

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

(Amount in Rs. lakh)

Item	Kshetriya Gramin Bank		K.Kisan Gramin Bank		Kutch Grameen Bank		Lakhimi Gaonlia Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(193)	(194)	(195)	(196)	(197)	(198)	(199)	(200)
Income								
I. Interest Earned	2875	3032	1440	1457	2254	2349	2150	2391
a) Interest/discount on advances/bills	1054	1286	774	764	453	550	483	792
b) Income on Investments	126	143	66	49	1119	1269	1667	1560
c) Interest on balances with RBI and other inter-bank funds	1695	1604	600	644	682	530	0	0
d) Others	0	0	0	0	0	0	0	40
II. Other income	147	171	25	30	60	64	233	234
a) Commission, exchange and brokerage	85	119	6	8	31	26	55	66
b) Other miscellaneous income	62	52	19	22	29	37	178	168
Total (I+II)	3022	3203	1465	1487	2315	2413	2383	2625
Expenditure & Provisions								
III. Interest expended	1836	1969	1047	1099	1319	1364	1475	1602
a) Interest on deposits	1652	1734	961	992	1197	1230	1434	1547
b) Interest on RBI/inter-bank borrowings	3	63	86	107	122	134	41	55
c) Others	180	171	0	0	0	0	0	0
IV. Operating expenses	856	880	452	727	410	456	831	962
a) Payments to and provisions for employees	757	718	398	668	350	394	752	860
b) Rent, taxes and lighting	20	22	12	13	12	13	19	22
c) Printing and stationery	9	8	3	3	8	4	9	10
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	9	11	4	4	8	10	4	6
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	3	2	2	1	1	2	2

h) Law charges	0	0	0	1	0	0	0	0
i) Postage, telegrams, telephones, etc.	4	3	1	1	4	4	3	3
j) Repairs and maintenance	1	3	0	0	1	1	2	2
k) Insurance	15	16	20	23	11	11	4	2
l) Other expenditure	40	94	11	12	16	17	36	54
V. Provisions and contingencies	110	163	67	91	0	0	9	8
Total expenses*	2692	2849	1499	1826	1729	1820	2306	2563
VI. Profit /loss	221	191	-102	-430	585	592	67	54
Total (III+IV+V+VI)	3022	3203	1465	1487	2315	2413	2383	2625

(Amount in Rs. lakh)

Items	Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank		Magadh Gramin Bank		Mahakaushal Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(201)	(202)	(203)	(204)	(205)	(206)	(207)	(208)
Income								
I. Interest Earned	417	493	1402	1386	5382	5127	989	734
a) Interest/discount on advances/bills	60	135	455	394	790	792	187	260
b) Income on Investments	348	335	0	123	4577	4272	10	306
c) Interest on balances with RBI and other inter-bank funds	0	5	947	869	15	62	267	10
d) Others	8	19	0	0	0	0	524	157
II. Other income	28	109	22	24	1654	2054	58	52
a) Commission, exchange and brokerage	34	37	16	19	13	17	15	23
b) Other miscellaneous income	-6	72	6	5	1641	2036	42	29
Total (I+II)	445	602	1424	1409	7037	7180	1046	786
<u>Expenditure & Provisions</u>								
III. Interest expended	350	405	1061	1087	3367	3323	971	640
a) Interest on deposits	339	394	1014	1033	3246	3189	437	454
b) Interest on RBI/inter-bank borrowings	0	0	46	55	3	3	10	24
c) Others	11	11	0	0	119	131	524	161
IV. Operating expenses	268	464	553	875	1610	2031	270	380
a) Payments to and provisions for employees	232	428	516	839	1507	1907	242	345
b) Rent, taxes and lighting	6	7	10	11	18	22	8	10
c) Printing and stationery	3	3	3	4	10	9	3	4
d) Advertisement and publicity	0	0	0	0	0	0	1	0
e) Depreciation on Bank's property	2	2	3	3	5	5	2	6
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	3	3	1	1
h) Law charges	0	0	0	0	0	1	0	1

i) Postage, telegrams, telephones, etc.	1	1	2	2	9	9	1	2
j) Repairs and maintenance	1	0	2	2	1	1	0	0
k) Insurance	4	4	8	8	24	26	1	1
l) Other expenditure	19	18	7	4	32	48	11	11
V. Provisions and contingencies	-72	58	37	55	175	161	89	7
Total expenses*	618	869	1613	1962	4977	5353	1242	1020
VI. Profit /loss	-100	-326	-227	-608	1885	1666	-284	-241
Total (III+IV+V+VI)	445	602	1424	1409	7037	7180	1046	786

