

(Amount in Rs. lakh)

Items	Nadia		Nagaland		Nagarjuna		Nainital Almora	
	Gramin Bank		Gramin Bank		Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(241)	(242)	(243)	(244)	(245)	(246)	(247)	(248)
Income								
I. Interest Earned	2247	2348	96	186	4334	5019	1975	2177
a) Interest/discount on advances/bills	530	635	59	80	2539	3080	894	1015
b) Income on Investments	1709	1631	35	104	833	830	1053	1120
c) Interest on balances with RBI and other inter-bank funds	7	82	0	0	963	1109	28	42
d) Others	0	0	2	1	0	0	0	0
II. Other income	132	114	3	4	278	348	52	76
a) Commission, exchange and brokerage	36	36	2	4	249	317	7	14
b) Other miscellaneous income	96	77	0	0	29	31	44	62
Total (I+II)	2379	2462	99	190	4613	5367	2027	2252
<u>Expenditure & Provisions</u>								
III. Interest expended	1561	1708	44	129	2771	2879	1140	1180
a) Interest on deposits	1473	1558	40	67	2321	2431	1012	1089
b) Interest on RBI/inter-bank borrowings	88	150	2	57	398	436	126	88
c) Others	0	0	2	5	51	11	2	3
IV. Operating expenses	666	694	53	77	1641	1789	480	554
a) Payments to and provisions for employees	578	636	42	66	1461	1572	411	475
b) Rent, taxes and lighting	10	11	2	2	43	50	19	20
c) Printing and stationery	6	6	0	2	19	16	8	7
d) Advertisement and publicity	0	0	0	0	0	1	0	0
e) Depreciation on Bank's property	2	2	1	1	16	22	4	4
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	3	2	0	0	4	4	2	2
h) Law charges	0	1	0	0	1	1	1	0
i) Postage, telegrams, telephones, etc.	1	2	0	0	10	7	3	3

j) Repairs and maintenance	1	1	1	1	2	4	6	7
k) Insurance	10	7	1	1	6	19	8	10
l) Other expenditure	53	27	5	4	80	92	18	27
V. Provisions and contingencies	44	25	0	1	99	89	41	110
Total expenses*	2227	2402	96	207	4412	4667	1620	1735
VI. Profit /loss	107	35	2	-17	101	611	366	407
Total (III+IV+V+VI)	2379	2462	99	190	4613	5367	2027	2252

(Amount in Rs. lakh)

Items	Nalanda		Netravati		Nimar		North Malabar	
	Gramin Bank		Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(249)	(250)	(251)	(252)	(253)	(254)	(255)	(256)
Income								
I. Interest Earned	1889	2236	759	785	1918	1929	7466	6932
a) Interest/discount on advances/bills	356	782	559	582	875	892	5525	5056
b) Income on Investments	0	0	49	79	483	872	940	1821
c) Interest on balances with RBI and other inter-bank funds	1533	1453	151	125	560	164	1001	55
d) Others	0	0	0	0	0	0	0	0
II. Other income	31	37	52	77	39	54	428	1469
a) Commission, exchange and brokerage	15	26	8	9	5	7	90	95
b) Other miscellaneous income	17	11	44	68	34	47	339	1375
Total (I+II)	1921	2273	812	863	1957	1983	7895	8401
<u>Expenditure & Provisions</u>								
III. Interest expended	1367	1379	485	479	1287	1269	4244	4351
a) Interest on deposits	1339	1327	370	376	1145	1222	2963	3515
b) Interest on RBI/inter-bank borrowings	28	53	115	104	13	0	1281	835
c) Others	0	0	0	0	42	47	0	0
IV. Operating expenses	560	684	213	236	625	672	2197	2461
a) Payments to and provisions for employees	514	630	183	194	559	593	1752	1888
b) Rent, taxes and lighting	9	10	10	11	15	18	87	110
c) Printing and stationery	3	4	3	4	7	7	25	30
d) Advertisement and publicity	0	0	1	0	0	0	1	1
e) Depreciation on Bank's property	5	0	3	5	3	5	37	108
f) Directors' fees, allowances and expenses	0	4	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	2	2	4	5
h) Law charges	0	0	0	0	2	1	2	1

i) Postage, telegrams, telephones, etc.	2	4	3	4	1	1	44	46
j) Repairs and maintenance	0	0	0	0	3	2	2	1
k) Insurance	2	2	3	3	0	0	42	33
l) Other expenditure	24	29	6	15	35	43	200	238
V. Provisions and contingencies	73	53	4	34	22	141	549	460
Total expenses*	1927	2063	698	715	1912	1941	6441	6811
VI. Profit /loss	-78	157	110	114	23	-99	905	1130
Total (III+IV+V+VI)	1921	2273	812	863	1957	1983	7895	8401

(Amount in Rs. lakh)

