

**Table 55: Earnings and Expenses of Regional Rural Banks: 2000-2001 and 2001-2002
(Part 6 of 8)**

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank		Nainital Almora Kshetriya Gramin Bank	
	2001 (241)	2002 (242)	2001 (243)	2002 (244)	2001 (245)	2002 (246)	2001 (247)	2002 (248)
Income								
I. Interest Earned	2034	2247	92	96	3691	4334	1675	1975
a) Interest/discount on advances/bills	376	530	31	59	2077	2539	766	894
b) Income on Investments	1658	1709	60	35	727	833	863	1053
c) Interest on balances with RBI and other inter-bank funds	-	7	-	-	886	963	46	28
d) Others	-	-	1	2	-	-	-	-
II. Other income	98	132	3	3	191	278	40	52
a) Commission, exchange and brokerage	32	36	2	2	178	249	6	7
b) Other miscellaneous income	65	96	1	-	13	29	34	44
Total (I+II)	2132	2379	95	99	3881	4613	1715	2027
Expenditure & Provisions								
III. Interest expended	1462	1561	45	44	2236	2771	933	1140
a) Interest on deposits	1343	1473	28	40	1881	2321	869	1012
b) Interest on RBI/inter-bank borrowings	119	88	1	2	337	398	61	126
c) Others	-	-	17	2	18	51	3	2
IV. Operating expenses	445	666	41	53	1198	1641	347	480
a) Payments to and provisions for employees	401	578	32	42	1033	1461	292	411
b) Rent, taxes and lighting	8	10	2	2	39	43	19	19
c) Printing and stationery	4	6	-	-	21	19	5	8
d) Advertisement and publicity	-	-	-	-	1	-	-	-
e) Depreciation on Bank's property	2	2	1	1	13	16	4	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	3	-	-	3	4	1	2
h) Law charges	1	-	-	-	-	1	1	1
i) Postage, telegrams, telephones, etc.	1	1	-	-	8	10	3	3
j) Repairs and maintenance	1	1	-	1	4	2	5	6
k) Insurance	9	10	1	1	16	6	6	8
l) Other expenditure	16	53	4	5	60	80	12	18
V. Provisions and contingencies	41	44	-	-	69	99	38	41
Total expenses*	1907	2227	86	96	3434	4412	1280	1620
VI. Profit /loss	184	107	9	2	378	101	397	366
Total (III+IV+V+VI)	2132	2379	95	99	3881	4613	1715	2027

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Nalanda Gramin Bank		Netravati Gramin Bank		Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank	
	2001 (249)	2002 (250)	2001 (251)	2002 (252)	2001 (253)	2002 (254)	2001 (255)	2002 (256)
Income								
I. Interest Earned	1609	1889	628	759	1753	1918	7119	7466
a) Interest/discount on advances/bills	244	356	474	559	650	875	5331	5525
b) Income on Investments	-	-	26	49	550	483	1046	940
c) Interest on balances with RBI and other inter-bank funds	1365	1533	129	151	553	560	741	1001
d) Others	-	-	-	-	-	-	-	-
II. Other income	18	31	42	52	42	39	472	428
a) Commission, exchange and brokerage	6	15	8	8	6	5	87	90
b) Other miscellaneous income	12	17	34	44	37	34	385	339
Total (I+II)	1627	1921	670	812	1795	1957	7591	7895
Expenditure & Provisions								
III. Interest expended	1223	1367	390	485	1223	1287	3829	4244
a) Interest on deposits	1199	1339	314	370	1128	1245	2434	2963
b) Interest on RBI/inter-bank borrowings	25	28	77	115	9	-	1395	1281
c) Others	-	-	-	-	87	42	-	-
IV. Operating expenses	527	560	188	213	459	625	1775	2197
a) Payments to and provisions for employees	484	514	164	183	410	559	1341	1752

b) Rent, taxes and lighting	7	9	8	10	13	15	79	87
c) Printing and stationery	3	3	2	3	5	7	23	25
d) Advertisement and publicity	-	-	-	1	-	-	1	1
e) Depreciation on Bank's property	5	5	2	3	3	3	27	37
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	2	2	4	4
h) Law charges	-	-	-	-	1	2	1	2
i) Postage, telegrams, telephones, etc.	3	2	3	3	-	1	35	44
j) Repairs and maintenance	-	-	-	-	1	3	2	2
k) Insurance	2	2	2	3	-	-	61	42
l) Other expenditure	22	24	6	6	24	35	199	200
V. Provisions and contingencies	103	73	8	4	133	22	201	549
Total expenses*	1750	1927	579	698	1682	1912	5604	6441
VI. Profit /loss	-226	-78	83	110	-20	23	1785	905
Total (III+IV+V+VI)	1627	1921	670	812	1795	1957	7591	7895

