

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

(Amount in Rs. lakh)								
Items	Bhilwara-Ajmer		Bhojpur Rohtas		Bijapur Gramin Bank		Bikaner	
	Kshetriya Gramin Bank		Gramin Bank				Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	1979	1984	5861	5633	4193	4349	492	472
a) Interest/discount on advances/bills	1063	1119	1087	1221	2737	3014	290	298
b) Income on Investments	260	185	3402	2148	742	1035	198	166
c) Interest on balances with RBI and other inter-bank funds	657	679	1373	2265	715	300	3	0
d) Others	0	0	0	0	0	0	0	7
II. Other income	94	86	2362	2077	306	496	30	18
a) Commission, exchange and brokerage	41	42	14	19	39	49	17	18
b) Other miscellaneous income	52	44	2348	2058	267	447	13	0
Total (I+II)	2073	2070	8223	7710	4499	4845	522	489
Expenditure & Provisions								
III. Interest expended	1175	1232	4215	4206	2333	2400	341	363
a) Interest on deposits	992	1025	4037	4040	1930	1994	277	305
b) Interest on RBI/inter-bank borrowings	183	207	179	166	54	61	3	3
c) Others	0	0	0	0	349	345	61	55
IV. Operating expenses	637	443	1693	1777	908	1048	154	215

a) Payments to and provisions for employees	579	383	1560	1610	770	885	137	194
b) Rent, taxes and lighting	13	14	23	29	13	16	3	4
c) Printing and stationery	5	6	13	6	12	12	1	2
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	4	5	13	17	18	29	2	2
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	3	3	3	3	1	1
h) Law charges	0	0	2	2	2	2	0	0
i) Postage, telegrams, telephones, etc.	6	5	11	12	10	11	2	2
j) Repairs and maintenance	5	4	3	5	1	0	0	0
k) Insurance	9	9	30	36	0	0	2	2
l) Other expenditure	13	14	35	56	79	90	5	8
V. Provisions and contingencies	0	10	1142	203	0	29	-2	11
Total expenses*	1812	1675	5908	5983	3241	3477	495	578
VI. Profit /loss	261	385	1173	1525	1258	1368	29	-100
Total (III+IV+V+VI)	2073	2070	8223	7710	4499	4845	522	489

(Amount in Rs. lakh)

Item	Bilaspur Raipur		Bolangir Anchalik		Buldhana Gramin Bank		Bundelkhand	
	Kshetriya Gramin Bank		Gramin Bank				Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
<u>Income</u>								
I. Interest Earned	3026	3283	2064	2215	765	763	2622	2509
a) Interest/discount on advances/bills	702	998	960	1152	592	592	640	690
b) Income on Investments	144	96	173	212	39	82	52	53
c) Interest on balances with RBI and other inter-bank funds	2180	2188	931	852	134	5	1930	1766
d) Others	0	0	0	0	0	83	0	0
II. Other income	227	122	630	317	48	89	47	77
a) Commission, exchange and brokerage	78	108	51	82	33	39	47	76
b) Other miscellaneous income	148	14	579	235	15	50	0	1
Total (I+II)	3253	3405	2694	2532	813	852	2669	2586
<u>Expenditure & Provisions</u>								
III. Interest expended	2107	2150	2197	2136	403	456	1676	1672
a) Interest on deposits	2000	2099	1926	1826	325	376	1618	1607
b) Interest on RBI/inter-bank borrowings	107	51	271	310	0	66	58	64
c) Others	0	0	0	0	77	14	0	0
IV. Operating expenses	1251	1313	1126	1782	193	199	807	905
a) Payments to and provisions for employees	1114	1149	1018	1677	150	149	815	842

b) Rent, taxes and lighting	22	25	30	31	8	9	11	12
c) Printing and stationery	13	9	10	4	3	3	6	7
d) Advertisement and publicity	0	0	0	0	0	1	0	0
e) Depreciation on Bank's property	4	6	5	6	7	5	2	2
f) Directors' fees, allowances and expenses	0	0	0	3	0	0	0	0
g) Auditors' fees and expenses	3	3	3	0	0	1	2	2
h) Law charges	0	0	1	1	0	0	-1	0
i) Postage, telegrams, telephones, etc.	7	8	8	4	2	2	0	0
j) Repairs and maintenance	1	1	3	3	1	2	1	1
k) Insurance	14	16	13	13	2	6	10	11
l) Other expenditure	73	96	36	39	18	20	-38	28
V. Provisions and contingencies	109	107	0	211	20	65	7	0
Total expenses*	3358	3463	3323	3918	595	655	2483	2577
VI. Profit /loss	-214	-164	-629	-1597	197	132	179	10
Total (III+IV+V+VI)	3253	3405	2694	2532	813	852	2669	2586

