

**Table 55: Earnings and Expenses of Regional Rural Banks: 2000-2001 and 2001-2002**  
(Part 7 of 8)

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalaseema Gramin Bank		Rewa Sidhi Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(289)	(290)	(291)	(292)	(293)	(294)	(295)	(296)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1335</b>	<b>1426</b>	<b>981</b>	<b>914</b>	<b>6766</b>	<b>7666</b>	<b>3095</b>	<b>3291</b>
a) Interest/discount on advances/bills	341	372	443	411	4131	4791	644	691
b) Income on Investments	966	1039	338	254	140	631	1024	1088
c) Interest on balances with RBI and other inter-bank funds	27	15	199	247	2495	2245	1425	1511
d) Others	-	-	2	1	-	-	2	1
<b>II. Other income</b>	<b>44</b>	<b>56</b>	<b>25</b>	<b>38</b>	<b>305</b>	<b>1105</b>	<b>39</b>	<b>81</b>
a) Commission, exchange and brokerage	32	29	3	4	108	111	10	13
b) Other miscellaneous income	12	27	22	35	196	994	29	68
<b>Total (I+II)</b>	<b>1379</b>	<b>1482</b>	<b>1006</b>	<b>952</b>	<b>7071</b>	<b>8771</b>	<b>3134</b>	<b>3372</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>907</b>	<b>945</b>	<b>672</b>	<b>754</b>	<b>4173</b>	<b>4897</b>	<b>1930</b>	<b>1993</b>
a) Interest on deposits	829	882	624	688	3553	4433	1850	1899
b) Interest on RBI/inter-bank borrowings	78	63	48	66	621	463	80	94
c) Others	-	-	-	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>275</b>	<b>344</b>	<b>272</b>	<b>321</b>	<b>1676</b>	<b>2042</b>	<b>641</b>	<b>938</b>
a) Payments to and provisions for employees	231	295	227	264	1451	1760	546	777
b) Rent, taxes and lighting	13	14	12	15	39	47	17	23
c) Printing and stationery	5	4	4	9	21	28	14	15
d) Advertisement and publicity	-	-	-	-	-	-	1	2
e) Depreciation on Bank's property	8	13	9	9	21	27	6	10
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	2	2	4	5	2	1
h) Law charges	-	-	-	-	1	1	1	1
i) Postage, telegrams, telephones, etc.	1	1	2	2	22	31	5	6
j) Repairs and maintenance	-	-	1	1	1	1	2	3
k) Insurance	5	6	4	3	22	38	13	14
l) Other expenditure	11	9	11	15	93	104	34	86
<b>V. Provisions and contingencies</b>	<b>79</b>	<b>22</b>	<b>5</b>	<b>12</b>	<b>119</b>	<b>276</b>	<b>-96</b>	<b>32</b>
<b>Total expenses*</b>	<b>1182</b>	<b>1289</b>	<b>944</b>	<b>1075</b>	<b>5849</b>	<b>6939</b>	<b>2571</b>	<b>2931</b>
<b>VI. Profit /loss</b>	<b>118</b>	<b>171</b>	<b>57</b>	<b>-135</b>	<b>1102</b>	<b>1557</b>	<b>659</b>	<b>408</b>
<b>Total (III+IV+V+VI)</b>	<b>1379</b>	<b>1482</b>	<b>1006</b>	<b>952</b>	<b>7071</b>	<b>8771</b>	<b>3134</b>	<b>3372</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Rushikulya Gramin Bank		Sabarkantha-Gandhinagar Gramin Bank		Sagar Gramin Bank		Sahyadri Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(297)	(298)	(299)	(300)	(301)	(302)	(303)	(304)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>2918</b>	<b>3329</b>	<b>1146</b>	<b>1359</b>	<b>4752</b>	<b>5571</b>	<b>1051</b>	<b>1181</b>
a) Interest/discount on advances/bills	947	1029	302	364	747	1105	604	715
b) Income on Investments	1971	2298	383	442	2290	2199	201	302
c) Interest on balances with RBI and other inter-bank funds	-	-	461	554	1715	2267	246	164
d) Others	-	3	-	-	-	-	-	-
<b>II. Other income</b>	<b>245</b>	<b>163</b>	<b>35</b>	<b>32</b>	<b>87</b>	<b>86</b>	<b>57</b>	<b>174</b>
a) Commission, exchange and brokerage	29	27	24	23	79	81	15	16
b) Other miscellaneous income	216	136	11	8	8	5	42	158
<b>Total (I+II)</b>	<b>3162</b>	<b>3492</b>	<b>1182</b>	<b>1391</b>	<b>4840</b>	<b>5658</b>	<b>1108</b>	<b>1355</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>2105</b>	<b>2371</b>	<b>779</b>	<b>900</b>	<b>3457</b>	<b>3981</b>	<b>625</b>	<b>721</b>
a) Interest on deposits	1927	2181	686	812	3376	3852	438	497
b) Interest on RBI/inter-bank borrowings	178	190	87	83	-	-	187	224
c) Others	-	-	6	5	81	130	-	-
<b>IV. Operating expenses</b>	<b>549</b>	<b>654</b>	<b>166</b>	<b>221</b>	<b>1007</b>	<b>1306</b>	<b>195</b>	<b>329</b>
a) Payments to and provisions for employees	490	590	138	194	883	1184	160	285