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Malaprabha Gramin Bank		Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(209)	(210)	(211)	(212)	(213)	(214)	(215)	(216)
Income								
I. Interest Eamed	10452	11562	7124	8011	1529	1378	1018	1185
a) Interest/discount on advances/bills	6885	7659	2218	2682	642	691	283	501
b) Income on Investments	2034	3732	2083	2280	260	281	57	244
c) Interest on balances with RBI and other inter-bank funds	1533	110	23	3049	628	407	678	439
d) Others	0	61	2800	0	0	0	0	0
II. Other income	775	644	335	316	33	23	87	78
a) Commission, exchange and brokerage	159	160	335	316	23	23	38	43
b) Other miscellaneous income	617	484	0	0	10	0	49	35
Total (I+II)	11227	12206	7459	8327	1562	1402	1105	1264
Expenditure & Provisions								
III. Interest expended	5967	6037	5317	5218	841	720	631	676
a) Interest on deposits	4741	4967	5203	5106	670	684	612	649
b) Interest on RBI/inter-bank borrowings	1226	1069	114	112	171	36	19	26
c) Others	0	0	0	0	0	0	0	0
IV. Operating expenses	3414	3715	1943	3237	288	332	338	489
a) Payments to and provisions for employees	2887	2966	1772	2946	245	276	291	420
b) Rent, taxes and lighting	68	78	35	38	8	8	8	10
c) Printing and stationery	29	32	18	17	3	3	4	5
d) Advertisement and publicity	2	5	0	0	0	0	0	0
e) Depreciation on Bank's property	57	71	6	5	3	3	2	10
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	7	7	4	5	1	1	1	2
h) Law charges	0	1	0	2	0	0	0	0

i) Postage, telegrams, telephones, etc.	34	39	5	3	3	3	2	2
j) Repairs and maintenance	18	5	5	2	1	1	1	1
k) Insurance	37	36	40	39	5	6	5	5
l) Other expenditure	273	474	58	180	20	31	25	33
V. Provisions and contingencies	926	741	-42	-141	17	-12	45	59
Total expenses*	9381	9751	7260	8455	1129	1052	969	1164
VI. Profit /loss	920	1714	241	13	416	362	90	40
Total (III+IV+V+VI)	11227	12206	7459	8327	1562	1402	1105	1264

(Amount in Rs. lakh)

Items	Manipur Rural Bank		Manjira Gramin Bank		Marathwada Gramin Bank		Marudhar Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(217)	(218)	(219)	(220)	(221)	(222)	(223)	(224)
Income								
I. Interest Earned	225	211	3497	3489	4867	4374	908	973
a) Interest/discount on advances/bills	81	118	1779	1841	1877	1655	540	629
b) Income on Investments	69	41	752	644	2965	2651	8	7
c) Interest on balances with RBI and other inter-bank funds	76	52	967	0	3	69	4	14
d) Others	0	0	0	1004	22	0	356	324
II. Other income	26	14	224	157	592	440	48	34
a) Commission, exchange and brokerage	4	5	48	44	111	139	9	8
b) Other miscellaneous income	22	8	177	113	481	301	38	26
Total (I+II)	252	224	3722	3646	5459	4814	955	1007
<u>Expenditure & Provisions</u>								
III. Interest expended	209	149	2094	2154	3149	3027	894	952
a) Interest on deposits	192	138	1669	1711	2679	2739	781	827
b) Interest on RBI/inter-bank borrowings	17	10	425	443	121	288	0	0
c) Others	0	0	0	0	348	0	113	125
IV. Operating expenses	159	290	925	994	2016	2359	432	685
a) Payments to and provisions for employees	140	262	691	782	1805	2146	354	596
b) Rent, taxes and lighting	4	4	19	23	45	47	7	8
c) Printing and stationery	3	3	12	12	14	8	5	6
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	1	1	16	27	14	10	4	4
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	0	0	2	2	5	5	1	1
h) Law charges	0	0	0	2	1	1	1	0

i) Postage, telegrams, telephones, etc.	0	0	7	9	21	22	2	1
j) Repairs and maintenance	0	1	1	2	0	0	0	0
k) Insurance	1	2	18	14	21	23	6	6
l) Other expenditure	8	17	158	120	90	97	51	62
V. Provisions and contingencies	0	0	81	140	289	537	0	0
Total expenses*	368	439	3019	3148	5165	5386	1325	1636
VI. Profit /loss	-116	-215	622	358	5	-1109	-370	-630
Total (III+IV+V+VI)	252	224	3722	3646	5459	4814	955	1007

