

**Table 55: Earnings and Expenses of Regional Rural Banks: 2000-2001 and 2001-2002**  
(Part 4 of 8)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Hindon Gramin Bank Kshetriya Gramin Bank		Hissar-Sirsa Gramin Bank		Howrah Gramin Bank		Indore-Ujjain	
	2001 (145)	2002 (146)	2001 (147)	2002 (148)	2001 (149)	2002 (150)	2001 (151)	2002 (152)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>571</b>	<b>588</b>	<b>1505</b>	<b>1695</b>	<b>2948</b>	<b>3501</b>	<b>883</b>	<b>969</b>
a) Interest/discount on advances/bills	167	217	822	951	433	539	376	441
b) Income on Investments	395	361	210	194	1319	1493	113	118
c) Interest on balances with RBI and other inter-bank funds	-	2	472	550	1196	1468	395	411
d) Others	9	9	-	-	-	-	-	-
<b>II. Other income</b>	<b>41</b>	<b>53</b>	<b>57</b>	<b>54</b>	<b>167</b>	<b>458</b>	<b>21</b>	<b>25</b>
a) Commission, exchange and brokerage	3	4	7	7	52	55	5	6
b) Other miscellaneous income	37	48	50	47	115	403	16	20
<b>Total (I+II)</b>	<b>611</b>	<b>641</b>	<b>1562</b>	<b>1749</b>	<b>3115</b>	<b>3959</b>	<b>904</b>	<b>994</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>291</b>	<b>309</b>	<b>877</b>	<b>1003</b>	<b>2279</b>	<b>2601</b>	<b>634</b>	<b>689</b>
a) Interest on deposits	263	286	710	838	2207	2519	539	597
b) Interest on RBI/inter-bank borrowings	4	2	20	16	72	82	95	92
c) Others	25	21	146	149	-	-	-	-
<b>IV. Operating expenses</b>	<b>120</b>	<b>167</b>	<b>333</b>	<b>382</b>	<b>487</b>	<b>715</b>	<b>219</b>	<b>298</b>
a) Payments to and provisions for employees	99	138	255	303	412	630	187	261
b) Rent, taxes and lighting	3	4	11	12	21	23	10	11
c) Printing and stationery	2	2	4	7	11	7	3	5
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	3	6	13	6	5	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	2	2	1	1
h) Law charges	-	-	-	-	-	1	-	-
i) Postage, telegrams, telephones, etc.	2	2	3	4	4	5	2	3
j) Repairs and maintenance	1	3	2	2	2	2	1	-
k) Insurance	3	-	6	10	11	15	2	4
l) Other expenditure	7	14	44	29	18	25	11	9
<b>V. Provisions and contingencies</b>	<b>-3</b>	<b>9</b>	<b>-</b>	<b>40</b>	<b>227</b>	<b>343</b>	<b>49</b>	<b>32</b>
<b>Total expenses*</b>	<b>412</b>	<b>476</b>	<b>1209</b>	<b>1385</b>	<b>2766</b>	<b>3262</b>	<b>853</b>	<b>986</b>
<b>VI. Profit /loss</b>	<b>203</b>	<b>155</b>	<b>353</b>	<b>323</b>	<b>122</b>	<b>299</b>	<b>2</b>	<b>-24</b>
<b>Total (III+IV+V+VI)</b>	<b>611</b>	<b>641</b>	<b>1562</b>	<b>1749</b>	<b>3115</b>	<b>3959</b>	<b>904</b>	<b>994</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank		Jamnagar Gramin Bank		Jamuna Gramin Bank	
	2001 (153)	2002 (154)	2001 (155)	2002 (156)	2001 (157)	2002 (158)	2001 (159)	2002 (160)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>4874</b>	<b>5144</b>	<b>4646</b>	<b>5273</b>	<b>2176</b>	<b>2561</b>	<b>1816</b>	<b>2084</b>
a) Interest/discount on advances/bills	1208	1270	550	637	1084	1237	556	506
