

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

(Amount in Rs. lakh)

Items	Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank		Indore-Ujjain Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(145)	(146)	(147)	(148)	(149)	(150)	(151)	(152)
Income								
I. Interest Earned	588	601	1695	1812	3501	3852	969	1052
a) Interest/discount on advances/bills	217	234	951	1140	539	710	441	575
b) Income on Investments	361	351	194	247	1493	1317	118	120
c) Interest on balances with RBI and other inter-bank funds	2	7	550	425	1468	1825	411	358
d) Others	9	9	0	0	0	0	0	0
II. Other income	53	63	54	105	458	195	25	35
a) Commission, exchange and brokerage	4	5	7	8	55	57	6	7
b) Other miscellaneous income	48	57	47	97	403	137	20	28
Total (I+II)	641	664	1749	1917	3959	4047	994	1088
Expenditure & Provisions								
III. Interest expended	309	325	1003	982	2601	2813	689	684
a) Interest on deposits	286	298	838	830	2519	2622	597	582
b) Interest on RBI/inter-bank borrowings	2	2	16	18	82	124	92	88
c) Others	21	25	149	135	0	67	0	14
IV. Operating expenses	167	183	382	480	715	802	298	314
a) Payments to and provisions for employees	138	144	303	393	630	700	261	268
b) Rent, taxes and lighting	4	5	12	15	23	26	11	12
c) Printing and stationery	2	3	7	5	7	12	5	4
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	3	6	13	15	5	6	3	5
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	2	2	2	1	1

h) Law charges	0	0	0	1	1	1	0	0
i) Postage, telegrams, telephones, etc.	2	2	4	5	5	6	3	3
j) Repairs and maintenance	3	3	2	3	2	1	0	0
k) Insurance	0	4	10	9	15	16	4	4
l) Other expenditure	14	14	29	34	25	32	9	17
V. Provisions and contingencies	9	-9	40	24	343	66	32	44
Total expenses*	476	507	1385	1462	3316	3615	986	999
VI. Profit /loss	155	165	323	431	299	366	-24	45
Total (III+IV+V+VI)	641	664	1749	1917	3959	4047	994	1088

(Amount in Rs. lakh)

items	Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank		Jamnagar Gramin Bank		Jamuna Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)
Income								
I. Interest Earned	5144	5445	5273	5431	2561	2605	2084	2078
a) Interest/discount on advances/bills	1270	1447	637	785	1237	1401	506	506
b) Income on Investments	1823	1866	59	266	471	451	590	774
c) Interest on balances with RBI and other inter-bank funds	2051	2132	4416	4266	852	753	988	798
d) Others	0	0	162	114	0	0	0	0
II. Other income	195	166	18	129	84	78	45	354
a) Commission, exchange and brokerage	43	59	12	96	62	78	17	21
b) Other miscellaneous income	152	107	6	33	22	0	28	332
Total (I+II)	5339	5610	5291	5560	2645	2683	2129	2432
Expenditure & Provisions								
III. Interest expended	3365	3330	3528	3445	1671	1686	1370	1380
a) Interest on deposits	3152	3103	3345	3274	1403	1426	1282	1335
b) Interest on RBI/inter-bank borrowings	213	227	0	0	260	251	18	43
c) Others	0	0	183	171	7	9	70	3
IV. Operating expenses	1432	1599	892	1002	513	551	440	513
a) Payments to and provisions for employees	1311	1443	775	872	453	476	362	425
b) Rent, taxes and lighting	22	28	15	18	13	17	15	17
c) Printing and stationery	9	16	9	10	7	7	7	7
d) Advertisement and publicity	0	1	1	1	0	2	0	0
e) Depreciation on Bank's property	7	15	10	14	8	13	23	11
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	3	3	2	2	2	1	1	1

h) Law charges	1	1	3	2	0	0	0	0
i) Postage, telegrams, telephones, etc.	14	16	6	6	3	5	5	5
j) Repairs and maintenance	1	2	1	1	1	0	0	1
k) Insurance	4	1	21	24	10	13	0	1
l) Other expenditure	61	73	49	51	17	17	25	44
V. Provisions and contingencies	106	51	3	122	122	44	19	81
Total expenses*	4797	4929	4420	4447	2184	2237	1810	1893
VI. Profit /loss	436	630	868	992	339	402	300	458
Total (III+IV+V+VI)	5339	5610	5291	5560	2645	2683	2129	2432

(Amount in Rs. lakh)