(Amount in Rs. lakh)

Items	Marwar		Mayurakshi		Mewar Anchalik		Mithila	
	Gramin Bank		Gramin Bank		Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(225)	(226)	(227)	(228)	(229)	(230)	(231)	(232)
Income								
I. Interest Earned	6328	6575	3124		2092	..	1591	1379
a) Interest/discount on advances/bills	2250	2277	1258		629	..	268	310
b) Income on Investments	1829	1461	-		489	..	55	61
c) Interest on balances with RBI and other inter-bank funds	2086	2688	945		878	..	1268	1008
d) Others	163	149	921		96	..	-	-
II. Other income	261	215	185		100	..	230	115
a) Commission, exchange and brokerage	259	215	83		20	..	12	13
b) Other miscellaneous income	2	-	102		80	..	218	101
Total (I+II)	6589	6790	3309		2191	..	1820	1493
<u>Expenditure & Provisions</u>								
III. Interest expended	4686	4663	2090		1683	..	1165	1202
a) Interest on deposits	4562	4484	1996		1601	..	1135	1160
b) Interest on RBI/inter-bank borrowings	125	179	94		2	..	30	42
c) Others	-	-	-		80	..	-	0
IV. Operating expenses	1337	1529	896		496	..	550	851
a) Payments to and provisions for employees	1217	1359	815		412	..	508	784
b) Rent, taxes and lighting	20	21	16		18	..	7	8
c) Printing and stationery	13	14	7		6	..	5	5
d) Advertisement and publicity	0	0	-		0	..	0	0
e) Depreciation on Bank's property	5	8	3		11	..	3	4
f) Directors' fees, allowances and expenses	0	0	0		-	..	-	-
g) Auditors' fees and expenses	4	4	2		1	..	1	1
h) Law charges	1	1	0		1	..	0	0

i) Postage, telegrams, telephones, etc.	16	18	2	7	..	1	1
j) Repairs and maintenance	1	1	1	1	..	2	2
k) Insurance	4	6	33	11	..	1	1
l) Other expenditure	56	97	18	27	..	22	44
V. Provisions and contingencies	176	49	90	10	..	0	17
Total expenses*	6023	6192	2986	2179	..	1716	2053
VI. Profit /loss	390	549	233	3	..	104	-577
Total (III+IV+V+VI)	6589	6790	3309	2191	..	1820	1493

(Amount in Rs. lakh)

Items	Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)
Income								
I. Interest Earned	843	918	2906	2706	1476	1505	808	812
a) Interest/discount on advances/bills	232	263	282	342	392	375	307	361
b) Income on Investments	163	601	564	511	567	613	330	186
c) Interest on balances with RBI and other inter-bank funds	449	54	2060	1853	518	516	170	266
d) Others	0	0	0	0	0	0	0	0
II. Other income	46	32	89	142	96	89	171	163
a) Commission, exchange and brokerage	15	17	15	22	14	18	4	6
b) Other miscellaneous income	31	15	74	121	82	71	166	156
Total (I+II)	889	950	2995	2848	1572	1593	978	975
<u>Expenditure & Provisions</u>								
III. Interest expended	450	534	2128	2177	1036	1041	426	432
a) Interest on deposits	382	455	2096	2148	988	987	359	346
b) Interest on RBI/inter-bank borrowings	68	79	32	28	48	53	27	35
c) Others	0	0	1	1	0	1	39	51
IV. Operating expenses	351	380	826	1376	337	401	229	274
a) Payments to and provisions for employees	301	341	769	1310	283	340	177	215
b) Rent, taxes and lighting	14	14	16	18	6	6	9	11
c) Printing and stationery	4	4	5	6	4	6	3	3
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	2	2	3	3	2	3	5	5
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	1	1
h) Law charges	0	0	3	0	0	1	0	0

i) Postage, telegrams, telephones, etc.	2	2	3	3	1	1	3	3
j) Repairs and maintenance	2	2	1	1	0	1	1	1
k) Insurance	4	6	15	17	8	8	6	6
l) Other expenditure	22	9	9	14	33	35	25	30
V. Provisions and contingencies	53	7	97	47	77	24	12	4
Total expenses*	802	914	2954	3553	1374	1443	655	706
VI. Profit /loss	34	29	-56	-752	122	126	311	265
Total (III+IV+V+VI)	889	950	2995	2848	1572	1593	978	975

*: Excluding 'Provisions and Contingencies'.

Source: Annual accounts of banks of respective years.