b) Rent, taxes and lighting	16	16	7	8	40	42	9	10
c) Printing and stationery	11	6	5	3	11	12	4	2
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	6	6	5	5	6	6	4	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	1	1	3	3	1	1
h) Law charges	1	1	-	-	1	1	-	-
i) Postage, telegrams, telephones, etc.	5	5	2	1	3	5	3	4
j) Repairs and maintenance	3	2	-	1	1	2	1	2
k) Insurance	10	12	5	5	25	29	-	2
l) Other expenditure	6	14	3	3	34	23	12	19
<b>V. Provisions and contingencies</b>	<b>202</b>	<b>159</b>	<b>20</b>	<b>23</b>	<b>-127</b>	<b>-142</b>	<b>37</b>	<b>43</b>
<b>Total expenses*</b>	<b>2654</b>	<b>3024</b>	<b>945</b>	<b>1121</b>	<b>4463</b>	<b>5287</b>	<b>819</b>	<b>1049</b>
<b>VI. Profit /loss</b>	<b>306</b>	<b>309</b>	<b>216</b>	<b>247</b>	<b>503</b>	<b>512</b>	<b>252</b>	<b>263</b>
<b>Total (III+IV+V+VI)</b>	<b>3162</b>	<b>3492</b>	<b>1182</b>	<b>1391</b>	<b>4840</b>	<b>5658</b>	<b>1108</b>	<b>1355</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Samastipur		Samyukt		Sangameshwar		Santhal Parganas	
	Kshetriya Gramin Bank	Kshetriya Gramin Bank	Kshetriya Gramin Bank	Kshetriya Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	2001	2002	2001	2002	2001	2002	2001	2002
	(305)	(306)	(307)	(308)	(309)	(310)	(311)	(312)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1918</b>	<b>1979</b>	<b>8757</b>	<b>9389</b>	<b>2488</b>	<b>2953</b>	<b>2436</b>	<b>2611</b>
a) Interest/discount on advances/bills	381	465	936	999	1448	1599	309	359
b) Income on Investments	367	314	5893	3421	513	530	475	375
c) Interest on balances with RBI and other inter-bank funds	1171	1200	1918	4965	528	824	1652	1877
d) Others	-	-	10	4	-	-	-	-
<b>II. Other income</b>	<b>85</b>	<b>121</b>	<b>128</b>	<b>110</b>	<b>253</b>	<b>236</b>	<b>112</b>	<b>130</b>
a) Commission, exchange and brokerage	51	69	32	44	74	77	13	50
b) Other miscellaneous income	34	52	97	67	179	159	99	80
<b>Total (I+II)</b>	<b>2004</b>	<b>2100</b>	<b>8885</b>	<b>9500</b>	<b>2741</b>	<b>3189</b>	<b>2548</b>	<b>2742</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>1325</b>	<b>1504</b>	<b>5082</b>	<b>5527</b>	<b>1417</b>	<b>1865</b>	<b>1684</b>	<b>1806</b>
