

**Table 55: Earnings and Expenses of Regional Rural Banks: 2000-2001 and 2001-2002**  
(Part 5 of 8)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Kshetriya Gramin Bank		K.Kisan Gramin Bank		Kutch Grameen Bank		Lakhimi Gaonlia Bank	
	2001 (193)	2002 (194)	2001 (195)	2002 (196)	2001 (197)	2002 (198)	2001 (199)	2002 (200)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>2496</b>	<b>2875</b>	<b>1155</b>	<b>1440</b>	<b>1707</b>	<b>2254</b>	<b>2213</b>	<b>2150</b>
a) Interest/discount on advances/bills	981	1054	562	774	460	453	337	483
b) Income on Investments	116	126	97	66	977	1119	1876	1667
c) Interest on balances with RBI and other inter-bank funds	1399	1695	497	600	271	682	-	-
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>48</b>	<b>147</b>	<b>23</b>	<b>25</b>	<b>50</b>	<b>60</b>	<b>182</b>	<b>233</b>
a) Commission, exchange and brokerage	43	85	4	6	17	31	46	55
b) Other miscellaneous income	4	62	19	19	33	29	136	178
<b>Total (I+II)</b>	<b>2544</b>	<b>3022</b>	<b>1178</b>	<b>1465</b>	<b>1757</b>	<b>2315</b>	<b>2395</b>	<b>2383</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>1524</b>	<b>1836</b>	<b>925</b>	<b>1047</b>	<b>1091</b>	<b>1319</b>	<b>1251</b>	<b>1475</b>
a) Interest on deposits	1357	1652	835	961	961	1197	1208	1434
b) Interest on RBI/inter-bank borrowings	3	3	90	86	130	122	43	41
c) Others	164	180	-	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>697</b>	<b>856</b>	<b>452</b>	<b>452</b>	<b>307</b>	<b>410</b>	<b>695</b>	<b>831</b>
a) Payments to and provisions for employees	619	757	383	398	269	350	603	752
b) Rent, taxes and lighting	19	20	10	12	9	12	18	19
c) Printing and stationery	9	9	4	3	5	8	8	9
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	6	9	4	4	7	8	4	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	2	2	1	1	1	2
h) Law charges	1	-	2	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	3	4	1	1	3	4	3	3
j) Repairs and maintenance	-	1	2	-	1	1	3	2
k) Insurance	11	15	13	20	6	11	1	4
l) Other expenditure	27	40	30	11	5	16	53	36
<b>V. Provisions and contingencies</b>	<b>116</b>	<b>110</b>	<b>98</b>	<b>67</b>	<b>-</b>	<b>-</b>	<b>74</b>	<b>9</b>
<b>Total expenses*</b>	<b>2221</b>	<b>2692</b>	<b>1377</b>	<b>1499</b>	<b>1398</b>	<b>1729</b>	<b>1946</b>	<b>2306</b>
<b>VI. Profit /loss</b>	<b>206</b>	<b>221</b>	<b>-297</b>	<b>-102</b>	<b>359</b>	<b>585</b>	<b>375</b>	<b>67</b>
<b>Total (III+IV+V+VI)</b>	<b>2544</b>	<b>3022</b>	<b>1178</b>	<b>1465</b>	<b>1757</b>	<b>2315</b>	<b>2395</b>	<b>2383</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank		Magadh Gramin Bank		Mahakaushal Kshetriya Gramin Bank	
	2001 (201)	2002 (202)	2001 (203)	2002 (204)	2001 (205)	2002 (206)	2001 (207)	2002 (208)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>447</b>	<b>417</b>	<b>1432</b>	<b>1388</b>	<b>5358</b>	<b>5382</b>	<b>784</b>	<b>989</b>
a) Interest/discount on advances/bills	56	60	457	455	1007	790	137	187
b) Income on Investments	383	348	-	-	4351	4577	9	10
c) Interest on balances with	-	-	975	933	-	15	224	267