Item	Jhbua Dhar		Junagadh Amreli		Ka Bank Nongkyndong		Kakathiya Gramin Bank	
	Kshetriya Gramin Bank		Gramin Bank					
	2002	2003	2002	2003	2002	2003	2002	2003
	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)
Income								
I. Interest Earned	1917	1914	1118	1167	1632	1676	1859	2026
a) Interest/discount on advances/bills	1139	1091	474	450	254	306	1186	1319
b) Income on Investments	105	110	346	289	603	633	32	34
c) Interest on balances with RBI and other inter-bank funds	673	713	298	426	774	737	641	673
d) Others	0	0	0	3	0	0	0	0
II. Other income	68	122	27	16	80	34	90	136
a) Commission, exchange and brokerage	17	18	15	16	21	18	32	33
b) Other miscellaneous income	51	104	12	0	59	16	58	102
Total (I+II)	1985	2035	1145	1184	1711	1710	1949	2161
Expenditure & Provisions								
III. Interest expended	1328	1349	691	683	844	944	1528	1781
a) Interest on deposits	1130	1149	593	602	789	886	1319	1495
b) Interest on RBI/inter-bank borrowings	198	200	95	57	56	58	209	286
c) Others	0	0	3	24	0	0	0	0
IV. Operating expenses	577	895	291	325	338	409	499	606
a) Payments to and provisions for employees	505	809	238	270	274	334	354	436
b) Rent, taxes and lighting	16	17	6	8	17	19	13	15
c) Printing and stationery	4	5	3	3	6	5	9	16
d) Advertisement and publicity	0	0	0	0	0	0	1	2
e) Depreciation on Bank's property	7	9	8	9	4	5	21	25
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	1	1	1	1	1	1

h) Law charges	1	0	0	1	0	0	0	0
i) Postage, telegrams, telephones, etc.	5	5	2	3	1	1	5	6
j) Repairs and maintenance	2	2	0	0	1	1	2	2
k) Insurance	11	11	3	4	7	8	9	12
l) Other expenditure	24	35	29	26	28	35	84	91
V. Provisions and contingencies	19	0	7	31	142	48	242	4
Total expenses*	1905	2244	982	1007	1182	1353	2027	2388
VI. Profit /loss	62	-208	155	145	387	310	-320	-231
Total (III+IV+V+VI)	1985	2035	1145	1184	1711	1710	1949	2161

(Amount in Rs. lakh)

Item	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakadurga Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(169)	(170)	(171)	(172)	(173)	(174)	(175)	(176)
Income								
I. Interest Earned	1347	1733	2374	2381	1946	2000	1085	1153
a) Interest/discount on advances/bills	702	870	1153	1156	315	324	571	634
b) Income on Investments	203	154	1060	1077	176	259	514	508
c) Interest on balances with RBI and other inter-bank funds	443	709	161	35	1454	1418	0	12
d) Others	0	0	0	113	0	0	0	0
II. Other income	88	82	250	418	24	27	37	31
a) Commission, exchange and brokerage	0	0	164	317	11	12	8	9
b) Other miscellaneous income	88	82	86	101	13	15	28	22
Total (I+II)	1435	1815	2624	2799	1969	2027	1122	1184
Expenditure & Provisions								
III. Interest expended	915	1207	1541	1572	1331	1403	690	690
a) Interest on deposits	659	891	1369	1465	1258	1345	589	594
b) Interest on RBI/inter-bank borrowings	256	316	172	106	69	57	100	95
c) Others	0	0	0	0	5	1	0	0
IV. Operating expenses	883	689	756	794	551	953	243	288
a) Payments to and provisions for employees	839	633	650	695	473	842	196	226
b) Rent, taxes and lighting	14	16	28	22	15	16	8	10
c) Printing and stationery	5	7	9	12	8	7	5	5
d) Advertisement and publicity	1	1	0	0	0	0	0	1
e) Depreciation on Bank's property	3	4	6	5	5	7	7	13
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	2	2	1	1	1	1

h) Law charges	0	0	0	0	1	0	0	0
i) Postage, telegrams, telephones, etc.	5	5	8	8	2	2	5	5
j) Repairs and maintenance	1	2	4	4	0	1	2	3
k) Insurance	6	9	4	8	11	12	7	3
l) Other expenditure	8	11	43	37	36	65	10	21
V. Provisions and contingencies	442	107	47	153	0	43	0	10
Total expenses*	1798	1896	2297	2365	1882	2356	932	978
VI. Profit /loss	-806	-188	280	281	87	-371	190	196
Total (III+IV+V+VI)	1435	1815	2624	2799	1969	2027	1122	1184

(Amount in Rs. lakh)