a) Interest on deposits	1227	1415	4988	5427	1150	1531	1610	1742
b) Interest on RBI/inter-bank borrowings	87	80	4	4	267	334	74	64
c) Others	12	9	91	96	-	-	-	-
<b>IV. Operating expenses</b>	<b>531</b>	<b>691</b>	<b>1823</b>	<b>2026</b>	<b>542</b>	<b>665</b>	<b>690</b>	<b>1005</b>
a) Payments to and provisions for employees	451	611	1527	1716	465	555	625	938
b) Rent, taxes and lighting	15	18	30	39	15	16	11	11
c) Printing and stationery	8	10	12	17	8	9	7	5
d) Advertisement and publicity	-	1	1	2	-	-	-	1
e) Depreciation on Bank's property	4	5	7	31	8	9	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	2	3	4	2	2	2	2
h) Law charges	1	1	3	3	1	3	1	-
i) Postage, telegrams, telephones, etc.	2	3	8	9	6	8	2	2
j) Repairs and maintenance	2	1	2	2	-	1	1	1
k) Insurance	9	11	38	31	6	5	7	9
l) Other expenditure	38	29	192	172	31	57	31	34
<b>V. Provisions and contingencies</b>	<b>17</b>	<b>44</b>	<b>-</b>	<b>65</b>	<b>57</b>	<b>113</b>	<b>-</b>	<b>-</b>
<b>Total expenses*</b>	<b>1856</b>	<b>2194</b>	<b>6905</b>	<b>7553</b>	<b>1959</b>	<b>2530</b>	<b>2373</b>	<b>2811</b>
<b>VI. Profit /loss</b>	<b>131</b>	<b>-139</b>	<b>1980</b>	<b>1882</b>	<b>725</b>	<b>546</b>	<b>175</b>	<b>-70</b>
<b>Total (III+IV+V+VI)</b>	<b>2004</b>	<b>2100</b>	<b>8885</b>	<b>9500</b>	<b>2741</b>	<b>3189</b>	<b>2548</b>	<b>2742</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Saran		Sarayu		Shahajahanpur		Shahdol	
	Kshetriya Gramin Bank	Kshetriya Gramin Bank	Kshetriya Gramin Bank	Kshetriya Gramin Bank	Kshetriya Gramin Bank	Kshetriya Gramin Bank	Kshetriya Gramin Bank	Kshetriya Gramin Bank
	2001	2002	2001	2002	2001	2002	2001	2002
	(313)	(314)	(315)	(316)	(317)	(318)	(319)	(320)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1203</b>	<b>1499</b>	<b>1726</b>	<b>2089</b>	<b>1726</b>	<b>1862</b>	<b>810</b>	<b>950</b>
a) Interest/discount on advances/bills	228	265	545	812	616	636	162	196
b) Income on Investments	11	18	1176	1272	290	281	642	742
c) Interest on balances with RBI and other inter-bank funds	965	1216	6	6	789	909	6	12

