

TABLE B6: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 2001-2002 AND 2002-2003

Items	(Amount in Rs. lakh)							
	For the year ended March 31							
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank		Aligarh Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest Earned	903	1067	905	982	1156	1191	5381	5197
a) Interest/discount on advances/bills	517	636	600	640	264	293	1961	2208
b) Income on Investments	156	159	0	5	191	168	1078	1083
c) Interest on balances with RBI and other inter-bank funds	231	272	305	336	700	731	2343	40
d) Others	0	0	0	0	0	0	0	1867
II. Other income	47	52	116	75	30	28	130	430
a) Commission, exchange and brokerage	22	26	70	73	21	26	36	32
b) Other miscellaneous income	25	26	46	2	10	2	94	398
Total (I+II)	950	1119	1021	1057	1186	1219	5511	5627
Expenditure & Provisions								
III. Interest expended	488	557	472	550	761	812	3203	2915
a) Interest on deposits	393	445	362	422	717	770	2969	2848
b) Interest on RBI/inter-bank borrowings	95	112	0	127	44	43	234	67
c) Others	0	0	110	0	0	0	0	0
IV. Operating expenses	191	240	344	384	331	357	999	1078

a) Payments to and provisions for employees	163	198	306	335	276	304	896	965
b) Rent, taxes and lighting	7	11	9	9	8	10	22	24
c) Printing and stationery	5	4	5	3	5	4	13	10
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	5	6	2	4	2	3	4	6
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	1	1	3	3
h) Law charges	0	0	0	0	0	0	1	3
i) Postage, telegrams, telephones, etc.	1	1	2	2	3	3	10	12
j) Repairs and maintenance	2	3	0	0	1	0	1	2
k) Insurance	1	1	12	12	4	5	1	2
l) Other expenditure	5	14	7	16	30	26	48	51
V. Provisions and contingencies	17	31	46	111	8	4	87	232
Total expenses*	679	797	816	934	1091	1169	4202	3993
VI. Profit /loss	254	291	160	12	87	46	1221	1403
Total (III+IV+V+VI)	950	1119	1021	1057	1186	1219	5511	5627

(Amount in Rs. lakh)

Items	Allahabad		Alwar Bharatpur		Ambala Kurukshetra		Aravali	
	Kshetriya Gramin Bank		Gramin Bank		Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
<u>Income</u>								
I. Interest Earned	3525	3616	2661	3051	1439	1479	1245	1588
a) Interest/discount on advances/bills	781	757	1447	1819	829	943	582	969
b) Income on Investments	422	302	859	932	197	166	90	127
c) Interest on balances with RBI and other inter-bank funds	2315	2557	355	293	414	371	573	482
d) Others	6	0	0	8	0	0	0	10
II. Other income	142	124	632	658	43	35	118	241
a) Commission, exchange and brokerage	27	32	49	58	8	10	36	48
b) Other miscellaneous income	115	91	583	600	34	25	82	193
Total (I+II)	3668	3740	3293	3710	1482	1514	1362	1829
<u>Expenditure & Provisions</u>								
III. Interest expended	2248	2392	1653	1820	899	864	1060	1095
a) Interest on deposits	2131	2271	1343	1438	772	776	947	968
b) Interest on RBI/inter-bank borrowings	117	121	306	382	127	88	113	127
c) Others	0	0	4	0	0	0	0	0
IV. Operating expenses	831	989	842	854	340	361	341	725
a) Payments to and provisions for employees	731	858	732	716	271	296	280	628

b) Rent, taxes and lighting	20	20	18	22	9	11	12	13
c) Printing and stationery	8	8	10	9	4	3	7	6
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	6	6	15	17	5	4	3	4
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	3	3	1	1	2	2
h) Law charges	0	0	0	1	2	2	0	0
i) Postage, telegrams, telephones, etc.	3	4	8	10	4	4	5	6
j) Repairs and maintenance	0	0	3	3	1	1	2	2
k) Insurance	20	23	13	14	11	7	8	10
l) Other expenditure	40	70	40	60	33	32	22	54
V. Provisions and contingencies	97	283	96	65	62	85	28	0
Total expenses*	3079	3382	2494	2673	1239	1225	1400	1820
VI. Profit /loss	492	75	703	972	181	204	-65	9
Total (III+IV+V+VI)	3668	3740	3293	3710	1482	1514	1362	1829

(Amount in Rs. lakh)

