

TABLE B6: EARNINGS AND EXPENSES OF REGIONAL RURAL BANKS: 2001-2002 AND 2002-2003 (concl.)

(Amount in Rs. lakh)

Items	Ratlam Mandsaur		Ratnagiri Sindhudurg		Rayalaseema		Rewa Sidhi	
	Kshetriya Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(289)	(290)	(291)	(292)	(293)	(294)	(295)	(296)
Income								
I. Interest Earned	1426	1413	914	1227	7666	8232	3291	3470
a) Interest/discount on advances/bills	372	446	411	711	4791	5403	691	811
b) Income on Investments	1039	944	254	316	631	1489	1088	1423
c) Interest on balances with RBI and other inter-bank funds	15	22	247	195	2245	1341	1511	1234
d) Others	0	0	1	5	0	0	1	2
II. Other income	56	57	38	61	1105	1187	81	72
a) Commission, exchange and brokerage	29	49	4	6	111	132	13	19
b) Other miscellaneous income	27	8	35	55	994	1055	68	53
Total (I+II)	1482	1469	952	1289	8771	9420	3372	3542
Expenditure & Provisions								
III. Interest expended	945	900	754	834	4897	5077	1993	2201
a) Interest on deposits	882	822	688	756	4433	4602	1899	2067
b) Interest on RBI/inter-bank borrowings	63	77	66	76	463	475	94	134
c) Others	0	0	0	1	0	0	0	0
IV. Operating expenses	344	371	321	427	2042	2191	938	1117
a) Payments to and provisions for employees	295	309	264	359	1760	1895	777	907
b) Rent, taxes and lighting	14	16	15	16	47	53	23	25
c) Printing and stationery	4	5	9	4	28	24	15	14
d) Advertisement and publicity	0	0	0	0	0	0	2	2
e) Depreciation on Bank's property	13	13	9	14	27	20	10	20
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	2	2	5	5	1	2
h) Law charges	0	0	0	0	1	2	1	2

i) Postage, telegrams, telephones, etc.	1	0	2	2	31	34	6	7
j) Repairs and maintenance	0	3	1	1	1	1	3	3
k) Insurance	6	6	3	6	38	42	14	19
l) Other expenditure	9	18	15	23	104	114	86	117
V. Provisions and contingencies	22	62	12	24	276	1	32	102
Total expenses*	1289	1271	1075	1260	6939	7268	2931	3318
VI. Profit /loss	171	136	-135	4	1557	2150	408	122
Total (III+IV+V+VI)	1482	1469	952	1289	8771	9420	3372	3542

(Amount in Rs. lakh)

Items	Rushikulya		Sabarkantha-Gandhinagar		Sagar Gramin Bank		Sahyadri Gramin Bank	
	Gramin Bank		Gramin Bank					
	2002	2003	2002	2003	2002	2003	2002	2003
	(297)	(298)	(299)	(300)	(301)	(302)	(303)	(304)
Income								
I. Interest Earned	3329	3640	1359	1472	5571	5942	1181	1261
a) Interest/discount on advances/bills	1029	1229	364	442	1105	1317	715	839
b) Income on Investments	2298	2313	442	554	2199	2162	302	371
c) Interest on balances with RBI and other inter-bank funds	0	46	554	0	2267	2463	164	50
d) Others	3	52	0	476	0	0	0	0
II. Other income	163	772	32	31	86	96	174	176
a) Commission, exchange and brokerage	27	40	23	19	81	84	16	19
b) Other miscellaneous income	136	732	8	12	5	11	158	157
Total (I+II)	3492	4412	1391	1503	5658	6037	1355	1437
<u>Expenditure & Provisions</u>								
III. Interest expended	2371	2562	900	956	3981	4211	721	790
a) Interest on deposits	2181	2294	812	868	3852	4015	497	530
b) Interest on RBI/inter-bank borrowings	190	260	83	84	0	0	224	260
c) Others	0	8	5	4	130	196	0	0
IV. Operating expenses	654	785	221	250	1306	1814	329	279
a) Payments to and provisions for employees	590	708	194	208	1184	1636	285	228
b) Rent, taxes and lighting	16	17	8	8	42	46	10	9
c) Printing and stationery	6	5	3	6	12	11	2	2
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	6	10	5	13	6	6	4	5
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	1	1	3	0	1	1
h) Law charges	1	4	0	0	1	3	0	0

i) Postage, telegrams, telephones, etc.	5	6	1	1	5	1	4	4
j) Repairs and maintenance	2	2	1	2	2	6	2	2
k) Insurance	12	13	5	6	29	32	2	4
l) Other expenditure	14	17	3	4	23	73	19	24
V. Provisions and contingencies	159	201	23	42	-142	-191	43	83
Total expenses*	3024	3347	1121	1206	5287	6025	1049	1069
VI. Profit /loss	309	864	247	255	512	203	263	285
Total (III+IV+V+VI)	3492	4412	1391	1503	5658	6037	1355	1437