(Amount in Rs. lakh)

Items	Bundi-Chittor Kshetriya Gramin Bank		Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
<u>Income</u>								
I. Interest Earned	1780	1773	1266	1333	3396	3084	2361	2711
a) Interest/discount on advances/bills	936	963	324	345	2201	2054	1380	1725
b) Income on Investments	218	216	425	399	539	510	456	536
c) Interest on balances with RBI and other inter-bank funds	627	593	101	505	656	520	524	449
d) Others	0	0	416	85	0	0	0	0
II. Other income	69	72	68	67	500	490	113	125
a) Commission, exchange and brokerage	15	17	36	41	202	337	48	51
b) Other miscellaneous income	54	55	32	26	298	152	66	74
Total (I+II)	1849	1845	1334	1400	3896	3574	2474	2836
<u>Expenditure & Provisions</u>								
III. Interest expended	1226	1173	820	979	2198	2064	1571	1665
a) Interest on deposits	1031	979	791	920	1923	1928	1300	1323
b) Interest on RBI/inter-bank borrowings	176	180	29	59	275	0	88	47
c) Others	20	14	0	0	0	136	183	296
IV. Operating expenses	516	610	334	402	1033	1259	530	666
a) Payments to and provisions for employees	468	555	281	302	926	1127	451	519

b) Rent, taxes and lighting	11	11	10	11	23	25	15	19
c) Printing and stationery	5	4	6	5	13	12	11	9
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	3	3	2	2	6	8	8	10
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	1	1	3	3	2	2
h) Law charges	0	0	0	0	1	1	1	2
i) Postage, telegrams, telephones, etc.	4	4	3	3	14	14	5	6
j) Repairs and maintenance	1	1	1	1	2	2	3	3
k) Insurance	7	9	0	1	0	0	11	11
l) Other expenditure	16	21	30	76	45	66	23	84
V. Provisions and contingencies	37	45	0	0	0	73	72	174
Total expenses*	1742	1782	1154	1381	3231	3323	2101	2332
VI. Profit /loss	69	17	180	19	666	178	301	330
Total (III+IV+V+VI)	1849	1845	1334	1400	3896	3574	2474	2836

(Amount in Rs. lakh)

Items	Chambal		Champaran		Chandrapur Gadchiroli		Chhatrasal Gramin Bank	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank			
	2002	2003	2002	2003	2002	2003	2002	2003
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
<u>Income</u>								
I. Interest Earned	1607	1673	2370	2335	1377	1373	1956	2099
a) Interest/discount on advances/bills	691	774	937	1251	616	696	733	980
b) Income on Investments	140	157	8	81	349	382	470	514
c) Interest on balances with RBI and other inter-bank funds	776	743	1425	1003	412	295	753	606
d) Others	0	0	0	0	0	0	0	0
II. Other income	49	49	393	143	55	93	96	183
a) Commission, exchange and brokerage	34	35	65	63	17	20	96	183
b) Other miscellaneous income	16	14	327	80	38	73	0	0
Total (I+II)	1656	1722	2763	2478	1432	1466	2052	2283
<u>Expenditure & Provisions</u>								
III. Interest expended	1146	1217	1817	1849	873	903	1051	1105
a) Interest on deposits	1037	1105	1660	1694	828	837	988	1029
b) Interest on RBI/inter-bank borrowings	108	112	0	0	7	3	0	0
c) Others	0	0	158	154	38	63	62	76
IV. Operating expenses	318	356	909	1438	467	618	688	722
a) Payments to and provisions for employees	265	293	845	1356	376	568	618	646

b) Rent, taxes and lighting	13	13	17	20	11	12	12	14
c) Printing and stationery	4	4	6	7	4	3	9	8
d) Advertisement and publicity	0	0	0	0	0	0	1	0
e) Depreciation on Bank's property	11	14	3	3	5	8	6	11
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	3	3	2	2	2	2
h) Law charges	0	0	0	2	1	1	0	1
i) Postage, telegrams, telephones, etc.	2	2	2	3	2	1	7	7
j) Repairs and maintenance	1	1	2	1	1	1	1	2
k) Insurance	8	9	14	17	1	1	11	13
l) Other expenditure	14	19	17	25	64	21	20	18
V. Provisions and contingencies	51	119	20	159	-10	241	32	2
Total expenses*	1464	1572	2726	3287	1340	1521	1738	1827
VI. Profit /loss	141	31	17	-968	102	-296	282	454
Total (III+IV+V+VI)	1656	1722	2763	2478	1432	1466	2052	2283

(Amount in Rs. lakh)