Item	Arunachal Pradesh		Aurangabad Jalana		Avadh Gramin Bank		Baitarani Gramin Bank	
	Rural Bank		Gramin Bank					
	2002	2003	2002	2003	2002	2003	2002	2003
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest Earned	265	249	2550	2412	5343	5304	3851	5877
a) Interest/discount on advances/bills	184	165	1542	1430	1075	1297	1269	1762
b) Income on Investments	72	75	988	957	4224	3960	371	418
c) Interest on balances with RBI and other inter-bank funds	10	8	20	25	44	46	2209	1190
d) Others	0	0	0	0	0	0	2	2507
II. Other income	18	13	208	225	87	410	84	89
a) Commission, exchange and brokerage	10	13	187	184	28	35	36	8
b) Other miscellaneous income	9	0	22	42	59	375	48	81
Total (I+II)	284	262	2758	2637	5430	5714	3935	5965
Expenditure & Provisions								
III. Interest expended	338	437	1422	1570	3266	3355	3079	4766
a) Interest on deposits	257	367	1054	1178	3127	3209	1653	1847
b) Interest on RBI/inter-bank borrowings	80	65	368	386	140	145	288	418
c) Others	0	5	0	6	0	0	1138	2501
IV. Operating expenses	125	237	661	684	1250	1490	725	1082
a) Payments to and provisions for employees	91	200	482	496	1099	1315	665	1010

b) Rent, taxes and lighting	8	9	23	27	31	35	13	16
c) Printing and stationery	4	4	11	12	20	18	9	6
d) Advertisement and publicity	0	1	6	4	0	0	0	0
e) Depreciation on Bank's property	2	3	47	56	30	22	3	0
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	2	3	3	3	3	3
h) Law charges	0	0	0	0	1	0	2	1
i) Postage, telegrams, telephones, etc.	0	1	8	10	6	6	1	5
j) Repairs and maintenance	1	1	7	15	7	10	1	1
k) Insurance	6	5	7	9	28	35	13	18
l) Other expenditure	12	12	68	51	25	44	16	23
V. Provisions and contingencies	657	706	173	703	154	72	117	3
Total expenses*	462	674	2083	2253	4516	4844	3804	5848
VI. Profit /loss	-836	-1119	502	-319	761	798	14	115
Total (III+IV+V+VI)	284	262	2758	2637	5430	5714	3935	5965

Item	Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank		Bara Banki Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
<u>Income</u>								
I. Interest Earned	531	578	3626	3690	2492	2530	3229	3233
a) Interest/discount on advances/bills	256	254	491	448	1104	1163	783	858
b) Income on Investments	11	85	3102	3187	945	1024	1716	2269
c) Interest on balances with RBI and other inter-bank funds	264	240	12	43	442	343	697	73
d) Others	0	0	22	12	1	0	34	33
II. Other income	49	58	146	75	91	110	95	283
a) Commission, exchange and brokerage	6	11	32	37	22	22	34	39
b) Other miscellaneous income	43	47	114	38	69	88	60	243
Total (I+II)	580	636	3772	3765	2582	2639	3324	3515
<u>Expenditure & Provisions</u>								
III. Interest expended	1050	1177	2254	2307	1768	1712	1944	2003
a) Interest on deposits	1011	1084	2147	537	1495	1473	1830	1902
b) Interest on RBI/inter-bank borrowings	7	8	2	1677	273	239	113	101
c) Others	32	85	106	93	0	0	0	0
IV. Operating expenses	472	789	790	869	699	743	855	933
a) Payments to and provisions for employees	416	712	732	795	619	640	792	865
b) Rent, taxes and lighting	12	13	11	11	13	17	12	12
c) Printing and stationery	3	3	4	6	7	7	8	7

d) Advertisement and publicity	0	0	0	0	0	0	1	0
e) Depreciation on Bank's property	2	3	3	3	11	19	3	4
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	2	2	2	2	2	2
h) Law charges	0	1	0	0	0	0	1	1
i) Postage, telegrams, telephones, etc.	3	4	3	3	5	5	3	4
j) Repairs and maintenance	0	1	0	0	3	3	1	2
k) Insurance	12	8	0	0	1	3	1	1
l) Other expenditure	22	44	35	49	38	47	32	36
V. Provisions and contingencies	114	-44	44	216	50	84	6	88
Total expenses*	1523	1966	3045	3175	2467	2455	2799	2937
VI. Profit /loss	-1057	-1286	683	374	65	100	519	491
Total (III+IV+V+VI)	580	636	3772	3765	2582	2639	3324	3515