b) Income on Investments	1973	1823	-	59	599	471	442	590
c) Interest on balances with RBI and other inter-bank funds	1694	2051	3930	4416	494	852	818	988
d) Others	-	-	166	162	-	-	-	-
<b>II. Other income</b>	<b>136</b>	<b>195</b>	<b>15</b>	<b>18</b>	<b>42</b>	<b>84</b>	<b>52</b>	<b>45</b>
a) Commission, exchange and brokerage	37	43	10	12	42	62	21	17
b) Other miscellaneous income	99	152	4	6	-	22	31	28
<b>Total (I+II)</b>	<b>5011</b>	<b>5339</b>	<b>4661</b>	<b>5291</b>	<b>2219</b>	<b>2645</b>	<b>1868</b>	<b>2129</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>3255</b>	<b>3365</b>	<b>3141</b>	<b>3528</b>	<b>1412</b>	<b>1671</b>	<b>1221</b>	<b>1370</b>
a) Interest on deposits	3034	3152	2979	3345	1172	1403	1107	1282
b) Interest on RBI/inter-bank borrowings	222	213	-	-	235	260	22	18
c) Others	-	-	162	183	4	7	92	70
<b>IV. Operating expenses</b>	<b>1127</b>	<b>1432</b>	<b>756</b>	<b>892</b>	<b>342</b>	<b>513</b>	<b>316</b>	<b>440</b>
a) Payments to and provisions for employees	1022	1311	668	775	302	453	268	362

b) Rent, taxes and lighting	20	22	13	15	11	13	14	15
c) Printing and stationery	17	9	8	9	7	7	1	7
d) Advertisement and publicity	-	-	1	1	-	-	-	-
e) Depreciation on Bank's property	4	7	8	10	3	8	11	23
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	3	3	2	2	1	2	1	1
h) Law charges	1	1	3	3	-	-	-	-
i) Postage, telegrams, telephones, etc.	11	14	5	6	2	3	4	5
j) Repairs and maintenance	1	1	1	1	-	1	1	-
k) Insurance	2	4	17	21	7	10	-	-
l) Other expenditure	47	61	30	49	8	17	16	25
<b>V. Provisions and contingencies</b>	<b>92</b>	<b>106</b>	<b>1</b>	<b>3</b>	<b>-</b>	<b>122</b>	<b>141</b>	<b>19</b>
<b>Total expenses*</b>	<b>4382</b>	<b>4797</b>	<b>3897</b>	<b>4420</b>	<b>1754</b>	<b>2184</b>	<b>1536</b>	<b>1810</b>
<b>VI. Profit /loss</b>	<b>537</b>	<b>436</b>	<b>762</b>	<b>868</b>	<b>465</b>	<b>339</b>	<b>190</b>	<b>300</b>
<b>Total (III+IV+V+VI)</b>	<b>5011</b>	<b>5339</b>	<b>4661</b>	<b>5291</b>	<b>2219</b>	<b>2645</b>	<b>1868</b>	<b>2129</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Jhbua Dhar Kshetriya Gramin Bank		Junagadh Amreli Gramin Bank		Ka Bank Nongkyndong		Kakathiya Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1675</b>	<b>1917</b>	<b>1057</b>	<b>1118</b>	<b>1391</b>	<b>1631</b>	<b>1590</b>	<b>1859</b>
a) Interest/discount on advances/bills	956	1139	396	474	215	254	982	1186
b) Income on Investments	95	105	373	346	578	603	32	32
c) Interest on balances with RBI and other inter-bank funds	623	673	288	298	597	774	576	641
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>76</b>	<b>68</b>	<b>27</b>	<b>27</b>	<b>10</b>	<b>80</b>	<b>104</b>	<b>90</b>
a) Commission, exchange and brokerage	14	17	15	15	9	21	34	32
b) Other miscellaneous income	62	51	12	12	1	59	70	58
<b>Total (I+II)</b>	<b>1751</b>	<b>1985</b>	<b>1084</b>	<b>1145</b>	<b>1401</b>	<b>1711</b>	<b>1694</b>	<b>1949</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>1253</b>	<b>1328</b>	<b>657</b>	<b>691</b>	<b>754</b>	<b>845</b>	<b>1165</b>	<b>1528</b>
