

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

	(Amount in Rs. lakh)							
Items	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank		Etah Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(97)	(98)	(99)	(100)	(101)	(102)	(103)	(104)
Income								
I. Interest Earned	912	998	3283	3455	1035	1061	2154	2483
a) Interest/discount on advances/bills	450	479	573	592	171	233	858	904
b) Income on Investments	128	138	1622	1822	0	39	286	522
c) Interest on balances with RBI and other inter-bank funds	317	369	1088	1041	863	790	1011	1057
d) Others	16	13	0	0	0	0	0	0
II. Other income	73	61	152	210	51	21	83	88
a) Commission, exchange and brokerage	24	23	34	45	18	21	72	70
b) Other miscellaneous income	49	38	118	164	32	0	11	18
Total (I+II)	984	1060	3435	3664	1085	1082	2237	2571
Expenditure & Provisions								
III. Interest expended	635	669	2077	2198	1084	1122	1433	1393
a) Interest on deposits	564	585	2013	2149	1072	1113	1307	1294
b) Interest on RBI/inter-bank borrowings	0	0	64	49	0	0	126	99
c) Others	72	84	0	0	12	9	0	0
IV. Operating expenses	323	381	822	895	619	1136	597	649

a) Payments to and provisions for employees	275	334	716	775	564	1066	541	582
b) Rent, taxes and lighting	8	8	20	24	16	19	12	17
c) Printing and stationery	4	5	10	11	3	6	6	7
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	4	4	10	16	3	4	3	3
f) Directors' fees, allowances and expenses	2	0	0	0	0	0	0	0
g) Auditors' fees and expenses	0	1	3	4	1	1	1	1
h) Law charges	0	1	1	1	0	0	2	1
i) Postage, telegrams, telephones, etc.	3	3	7	8	2	3	8	9
j) Repairs and maintenance	0	0	1	3	1	1	2	2
k) Insurance	4	4	31	19	8	15	1	1
l) Other expenditure	23	21	23	34	20	20	22	28
V. Provisions and contingencies	17	7	167	160	1	-2386	112	27
Total expenses*	958	1050	2899	3093	1703	2257	2030	2042
VI. Profit /loss	9	2	369	412	-619	1210	96	501
Total (III+IV+V+VI)	984	1060	3435	3664	1085	1082	2237	2571

(Amount in Rs. lakh)

Items	Etawah		Faizabad		Faridkot Bhatinda		Farrukhabad	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(105)	(106)	(107)	(108)	(109)	(110)	(111)	(112)
<u>Income</u>								
I. Interest Earned	1247	1221	2822	3079	817	924	3085	3314
a) Interest/discount on advances/bills	234	297	633	720	317	449	844	983
b) Income on Investments	14	123	316	446	96	61	197	340
c) Interest on balances with RBI and other inter-bank funds	999	801	0	32	404	414	19	49
d) Others	0	0	1873	1881	0	0	2025	1943
II. Other income	89	76	89	89	45	47	72	336
a) Commission, exchange and brokerage	17	27	26	27	5	5	18	17
b) Other miscellaneous income	72	50	63	61	39	43	54	319
Total (I+II)	1336	1298	2911	3167	861	972	3157	3650
<u>Expenditure & Provisions</u>								
III. Interest expended	751	767	1555	1673	488	506	1710	1808
a) Interest on deposits	721	720	1471	1529	409	407	1608	1641
b) Interest on RBI/inter-bank borrowings	30	47	0	0	4	5	101	166
c) Others	0	0	84	144	76	94	0	0
IV. Operating expenses	408	496	718	804	187	239	974	1049
a) Payments to and provisions for employees	374	452	621	647	129	169	884	941

b) Rent, taxes and lighting	7	9	15	21	9	9	13	16
c) Printing and stationery	4	4	6	7	2	3	9	8
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	3	2	4	5	7	10	7	11
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	2	2	1	1	2	2
h) Law charges	1	0	0	1	1	0	1	1
i) Postage, telegrams, telephones, etc.	3	2	3	4	3	3	1	2
j) Repairs and maintenance	1	1	0	0	1	1	1	2
k) Insurance	7	8	13	17	3	5	17	21
l) Other expenditure	10	16	53	101	31	37	38	45
V. Provisions and contingencies	90	125	11	4	10	11	173	335
Total expenses*	1159	1264	2273	2477	676	745	2683	2856
VI. Profit /loss	87	-91	627	686	176	215	301	459
Total (III+IV+V+VI)	1336	1298	2911	3167	861	972	3157	3650

(Amount in Rs. lakh)