Item	Chhindwara Seoni		Chikmagalur Kodagu		Chitradurga Gramin Bank		Cuttack Gramya Bank	
	Kshetriya Gramin Bank		Gramin Bank					
	2002	2003	2002	2003	2002	2003	2002	2003
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)
<u>Income</u>								
I. Interest Earned	1382	1454	1401	1352	2939	3069	3599	4160
a) Interest/discount on advances/bills	592	627	870	837	1953	2203	1337	2136
b) Income on Investments	765	788	134	182	565	676	826	929
c) Interest on balances with RBI and other inter-bank funds	24	39	397	334	380	140	1437	1094
d) Others	0	0	0	0	40	50	0	0
II. Other income	111	89	46	49	352	475	575	352
a) Commission, exchange and brokerage	44	64	13	14	32	42	34	51
b) Other miscellaneous income	67	25	33	35	319	433	541	301
Total (I+II)	1493	1542	1446	1401	3290	3544	4174	4512
<u>Expenditure & Provisions</u>								
III. Interest expended	881	877	843	848	1798	1915	2935	3564
a) Interest on deposits	848	840	684	696	1448	1520	2706	2842
b) Interest on RBI/inter-bank borrowings	33	36	158	153	351	394	229	722
c) Others	0	1	0	0	0	0	0	0
IV. Operating expenses	488	593	390	507	941	999	2238	1937
a) Payments to and provisions for employees	420	510	347	460	833	884	996	1754

b) Rent, taxes and lighting	12	13	7	8	17	18	30	31
c) Printing and stationery	7	6	9	5	8	8	12	14
d) Advertisement and publicity	0	0	0	0	0	1	0	0
e) Depreciation on Bank's property	7	14	6	8	6	9	4	4
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	2	2	3	3	4	4
h) Law charges	0	0	0	0	2	2	0	1
i) Postage, telegrams, telephones, etc.	4	4	5	4	11	11	12	16
j) Repairs and maintenance	0	0	4	5	3	4	1	1
k) Insurance	13	2	4	4	10	12	26	27
l) Other expenditure	23	41	5	11	48	47	1153	85
V. Provisions and contingencies	41	59	79	142	7	78	0	-979
Total expenses*	1369	1469	1233	1355	2739	2913	5173	5501
VI. Profit /loss	83	14	134	-96	544	553	-999	-10
Total (III+IV+V+VI)	1493	1542	1446	1401	3290	3544	4174	4512

(Amount in Rs. lakh)

Items	Damoh Panna Sagar		Devipatan		Dewas Shajapur		Dhenkanal	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(89)	(90)	(91)	(92)	(93)	(94)	(95)	(96)
<u>Income</u>								
I. Interest Earned	1946	1969	3040	3111	1738	1929	2737	2949
a) Interest/discount on advances/bills	420	628	704	861	783	899	1505	1850
b) Income on Investments	0	0	1014	1026	254	545	616	510
c) Interest on balances with RBI and other inter-bank funds	0	0	1322	1224	701	485	616	588
d) Others	1525	1341	0	0	0	0	0	0
II. Other income	203	147	148	170	164	90	77	73
a) Commission, exchange and brokerage	60	106	38	50	13	12	31	37
b) Other miscellaneous income	143	41	110	121	152	77	46	36
Total (I+II)	2149	2116	3187	3281	1902	2019	2814	3022
<u>Expenditure & Provisions</u>								
III. Interest expended	1256	1361	1534	1596	1087	1025	1889	2044
a) Interest on deposits	1201	1297	1449	1512	1001	957	1523	1719
b) Interest on RBI/inter-bank borrowings	55	63	85	84	84	67	365	326
c) Others	0	0	1	0	1	1	0	0
IV. Operating expenses	624	712	781	859	479	519	424	466
a) Payments to and provisions for employees	544	577	689	744	427	451	356	392

b) Rent, taxes and lighting	13	16	24	28	12	13	12	12
c) Printing and stationery	5	7	9	8	4	6	6	7
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	3	5	15	24	4	10	8	11
f) Directors' fees, allowances and expenses	0	0	4	3	0	0	0	0
g) Auditors' fees and expenses	1	1	2	2	1	1	2	0
h) Law charges	0	1	0	3	0	0	0	0
i) Postage, telegrams, telephones, etc.	3	4	5	6	2	2	6	6
j) Repairs and maintenance	1	2	2	2	1	2	1	0
k) Insurance	9	12	15	17	9	9	3	3
l) Other expenditure	43	88	17	2	19	24	31	34
V. Provisions and contingencies	0	0	118	119	75	140	201	224
Total expenses*	1880	2073	2315	2456	1565	1543	2312	2511
VI. Profit /loss	269	43	755	706	262	335	301	288
Total (III+IV+V+VI)	2149	2116	3187	3281	1902	2019	2814	3022

*: Excluding 'Provisions and Contingencies'.

Source: Annual accounts of banks of respective years.