

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

(Amount in Rs. lakh)

Items	Solapur		South Malabar		Sravasthi		Sree Anantha	
	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(337)	(338)	(339)	(340)	(341)	(342)	(343)	(344)
Income								
I. Interest Earned	707	734	9513	10453	3084	3063	4242	4837
a) Interest/discount on advances/bills	525	585	7596	8653	1024	969	2462	2887
b) Income on Investments	174	137	980	1430	766	998	1779	1950
c) Interest on balances with RBI and other inter-bank funds	8	12	918	370	1294	1094	0	0
d) Others	0	0	19	0	0	2	0	0
II. Other income	71	63	634	1237	148	208	289	322
a) Commission, exchange and brokerage	5	5	623	719	148	155	51	67
b) Other miscellaneous income	66	58	12	518	0	53	237	256
Total (I+II)	777	798	10147	11690	3232	3271	4530	5159
Expenditure & Provisions								
III. Interest expended	445	456	4950	5577	1482	1477	2331	2458
a) Interest on deposits	342	338	3378	4007	1327	1328	2003	2085
b) Interest on RBI/inter-bank borrowings	104	118	1572	1570	154	149	328	373
c) Others	0	0	0	0	2	0	0	0
IV. Operating expenses	321	340	3585	3886	918	982	835	941
a) Payments to and provisions for employees	250	267	2987	3222	800	855	678	738
b) Rent, taxes and lighting	10	11	113	131	24	31	21	25
c) Printing and stationery	5	3	30	36	12	11	11	12
d) Advertisement and publicity	0	0	3	6	0	0	2	1
e) Depreciation on Bank's property	4	7	30	33	17	21	17	35
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	7	7	3	3	2	2
h) Law charges	1	1	3	3	4	1	1	1

i) Postage, telegrams, telephones, etc.	3	3	73	77	4	5	8	9
j) Repairs and maintenance	1	1	7	9	2	3	1	0
k) Insurance	3	4	31	42	14	16	3	5
l) Other expenditure	43	40	301	320	39	37	90	112
V. Provisions and contingencies	0	0	419	374	188	129	252	22
Total expenses*	766	795	8535	9462	2400	2459	3165	3399
VI. Profit /loss	11	2	1193	1854	644	683	1113	1738
Total (III+IV+V+VI)	777	798	10147	11690	3232	3271	4530	5159

(Amount in Rs. lakh)

Items	Sri Saraswathi		Sri Visakha		Sri Ganganagar		Srirama	
	Gramin Bank		Gramin Bank		Kshetriya Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(345)	(346)	(347)	(348)	(349)	(350)	(351)	(352)
Income								
I. Interest Earned	3873	4699	6864	6838	1138	1245	1197	1377
a) Interest/discount on advances/bills	1636	2012	3509	3883	648	837	600	709
b) Income on Investments	2150	2590	3274	2856	143	103	229	221
c) Interest on balances with RBI and other inter-bank funds	39	97	0	99	268	251	368	447
d) Others	47	0	80	0	79	53	0	0
II. Other income	110	157	297	260	56	52	75	67
a) Commission, exchange and brokerage	95	149	129	175	28	12	56	57
b) Other miscellaneous income	15	9	168	85	29	40	19	10
Total (I+II)	3982	4856	7161	7098	1195	1297	1272	1444
<u>Expenditure & Provisions</u>								
III. Interest expended	2819	3476	4358	4383	768	828	829	871
a) Interest on deposits	2578	2897	3806	3665	667	713	726	752
b) Interest on RBI/inter-bank borrowings	241	277	551	719	101	115	104	119
c) Others	1	302	0	0	0	0	0	0
IV. Operating expenses	735	871	2026	1970	325	364	224	258
a) Payments to and provisions for employees	607	678	1907	1821	289	309	188	224
b) Rent, taxes and lighting	22	24	48	51	8	9	10	9
c) Printing and stationery	17	18	23	19	3	5	5	3
d) Advertisement and publicity	0	0	1	2	0	0	0	0
e) Depreciation on Bank's property	10	21	4	6	3	5	6	7
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	5	5	1	1	1	1
h) Law charges	0	1	0	1	0	0	0	0

i) Postage, telegrams, telephones, etc.	5	5	15	14	2	3	1	2
j) Repairs and maintenance	1	2	2	3	0	0	1	1
k) Insurance	17	24	27	31	5	6	5	1
l) Other expenditure	54	96	-6	16	13	25	8	10
V. Provisions and contingencies	6	0	145	216	19	16	13	36
Total expenses*	3554	4347	6384	6353	1093	1192	1054	1130
VI. Profit /loss	423	509	632	530	82	89	205	278
Total (III+IV+V+VI)	3982	4856	7161	7098	1195	1297	1272	1444