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Palamau		Panchmahal		Pandyan		Parvatiya	
	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
	(257)	(258)	(259)	(260)	(261)	(262)	(263)	(264)
Income								
I. Interest Earned	1916	1953	1455	1688	5511	6622	1014	1169
a) Interest/discount on advances/bills	357	357	555	708	2983	3860	196	232
b) Income on Investments	228	216	838	948	582	695	162	129
c) Interest on balances with RBI and other inter-bank funds	1235	1276	62	32	-	2067	655	803
d) Others	95	104	-	-	1946	-	1	5
II. Other income	61	192	48	90	327	384	20	24
a) Commission, exchange and brokerage	27	46	20	21	279	332	8	12
b) Other miscellaneous income	33	146	28	69	48	52	12	12
Total (I+II)	1976	2146	1502	1778	5838	7005	1034	1193

Expenditure & Provisions

III. Interest expended	1291	1411	1011	1126	3702	4266	690	787
a) Interest on deposits	1247	1362	878	1003	3177	3650	660	749
b) Interest on RBI/inter-bank borrowings	42	46	134	123	525	616	29	38
c) Others	2	2	-	-	-	-	-	-
IV. Operating expenses	546	675	386	543	1587	1793	211	192
a) Payments to and provisions for employees	483	605	303	429	1353	1525	183	159
b) Rent, taxes and lighting	15	17	13	18	40	45	5	6
c) Printing and stationery	7	8	4	6	23	19	3	4
d) Advertisement and publicity	1	-	-	-	-	3	-	-
e) Depreciation on Bank's property	4	3	20	23	22	28	4	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	2	2	4	5	1	1
h) Law charges	1	-	1	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	3	4	5	5	24	31	1	1
j) Repairs and maintenance	1	1	1	1	3	3	1	-
k) Insurance	7	9	1	1	24	26	3	5
l) Other expenditure	24	27	37	56	92	107	9	12
V. Provisions and contingencies	-	-	-	-	33	131	-	-
Total expenses*	1837	2086	1398	1669	5289	6058	901	979
VI. Profit /loss	140	59	105	109	516	816	133	214
Total (III+IV+V+VI)	1976	2146	1502	1778	5838	7005	1034	1193

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Patliputra		Pinakini		Pithoragarh		Pragiyotish Gaonlia	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Kshetriya Gramin Bank	Gramin Bank	Bank	Bank
	2001	2002	2001	2002	2001	2002	2001	2002
	(265)	(266)	(267)	(268)	(269)	(270)	(271)	(272)
Income								
I. Interest Earned	529	686	3378	3923	1084	1172	5000	5566
a) Interest/discount on advances/bills	123	140	2280	2644	251	310	1068	1581
b) Income on Investments	258	336	1089	139	127	119	3926	3962
c) Interest on balances with RBI and other inter-bank funds	148	210	9	1141	706	743	-	23

d) Others	-	-	-	-	-	-	6	1
II. Other income	6	12	300	336	17	28	160	508
a) Commission, exchange and brokerage	2	3	153	65	14	25	94	114
b) Other miscellaneous income	4	10	147	271	3	3	66	394
Total (I+II)	535	698	3678	4259	1101	1200	5159	6075
Expenditure & Provisions								
III. Interest expended	342	381	2027	2595	731	791	3296	3801
a) Interest on deposits	334	375	1664	2122	695	762	3054	3513
b) Interest on RBI/inter-bank borrowings	-	-	362	473	36	29	239	288
c) Others	8	6	-	-	-	-	3	-
IV. Operating expenses	115	128	841	1352	153	204	1434	1970
a) Payments to and provisions for employees	96	101	725	908	119	160	1265	1810
b) Rent, taxes and lighting	4	5	22	26	7	7	45	46
c) Printing and stationery	2	2	12	13	3	3	28	21
d) Advertisement and publicity	-	-	-	-	-	1	-	-
e) Depreciation on Bank's property	3	3	8	20	2	4	13	13
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	4	2	1	1	4	5
h) Law charges	-	-	1	1	-	-	1	-
i) Postage, telegrams, telephones, etc.	2	3	9	11	2	2	3	-4
j) Repairs and maintenance	-	1	1	4	-	-	2	3
k) Insurance	4	5	1	5	5	5	4	3
l) Other expenditure	5	7	58	361	14	20	69	73
V. Provisions and contingencies	7	2	-	-	-	-	421	248
Total expenses*	457	509	2867	3946	884	995	4730	5771
VI. Profit /loss	71	187	811	313	217	205	8	55
Total (III+IV+V+VI)	535	698	3678	4259	1101	1200	5159	6075