d) Others	-	-	-	-	30	36	-	-
<b>II. Other income</b>	<b>116</b>	<b>57</b>	<b>76</b>	<b>90</b>	<b>30</b>	<b>52</b>	<b>32</b>	<b>78</b>
a) Commission, exchange and brokerage	7	8	76	90	30	52	12	17
b) Other miscellaneous income	109	49	-	-	-	-	20	60
<b>Total (I+II)</b>	<b>1319</b>	<b>1556</b>	<b>1802</b>	<b>2179</b>	<b>1757</b>	<b>1914</b>	<b>842</b>	<b>1028</b>

#### **Expenditure & Provisions**

<b>III. Interest expended</b>	<b>918</b>	<b>1008</b>	<b>775</b>	<b>922</b>	<b>766</b>	<b>833</b>	<b>649</b>	<b>691</b>
a) Interest on deposits	899	985	669	791	602	679	617	661
b) Interest on RBI/inter-bank borrowings	19	23	106	130	1	1	32	30
c) Others	-	-	-	-	163	153	-	-
<b>IV. Operating expenses</b>	<b>369</b>	<b>385</b>	<b>257</b>	<b>346</b>	<b>262</b>	<b>313</b>	<b>269</b>	<b>316</b>
a) Payments to and provisions for employees	344	353	203	272	198	226	221	223
b) Rent, taxes and lighting	4	4	11	14	7	8	7	7
c) Printing and stationery	3	4	5	8	5	5	2	2
d) Advertisement and publicity	-	-	1	1	-	-	-	-
e) Depreciation on Bank's property	1	1	9	18	5	5	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	2	2	1	2	1	1	1
h) Law charges	-	1	1	-	-	1	-	-
i) Postage, telegrams, telephones, etc.	1	1	4	5	2	3	1	2
j) Repairs and maintenance	2	2	1	1	11	9	-	-
k) Insurance	7	8	7	9	5	8	6	6
l) Other expenditure	6	9	13	15	27	46	29	71
<b>V. Provisions and contingencies</b>	<b>68</b>	<b>157</b>	<b>15</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total expenses*</b>	<b>1286</b>	<b>1392</b>	<b>1032</b>	<b>1268</b>	<b>1028</b>	<b>1146</b>	<b>918</b>	<b>1007</b>
<b>VI. Profit /loss</b>	<b>-35</b>	<b>7</b>	<b>754</b>	<b>908</b>	<b>728</b>	<b>768</b>	<b>-76</b>	<b>21</b>
<b>Total (III+IV+V+VI)</b>	<b>1319</b>	<b>1556</b>	<b>1802</b>	<b>2179</b>	<b>1757</b>	<b>1914</b>	<b>842</b>	<b>1028</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Sharda		Shekhawati		Shivalik		Shivpuri Guna	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Kshetriya Gramin Bank	Kshetriya Gramin Bank	Kshetriya Gramin Bank	Kshetriya Gramin Bank
	2001	2002	2001	2002	2001	2002	2001	2002
	(321)	(322)	(323)	(324)	(325)	(326)	(327)	(328)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1506</b>	<b>1675</b>	<b>3349</b>	<b>3698</b>	<b>1912</b>	<b>2381</b>	<b>1745</b>	<b>1968</b>
a) Interest/discount on advances/bills	278	386	1056	1140	470	545	523	609
b) Income on Investments	462	560	2293	2547	1213	1520	26	12
c) Interest on balances with RBI and other inter-bank funds	765	729	1	11	229	314	1197	1347
d) Others	-	-	-	-	-	1	-	-
<b>II. Other income</b>	<b>60</b>	<b>73</b>	<b>408</b>	<b>798</b>	<b>104</b>	<b>183</b>	<b>100</b>	<b>147</b>
a) Commission, exchange and brokerage	59	72	22	23	7	9	45	91
b) Other miscellaneous income	1	2	386	776	97	174	55	56
<b>Total (I+II)</b>	<b>1565</b>	<b>1748</b>	<b>3758</b>	<b>4497</b>	<b>2016</b>	<b>2564</b>	<b>1846</b>	<b>2115</b>

