-	-	-	-
II. Other income	57	72	768	895	977	330	18	27
a) Commission, exchange and brokerage	6	10	13	28	170	210	9	6
b) Other miscellaneous income	50	62	755	867	807	119	9	21
Total (I+II)	1495	1728	981	1137	4649	5280	855	992

Expenditure & Provisions

III. Interest expended	861	916	694	775	3129	3295	527	598
a) Interest on deposits	785	847	654	728	2962	3070	499	572
b) Interest on RBI/inter-bank borrowings	77	69	32	40	-	-	29	26
c) Others	-	-	7	7	166	224	-	-
IV. Operating expenses	441	574	197	257	1411	1573	268	233
a) Payments to and provisions for employees	366	500	177	230	1221	1296	125	182
b) Rent, taxes and lighting	8	9	6	6	35	39	3	4
c) Printing and stationery	4	6	3	3	14	19	2	4
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	3	1	2	8	8	2	-
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	3	4	-	1
h) Law charges	1	1	-	-	1	1	-	-
i) Postage, telegrams, telephones, etc.	1	1	-	-	3	4	1	1
j) Repairs and maintenance	6	6	-	-	1	1	-	-
k) Insurance	-	1	3	4	19	1	4	4
l) Other expenditure	49	47	5	11	107	202	132	31
V. Provisions and contingencies	61	94	-	-	-	-	-	-
Total expenses*	1302	1490	891	1032	4540	4868	795	830
VI. Profit /loss	133	143	91	105	110	412	60	16
Total (III+IV+V+VI)	1495	1728	981	1137	4649	5280	855	992

(Amount in Rs. lakh)

For the year ended March 31								
Items	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)
Income								
I. Interest Earned	1151	1233	1611	1787	4134	4264	2131	2382
a) Interest/discount on advances/bills	624	658	405	413	1087	814	194	239
b) Income on Investments	324	415	-	108	1874	2769	1905	2128
c) Interest on balances with	203	159	1206	424	1173	681	32	15

RBI and other inter-bank funds								
d) Others	-	-	-	842	-	-	-	49
II. Other income	40	119	33	32	42	46	66	49
a) Commission, exchange and brokerage	11	12	33	32	25	29	8	8
b) Other miscellaneous income	29	106	-	-	17	17	58	41
Total (I+II)	1191	1351	1644	1819	4176	4310	2197	2431
Expenditure & Provisions								
III. Interest expended	800	880	1209	1417	2570	2781	1249	1430
a) Interest on deposits	680	736	408	486	2417	2635	1224	1405
b) Interest on RBI/inter-bank borrowings	119	135	55	89	154	146	25	31
c) Others	1	9	747	842	-	-	-	-
IV. Operating expenses	212	265	219	174	1087	828	324	444
a) Payments to and provisions for employees	164	215	191	139	638	720	289	407
b) Rent, taxes and lighting	10	11	7	9	13	15	6	9
c) Printing and stationery	5	5	5	6	7	9	3	3
d) Advertisement and publicity	1	1	-	-	1	1	-	-
e) Depreciation on Bank's property	8	8	3	3	10	17	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	3	3	1	1
h) Law charges	1	-	-	-	1	-	-	-
i) Postage, telegrams, telephones, etc.	4	3	1	1	3	4	1	1
j) Repairs and maintenance	4	3	1	3	4	3	1	1
k) Insurance	-	1	3	2	1	3	12	10
l) Other expenditure	14	17	7	9	405	52	7	8
V. Provisions and contingencies	93	138	34	50	125	60	173	141
Total expenses*	1012	1145	1428	1590	3657	3609	1573	1879
VI. Profit /loss	87	68	182	180	394	641	450	411
Total (III+IV+V+VI)	1191	1351	1644	1819	4176	4310	2197	2431

