

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

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank		Sree Anantha Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(337)	(338)	(339)	(340)	(341)	(342)	(343)	(344)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>705</b>	<b>707</b>	<b>7868</b>	<b>9513</b>	<b>2779</b>	<b>3084</b>	<b>3857</b>	<b>4242</b>
a) Interest/discount on advances/bills	481	525	6043	7596	857	1024	2238	2462
b) Income on Investments	180	174	753	980	775	766	1619	1779
c) Interest on balances with RBI and other inter-bank funds	13	8	1071	918	1144	1294	-	-
d) Others	31	-	-	19	2	-	-	-
<b>II. Other income</b>	<b>55</b>	<b>71</b>	<b>501</b>	<b>634</b>	<b>190</b>	<b>148</b>	<b>213</b>	<b>289</b>
a) Commission, exchange and brokerage	4	5	497	623	190	148	48	51
b) Other miscellaneous income	51	66	4	12	-	-	165	237
<b>Total (I+II)</b>	<b>760</b>	<b>777</b>	<b>8369</b>	<b>10147</b>	<b>2969</b>	<b>3232</b>	<b>4070</b>	<b>4530</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>455</b>	<b>445</b>	<b>4008</b>	<b>4950</b>	<b>1253</b>	<b>1482</b>	<b>2149</b>	<b>2331</b>
a) Interest on deposits	337	342	2587	3378	1110	1327	1727	2003
b) Interest on RBI/inter-bank borrowings	118	104	1422	1572	143	154	422	328
c) Others	-	-	-	-	-	2	-	-
<b>IV. Operating expenses</b>	<b>240</b>	<b>321</b>	<b>2685</b>	<b>3585</b>	<b>660</b>	<b>918</b>	<b>801</b>	<b>835</b>
a) Payments to and provisions for employees	205	250	2199	2987	576	800	658	678
b) Rent, taxes and lighting	9	10	90	113	19	24	18	21
c) Printing and stationery	3	5	29	30	9	12	12	11
d) Advertisement and publicity	-	-	3	3	-	-	2	2
e) Depreciation on Bank's property	3	4	24	30	10	17	18	17
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	5	7	2	3	2	2
h) Law charges	1	1	5	3	1	4	-	1
i) Postage, telegrams, telephones, etc.	3	3	60	73	4	4	8	8
j) Repairs and maintenance	1	1	10	7	1	2	1	1
k) Insurance	2	3	26	31	11	14	3	3
l) Other expenditure	12	43	235	301	26	39	78	90
<b>V. Provisions and contingencies</b>	<b>28</b>	<b>-</b>	<b>201</b>	<b>419</b>	<b>90</b>	<b>188</b>	<b>84</b>	<b>252</b>
<b>Total expenses*</b>	<b>695</b>	<b>766</b>	<b>6694</b>	<b>8535</b>	<b>1913</b>	<b>2400</b>	<b>2950</b>	<b>3165</b>
<b>VI. Profit /loss</b>	<b>37</b>	<b>11</b>	<b>1475</b>	<b>1193</b>	<b>966</b>	<b>644</b>	<b>1035</b>	<b>1113</b>
<b>Total (III+IV+V+VI)</b>	<b>760</b>	<b>777</b>	<b>8369</b>	<b>10147</b>	<b>2969</b>	<b>3232</b>	<b>4070</b>	<b>4530</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank		Sri Ganganagar Kshetriya Gramin Bank		Srirama Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(345)	(346)	(347)	(348)	(349)	(350)	(351)	(352)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>3163</b>	<b>3873</b>	<b>6010</b>	<b>6864</b>	<b>995</b>	<b>1138</b>	<b>1128</b>	<b>1197</b>
a) Interest/discount on advances/bills	1252	1636	2717	3509	487	648	499	600
b) Income on Investments	1884	2150	3257	3274	144	143	224	229
c) Interest on balances with RBI and other inter-bank funds	27	39	35	-	278	268	404	368
d) Others	-	47	-	80	86	79	-	-
<b>II. Other income</b>	<b>94</b>	<b>110</b>	<b>184</b>	<b>297</b>	<b>47</b>	<b>56</b>	<b>50</b>	<b>75</b>
a) Commission, exchange and brokerage	75	95	137	129	16	28	36	56
b) Other miscellaneous income	19	15	48	168	31	29	14	19
<b>Total (I+II)</b>	<b>3258</b>	<b>3982</b>	<b>6194</b>	<b>7161</b>	<b>1042</b>	<b>1195</b>	<b>1178</b>	<b>1272</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>2271</b>	<b>2819</b>	<b>4031</b>	<b>4358</b>	<b>643</b>	<b>768</b>	<b>751</b>	<b>829</b>
a) Interest on deposits	2069	2578	3563	3806	556	667	657	726
b) Interest on RBI/inter-bank borrowings	202	241	467	551	87	101	93	104
c) Others	-	1	-	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>587</b>	<b>735</b>	<b>1374</b>	<b>2026</b>	<b>238</b>	<b>325</b>	<b>195</b>	<b>224</b>
a) Payments to and provisions for employees	489	607	1258	1907	210	289	168	188