(Amount in Rs. lakh)

Items	Subansiri Gaonlia		Sultanpur		Surat-Bharuch		Surendranagar Bhavnagar	
	Gramin Bank		Kshetriya Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(353)	(354)	(355)	(356)	(357)	(358)	(359)	(360)
Income								
I. Interest Earned	963	1017	4426	4470	1364	1356	1787	1857
a) Interest/discount on advances/bills	174	237	1215	1257	624	615	884	1019
b) Income on Investments	344	300	3131	3132	263	274	201	146
c) Interest on balances with RBI and other inter-bank funds	438	469	73	75	477	467	702	692
d) Others	6	12	7	6	0	0	0	0
II. Other income	73	46	65	151	42	49	107	95
a) Commission, exchange and brokerage	16	20	64	117	12	14	95	93
b) Other miscellaneous income	57	26	0	35	30	36	12	2
Total (I+II)	1036	1063	4491	4622	1406	1405	1894	1952
<u>Expenditure & Provisions</u>								
III. Interest expended	566	615	2881	2893	900	880	1181	1202
a) Interest on deposits	541	595	2665	2698	752	758	993	989
b) Interest on RBI/inter-bank borrowings	24	20	216	186	146	117	50	70
c) Others	0	0	0	10	1	5	139	142
IV. Operating expenses	377	387	1234	1353	340	370	382	405
a) Payments to and provisions for employees	322	322	1098	1201	288	317	284	299
b) Rent, taxes and lighting	11	12	26	30	14	13	14	15
c) Printing and stationery	5	5	11	9	7	5	8	8
d) Advertisement and publicity	0	0	1	0	0	0	0	0
e) Depreciation on Bank's property	2	2	5	8	8	7	12	16
f) Directors' fees, allowances and expenses	1	0	0	0	0	0	0	0
g) Auditors' fees and expenses	0	1	3	3	1	1	1	1
h) Law charges	0	0	2	2	1	2	0	0

i) Postage, telegrams, telephones, etc.	2	1	5	5	2	2	4	6
j) Repairs and maintenance	2	1	1	2	1	0	1	1
k) Insurance	1	1	21	26	5	6	2	4
l) Other expenditure	31	41	61	67	13	16	55	54
V. Provisions and contingencies	0	0	213	99	323	103	43	69
Total expenses*	943	1002	4115	4246	1240	1250	1563	1606
VI. Profit /loss	93	61	163	276	-157	51	288	277
Total (III+IV+V+VI)	1036	1063	4491	4622	1406	1405	1894	1952

(Amount in Rs. lakh)

Items	Surguja		Thane		Thar Anchalik		Tripura	
	Kshetriya Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(361)	(362)	(363)	(364)	(365)	(366)	(367)	(368)
Income								
I. Interest Earned	1884	2054	784	784	1329	1485	3344	4301
a) Interest/discount on advances/bills	359	447	68	83	547	760	862	1293
b) Income on Investments	42	40	459	414	180	153	1721	1988
c) Interest on balances with RBI and other inter-bank funds	1483	1568	256	287	601	571	762	1020
d) Others	0	0	1	0	0	2	0	0
II. Other income	95	164	17	22	112	122	520	333
a) Commission, exchange and brokerage	30	79	9	12	22	27	127	150
b) Other miscellaneous income	64	85	8	10	89	94	393	183
Total (I+II)	1979	2219	801	806	1440	1607	3864	4634
<u>Expenditure & Provisions</u>								
III. Interest expended	1367	1374	431	462	950	965	2614	2926
a) Interest on deposits	1325	1322	428	460	840	829	2570	2874
b) Interest on RBI/inter-bank borrowings	42	51	3	2	110	127	43	52
c) Others	0	0	0	0	0	9	0	0
IV. Operating expenses	553	792	173	177	398	642	1176	1504
a) Payments to and provisions for employees	497	724	136	140	346	571	1068	1362
b) Rent, taxes and lighting	11	11	7	8	11	12	29	31
c) Printing and stationery	5	4	5	3	5	6	15	14
d) Advertisement and publicity	0	0	0	0	1	0	0	0
e) Depreciation on Bank's property	4	6	9	7	3	5	3	4
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	2	2	1	0	2	2	3	2
h) Law charges	0	0	0	0	0	1	2	3