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Gorakhpur Kshetriya Gramin Bank		Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(129)	(130)	(131)	(132)	(133)	(134)	(135)	(136)
Income								
I. Interest Earned	11885	12466	2469	3067	7231	8398	1119	1415
a) Interest/discount on advances/bills	2189	2412	644	897	2924	3662	303	350
b) Income on Investments	9602	9898	1132	1494	1501	1557	89	50
c) Interest on balances with RBI and other inter-bank funds	95	155	694	628	2806	3179	396	608
d) Others	-	-	-	47	-	-	331	407
II. Other income	183	211	240	312	336	500	58	20
a) Commission, exchange and brokerage	176	204	30	46	38	48	7	9
b) Other miscellaneous income	7	7	210	267	298	452	51	10
Total (I+II)	12068	12677	2709	3379	7566	8899	1177	1435
Expenditure & Provisions								
III. Interest expended	6878	6421	1337	1592	3897	4292	867	985
a) Interest on deposits	6331	5831	1221	1439	3478	3855	491	519
b) Interest on RBI/inter-bank borrowings	547	591	109	146	419	437	44	62
c) Others	-	-	7	6	-	-	331	407
IV. Operating expenses	2203	3119	475	711	1446	1766	160	254
a) Payments to and provisions for employees	1914	2741	394	598	1283	1568	132	179
b) Rent, taxes and lighting	72	77	13	16	46	45	6	7
c) Printing and stationery	16	21	11	8	13	15	3	3
d) Advertisement and publicity	-	-	1	2	-	-	-	-
e) Depreciation on Bank's property	12	13	17	20	16	21	3	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	5	6	2	2	3	4	1	1
h) Law charges	3	3	-	-	2	2	-	-
i) Postage, telegrams, telephones, etc.	11	18	4	6	12	16	2	2
j) Repairs and maintenance	4	3	1	1	3	1	-	1
k) Insurance	81	132	10	14	22	30	1	1
l) Other expenditure	85	107	23	45	45	64	13	50
V. Provisions and contingencies	127	256	34	-	15	-66	-	-
Total expenses*	9081	9541	1813	2302	5343	6058	1027	1244
VI. Profit /loss	2860	2880	862	1077	2209	2907	151	191

Total (III+IV+V+VI)	12068	12677	2709	3379	7566	8899	1177	1435
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(Amount in Rs. lakh)

Items	For the year ended March 31							
	Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(137)	(138)	(139)	(140)	(141)	(142)	(143)	(144)
Income								
I. Interest Earned	2165	2389	3038	3451	1103	1179	4749	5220
a) Interest/discount on advances/bills	921	1010	1629	1800	201	241	1197	1260
b) Income on Investments	53	39	491	610	623	667	2388	2429
c) Interest on balances with RBI and other inter-bank funds	1190	1339	919	1042	279	272	1162	1529
d) Others	-	-	-	-	1	-	2	2
II. Other income	138	130	96	94	22	19	250	653
a) Commission, exchange and brokerage	48	55	43	63	5	5	24	23
b) Other miscellaneous income	90	74	54	31	16	14	226	628
Total (I+II)	2303	2518	3135	3545	1125	1199	4998	5873

Expenditure & Provisions

III. Interest expended	1563	1710	2019	2327	637	703	3446	3848
a) Interest on deposits	1347	1497	1852	2121	593	661	3311	3724
b) Interest on RBI/inter-bank borrowings	215	213	167	-	44	42	1	2
c) Others	-	-	-	206	-	-	134	122
IV. Operating expenses	538	694	690	847	167	198	944	1247
a) Payments to and provisions for employees	462	611	615	744	144	169	822	1017
b) Rent, taxes and lighting	19	21	14	16	4	5	24	26
c) Printing and stationery	6	6	9	5	2	1	9	11
d) Advertisement and publicity	1	1	-	-	-	-	-	1
e) Depreciation on Bank's property	9	12	6	7	2	2	14	
f) Directors' fees, allowances and expenses	-	-	-	1	-	-	-	
g) Auditors' fees and expenses	2	3	4	2	1	1	3	3
h) Law charges	1	1	-	1	-	1	1	1
i) Postage, telegrams, telephones, etc.	4	5	4	7	1	1	11	13
j) Repairs and maintenance	1	1	1	1	1	-	4	4
k) Insurance	12	11	9	19	1	-	22	26
l) Other expenditure	23	24	28	44	12	16	35	151
V. Provisions and contingencies	-	-	63	6	7	108	45	120
Total expenses*	2101	2405	2709	3174	804	901	4390	5094
VI. Profit /loss	201	114	362	365	313	189	563	658
Total (III+IV+V+VI)	2303	2518	3135	3545	1125	1199	4998	5873

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.