#### **Expenditure & Provisions**

<b>III. Interest expended</b>	<b>949</b>	<b>1055</b>	<b>2261</b>	<b>2554</b>	<b>1090</b>	<b>1284</b>	<b>1166</b>	<b>1279</b>
a) Interest on deposits	912	1010	2121	2421	1000	1187	1124	1230
b) Interest on RBI/inter-bank borrowings	-	-	1	4	88	94	41	49
c) Others	36	45	140	128	2	2	-	-
<b>IV. Operating expenses</b>	<b>386</b>	<b>565</b>	<b>772</b>	<b>1053</b>	<b>351</b>	<b>466</b>	<b>463</b>	<b>598</b>
a) Payments to and provisions for employees	340	507	697	947	261	362	414	545
b) Rent, taxes and lighting	9	10	8	9	11	11	14	16
c) Printing and stationery	4	7	6	6	3	5	6	6
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	6	5	4	15	16	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	3	3	2	2	1	2
h) Law charges	-	1	2	3	1	1	-	-
i) Postage, telegrams, telephones, etc.	3	3	10	12	4	4	3	4
j) Repairs and maintenance	1	1	1	1	2	3	1	-
k) Insurance	6	8	1	2	1	2	6	7
l) Other expenditure	19	20	40	66	51	61	13	15
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>-</b>	<b>82</b>	<b>-</b>	<b>30</b>	<b>63</b>	<b>94</b>	<b>38</b>
<b>Total expenses*</b>	<b>1335</b>	<b>1620</b>	<b>3033</b>	<b>3606</b>	<b>1441</b>	<b>1750</b>	<b>1628</b>	<b>1876</b>
<b>VI. Profit /loss</b>	<b>231</b>	<b>128</b>	<b>642</b>	<b>890</b>	<b>545</b>	<b>751</b>	<b>123</b>	<b>201</b>
<b>Total (III+IV+V+VI)</b>	<b>1565</b>	<b>1748</b>	<b>3758</b>	<b>4497</b>	<b>2016</b>	<b>2564</b>	<b>1846</b>	<b>2115</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Sri Sathavahana Gramin Bank		Shri Venkateshwara Gramin Bank		Singhbhum Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(329)	(330)	(331)	(332)	(333)	(334)	(335)	(336)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>2063</b>	<b>2346</b>	<b>3169</b>	<b>3699</b>	<b>2293</b>	<b>2639</b>	<b>3141</b>	<b>3587</b>
a) Interest/discount on advances/bills	1038	1205	2053	2336	510	623	322	389
b) Income on Investments	240	250	283	300	1179	1976	410	332
c) Interest on balances with RBI and other inter-bank funds	786	892	833	1063	604	39	2409	2867
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>95</b>	<b>105</b>	<b>148</b>	<b>178</b>	<b>45</b>	<b>28</b>	<b>30</b>	<b>27</b>
a) Commission, exchange and brokerage	47	50	87	89	10	14	15	16
b) Other miscellaneous income	48	55	61	90	36	14	15	11
<b>Total (I+II)</b>	<b>2158</b>	<b>2451</b>	<b>3317</b>	<b>3877</b>	<b>2339</b>	<b>2666</b>	<b>3171</b>	<b>3614</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>1634</b>	<b>1943</b>	<b>2025</b>	<b>2521</b>	<b>1660</b>	<b>1986</b>	<b>1937</b>	<b>2147</b>
a) Interest on deposits	1500	1785	1817	2279	1636	1956	1912	2127
b) Interest on RBI/inter-bank borrowings	134	158	208	242	22	30	25	21
c) Others	-	-	-	-	2	-	-	-
<b>IV. Operating expenses</b>	<b>359</b>	<b>439</b>	<b>701</b>	<b>983</b>	<b>494</b>	<b>576</b>	<b>487</b>	<b>639</b>
a) Payments to and provisions for employees	255	376	587	855	437	510	447	588
b) Rent, taxes and lighting	10	11	20	24	15	16	9	12
c) Printing and stationery	6	6	13	13	5	7	4	5
d) Advertisement and publicity	-	-	1	2	-	-	-	-
e) Depreciation on Bank's property	4	5	10	13	3	2	5	7
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	2	2	2	2	1	1
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	3	3	14	16	3	3	1	1
j) Repairs and maintenance	1	1	6	2	1	1	1	1
k) Insurance	11	9	12	16	2	-	10	14
l) Other expenditure	67	26	34	38	28	34	10	11
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>-35</b>	<b>43</b>	<b>116</b>	<b>59</b>	<b>59</b>	<b>325</b>	<b>215</b>
<b>Total expenses*</b>	<b>1993</b>	<b>2382</b>	<b>2726</b>	<b>3504</b>	<b>2154</b>	<b>2562</b>	<b>2424</b>	<b>2787</b>
<b>VI. Profit /loss</b>	<b>165</b>	<b>105</b>	<b>549</b>	<b>257</b>	<b>126</b>	<b>45</b>	<b>422</b>	<b>612</b>
<b>Total (III+IV+V+VI)</b>	<b>2158</b>	<b>2451</b>	<b>3317</b>	<b>3877</b>	<b>2339</b>	<b>2666</b>	<b>3171</b>	<b>3614</b>

\*: Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.