i) Postage, telegrams, telephones, etc.	2	3	2	3	5	6	5	5
j) Repairs and maintenance	0	1	3	5	0	0	3	3
k) Insurance	15	13	5	4	6	7	21	23
l) Other expenditure	18	28	7	8	17	31	27	55
V. Provisions and contingencies	28	10	34	37	34	-17	53	0
Total expenses*	1920	2166	604	639	1348	1607	3789	4429
VI. Profit /loss	31	43	163	130	58	17	21	205
Total (III+IV+V+VI)	1979	2219	801	806	1440	1607	3864	4634

(Amount in Rs. lakh)

Items	Tulsi		Tungabhadra		Uttar Banga		Vaishali	
	Gramin Bank		Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(369)	(370)	(371)	(372)	(373)	(374)	(375)	(376)
Income								
I. Interest Earned	2483	2818	7631	8066	3725	3760	3595	3208
a) Interest/discount on advances/bills	1108	1474	5581	6490	1563	1704	683	735
b) Income on Investments	1358	1343	1035	1453	631	712	22	92
c) Interest on balances with RBI and other inter-bank funds	0	0	1014	60	1516	1344	2677	2173
d) Others	17	1	0	63	15	0	213	209
II. Other income	166	272	1057	1095	337	331	691	569
a) Commission, exchange and brokerage	164	268	152	139	48	45	48	168
b) Other miscellaneous income	2	4	905	956	289	287	643	401
Total (I+II)	2649	3089	8687	9161	4062	4092	4287	3777
<u>Expenditure & Provisions</u>								
III. Interest expended	1367	1452	4226	4274	2408	2522	3013	3013
a) Interest on deposits	1196	1228	3160	3341	2335	2408	2938	2938
b) Interest on RBI/inter-bank borrowings	171	224	1066	934	73	114	75	75
c) Others	0	0	0	0	0	0	0	0
IV. Operating expenses	856	988	2089	2412	1380	1683	1239	1239
a) Payments to and provisions for employees	736	798	1851	2119	1130	1399	1160	1160
b) Rent, taxes and lighting	18	42	37	41	25	28	18	18
c) Printing and stationery	15	18	22	22	6	6	7	7
d) Advertisement and publicity	0	0	0	0	1	1	0	0
e) Depreciation on Bank's property	12	19	18	17	9	14	2	2
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	3	3	5	5	3	3	2	2
h) Law charges	1	2	2	2	1	2	0	0

i) Postage, telegrams, telephones, etc.	5	6	24	28	6	7	3	3
j) Repairs and maintenance	4	5	6	7	1	2	0	0
k) Insurance	11	14	1	1	20	14	22	22
l) Other expenditure	50	82	122	170	180	208	24	24
V. Provisions and contingencies	0	0	763	664	170	240	195	1111
Total expenses*	2223	2440	6314	6687	3788	4205	4252	4252
VI. Profit /loss	425	649	1610	1810	104	-353	-161	-1587
Total (III+IV+V+VI)	2649	3089	8687	9161	4062	4092	4287	3777

(Amount in Rs. lakh)