RBI and other inter-bank funds								
d) Others	8	8	-	-	-	-	415	524
<b>II. Other income</b>	<b>34</b>	<b>28</b>	<b>15</b>	<b>22</b>	<b>679</b>	<b>1654</b>	<b>67</b>	<b>58</b>
a) Commission, exchange and brokerage	22	34	11	16	10	13	20	15
b) Other miscellaneous income	11	-6	4	6	669	1641	47	42
<b>Total (I+II)</b>	<b>481</b>	<b>445</b>	<b>1447</b>	<b>1409</b>	<b>6037</b>	<b>7037</b>	<b>851</b>	<b>1046</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>312</b>	<b>350</b>	<b>871</b>	<b>1061</b>	<b>2995</b>	<b>3367</b>	<b>781</b>	<b>971</b>
a) Interest on deposits	300	339	842	1014	2873	3246	355	437
b) Interest on RBI/inter-bank borrowings	13	-	29	46	3	3	10	10
c) Others	-	11	-	-	119	119	415	524
<b>IV. Operating expenses</b>	<b>266</b>	<b>268</b>	<b>529</b>	<b>553</b>	<b>907</b>	<b>1610</b>	<b>259</b>	<b>270</b>
a) Payments to and provisions for employees	229	232	494	516	818	1507	238	242
b) Rent, taxes and lighting	5	6	8	10	15	18	8	8
c) Printing and stationery	4	3	3	3	8	10	2	3
d) Advertisement and publicity	-	-	-	-	-	-	-	1
e) Depreciation on Bank's property	2	2	3	3	5	5	1	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	3	3	1	1
h) Law charges	-	-	-	-	1	-	-	-
i) Postage, telegrams, telephones, etc.	-	1	1	2	7	9	1	1
j) Repairs and maintenance	-	1	2	2	1	1	-	-
k) Insurance	4	4	6	8	20	24	4	1
l) Other expenditure	21	19	9	7	31	32	5	11
<b>V. Provisions and contingencies</b>	<b>65</b>	<b>-72</b>	<b>28</b>	<b>23</b>	<b>727</b>	<b>175</b>	<b>1</b>	<b>89</b>
<b>Total expenses*</b>	<b>579</b>	<b>618</b>	<b>1399</b>	<b>1613</b>	<b>3902</b>	<b>4977</b>	<b>1040</b>	<b>1242</b>
<b>VI. Profit /loss</b>	<b>-163</b>	<b>-100</b>	<b>20</b>	<b>-227</b>	<b>1408</b>	<b>1885</b>	<b>-190</b>	<b>-284</b>
<b>Total (III+IV+V+VI)</b>	<b>481</b>	<b>445</b>	<b>1447</b>	<b>1409</b>	<b>6037</b>	<b>7037</b>	<b>851</b>	<b>1046</b>

(Amount in Rs. lakh)

For the year ended March 31								
	Malaprabha Gramin Bank		Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
Items	2001	2002	2001	2002	2001	2002	2001	2002
	(209)	(210)	(211)	(212)	(213)	(214)	(215)	(216)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>9514</b>	<b>10452</b>	<b>6503</b>	<b>7124</b>	<b>1503</b>	<b>1529</b>	<b>870</b>	<b>1018</b>
a) Interest/discount on advances/bills	6434	6885	1817	2218	585	642	179	283
b) Income on Investments	1642	2034	2241	2083	242	260	48	57
c) Interest on balances with RBI and other inter-bank funds	1438	1533	81	23	677	628	643	678
d) Others	-	-	2364	2800	-	-	-	-
<b>II. Other income</b>	<b>521</b>	<b>775</b>	<b>261</b>	<b>335</b>	<b>30</b>	<b>33</b>	<b>50</b>	<b>87</b>
a) Commission, exchange and brokerage	124	159	261	335	20	23	19	38
b) Other miscellaneous income	397	617	-	-	10	10	30	49
<b>Total (I+II)</b>	<b>10035</b>	<b>11227</b>	<b>6764</b>	<b>7459</b>	<b>1533</b>	<b>1562</b>	<b>919</b>	<b>1105</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>5285</b>	<b>5967</b>	<b>4869</b>	<b>5317</b>	<b>803</b>	<b>841</b>	<b>556</b>	<b>631</b>
a) Interest on deposits	4125	4741	4729	5203	632	670	539	612
b) Interest on RBI/inter-bank borrowings	1160	1226	-	114	171	171	17	19
c) Others	-	-	139	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>2843</b>	<b>3414</b>	<b>1731</b>	<b>1943</b>	<b>222</b>	<b>288</b>	<b>304</b>	<b>338</b>