(Amount in Rs. lakh)

Items	Samastipur		Samyukt		Sangameshwar		Santhal Parganas	
	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(305)	(306)	(307)	(308)	(309)	(310)	(311)	(312)
Income								
I. Interest Earned	1979	1893	9389	9779	2953	3374	2611	2965
a) Interest/discount on advances/bills	465	641	999	1216	1599	1794	359	439
b) Income on Investments	314	293	3421	3727	530	544	375	370
c) Interest on balances with RBI and other inter-bank funds	1200	959	4965	4836	824	1037	1877	2156
d) Others	0	0	4	0	0	0	0	0
II. Other income	121	93	110	113	236	179	130	107
a) Commission, exchange and brokerage	69	67	44	58	77	80	50	89
b) Other miscellaneous income	52	27	67	54	159	99	80	18
Total (I+II)	2100	1987	9500	9892	3189	3553	2742	3071
<u>Expenditure & Provisions</u>								
III. Interest expended	1504	1347	5527	5854	1865	2018	1806	1990
a) Interest on deposits	1415	1278	5427	5752	1531	1608	1742	1924
b) Interest on RBI/inter-bank borrowings	80	51	4	3	334	410	64	66
c) Others	9	18	96	100	0	0	0	0
IV. Operating expenses	691	790	2026	2035	665	794	1005	1176
a) Payments to and provisions for employees	611	14	1716	1761	555	682	938	1080
b) Rent, taxes and lighting	18	20	39	51	16	19	11	12
c) Printing and stationery	10	10	17	17	9	8	5	9
d) Advertisement and publicity	1	0	2	1	0	0	1	0
e) Depreciation on Bank's property	5	5	31	42	9	13	2	2
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	4	4	2	2	2	3
h) Law charges	1	1	3	3	3	1	0	1

i) Postage, telegrams, telephones, etc.	3	3	9	10	8	8	2	2
j) Repairs and maintenance	1	2	2	3	1	1	1	1
k) Insurance	11	12	31	47	5	7	9	10
l) Other expenditure	29	723	172	98	57	52	34	58
V. Provisions and contingencies	44	58	65	-16	113	183	0	824
Total expenses*	2194	2137	7553	7890	2530	2812	2811	3166
VI. Profit /loss	-139	-208	1882	2018	546	558	-70	-918
Total (III+IV+V+VI)	2100	1987	9500	9892	3189	3553	2742	3071

(Amount in Rs. lakh)

Items	Saran		Sarayu		Shahajahanpur		Shahdol	
	Kshetriya Gramin Bank		Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(313)	(314)	(315)	(316)	(317)	(318)	(319)	(320)
Income								
I. Interest Earned	1499	1390	2089	2327	1862	2044	950	1053
a) Interest/discount on advances/bills	265	248	812	1061	636	773	196	310
b) Income on Investments	18	58	1272	1237	281	277	742	722
c) Interest on balances with RBI and other inter-bank funds	1216	1084	6	30	909	948	12	21
d) Others	0	0	0	0	36	47	0	0
II. Other income	57	19	90	104	52	62	78	126
a) Commission, exchange and brokerage	8	10	90	104	52	62	17	54
b) Other miscellaneous income	49	9	0	0	0	1	60	72
Total (I+II)	1556	1409	2179	2431	1914	2106	1028	1179
<u>Expenditure & Provisions</u>								
III. Interest expended	1008	1156	922	1022	833	945	691	727
a) Interest on deposits	985	1125	791	806	679	768	661	697
b) Interest on RBI/inter-bank borrowings	23	31	130	216	1	3	30	30
c) Others	0	0	0	0	153	174	0	0
IV. Operating expenses	385	613	346	399	313	389	316	438
a) Payments to and provisions for employees	353	572	272	311	226	297	223	375
b) Rent, taxes and lighting	4	4	14	15	8	10	7	9
c) Printing and stationery	4	3	8	8	5	3	2	3
d) Advertisement and publicity	0	0	1	2	0	0	0	0
e) Depreciation on Bank's property	1	2	18	33	5	7	2	3
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	1	2	1	1	1	1
h) Law charges	1	0	0	1	1	1	0	0

i) Postage, telegrams, telephones, etc.	1	1	5	5	3	3	2	3
j) Repairs and maintenance	2	1	1	2	9	9	0	0
k) Insurance	8	8	9	2	8	9	6	8
l) Other expenditure	9	19	15	18	46	49	71	37
V. Provisions and contingencies	157	398	4	24	0	0	0	0
Total expenses*	1392	1769	1268	1421	1146	1335	1007	1165
VI. Profit /loss	7	-757	908	986	768	772	21	14
Total (III+IV+V+VI)	1556	1409	2179	2431	1914	2106	1028	1179