a) Interest on deposits	1029	1130	546	593	701	789	1035	1319
b) Interest on RBI/inter-bank borrowings	223	198	78	95	54	56	130	209
c) Others	2	-	33	3	-	-	-	-
<b>IV. Operating expenses</b>	<b>555</b>	<b>577</b>	<b>196</b>	<b>291</b>	<b>302</b>	<b>338</b>	<b>342</b>	<b>499</b>
a) Payments to and provisions for employees	495	505	165	238	255	274	241	354
b) Rent, taxes and lighting	14	16	5	6	14	17	12	13
c) Printing and stationery	6	4	3	3	2	6	8	9
d) Advertisement and publicity	-	-	-	-	-	-	1	1
e) Depreciation on Bank's property	5	7	1	8	5	4	17	21
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	3	2	1	1	1	1	1	1
h) Law charges	1	1	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	3	5	2	2	1	1	5	5
j) Repairs and maintenance	2	2	-	-	-	1	2	2
k) Insurance	9	11	4	3	5	7	6	9
l) Other expenditure	16	24	14	29	19	27	48	84
<b>V. Provisions and contingencies</b>	<b>35</b>	<b>19</b>	<b>22</b>	<b>7</b>	<b>82</b>	<b>142</b>	<b>58</b>	<b>242</b>
<b>Total expenses*</b>	<b>1808</b>	<b>1905</b>	<b>853</b>	<b>982</b>	<b>1057</b>	<b>1183</b>	<b>1507</b>	<b>2027</b>
<b>VI. Profit /loss</b>	<b>-92</b>	<b>62</b>	<b>210</b>	<b>155</b>	<b>263</b>	<b>387</b>	<b>129</b>	<b>-320</b>
<b>Total (III+IV+V+VI)</b>	<b>1751</b>	<b>1985</b>	<b>1084</b>	<b>1145</b>	<b>1401</b>	<b>1711</b>	<b>1694</b>	<b>1949</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakadurga Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(169)	(170)	(171)	(172)	(173)	(174)	(175)	(176)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1366</b>	<b>1347</b>	<b>2011</b>	<b>2374</b>	<b>1702</b>	<b>1946</b>	<b>966</b>	<b>1085</b>
a) Interest/discount on advances/bills	653	702	961	1153	282	315	530	571
b) Income on Investments	234	203	890	1060	90	176	428	514

c) Interest on balances with RBI and other inter-bank funds	479	443	18	161	1330	1454	8	-
d) Others	-	-	142	-	-	-	-	-
<b>II. Other income</b>	<b>20</b>	<b>88</b>	<b>362</b>	<b>250</b>	<b>33</b>	<b>24</b>	<b>31</b>	<b>37</b>
a) Commission, exchange and brokerage	-	-	139	164	9	11	8	8
b) Other miscellaneous income	20	88	223	86	25	13	23	28
<b>Total (I+II)</b>	<b>1386</b>	<b>1435</b>	<b>2373</b>	<b>2624</b>	<b>1735</b>	<b>1969</b>	<b>996</b>	<b>1122</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>816</b>	<b>915</b>	<b>1310</b>	<b>1541</b>	<b>1155</b>	<b>1331</b>	<b>596</b>	<b>690</b>
a) Interest on deposits	607	659	1124	1369	1095	1258	469	589
b) Interest on RBI/inter-bank borrowings	210	256	186	172	56	69	127	100
c) Others	-	-	-	-	4	5	-	-
<b>IV. Operating expenses</b>	<b>468</b>	<b>883</b>	<b>559</b>	<b>756</b>	<b>576</b>	<b>551</b>	<b>204</b>	<b>243</b>
a) Payments to and provisions for employees	420	839	475	650	505	473	164	196
b) Rent, taxes and lighting	12	14	23	28	13	15	8	8