b) Rent, taxes and lighting	20	22	45	48	7	8	7	10
c) Printing and stationery	7	17	18	23	3	3	3	5
d) Advertisement and publicity	-	-	3	1	-	-	-	-
e) Depreciation on Bank's property	9	10	6	4	2	3	4	6
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	2	5	5	1	1	1	1
h) Law charges	-	-	1	-	-	-	1	-
i) Postage, telegrams, telephones, etc.	4	5	13	15	2	2	1	1
j) Repairs and maintenance	1	1	2	2	-	-	1	1
k) Insurance	16	17	19	27	4	5	4	5
l) Other expenditure	40	54	5	-6	11	13	4	8
<b>V. Provisions and contingencies</b>	<b>140</b>	<b>6</b>	<b>287</b>	<b>145</b>	<b>18</b>	<b>19</b>	<b>51</b>	<b>13</b>
<b>Total expenses*</b>	<b>2858</b>	<b>3554</b>	<b>5404</b>	<b>6384</b>	<b>881</b>	<b>1093</b>	<b>945</b>	<b>1054</b>
<b>VI. Profit /loss</b>	<b>259</b>	<b>423</b>	<b>503</b>	<b>632</b>	<b>144</b>	<b>82</b>	<b>181</b>	<b>205</b>
<b>Total (III+IV+V+VI)</b>	<b>3258</b>	<b>3982</b>	<b>6194</b>	<b>7161</b>	<b>1042</b>	<b>1195</b>	<b>1178</b>	<b>1272</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Subansiri Gaonlia Gramin Bank		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	2001 (353)	2002 (354)	2001 (355)	2002 (356)	2001 (357)	2002 (358)	2001 (359)	2002 (360)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>808</b>	<b>963</b>	<b>4029</b>	<b>4426</b>	<b>1252</b>	<b>1364</b>	<b>1335</b>	<b>1787</b>
a) Interest/discount on advances/bills	124	174	1207	1215	648	624	688	884
b) Income on Investments	297	344	2772	3131	179	263	187	201
c) Interest on balances with RBI and other inter-bank funds	382	438	42	73	425	477	460	702
d) Others	4	6	8	7	-	-	-	-
<b>II. Other income</b>	<b>29</b>	<b>73</b>	<b>62</b>	<b>65</b>	<b>44</b>	<b>42</b>	<b>90</b>	<b>107</b>
a) Commission, exchange and brokerage	12	16	59	64	12	12	64	95
b) Other miscellaneous income	17	57	3	-	31	30	26	12
<b>Total (I+II)</b>	<b>838</b>	<b>1036</b>	<b>4090</b>	<b>4491</b>	<b>1296</b>	<b>1406</b>	<b>1426</b>	<b>1894</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>472</b>	<b>566</b>	<b>2573</b>	<b>2881</b>	<b>820</b>	<b>900</b>	<b>929</b>	<b>1181</b>
a) Interest on deposits	459	541	2352	2665	655	752	779	993
b) Interest on RBI/inter-bank borrowings	14	24	221	216	163	146	35	50
c) Others	-	-	-	-	1	1	115	139
<b>IV. Operating expenses</b>	<b>278</b>	<b>377</b>	<b>1088</b>	<b>1234</b>	<b>292</b>	<b>340</b>	<b>294</b>	<b>382</b>
a) Payments to and provisions for employees	228	322	962	1098	205	288	203	284
b) Rent, taxes and lighting	9	11	21	26	13	14	20	14
c) Printing and stationery	5	5	-	11	7	7	6	8
d) Advertisement and publicity	-	-	7	1	-	-	-	-
e) Depreciation on Bank's property	2	2	5	5	10	8	11	12
f) Directors' fees, allowances and expenses	-	1	-	-	-	-	-	-
g) Auditors' fees and expenses	1	-	2	3	1	1	1	1
h) Law charges	-	-	1	2	-	1	-	-
i) Postage, telegrams, telephones, etc.	1	2	4	5	2	2	3	4
j) Repairs and maintenance	1	2	1	1	1	1	1	1
k) Insurance	1	1	25	21	5	5	-	2
l) Other expenditure	29	31	60	61	47	13	49	55
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>-</b>	<b>284</b>	<b>213</b>	<b>141</b>	<b>323</b>	<b>-</b>	<b>43</b>
<b>Total expenses*</b>	<b>750</b>	<b>943</b>	<b>3661</b>	<b>4115</b>	<b>1112</b>	<b>1240</b>	<b>1222</b>	<b>1563</b>
<b>VI. Profit /loss</b>	<b>88</b>	<b>93</b>	<b>146</b>	<b>163</b>	<b>43</b>	<b>-157</b>	<b>203</b>	<b>288</b>
<b>Total (III+IV+V+VI)</b>	<b>838</b>	<b>1036</b>	<b>4090</b>	<b>4491</b>	<b>1296</b>	<b>1406</b>	<b>1426</b>	<b>1894</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank		Tripura Gramin Bank	
	2001 (361)	2002 (362)	2001 (363)	2002 (364)	2001 (365)	2002 (366)	2001 (367)	2002 (368)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1764</b>	<b>1884</b>	<b>745</b>	<b>784</b>	<b>1130</b>	<b>1329</b>	<b>2364</b>	<b>3344</b>
a) Interest/discount on advances/bills	344	359	50	68	442	547	419	862
b) Income on Investments	74	42	458	459	164	180	1270	1721
c) Interest on balances with	1346	1483	236	256	524	601	675	762