Items	Fatehpur		Ganga Yamuna		Gaur Gramin Bank		Giridih	
	Kshetriya Gramin Bank		Gramin Bank				Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)
<u>Income</u>								
I. Interest Earned	1656	1660	242	244	4950	5616	965	1070
a) Interest/discount on advances/bills	389	446	242	244	2755	3457	330	356
b) Income on Investments	310	362	0	0	1568	1767	177	272
c) Interest on balances with RBI and other inter-bank funds	957	851	0	0	628	392	457	443
d) Others	0	0	0	0	0	0	0	0
II. Other income	72	71	895	845	330	516	27	23
a) Commission, exchange and brokerage	10	8	28	2	210	305	6	10
b) Other miscellaneous income	62	62	867	843	119	212	21	13
Total (I+II)	1728	1730	1137	1089	5280	6132	992	1093
<u>Expenditure & Provisions</u>								
III. Interest expended	916	926	775	761	3295	3381	598	644
a) Interest on deposits	847	865	728	713	3070	3063	572	617
b) Interest on RBI/inter-bank borrowings	69	62	40	42	0	0	26	27
c) Others	0	0	7	7	224	317	0	0
IV. Operating expenses	574	616	257	300	1573	2658	232	296
a) Payments to and provisions for employees	500	542	230	266	1296	2308	182	215

b) Rent, taxes and lighting	9	10	6	8	39	41	4	4
c) Printing and stationery	6	6	3	4	19	25	4	2
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	3	4	2	2	8	8	3	3
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	4	6	1	1
h) Law charges	1	0	0	0	1	1	0	0
i) Postage, telegrams, telephones, etc.	1	1	0	0	4	5	1	1
j) Repairs and maintenance	6	8	0	1	1	1	0	0
k) Insurance	1	3	4	5	1	1	5	5
l) Other expenditure	47	42	11	13	202	261	31	63
V. Provisions and contingencies	94	49	0	0	0	0	0	0
Total expenses*	1490	1543	1032	1061	4868	6038	830	940
VI. Profit /loss	143	139	105	28	412	94	162	153
Total (III+IV+V+VI)	1728	1730	1137	1089	5280	6132	992	1093

(Amount in Rs. lakh)

items	Godavari		Golconda		Gomti		Gopalganj	
	Gramin Bank		Gramin Bank		Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)
<u>Income</u>								
I. Interest Earned	1233	1321	1787	999	4264	4543	2382	2457
a) Interest/discount on advances/bills	658	726	413	435	814	934	239	285
b) Income on Investments	415	461	108	113	2769	2947	2128	2159
c) Interest on balances with RBI and other inter-bank funds	159	134	424	438	681	661	15	13
d) Others	0	0	842	13	0	0	0	0
II. Other income	119	219	32	44	46	59	49	113
a) Commission, exchange and brokerage	12	14	32	42	29	31	8	11
b) Other miscellaneous income	106	205	0	3	17	28	41	102
Total (I+II)	1351	1540	1819	1043	4310	4602	2431	2570
<u>Expenditure & Provisions</u>								
III. Interest expended	880	961	1417	588	2781	2986	1436	1549
a) Interest on deposits	736	770	486	516	2635	2850	1405	1508
b) Interest on RBI/inter-bank borrowings	135	148	89	0	146	137	31	38
c) Others	9	42	842	72	0	0	0	3
IV. Operating expenses	265	312	174	192	828	1073	444	447
a) Payments to and provisions for employees	215	253	139	152	720	958	407	404

b) Rent, taxes and lighting	11	11	9	10	15	19	9	10
c) Printing and stationery	5	7	6	4	9	10	3	3
d) Advertisement and publicity	1	1	0	7	1	1	0	1
e) Depreciation on Bank's property	8	7	3	0	17	21	3	4
f) Directors' fees, allowances and expenses	0	1	0	0	0	0	0	0
g) Auditors' fees and expenses	1	2	1	1	3	3	1	1
h) Law charges	0	4	0	0	0	1	0	0
i) Postage, telegrams, telephones, etc.	3	2	1	1	4	4	1	2
j) Repairs and maintenance	3	4	3	1	3	5	1	2
k) Insurance	1	9	2	5	3	2	10	11
l) Other expenditure	17	10	9	12	52	51	8	9
V. Provisions and contingencies	138	1	50	57	60	84	141	82
Total expenses*	1145	1273	1590	780	3609	4059	1879	1996
VI. Profit /loss	68	266	180	206	641	459	411	492
Total (III+IV+V+VI)	1351	1540	1819	1043	4310	4602	2431	2570

(Amount in Rs. lakh)