c) Printing and stationery	6	5	8	9	5	8	5	5
d) Advertisement and publicity	-	1	-	-	-	-	1	-
e) Depreciation on Bank's property	2	3	5	6	5	5	5	7
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	2	2	1	1	1	1
h) Law charges	-	-	-	-	1	1	-	-
i) Postage, telegrams, telephones, etc.	5	5	7	8	1	2	4	5
j) Repairs and maintenance	1	1	3	4	1	-	2	2
k) Insurance	4	6	11	4	9	11	2	7
l) Other expenditure	17	8	24	43	35	36	13	10
<b>V. Provisions and contingencies</b>	<b>85</b>	<b>442</b>	<b>3</b>	<b>47</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total expenses*</b>	<b>1285</b>	<b>1798</b>	<b>1869</b>	<b>2297</b>	<b>1731</b>	<b>1882</b>	<b>800</b>	<b>932</b>
<b>VI. Profit /loss</b>	<b>17</b>	<b>-806</b>	<b>500</b>	<b>280</b>	<b>4</b>	<b>87</b>	<b>197</b>	<b>190</b>
<b>Total (III+IV+V+VI)</b>	<b>1386</b>	<b>1435</b>	<b>2373</b>	<b>2624</b>	<b>1735</b>	<b>1969</b>	<b>996</b>	<b>1122</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank		Kashi Gramin Bank		Kisan Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(177)	(178)	(179)	(180)	(181)	(182)	(183)	(184)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>3770</b>	<b>4334</b>	<b>1222</b>	<b>1687</b>	<b>3352</b>	<b>3939</b>	<b>1275</b>	<b>1392</b>
a) Interest/discount on advances/bills	811	1013	349	479	804	1027	404	566
b) Income on Investments	2858	1371	565	856	1587	1919	187	155
c) Interest on balances with RBI and other inter-bank funds	101	1950	307	352	958	993	684	672
d) Others	-	-	-	-	3	1	-	-
<b>II. Other income</b>	<b>151</b>	<b>233</b>	<b>109</b>	<b>85</b>	<b>163</b>	<b>348</b>	<b>82</b>	<b>182</b>
a) Commission, exchange and brokerage	72	38	8	20	35	51	26	33
b) Other miscellaneous income	79	195	101	65	128	297	56	149
<b>Total (I+II)</b>	<b>3921</b>	<b>4567</b>	<b>1330</b>	<b>1772</b>	<b>3515</b>	<b>4287</b>	<b>1357</b>	<b>1574</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>2589</b>	<b>2645</b>	<b>689</b>	<b>876</b>	<b>2202</b>	<b>2482</b>	<b>640</b>	<b>660</b>
a) Interest on deposits	2396	2462	620	781	2112	2375	529	560
b) Interest on RBI/inter-bank borrowings	-	-	69	95	1	2	59	64
c) Others	193	183	-	-	89	105	52	36
<b>IV. Operating expenses</b>	<b>965</b>	<b>1201</b>	<b>343</b>	<b>367</b>	<b>628</b>	<b>874</b>	<b>401</b>	<b>541</b>
a) Payments to and provisions for employees	829	1071	296	306	524	754	357	470
b) Rent, taxes and lighting	26	28	7	11	21	24	10	11
c) Printing and stationery	9	10	4	5	4	6	4	4
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	11	12	8	8	10	12	5	7
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	3	1	1	2	2	1	1
h) Law charges	1	1	-	1	1	1	1	-
i) Postage, telegrams, telephones, etc.	5	7	4	4	4	5	3	5
j) Repairs and maintenance	1	2	1	2	2	2	2	2
k) Insurance	17	21	1	1	16	20	-	1
l) Other expenditure	63	46	20	27	43	48	20	41

<b>V. Provisions and contingencies</b>	<b>32</b>	<b>29</b>	<b>73</b>	<b>24</b>	<b>105</b>	<b>22</b>	<b>114</b>	<b>56</b>