RBI and other inter-bank funds								
d) Others	-	-	-	1	-	-	-	-
<b>II. Other income</b>	<b>65</b>	<b>95</b>	<b>14</b>	<b>17</b>	<b>71</b>	<b>112</b>	<b>248</b>	<b>520</b>
a) Commission, exchange and brokerage	26	30	8	9	19	22	102	127
b) Other miscellaneous income	39	64	5	8	52	89	146	393
<b>Total (I+II)</b>	<b>1829</b>	<b>1979</b>	<b>758</b>	<b>801</b>	<b>1201</b>	<b>1440</b>	<b>2612</b>	<b>3864</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>1248</b>	<b>1367</b>	<b>387</b>	<b>431</b>	<b>814</b>	<b>950</b>	<b>2325</b>	<b>2614</b>
a) Interest on deposits	1213	1325	383	428	729	840	2121	2570
b) Interest on RBI/inter-bank borrowings	35	42	4	3	86	110	204	43
c) Others	-	-	-	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>497</b>	<b>553</b>	<b>132</b>	<b>173</b>	<b>369</b>	<b>398</b>	<b>1101</b>	<b>1176</b>
a) Payments to and provisions for employees	451	497	99	136	327	346	1010	1068
b) Rent, taxes and lighting	9	11	6	7	10	11	27	29
c) Printing and stationery	4	5	5	5	4	5	12	15
d) Advertisement and publicity	-	-	-	-	-	1	-	-
e) Depreciation on Bank's property	4	4	6	9	3	3	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	2	-	1	1	2	2	3
h) Law charges	-	-	-	-	-	-	2	2
i) Postage, telegrams, telephones, etc.	2	2	2	2	4	5	4	5
j) Repairs and maintenance	-	-	5	3	-	-	3	3
k) Insurance	9	15	2	5	5	6	15	21
l) Other expenditure	15	18	7	7	15	17	23	27
<b>V. Provisions and contingencies</b>	<b>23</b>	<b>28</b>	<b>34</b>	<b>34</b>	<b>12</b>	<b>34</b>	<b>5</b>	<b>53</b>
<b>Total expenses*</b>	<b>1744</b>	<b>1920</b>	<b>519</b>	<b>604</b>	<b>1183</b>	<b>1348</b>	<b>3426</b>	<b>3789</b>
<b>VI. Profit /loss</b>	<b>61</b>	<b>31</b>	<b>205</b>	<b>163</b>	<b>5</b>	<b>58</b>	<b>-819</b>	<b>21</b>
<b>Total (III+IV+V+VI)</b>	<b>1829</b>	<b>1979</b>	<b>758</b>	<b>801</b>	<b>1201</b>	<b>1440</b>	<b>2612</b>	<b>3864</b>