a) Payments to and provisions for employees	2396	2887	1588	1772	184	245	269	291
b) Rent, taxes and lighting	60	68	29	35	7	8	7	8
c) Printing and stationery	27	29	13	18	3	3	3	4
d) Advertisement and publicity	1	2	-	-	-	-	-	-
e) Depreciation on Bank's property	55	57	5	6	3	3	1	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	7	7	4	4	1	1	1	1
h) Law charges	2	-	1	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	27	34	4	5	2	3	1	2
j) Repairs and maintenance	5	18	3	5	-	1	-	1
k) Insurance	28	37	32	40	4	5	4	5
l) Other expenditure	237	273	52	58	17	20	18	25
<b>V. Provisions and contingencies</b>	<b>327</b>	<b>926</b>	<b>-102</b>	<b>-42</b>	<b>-</b>	<b>17</b>	<b>38</b>	<b>45</b>
<b>Total expenses*</b>	<b>8128</b>	<b>9381</b>	<b>6599</b>	<b>7260</b>	<b>1025</b>	<b>1129</b>	<b>860</b>	<b>969</b>
<b>VI. Profit /loss</b>	<b>1580</b>	<b>920</b>	<b>266</b>	<b>241</b>	<b>509</b>	<b>416</b>	<b>21</b>	<b>90</b>
<b>Total (III+IV+V+VI)</b>	<b>10035</b>	<b>11227</b>	<b>6764</b>	<b>7459</b>	<b>1533</b>	<b>1562</b>	<b>919</b>	<b>1105</b>

Items	Manipur Rural Bank		Manjira Gramin Bank		Marathwada Gramin Bank		Marudhar Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(217)	(218)	(219)	(220)	(221)	(222)	(223)	(224)
<b><u>Income</u></b>								
<b>I. Interest Earned</b>	<b>234</b>	<b>225</b>	<b>3078</b>	<b>3497</b>	<b>4916</b>	<b>4867</b>	<b>746</b>	<b>908</b>
a) Interest/discount on advances/bills	76	81	1657	1779	1965	1877	399	540
b) Income on Investments	35	69	581	752	2879	2965	11	8
c) Interest on balances with RBI and other inter-bank funds	123	76	840	967	4	3	-	4
d) Others	-	-	-	-	67	22	336	356
<b>II. Other income</b>	<b>8</b>	<b>26</b>	<b>129</b>	<b>224</b>	<b>374</b>	<b>592</b>	<b>21</b>	<b>48</b>
a) Commission, exchange and brokerage	4	4	43	48	107	111	4	9
b) Other miscellaneous income	4	22	87	177	267	481	17	38
<b>Total (I+II)</b>	<b>242</b>	<b>252</b>	<b>3207</b>	<b>3722</b>	<b>5290</b>	<b>5459</b>	<b>767</b>	<b>955</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>122</b>	<b>209</b>	<b>1870</b>	<b>2094</b>	<b>2982</b>	<b>3149</b>	<b>785</b>	<b>894</b>
a) Interest on deposits	110	192	1469	1669	2480	2679	684	781
b) Interest on RBI/inter-bank borrowings	13	17	401	425	115	121	-	-
c) Others	-	-	-	-	388	348	101	113
<b>IV. Operating expenses</b>	<b>152</b>	<b>159</b>	<b>697</b>	<b>925</b>	<b>1807</b>	<b>2016</b>	<b>429</b>	<b>432</b>
a) Payments to and provisions for employees	133	140	461	691	1564	1805	363	354
b) Rent, taxes and lighting	4	4	17	19	40	45	7	7
c) Printing and stationery	3	3	10	12	17	14	3	5
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	1	12	16	17	14	2	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	2	2	5	5	1	1
h) Law charges	-	-	-	-	-	1	1	1
i) Postage, telegrams, telephones, etc.	-	-	6	7	16	21	2	2
j) Repairs and maintenance	-	-	2	1	-	-	-	-
k) Insurance	1	1	11	18	19	21	4	6
l) Other expenditure	8	8	175	158	129	90	47	51
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>-</b>	<b>27</b>	<b>81</b>	<b>450</b>	<b>289</b>	<b>-</b>	<b>-</b>
<b>Total expenses*</b>	<b>274</b>	<b>368</b>	<b>2568</b>	<b>3019</b>	<b>4789</b>	<b>5165</b>	<b>1215</b>	<b>1325</b>
<b>VI. Profit /loss</b>	<b>-32</b>	<b>-116</b>	<b>612</b>	<b>622</b>	<b>51</b>	<b>5</b>	<b>-448</b>	<b>-370</b>