(Amount in Rs. lakh)

Items	Bardhaman		Bareilly		Bastar		Basti Gramin Bank	
	Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank			
	2002	2003	2002	2003	2002	2003	2002	2003
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
<u>Income</u>								
I. Interest Earned	4531	4259	2370	2587	737	947	3980	3743
a) Interest/discount on advances/bills	1069	1224	973	1078	365	596	691	689
b) Income on Investments	2617	1098	318	270	1	7	3220	2948
c) Interest on balances with RBI and other inter-bank funds	845	1937	1079	1239	371	344	69	105
d) Others	0	0	0	0	0	0	0	0
II. Other income	251	224	135	175	42	66	390	208
a) Commission, exchange and brokerage	30	35	34	40	42	65	118	147
b) Other miscellaneous income	221	190	101	135	0	1	273	61
Total (I+II)	4782	4483	2505	2762	779	1013	4370	3950
<u>Expenditure & Provisions</u>								
III. Interest expended	3210	3285	1219	1239	708	795	2236	2276
a) Interest on deposits	3123	3198	1053	1090	675	742	2046	2065
b) Interest on RBI/inter-bank borrowings	86	87	16	9	34	53	191	210
c) Others	1	0	150	140	0	0	0	0
IV. Operating expenses	1126	1157	743	889	478	601	924	1054
a) Payments to and provisions for employees	1016	1026	656	787	438	565	812	900
b) Rent, taxes and lighting	20	22	18	21	7	8	20	23

c) Printing and stationery	11	11	8	7	6	9	10	12
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	4	5	6	7	1	1	6	7
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	2	1	1	1	3	3
h) Law charges	0	1	1	4	0	0	1	4
i) Postage, telegrams, telephones, etc.	3	4	5	5	2	3	2	2
j) Repairs and maintenance	2	1	11	13	1	1	4	5
k) Insurance	24	21	12	13	15	6	15	20
l) Other expenditure	42	64	23	30	5	7	51	79
V. Provisions and contingencies	123	18	4	9	6	13	0	0
Total expenses*	4335	4442	1962	2127	1187	1396	3160	3330
VI. Profit /loss	323	24	539	626	-414	-396	1210	620
Total (III+IV+V+VI)	4782	4483	2505	2762	779	1013	4370	3950

(Amount in Rs. lakh)

Item	Begusarai		Bhagalpur Banka		Bhagirath		Bhandara	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
<u>Income</u>								
I. Interest Earned	681	704	835	804	4781	4908	1089	1037
a) Interest/discount on advances/bills	114	170	184	192	883	927	597	638
b) Income on Investments	567	522	650	601	3882	3933	138	127
c) Interest on balances with RBI and other inter-bank funds	1	11	1	11	16	48	354	272
d) Others	0	1	0	0	0	0	0	0
II. Other income	32	22	25	20	390	349	37	81
a) Commission, exchange and brokerage	10	9	10	11	389	348	4	4
b) Other miscellaneous income	22	13	15	9	1	1	34	77
Total (I+II)	714	726	860	824	5171	5257	1126	1118
<u>Expenditure & Provisions</u>								
III. Interest expended	398	447	658	873	2087	2103	735	753
a) Interest on deposits	386	426	641	852	1913	1918	650	663
b) Interest on RBI/inter-bank borrowings	12	14	17	21	174	185	86	90
c) Others	0	7	0	0	0	0	0	0
IV. Operating expenses	158	176	189	245	1265	1306	484	419
a) Payments to and provisions for employees	138	155	152	204	1136	1165	442	362

b) Rent, taxes and lighting	4	6	9	10	28	38	9	11
c) Printing and stationery	1	2	4	3	12	11	5	7
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	2	2	3	5	10	10	5	8
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	2	3	1	1
h) Law charges	0	1	0	0	2	2	2	1
i) Postage, telegrams, telephones, etc.	1	1	2	2	4	4	1	2
j) Repairs and maintenance	1	1	0	0	3	6	0	2
k) Insurance	3	4	4	5	24	28	3	1
l) Other expenditure	7	4	13	15	43	39	16	24
V. Provisions and contingencies	34	38	10	-796	53	22	122	70
Total expenses*	556	623	847	1118	3352	3409	1220	1172
VI. Profit /loss	124	65	2	502	1766	1826	-215	-123
Total (III+IV+V+VI)	714	726	860	824	5171	5257	1126	1118

*: Excluding 'Provisions and Contingencies'.

Source: Annual accounts of banks of respective years.