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Tulsi Gramin Bank		Tungabhadra Gramin Bank		Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(369)	(370)	(371)	(372)	(373)	(374)	(375)	(376)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>2261</b>	<b>2483</b>	<b>6746</b>	<b>7631</b>	<b>3216</b>	<b>3725</b>	<b>3576</b>	<b>3595</b>
a) Interest/discount on advances/bills	845	1108	4871	5581	1215	1563	684	683
b) Income on Investments	1409	1358	761	1035	684	631	3	22
c) Interest on balances with RBI and other inter-bank funds	7	-	1114	1014	1308	1516	2717	2677
d) Others	-	17	-	-	9	15	172	213
<b>II. Other income</b>	<b>169</b>	<b>166</b>	<b>638</b>	<b>1057</b>	<b>277</b>	<b>337</b>	<b>345</b>	<b>691</b>
a) Commission, exchange and brokerage	127	164	126	152	52	48	37	48
b) Other miscellaneous income	42	2	512	905	225	289	308	643
<b>Total (I+II)</b>	<b>2430</b>	<b>2649</b>	<b>7384</b>	<b>8687</b>	<b>3493</b>	<b>4062</b>	<b>3921</b>	<b>4287</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>1189</b>	<b>1367</b>	<b>3722</b>	<b>4226</b>	<b>2138</b>	<b>2408</b>	<b>2664</b>	<b>3013</b>
a) Interest on deposits	1054	1196	2847	3160	2064	2335	2591	2938
b) Interest on RBI/inter-bank borrowings	135	171	875	1066	74	73	73	75
c) Others	-	-	-	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>621</b>	<b>856</b>	<b>1654</b>	<b>2089</b>	<b>1136</b>	<b>1380</b>	<b>1210</b>	<b>1239</b>
a) Payments to and provisions for employees	554	736	1443	1851	909	1130	1139	1160
b) Rent, taxes and lighting	14	18	35	37	21	25	17	18
c) Printing and stationery	10	15	21	22	5	6	6	7
d) Advertisement and publicity	-	-	-	-	2	1	-	-
e) Depreciation on Bank's property	9	12	16	18	8	9	3	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	3	7	5	3	3	2	2
h) Law charges	2	1	3	2	2	1	-	-
i) Postage, telegrams, telephones, etc.	5	5	21	24	5	6	2	3
j) Repairs and maintenance	1	4	5	6	1	1	-	-
k) Insurance	11	11	1	1	18	20	19	22
l) Other expenditure	13	50	102	122	163	180	21	24
<b>V. Provisions and contingencies</b>	<b>39</b>	<b>-</b>	<b>405</b>	<b>763</b>	<b>155</b>	<b>170</b>	<b>26</b>	<b>195</b>
<b>Total expenses*</b>	<b>1810</b>	<b>2223</b>	<b>5376</b>	<b>6314</b>	<b>3274</b>	<b>3788</b>	<b>3874</b>	<b>4252</b>
<b>VI. Profit /loss</b>	<b>580</b>	<b>425</b>	<b>1603</b>	<b>1610</b>	<b>64</b>	<b>104</b>	<b>21</b>	<b>-161</b>