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Pratapgarh		Prathama Bank		Puri		Rae Bareli	
	Kshetriya Gramin Bank				Gramin Bank		Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(273)	(274)	(275)	(276)	(277)	(278)	(279)	(280)
Income								
I. Interest Earned	2665	2958	7700	8735	3803	4277	2677	3022
a) Interest/discount on advances/bills	479	616	3746	4666	2119	2615	530	641
b) Income on Investments	2165	2316	3954	4045	1683	1650	1186	1234
c) Interest on balances with RBI and other inter-bank funds	21	24	-	24	1	13	934	1123
d) Others	-	3	-	-	-	-	27	24
II. Other income	59	117	543	524	119	319	40	50
a) Commission, exchange and brokerage	12	14	92	101	91	59	16	19
b) Other miscellaneous income	48	103	451	423	28	260	23	31
Total (I+II)	2724	3075	8242	9259	3921	4596	2716	3072
Expenditure & Provisions								
III. Interest expended	1656	1867	3442	3822	2833	3151	1667	1859
a) Interest on deposits	1595	1786	2780	3220	2333	2594	1614	1785
b) Interest on RBI/inter-bank borrowings	62	76	663	603	500	557	54	73
c) Others	-	4	-	-	-	-	-	-
IV. Operating expenses	624	672	2078	2578	998	1290	614	704
a) Payments to and provisions for employees	545	601	1854	2335	865	1136	548	619
b) Rent, taxes and lighting	12	13	47	50	30	31	14	18
c) Printing and stationery	7	7	19	22	12	13	10	11
d) Advertisement and publicity	-	-	-	1	-	-	-	-
e) Depreciation on Bank's property	6	6	17	28	9	13	8	7
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	5	4	4	4	2	2
h) Law charges	-	-	2	2	-	-	1	1
i) Postage, telegrams, telephones, etc.	1	3	22	27	2	4	4	5
j) Repairs and maintenance	1	2	5	5	1	1	4	9
k) Insurance	12	18	30	32	18	18	11	16
l) Other expenditure	38	21	78	73	57	69	14	17
V. Provisions and contingencies	45	20	105	190	239	137	88	104
Total expenses*	2280	2540	5520	6400	3831	4441	2281	2563
VI. Profit /loss	399	516	2617	2669	-149	18	348	404
Total (III+IV+V+VI)	2724	3075	8242	9259	3921	4596	2716	3072

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Raigarh Kshetriya Gramin Bank		Rajgarh Sehore Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(281)	(282)	(283)	(284)	(285)	(286)	(287)	(288)
Income								
I. Interest Earned	1339	1475	1174	1320	1464	1550	566	695
a) Interest/discount on advances/bills	224	231	568	735	403	502	285	399
b) Income on Investments	18	18	290	364	162	165	90	44
c) Interest on balances with RBI and other inter-bank funds	1097	1226	316	220	899	883	-	-
d) Others	-	-	-	-	-	-	191	251
II. Other income	35	86	35	69	29	43	76	124
a) Commission, exchange and brokerage	17	42	7	8	6	7	12	19
b) Other miscellaneous income	18	45	27	61	23	36	64	105
Total (I+II)	1374	1561	1208	1389	1493	1593	642	818
Expenditure & Provisions								
III. Interest expended	730	926	831	903	1092	1121	545	628
a) Interest on deposits	690	885	744	819	1038	1068	506	567
b) Interest on RBI/inter-bank borrowings	39	40	3	3	-	1	-	-
c) Others	-	-	84	81	54	52	39	60
IV. Operating expenses	368	463	325	378	481	725	301	464
a) Payments to and provisions for employees	326	416	266	327	435	676	250	426
b) Rent, taxes and lighting	7	7	10	11	11	13	12	9
c) Printing and stationery	4	5	4	4	3	4	3	3
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	1	5	5	3	3	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	1	-	-
g) Auditors' fees and expenses	1	1	1	1	2	1	1	1
h) Law charges	-	-	1	-	1	2	1	1
i) Postage, telegrams, telephones, etc.	2	2	2	1	2	2	3	4
j) Repairs and maintenance	1	1	1	1	1	1	1	1
k) Insurance	11	8	1	1	8	8	-	-
l) Other expenditure	15	22	35	27	15	14	27	16
V. Provisions and contingencies	99	61	10	30	57	84	35	-
Total expenses*	1098	1389	1157	1281	1574	1846	846	1092
VI. Profit /loss	177	110	42	79	-137	-337	-239	-274
Total (III+IV+V+VI)	1374	1561	1208	1389	1493	1593	642	818

* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.