<b>Total expenses*</b>	<b>3554</b>	<b>3845</b>	<b>1032</b>	<b>1243</b>	<b>2830</b>	<b>3357</b>	<b>1041</b>	<b>1201</b>
<b>VI. Profit /loss</b>	<b>335</b>	<b>692</b>	<b>225</b>	<b>505</b>	<b>580</b>	<b>909</b>	<b>203</b>	<b>317</b>
<b>Total (III+IV+V+VI)</b>	<b>3921</b>	<b>4567</b>	<b>1330</b>	<b>1772</b>	<b>3515</b>	<b>4287</b>	<b>1357</b>	<b>1574</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Kolar Gramin Bank		Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		Krishna Grameen Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(185)	(186)	(187)	(188)	(189)	(190)	(191)	(192)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1971</b>	<b>1968</b>	<b>2418</b>	<b>2279</b>	<b>2901</b>	<b>3742</b>	<b>4187</b>	<b>4272</b>
a) Interest/discount on advances/bills	1094	1114	922	969	710	1071	2679	2901
b) Income on Investments	872	850	1405	1290	75	179	844	781
c) Interest on balances with RBI and other inter-bank funds	5	4	-	-	2115	2492	664	589
d) Others	-	-	91	20	-	-	-	-
<b>II. Other income</b>	<b>120</b>	<b>313</b>	<b>25</b>	<b>34</b>	<b>368</b>	<b>374</b>	<b>104</b>	<b>296</b>
a) Commission, exchange and brokerage	37	46	-	-	146	139	103	104
b) Other miscellaneous income	83	268	25	34	222	235	1	192
<b>Total (I+II)</b>	<b>2091</b>	<b>2281</b>	<b>2443</b>	<b>2313</b>	<b>3269</b>	<b>4116</b>	<b>4290</b>	<b>4568</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>1104</b>	<b>1157</b>	<b>1543</b>	<b>1733</b>	<b>1899</b>	<b>2322</b>	<b>2464</b>	<b>2478</b>
a) Interest on deposits	940	1017	1269	1440	1833	2198	1911	1989
b) Interest on RBI/inter-bank borrowings	163	140	-	293	65	124	552	488
c) Others	-	-	274	-	-	-	1	1
<b>IV. Operating expenses</b>	<b>509</b>	<b>702</b>	<b>698</b>	<b>845</b>	<b>1116</b>	<b>1211</b>	<b>778</b>	<b>1233</b>
a) Payments to and provisions for employees	435	622	649	796	968	1054	665	1031
b) Rent, taxes and lighting	17	19	13	14	18	19	19	21
c) Printing and stationery	7	9	10	9	13	14	10	10
d) Advertisement and publicity	-	-	-	-	1	-	-	-
e) Depreciation on Bank's property	7	6	5	8	6	6	6	8
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	2	2	4	5	3	3
h) Law charges	1	1	1	-	1	-	-	1
i) Postage, telegrams, telephones, etc.	7	8	4	5	4	5	6	9
j) Repairs and maintenance	1	1	1	1	1	1	1	1
k) Insurance	7	8	7	12	14	15	16	73
l) Other expenditure	26	26	6	-3	87	91	50	76
<b>V. Provisions and contingencies</b>	<b>90</b>	<b>-71</b>	<b>24</b>	<b>135</b>	<b>2</b>	<b>26</b>	<b>85</b>	<b>435</b>
<b>Total expenses*</b>	<b>1613</b>	<b>1859</b>	<b>2241</b>	<b>2578</b>	<b>3015</b>	<b>3534</b>	<b>3241</b>	<b>3711</b>
<b>VI. Profit /loss</b>	<b>388</b>	<b>494</b>	<b>178</b>	<b>-400</b>	<b>252</b>	<b>557</b>	<b>964</b>	<b>423</b>
<b>Total (III+IV+V+VI)</b>	<b>2091</b>	<b>2281</b>	<b>2443</b>	<b>2313</b>	<b>3269</b>	<b>4116</b>	<b>4290</b>	<b>4568</b>

\* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.