<b>Total (III+IV+V+VI)</b>	<b>242</b>	<b>252</b>	<b>3207</b>	<b>3722</b>	<b>5290</b>	<b>5459</b>	<b>767</b>	<b>955</b>
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	Marwar Gramin Bank		Mayurakshi Gramin Bank		Mewar Anchalik Gramin Bank		Mithila Kshetriya Gramin Bank	
Items	2001	2002	2001	2002	2001	2002	2001	2002

	(225)	(226)	(227)	(228)	(229)	(230)	(231)	(232)
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**Income**

<b>I. Interest Earned</b>	<b>5643</b>	<b>6328</b>	<b>2586</b>	<b>3124</b>	<b>1902</b>	<b>2092</b>	<b>1450</b>	<b>1591</b>
a) Interest/discount on advances/bills	1934	2250	806	1258	517	629	251	268
b) Income on Investments	1765	1829	-	-	334	489	47	55
c) Interest on balances with RBI and other inter-bank funds	1765	2086	997	945	943	878	1153	1268
d) Others	178	163	784	921	107	96	-	-
<b>II. Other income</b>	<b>131</b>	<b>261</b>	<b>306</b>	<b>185</b>	<b>104</b>	<b>100</b>	<b>185</b>	<b>230</b>
a) Commission, exchange and brokerage	88	259	176	83	16	20	7	12
b) Other miscellaneous income	43	2	130	102	88	80	177	218
<b>Total (I+II)</b>	<b>5774</b>	<b>6589</b>	<b>2892</b>	<b>3309</b>	<b>2006</b>	<b>2191</b>	<b>1635</b>	<b>1820</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>4477</b>	<b>4686</b>	<b>1848</b>	<b>2090</b>	<b>1592</b>	<b>1683</b>	<b>1041</b>	<b>1165</b>
a) Interest on deposits	4337	4562	1781	1996	1518	1601	1012	1135
b) Interest on RBI/inter-bank borrowings	140	125	66	94	4	2	29	30
c) Others	-	-	-	-	70	80	-	-
<b>IV. Operating expenses</b>	<b>1010</b>	<b>1337</b>	<b>819</b>	<b>896</b>	<b>452</b>	<b>496</b>	<b>506</b>	<b>550</b>
a) Payments to and provisions for employees	862	1217	699	815	382	412	465	508
b) Rent, taxes and lighting	20	20	14	16	18	18	6	7
c) Printing and stationery	10	13	6	7	5	6	4	5
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	5	5	2	3	9	11	2	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	4	4	2	2	1	1	2	1
h) Law charges	1	1	-	-	1	1	-	-
i) Postage, telegrams, telephones, etc.	1	16	1	2	5	7	1	1
j) Repairs and maintenance	12	1	1	1	1	1	1	2
k) Insurance	2	4	33	33	7	11	1	1
l) Other expenditure	94	56	60	18	24	27	24	22
<b>V. Provisions and contingencies</b>	<b>25</b>	<b>176</b>	<b>70</b>	<b>90</b>	<b>22</b>	<b>10</b>	<b>14</b>	<b>-</b>
<b>Total expenses*</b>	<b>5487</b>	<b>6023</b>	<b>2667</b>	<b>2986</b>	<b>2044</b>	<b>2179</b>	<b>1547</b>	<b>1716</b>
<b>VI. Profit /loss</b>	<b>262</b>	<b>390</b>	<b>155</b>	<b>233</b>	<b>-60</b>	<b>3</b>	<b>74</b>	<b>104</b>
<b>Total (III+IV+V+VI)</b>	<b>5774</b>	<b>6589</b>	<b>2892</b>	<b>3309</b>	<b>2006</b>	<b>2191</b>	<b>1635</b>	<b>1820</b>

	Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
Items	2001	2002	2001	2002	2001	2002	2001	2002

	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)
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**Income**

<b>I. Interest Earned</b>	<b>682</b>	<b>843</b>	<b>2501</b>	<b>2906</b>	<b>1285</b>	<b>1476</b>	<b>737</b>	<b>808</b>
a) Interest/discount on advances/bills	177	232	290	282	353	392	231	307
b) Income on Investments	114	163	459	564	508	567	290	330
c) Interest on balances with RBI and other inter-bank funds	391	449	1753	2060	423	518	217	170
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>27</b>	<b>46</b>	<b>52</b>	<b>89</b>	<b>70</b>	<b>96</b>	<b>66</b>	<b>171</b>

a) Commission, exchange and brokerage	10	15	11	15	14	14	5	4
b) Other miscellaneous income	16	31	41	74	56	82	60	166
<b>Total (I+II)</b>	<b>708</b>	<b>889</b>	<b>2553</b>	<b>2995</b>	<b>1354</b>	<b>1572</b>	<b>803</b>	<b>978</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>355</b>	<b>450</b>	<b>1950</b>	<b>2128</b>	<b>960</b>	<b>1036</b>	<b>404</b>	<b>426</b>
a) Interest on deposits	322	382	1919	2096	902	988	332	359
b) Interest on RBI/inter-bank borrowings	33	68	31	32	57	48	31	27
c) Others	-	-	-	1	-	-	42	39
<b>IV. Operating expenses</b>	<b>248</b>	<b>351</b>	<b>762</b>	<b>826</b>	<b>287</b>	<b>337</b>	<b>262</b>	<b>229</b>
a) Payments to and provisions for employees	201	301	715	769	240	283	223	177
b) Rent, taxes and lighting	13	14	15	16	6	6	8	9
c) Printing and stationery	4	4	5	5	3	4	2	3
d) Advertisement and publicity	-	-	1	-	-	-	-	-
e) Depreciation on Bank's property	2	2	2	3	2	2	4	5
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	2	2	1	1	1	1
h) Law charges	-	-	1	3	-	-	-	-
i) Postage, telegrams, telephones, etc.	2	2	2	3	1	1	2	3
j) Repairs and maintenance	2	2	1	1	1	-	-	1
k) Insurance	5	4	12	15	6	8	4	6
l) Other expenditure	18	22	7	9	28	33	18	25
<b>V. Provisions and contingencies</b>	<b>85</b>	<b>53</b>	<b>122</b>	<b>97</b>	<b>52</b>	<b>77</b>	<b>-</b>	<b>12</b>
<b>Total expenses*</b>	<b>603</b>	<b>802</b>	<b>2712</b>	<b>2954</b>	<b>1247</b>	<b>1374</b>	<b>666</b>	<b>655</b>
<b>VI. Profit /loss</b>	<b>20</b>	<b>34</b>	<b>-281</b>	<b>-56</b>	<b>56</b>	<b>122</b>	<b>136</b>	<b>311</b>
<b>Total (III+IV+V+VI)</b>	<b>708</b>	<b>889</b>	<b>2553</b>	<b>2995</b>	<b>1354</b>	<b>1572</b>	<b>803</b>	<b>978</b>

\* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.