<b>Total (III+IV+V+VI)</b>	<b>2430</b>	<b>2649</b>	<b>7384</b>	<b>8687</b>	<b>3493</b>	<b>4062</b>	<b>3921</b>	<b>4287</b>
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(Amount in Rs. lakh)

For the year ended March 31								
Items	Vallalar Gramin Bank		Valsad-Dangs Gramin Bank		Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(377)	(378)	(379)	(380)	(381)	(382)	(383)	(384)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>623</b>	<b>709</b>	<b>1357</b>	<b>1522</b>	<b>993</b>	<b>1116</b>	<b>1143</b>	<b>1298</b>
a) Interest/discount on advances/bills	302	388	431	432	758	818	574	670
b) Income on Investments	105	184	497	614	235	298	201	192
c) Interest on balances with RBI and other inter-bank funds	216	137	428	475	-	-	322	394
d) Others	-	-	-	-	-	-	46	41
<b>II. Other income</b>	<b>33</b>	<b>27</b>	<b>37</b>	<b>39</b>	<b>50</b>	<b>193</b>	<b>77</b>	<b>85</b>
a) Commission, exchange and brokerage	10	10	25	23	9	11	34	50
b) Other miscellaneous income	23	17	12	15	41	183	44	35
<b>Total (I+II)</b>	<b>657</b>	<b>736</b>	<b>1393</b>	<b>1561</b>	<b>1043</b>	<b>1309</b>	<b>1220</b>	<b>1382</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>264</b>	<b>343</b>	<b>745</b>	<b>809</b>	<b>633</b>	<b>683</b>	<b>720</b>	<b>828</b>
a) Interest on deposits	200	251	687	754	458	483	623	699
b) Interest on RBI/inter-bank borrowings	14	31	58	55	33	30	9	14
c) Others	50	61	-	-	142	170	88	115
<b>IV. Operating expenses</b>	<b>149</b>	<b>191</b>	<b>233</b>	<b>317</b>	<b>261</b>	<b>360</b>	<b>142</b>	<b>199</b>
a) Payments to and provisions for employees	110	149	192	272	200	280	91	139
b) Rent, taxes and lighting	6	7	10	10	9	9	16	22
c) Printing and stationery	3	3	4	5	3	5	6	6
d) Advertisement and publicity	-	-	-	-	2	2	-	-
e) Depreciation on Bank's property	6	6	3	3	12	13	5	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	-	-	1	-	-	3	-	-
i) Postage, telegrams, telephones, etc.	3	4	5	5	6	6	2	3
j) Repairs and maintenance	2	3	-	-	2	5	1	-
k) Insurance	3	2	1	-	2	3	3	4
l) Other expenditure	15	18	17	20	25	33	17	19
<b>V. Provisions and contingencies</b>	<b>28</b>	<b>25</b>	<b>83</b>	<b>12</b>	<b>85</b>	<b>61</b>	<b>68</b>	<b>62</b>
Total expenses*	413	534	978	1125	894	1043	862	1027
<b>VI. Profit /loss</b>	<b>215</b>	<b>177</b>	<b>331</b>	<b>424</b>	<b>64</b>	<b>205</b>	<b>290</b>	<b>293</b>
<b>Total (III+IV+V+VI)</b>	<b>657</b>	<b>736</b>	<b>1393</b>	<b>1561</b>	<b>1043</b>	<b>1309</b>	<b>1220</b>	<b>1382</b>