Item	Kanpur		Kapurthala Firozpur		Kashi Gramin Bank		Kisan Gramin Bank	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank					
	2002	2003	2002	2003	2002	2003	2002	2003
	(177)	(178)	(179)	(180)	(181)	(182)	(183)	(184)
Income								
I. Interest Earned	4334	4128	1687	1908	3939	4252	1392	1412
a) Interest/discount on advances/bills	1013	919	479	587	1027	1160	566	667
b) Income on Investments	1371	1549	856	1010	1919	2211	155	184
c) Interest on balances with RBI and other inter-bank funds	1950	1660	352	311	993	881	672	561
d) Others	0	0	0	0	1	0	0	0
II. Other income	233	593	85	279	348	155	182	194
a) Commission, exchange and brokerage	38	48	20	20	51	66	33	40
b) Other miscellaneous income	195	544	65	260	297	89	149	155
Total (I+II)	4567	4721	1772	2187	4287	4407	1574	1606
Expenditure & Provisions								
III. Interest expended	2645	2728	876	926	2482	2693	660	659
a) Interest on deposits	2462	2543	781	827	2375	2546	560	558
b) Interest on RBI/inter-bank borrowings	0	185	95	99	2	5	64	96
c) Others	183	0	0	0	105	142	36	6
IV. Operating expenses	1201	1277	367	384	874	925	541	612
a) Payments to and provisions for employees	1071	1093	306	312	754	768	470	530
b) Rent, taxes and lighting	28	37	11	12	24	25	11	13
c) Printing and stationery	10	15	5	2	6	9	4	9
d) Advertisement and publicity	0	1	0	0	0	0	0	0
e) Depreciation on Bank's property	12	17	8	9	12	15	7	8
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	3	3	1	1	2	2	1	1

h) Law charges	1	2	1	0	1	1	0	1
i) Postage, telegrams, telephones, etc.	7	7	4	5	5	6	5	4
j) Repairs and maintenance	2	2	2	2	2	4	2	3
k) Insurance	21	23	1	2	20	23	1	1
l) Other expenditure	46	77	27	38	48	71	41	42
V. Provisions and contingencies	29	0	24	19	22	108	56	71
Total expenses*	3845	4005	1243	1310	3357	3618	1201	1271
VI. Profit /loss	692	716	505	858	909	681	317	264
Total (III+IV+V+VI)	4567	4721	1772	2187	4287	4407	1574	1606

(Amount in Rs. lakh)

Item	Kolar Gramin Bank		Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		Krishna Grameen Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(185)	(186)	(187)	(188)	(189)	(190)	(191)	(192)
Income								
I. Interest Earned	1968	2077	2279	2628	3742	3835	4272	4271
a) Interest/discount on advances/bills	1114	1371	969	975	1071	1337	2901	2920
b) Income on Investments	850	682	1290	1607	179	274	781	1321
c) Interest on balances with RBI and other inter-bank funds	4	24	0	34	2492	2225	589	31
d) Others	0	0	20	12	0	0	0	0
II. Other income	313	457	34	41	374	236	296	158
a) Commission, exchange and brokerage	46	66	0	0	139	111	104	151
b) Other miscellaneous income	268	392	34	41	235	125	192	7
Total (I+II)	2281	2534	2313	2669	4116	4072	4568	4429
Expenditure & Provisions								
III. Interest expended	1157	1202	1733	1761	2322	2326	2478	2193
a) Interest on deposits	1017	1073	1440	1445	2198	2089	1989	1714
b) Interest on RBI/inter-bank borrowings	140	129	293	0	124	237	488	479
c) Others	0	0	0	316	0	0	1	0
IV. Operating expenses	702	791	845	1194	1211	1655	1233	1126
a) Payments to and provisions for employees	622	670	796	1161	1054	1482	1031	926
b) Rent, taxes and lighting	19	21	14	15	19	19	21	24
c) Printing and stationery	9	13	9	8	14	13	10	12
d) Advertisement and publicity	0	0	0	0	0	0	0	1
e) Depreciation on Bank's property	6	7	8	5	6	6	8	13
f) Directors' fees, allowances and expenses	0	1	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	2	3	5	4	3	3

h) Law charges	1	1	0	0	0	1	1	0
i) Postage, telegrams, telephones, etc.	8	10	5	5	5	7	9	11
j) Repairs and maintenance	1	1	1	1	1	1	1	2
k) Insurance	8	8	12	12	15	17	73	12
l) Other expenditure	26	58	-3	-17	91	105	76	122
V. Provisions and contingencies	-71	67	135	52	26	24	435	574
Total expenses*	1859	1993	2578	2955	3534	3982	3711	3319
VI. Profit /loss	494	475	-400	-337	557	66	423	536
Total (III+IV+V+VI)	2281	2534	2313	2669	4116	4072	4568	4429

*: Excluding 'Provisions and Contingencies'.

Source: Annual accounts of banks of respective years.