(Amount in Rs. lakh)

Items	Sharda		Shekhawati		Shivalik		Shivpuri Guna	
	Gramin Bank		Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(321)	(322)	(323)	(324)	(325)	(326)	(327)	(328)
Income								
I. Interest Earned	1675	1816	3698	3652	2381	2473	1968	2097
a) Interest/discount on advances/bills	386	567	1140	1222	545	643	609	763
b) Income on Investments	560	645	2547	2386	1520	1683	12	3
c) Interest on balances with RBI and other inter-bank funds	729	604	11	44	314	147	1347	1330
d) Others	0	0	0	0	1	0	0	0
II. Other income	73	74	798	1220	183	235	147	101
a) Commission, exchange and brokerage	72	72	23	36	9	10	91	80
b) Other miscellaneous income	2	2	776	1184	174	225	56	21
Total (I+II)	1748	1890	4497	4872	2564	2707	2115	2198
<u>Expenditure & Provisions</u>								
III. Interest expended	1055	1126	2554	2626	1284	1311	1279	1304
a) Interest on deposits	1010	1039	2421	2506	1187	1220	1230	1251
b) Interest on RBI/inter-bank borrowings	0	0	4	4	94	90	49	52
c) Others	45	86	128	116	2	2	0	1
IV. Operating expenses	565	556	1053	1066	466	460	598	670
a) Payments to and provisions for employees	507	492	947	957	362	351	545	612
b) Rent, taxes and lighting	10	11	9	10	11	12	16	16
c) Printing and stationery	7	6	6	6	5	4	6	7
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	6	6	4	5	16	16	3	5
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	2	3	3	2	1	2	2
h) Law charges	1	1	3	3	1	1	0	0

i) Postage, telegrams, telephones, etc.	3	4	12	13	4	5	4	4
j) Repairs and maintenance	1	2	1	2	3	2	0	1
k) Insurance	8	9	2	1	2	9	7	9
l) Other expenditure	20	23	66	65	61	58	15	14
V. Provisions and contingencies	0	28	0	33	63	31	38	172
Total expenses*	1620	1681	3606	3692	1750	1771	1876	1974
VI. Profit /loss	128	181	890	1147	751	905	201	52
Total (III+IV+V+VI)	1748	1890	4497	4872	2564	2707	2115	2198

(Amount in Rs. lakh)

Items	Sri Sathavahana		Shri Venkateshwara		Singhbhum		Siwan	
	Gramin Bank		Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(329)	(330)	(331)	(332)	(333)	(334)	(335)	(336)
Income								
I. Interest Earned	2346	2578	3699	4178	2639	2577	3587	3552
a) Interest/discount on advances/bills	1205	1289	2336	2758	623	625	389	422
b) Income on Investments	250	417	300	318	1976	1798	332	289
c) Interest on balances with RBI and other inter-bank funds	892	872	1063	718	39	0	2867	2841
d) Others	0	0	0	384	0	154	0	0
II. Other income	105	91	178	177	28	137	27	55
a) Commission, exchange and brokerage	50	59	89	106	14	14	16	18
b) Other miscellaneous income	55	32	90	71	14	123	11	37
Total (I+II)	2451	2668	3877	4355	2666	2715	3614	3607
<u>Expenditure & Provisions</u>								
III. Interest expended	1943	2069	2521	2677	1986	2108	2147	2185
a) Interest on deposits	1785	1721	2279	2418	1956	2056	2127	2159
b) Interest on RBI/inter-bank borrowings	158	169	242	259	30	31	21	26
c) Others	0	179	0	0	0	21	0	0
IV. Operating expenses	439	485	983	1163	576	731	639	566
a) Payments to and provisbns for employees	376	405	855	912	510	654	588	492
b) Rent, taxes and lighting	11	13	24	27	16	19	12	14
c) Printing and stationery	6	6	13	12	7	3	5	5
d) Advertisement and publicity	0	0	2	1	0	0	0	0
e) Depreciation on Bank's property	5	7	13	15	2	4	7	22
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	2	2	2	2	2	1	1
h) Law charges	0	0	0	2	0	1	0	0

i) Postage, telegrams, telephones, etc.	3	4	16	17	3	3	1	1
j) Repairs and maintenance	1	0	2	3	1	1	1	1
k) Insurance	9	16	16	22	0	2	14	16
l) Other expenditure	26	32	38	151	34	43	11	15
V. Provisions and contingencies	-35	1	116	140	59	-729	215	213
Total expenses*	2382	2554	3504	3840	2562	2839	2787	2751
VI. Profit /loss	105	114	257	376	45	605	612	643
Total (III+IV+V+VI)	2451	2668	3877	4355	2666	2715	3614	3607

*: Excluding 'Provisions and Contingencies'.

Source: Annual accounts of banks of respective years.