Item	Gorakhpur		Gurdaspur Amritsar		Gurgaon Gramin Bank		Gwalior Datia	
	Kshetriya Gramin Bank		Gramin Bank				Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(129)	(130)	(131)	(132)	(133)	(134)	(135)	(136)
<u>Income</u>								
I. Interest Earned	12466	11902	3067	3245	8398	7778	1415	1501
a) Interest/discount on advances/bills	2412	2447	897	1166	3662	3435	350	439
b) Income on Investments	9898	9237	1494	1673	1557	2392	50	52
c) Interest on balances with RBI and other inter-bank funds	155	218	628	406	3179	1951	608	521
d) Others	0	0	47	0	0	0	407	488
II. Other income	211	260	312	343	500	1440	20	27
a) Commission, exchange and brokerage	204	260	46	37	48	57	9	9
b) Other miscellaneous income	7	0	267	306	452	1383	10	17
Total (I+II)	12677	12162	3379	3588	8899	9218	1435	1528
<u>Expenditure & Provisions</u>								
III. Interest expended	6421	7884	1592	1657	4292	4053	989	1105
a) Interest on deposits	5831	7198	1439	1458	3855	3722	519	546
b) Interest on RBI/inter-bank borrowings	591	686	146	179	437	331	63	70
c) Others	0	0	6	19	0	0	407	488
IV. Operating expenses	3119	2691	711	728	1766	2000	254	277
a) Payments to and provisions for employees	2741	2337	598	512	1568	1709	179	204

b) Rent, taxes and lighting	77	85	16	22	45	48	7	7
c) Printing and stationery	21	22	8	4	15	13	3	4
d) Advertisement and publicity	0	0	2	1	0	0	0	0
e) Depreciation on Bank's property	13	17	20	26	21	35	5	7
f) Directors' fees, allowances and expenses	0	0	0	1	0	0	0	0
g) Auditors' fees and expenses	6	6	2	2	4	4	1	1
h) Law charges	3	1	0	1	2	3	0	0
i) Postage, telegrams, telephones, etc.	18	14	6	7	16	16	2	2
j) Repairs and maintenance	3	5	1	3	1	3	1	0
k) Insurance	132	43	14	15	30	35	1	1
l) Other expenditure	107	162	45	135	64	135	56	51
V. Provisions and contingencies	256	264	0	0	-66	-97	0	0
Total expenses*	9541	10576	2302	2385	6058	6053	1244	1382
VI. Profit /loss	2880	1322	1077	1203	2907	3261	191	146
Total (III+IV+V+VI)	12677	12162	3379	3588	8899	9218	1435	1528

(Amount in Rs. lakh)

Item	Hadoti		Haryana		Hazaribagh		Himachal Gramin Bank	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank			
	2002	2003	2002	2003	2002	2003	2002	2003
	(137)	(138)	(139)	(140)	(141)	(142)	(143)	(144)
<u>Income</u>								
I. Interest Earned	2389	2393	3451	3593	1179	1211	5220	5424
a) Interest/discount on advances/bills	1010	1264	1800	2103	241	269	1260	1407
b) Income on Investments	39	26	610	658	667	668	2429	2966
c) Interest on balances with RBI and other inter-bank funds	1339	1104	1042	832	272	274	1529	1048
d) Others	0	0	0	0	0	0	2	3
II. Other income	130	145	94	620	19	103	653	80
a) Commission, exchange and brokerage	55	60	63	47	5	6	25	30
b) Other miscellaneous income	74	85	31	573	14	98	628	50
Total (I+II)	2518	2538	3545	4213	1199	1314	5873	5503
<u>Expenditure & Provisions</u>								
III. Interest expended	1710	1712	2327	2412	703	730	3848	3876
a) Interest on deposits	1497	1492	2121	2201	661	690	3724	3793
b) Interest on RBI/inter-bank borrowings	213	220	0	0	42	40	2	4
c) Others	0	0	206	212	0	0	122	80
IV. Operating expenses	694	773	847	1009	198	237	1247	1183
a) Payments to and provisions for employees	611	665	744	839	169	200	1012	955

b) Rent, taxes and lighting	21	23	16	17	5	6	26	30
c) Printing and stationery	6	7	5	10	1	3	11	15
d) Advertisement and publicity	1	1	0	0	0	1	1	1
e) Depreciation on Bank's property	12	16	7	8	2	2	0	22
f) Directors' fees, allowances and expenses	0	0	1	0	0	0	0	0
g) Auditors' fees and expenses	3	2	2	3	1	1	3	3
h) Law charges	1	1	1	0	1	0	1	0
i) Postage, telegrams, telephones, etc.	5	4	7	7	1	1	13	15
j) Repairs and maintenance	1	1	1	1	0	0	4	7
k) Insurance	11	14	19	20	0	1	26	28
l) Other expenditure	24	38	44	103	16	22	151	106
V. Provisions and contingencies	0	4	6	0	108	111	120	156
Total expenses*	2405	2485	3174	3421	901	967	5094	5059
VI. Profit /loss	114	50	365	792	189	237	658	288
Total (III+IV+V+VI)	2518	2538	3545	4213	1199	1314	5873	5503

*: Excluding 'Provisions and Contingencies'.

Source: Annual accounts of banks of respective years.