Items	Palamau		Panchmahal Vadodara		Pandyan		Parvatiya	
	Kshetriya Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(257)	(258)	(259)	(260)	(261)	(262)	(263)	(264)
Income								
I. Interest Earned	1953	2163	1688	1866	6622	7511	1169	1135
a) Interest/discount on advances/bills	357	413	708	954	3860	4855	232	268
b) Income on Investments	216	352	948	862	695	713	129	48
c) Interest on balances with RBI and other inter-bank funds	1276	1288	32	51	2067	1943	803	814
d) Others	104	110	0	0	0	0	5	6
II. Other income	192	85	90	113	384	417	24	13
a) Commission, exchange and brokerage	46	58	21	25	332	384	12	13
b) Other miscellaneous income	146	27	69	88	52	33	12	0
Total (I+II)	2146	2248	1778	1979	7005	7929	1193	1148
<u>Expenditure & Provisions</u>								
III. Interest expended	1411	1735	1126	1221	4266	4350	787	798
a) Interest on deposits	1362	1498	1003	1064	3650	3716	749	745
b) Interest on RBI/inter-bank borrowings	46	218	123	157	616	634	38	53
c) Others	2	20	0	0	0	0	0	0
IV. Operating expenses	675	934	543	620	1793	2135	192	227
a) Payments to and provisions for employees	605	854	429	495	1525	1802	159	183
b) Rent, taxes and lighting	17	18	18	26	45	54	6	8
c) Printing and stationery	8	8	6	7	19	18	4	5
d) Advertisement and publicity	0	0	0	0	3	3	0	0
e) Depreciation on Bank's property	3	2	23	33	28	33	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	5	5	1	1
h) Law charges	0	2	0	1	0	1	0	1

i) Postage, telegrams, telephones, etc.	4	3	5	6	31	30	1	1
j) Repairs and maintenance	1	0	1	3	3	3	0	0
k) Insurance	9	11	1	5	26	24	5	6
l) Other expenditure	27	35	56	42	107	161	12	19
V. Provisions and contingencies	0	2	0	0	131	69	0	0
Total expenses*	2086	2669	1669	1841	6058	6485	979	1025
VI. Profit /loss	59	-424	109	138	816	1375	214	123
Total (III+IV+V+VI)	2146	2248	1778	1979	7005	7929	1193	1148

(Amount in Rs. lakh)

Items	Patliputra		Pinakini		Pithoragarh		Pragjyotish Gaonlia	
	Gramin Bank		Gramin Bank		Kshetriya Gramin Bank		Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(265)	(266)	(267)	(268)	(269)	(270)	(271)	(272)
Income								
I. Interest Earned	686	753	3923	4450	1172	1273	5566	7150
a) Interest/discount on advances/bills	140	205	2644	2930	310	372	1581	2591
b) Income on Investments	336	489	139	1472	119	118	3962	4446
c) Interest on balances with RBI and other inter-bank funds	210	59	1141	48	743	783	23	100
d) Others	0	0	0	0	0	0	1	13
II. Other income	12	11	336	394	28	36	508	580
a) Commission, exchange and brokerage	3	4	65	80	25	34	114	136
b) Other miscellaneous income	10	7	271	314	3	2	394	444
Total (I+II)	698	763	4259	4845	1200	1309	6075	7731
<u>Expenditure & Provisions</u>								
III. Interest expended	381	403	2595	2722	791	794	3801	4572
a) Interest on deposits	375	395	2122	2365	762	766	3513	4117
b) Interest on RBI/inter-bank borrowings	0	0	473	358	29	28	288	454
c) Others	6	8	0	0	0	0	0	0
IV. Operating expenses	128	157	1352	1277	204	240	1970	2096
a) Payments to and provisions for employees	101	131	908	961	160	184	1810	1912
b) Rent, taxes and lighting	5	5	26	38	7	8	46	50
c) Printing and stationery	2	2	13	13	3	3	21	23
d) Advertisement and publicity	0	0	0	0	1	0	0	0
e) Depreciation on Bank's property	3	2	20	21	4	13	13	15
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	0	1	2	3	1	1	5	5
h) Law charges	0	0	1	1	0	1	0	0

i) Postage, telegrams, telephones, etc.	3	2	11	11	2	2	-4	-6
j) Repairs and maintenance	1	1	4	7	0	0	3	4
k) Insurance	5	4	5	3	5	6	3	3
l) Other expenditure	7	9	361	218	20	22	73	90
V. Provisions and contingencies	2	13	0	0	0	0	248	723
Total expenses*	509	560	3946	3999	995	1034	5771	6667
VI. Profit /loss	187	190	313	845	205	275	55	340
Total (III+IV+V+VI)	698	763	4259	4845	1200	1309	6075	7731

(Amount in Rs. lakh)