(Amount in Rs. lakh)

For the year ended March 31								
Items	Vidur Gramin Bank		Vindhyavasini Gramin Bank		Visweshwaraya Gramin Bank		Yavatmal Gramin Bank	
	2001	2002	2001	2002	2001	2002	2001	2002
	(385)	(386)	(387)	(388)	(389)	(390)	(391)	(392)
<b>Income</b>								
<b>I. Interest Earned</b>	<b>1244</b>	<b>1429</b>	<b>1229</b>	<b>1275</b>	<b>646</b>	<b>736</b>	<b>656</b>	<b>726</b>
a) Interest/discount on advances/bills	367	557	377	401	417	483	254	329
b) Income on Investments	210	74	208	153	122	230	104	111
c) Interest on balances with RBI and other inter-bank funds	660	788	645	721	106	22	298	287
d) Others	7	9	-	-	-	-	-	-
<b>II. Other income</b>	<b>81</b>	<b>191</b>	<b>50</b>	<b>55</b>	<b>62</b>	<b>67</b>	<b>22</b>	<b>25</b>
a) Commission, exchange and brokerage	68	29	49	54	12	14	10	12
b) Other miscellaneous income	13	162	1	-	50	52	12	13
<b>Total (I+II)</b>	<b>1325</b>	<b>1620</b>	<b>1279</b>	<b>1330</b>	<b>708</b>	<b>803</b>	<b>678</b>	<b>752</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>562</b>	<b>656</b>	<b>773</b>	<b>878</b>	<b>386</b>	<b>438</b>	<b>325</b>	<b>362</b>
a) Interest on deposits	464	552	701	806	332	381	280	304
b) Interest on RBI/inter-bank borrowings	92	95	71	72	54	58	-	-
c) Others	6	9	-	-	-	-	45	58
<b>IV. Operating expenses</b>	<b>402</b>	<b>407</b>	<b>282</b>	<b>375</b>	<b>191</b>	<b>197</b>	<b>147</b>	<b>207</b>
a) Payments to and provisions for employees	364	313	237	327	163	169	123	181
b) Rent, taxes and lighting	6	9	10	10	6	7	5	5

c) Printing and stationery	3	6	5	7	6	3	3	3
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	4	14	6	10	4	5	2	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	1	1	5	2	-	-	-	-
i) Postage, telegrams, telephones, etc.	4	5	2	3	1	2	1	1
j) Repairs and maintenance	1	2	1	-	-	-	-	1
k) Insurance	-	1	5	7	2	3	3	3
l) Other expenditure	18	55	10	8	7	8	8	10
<b>V. Provisions and contingencies</b>	<b>28</b>	<b>55</b>	<b>173</b>	<b>13</b>	<b>31</b>	<b>22</b>	<b>53</b>	<b>22</b>
<b>Total expenses*</b>	<b>964</b>	<b>1063</b>	<b>1055</b>	<b>1253</b>	<b>577</b>	<b>635</b>	<b>472</b>	<b>569</b>
<b>VI. Profit /loss</b>	<b>333</b>	<b>502</b>	<b>52</b>	<b>64</b>	<b>101</b>	<b>146</b>	<b>154</b>	<b>161</b>
<b>Total (III+IV+V+VI)</b>	<b>1325</b>	<b>1620</b>	<b>1279</b>	<b>1330</b>	<b>708</b>	<b>803</b>	<b>678</b>	<b>752</b>

\* : Excluding 'Provisions and Contingencies'.

Source : Annual accounts of banks of respective years.