Items	Vallalar		Valsad-Dangs		Varada		Vidisha Bhopal	
	Gramin Bank		Gramin Bank		Gramin Bank		Kshetriya Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(377)	(378)	(379)	(380)	(381)	(382)	(383)	(384)
Income								
I. Interest Earned	709	811	1522	1584	1116	1201	1298	1382
a) Interest/discount on advances/bills	388	475	432	426	818	891	670	730
b) Income on Investments	184	328	614	667	298	301	192	286
c) Interest on balances with RBI and other inter-bank funds	137	8	475	492	0	9	394	332
d) Others	0	0	0	0	0	0	41	34
II. Other income	27	39	39	43	193	104	85	122
a) Commission, exchange and brokerage	10	13	23	25	11	15	50	54
b) Other miscellaneous income	17	26	15	18	183	90	35	69
Total (I+II)	736	850	1561	1627	1309	1305	1382	1505
<u>Expenditure & Provisions</u>								
III. Interest expended	343	439	809	838	683	688	828	883
a) Interest on deposits	251	297	754	790	483	532	699	736
b) Interest on RBI/inter-bank borrowings	31	28	55	48	30	12	14	17
c) Others	61	114	0	0	170	145	115	129
IV. Operating expenses	191	222	317	346	360	331	199	222
a) Payments to and provisions for employees	149	173	272	296	280	230	139	151
b) Rent, taxes and lighting	7	8	10	10	9	10	22	24
c) Printing and stationery	3	3	5	4	5	4	6	5
d) Advertisement and publicity	0	0	0	0	2	6	0	0
e) Depreciation on Bank's property	6	5	3	3	13	23	4	5
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	0	0	0	0	3	0	0	0

i) Postage, telegrams, telephones, etc.	4	4	5	4	6	6	3	3
j) Repairs and maintenance	3	3	0	0	5	3	0	0
k) Insurance	2	6	0	0	3	3	4	5
l) Other expenditure	18	18	20	26	33	43	19	28
V. Provisions and contingencies	25	22	12	3	61	64	62	71
Total expenses*	534	661	1125	1184	1043	1020	1027	1105
VI. Profit /loss	177	167	424	440	205	222	293	329
Total (III+IV+V+VI)	736	850	1561	1627	1309	1305	1382	1505

(Amount in Rs. lakh)

Items	Vidur		Vindhyavasini		Visweshwaraya		Yavatmal	
	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(385)	(386)	(387)	(388)	(389)	(390)	(391)	(392)
Income								
I. Interest Earned	1429	1514	1275	1386	736	813	726	773
a) Interest/discount on advances/bills	557	622	401	468	483	566	329	382
b) Income on Investments	74	164	153	261	230	146	111	100
c) Interest on balances with RBI and other inter-bank funds	788	717	721	657	22	100	287	290
d) Others	9	11	0	0	0	0	0	0
II. Other income	191	168	55	59	67	68	25	24
a) Commission, exchange and brokerage	29	42	54	59	14	19	12	16
b) Other miscellaneous income	162	126	0	0	52	49	13	9
Total (I+II)	1620	1682	1330	1445	803	881	752	797
<u>Expenditure & Provisions</u>								
III. Interest expended	656	725	878	926	438	470	362	390
a) Interest on deposits	552	581	806	845	381	403	304	326
b) Interest on RBI/inter-bank borrowings	95	114	72	81	58	68	0	0
c) Others	9	30	0	0	0	0	58	63
IV. Operating expenses	407	437	375	407	197	238	207	238
a) Payments to and provisions for employees	313	349	327	353	169	196	181	198
b) Rent, taxes and lighting	9	11	10	11	7	7	5	7
c) Printing and stationery	6	4	7	5	3	3	3	3
d) Advertisement and publicity	0	0	0	0	0	0	0	0
e) Depreciation on Bank's property	14	16	10	9	5	9	4	6
f) Directors' fees, allowances and expenses	0	0	0	0	0	0	0	0
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	1	1	2	2	0	0	0	0

i) Postage, telegrams, telephones, etc.	5	6	3	3	2	2	1	1
j) Repairs and maintenance	2	3	0	1	0	0	1	0
k) Insurance	1	2	7	8	3	3	3	6
l) Other expenditure	55	45	8	13	8	17	10	16
V. Provisions and contingencies	55	18	13	0	22	10	22	33
Total expenses*	1063	1162	1253	1333	635	709	569	627
VI. Profit /loss	502	502	64	112	146	163	161	136
Total (III+IV+V+VI)	1620	1682	1330	1445	803	881	752	797

*: Excluding 'Provisions and Contingencies'.

Source: Annual accounts of banks of respective years.