Items	Pratapgarh Kshetriya Gramin Bank		Prathama Bank		Puri Gramin Bank		Rae Bareli Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(273)	(274)	(275)	(276)	(277)	(278)	(279)	(280)
Income								
I. Interest Earned	2958	3233	8735	9131	4277	4497	3022	3096
a) Interest/discount on advances/bills	616	705	4666	5198	2615	2901	641	647
b) Income on Investments	2316	2460	4045	3857	1650	1546	1234	1267
c) Interest on balances with RBI and other inter-bank funds	24	65	24	76	13	50	1123	1161
d) Others	3	4	0	0	0	0	24	21
II. Other income	117	92	524	1503	319	142	50	101
a) Commission, exchange and brokerage	14	14	101	104	59	79	19	21
b) Other miscellaneous income	103	78	423	1400	260	62	31	80
Total (I+II)	3075	3325	9259	10634	4596	4639	3072	3197
<u>Expenditure & Provisions</u>								
III. Interest expended	1867	1907	3822	4190	3151	3236	1859	1894
a) Interest on deposits	1786	1822	3220	3407	2594	2582	1785	1823
b) Interest on RBI/inter-bank borrowings	76	85	603	783	557	653	73	71
c) Others	4	0	0	0	0	0	0	0
IV. Operating expenses	672	816	2578	2686	1290	1355	704	839
a) Payments to and provisions for employees	601	675	2335	2488	1136	1194	619	742
b) Rent, taxes and lighting	13	15	50	57	31	34	18	23
c) Printing and stationery	7	4	22	23	13	14	11	9
d) Advertisement and publicity	0	0	1	2	0	0	0	0
e) Depreciation on Bank's property	6	9	28	26	13	14	7	7
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	4	5	4	3	2	2
h) Law charges	0	0	2	2	0	0	1	1

i) Postage, telegrams, telephones, etc.	3	2	27	32	4	2	5	5
j) Repairs and maintenance	2	2	5	7	1	2	9	8
k) Insurance	18	17	32	8	18	20	16	19
l) Other expenditure	21	91	73	36	69	72	17	23
V. Provisions and contingencies	20	18	190	96	137	0	104	139
Total expenses*	2540	2723	6400	6876	4441	4591	2563	2732
VI. Profit /loss	516	584	2669	3662	18	48	404	326
Total (III+IV+V+VI)	3075	3325	9259	10634	4596	4639	3072	3197

(Amount in Rs. lakh)

Items	Raigarh		Rajgarh Sehore		Ranchi		Rani Laxmibai	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(281)	(282)	(283)	(284)	(285)	(286)	(287)	(288)
Income								
I. Interest Earned	1475	1634	1320	1379	1550	1494	695	826
a) Interest/discount on advances/bills	231	255	735	873	502	491	399	511
b) Income on Investments	18	34	364	307	165	324	44	127
c) Interest on balances with RBI and other inter-bank funds	1226	1345	220	198	883	680	0	16
d) Others	0	0	0	0	0	0	251	172
II. Other income	86	76	69	59	43	95	124	272
a) Commission, exchange and brokerage	42	58	8	9	7	10	19	25
b) Other miscellaneous income	45	18	61	50	36	85	105	247
Total (I+II)	1561	1710	1389	1437	1593	1589	818	1098
<u>Expenditure & Provisions</u>								
III. Interest expended	926	986	903	922	1121	1221	628	688
a) Interest on deposits	885	927	819	841	1068	1151	567	590
b) Interest on RBI/inter-bank borrowings	40	37	3	2	1	0	0	0
c) Others	0	21	81	79	52	69	60	97
IV. Operating expenses	463	540	378	464	725	658	464	395
a) Payments to and provisions for employees	416	462	327	362	676	598	426	361
b) Rent, taxes and lighting	7	8	11	12	13	13	9	9
c) Printing and stationery	5	5	4	5	4	5	3	3
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	1	1	5	12	3	1	3	3
f) Directors' fees, allowances and expenses	0	0	0	0	1	3	0	0
g) Auditors' fees and expenses	1	1	1	2	1	1	1	1
h) Law charges	0	0	0	1	2	1	1	1

i) Postage, telegrams, telephones, etc.	2	2	1	1	2	2	4	3
j) Repairs and maintenance	1	1	1	2	1	1	1	1
k) Insurance	8	27	1	1	8	1	0	2
l) Other expenditure	22	32	27	65	14	32	16	12
V. Provisions and contingencies	61	93	30	41	84	124	0	0
Total expenses*	1389	1525	1281	1386	1846	1879	1092	1083
VI. Profit /loss	110	92	79	11	-337	-413	-274	16
Total (III+IV+V+VI)	1561	1710	1389	1437	1593	1589	818	1098

*: Excluding 'Provisions and Contingencies'.

Source: Annual accounts of banks of respective years.