

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97**STATE BANK OF INDIA AND ITS ASSOCIATES**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest earned	1295857	1495066	60519	73654	80853	95548	31827	37822
a) Interest/discount on advances/bills	668302	813747	31726	41728	49428	59995	19586	23672
b) Income on investments	517682	552151	21577	25226	25157	29914	10316	12361
c) Interest on balances with RBI and other inter-bank funds	79432	72180	6432	4569	6047	3678	1808	1597
d) Others	30441	56988	784	2131	221	1961	117	192
II. Other income	275702	264307	10721	12822	14583	14624	4941	5260
a) Commission, exchange, brokerage, etc.	176221	180485	10157	10834	11032	10716	4138	4756
b) Net profit (loss) on sale of investments	(3268)	2586	(1492)	(72)	(489)	86	4	7
c) Net profit (loss) on revaluation of investments	—	4006	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	49	35	(6)	(6)	9	6	4	4
e) Net profit (loss) on exchange transaction	93403	69910	2062	2066	4030	3815	795	492
f) Miscellaneous income	9297	7284	—	—	—	—	—	—
Total (I+II)	1571559	1759373	71240	86476	95435	110172	36768	43082
Expenditure & Provisions								
III. Interest expended	822592	959143	37292	46580	50575	60739	19039	22933
a) Interest on deposits	660543	830082	34159	43629	47164	57427	16987	21955
b) Interest on RBI/inter-bank borrowings	75213	48163	1322	49	2825	1028	1333	57
c) Others	86836	80898	1811	2902	586	2284	718	920
IV. Operating expenses	445954	460467	22723	24204	24822	26498	11448	12402
a) Payments to and provisions for employees	335164	332293	17753	18527	17516	17912	7918	8534
b) Rent, taxes and lighting	27142	30308	1299	1673	1555	1773	831	896
c) Printing and stationery	6502	7546	377	426	466	587	146	174
d) Advertisement and publicity	1387	1172	39	62	61	82	13	19
e) Depreciation on Bank's property	8699	9733	407	489	644	751	247	288
f) Directors' fees, allowances and expenses	56	62	4	5	7	12	4	4
g) Auditors' fees and expenses	1234	1384	98	109	112	126	47	55
h) Law charges	1146	1625	50	47	45	74	22	34
i) Postage, telegrams, telephones, etc.	5218	5453	468	475	369	402	255	273
j) Repairs and maintenance	2933	3738	133	149	205	229	68	97
k) Insurance	25575	26558	244	276	1821	1731	121	136
l) Other expenditure	30898	40594	1852	1966	2021	2817	1776	1888
V. Provisions and contingencies	219853	204838	8642	11645	15039	17690	5072	6041
Total expenses	1488399	1624448	68656	82429	90435	104927	35559	41375
VI. Profit (loss)	83160	134925	2583	4048	5000	5245	1209	1706
Total (III+IV+V+VI)	1571559	1759373	71240	86476	95435	110172	36768	43082

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**STATE BANK OF INDIA AND ITS ASSOCIATES**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1996	1997	1996	1997	1996	1997	1996	1997
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest earned	48778	59979	77269	90761	39851	48601	76491	90873
a) Interest/discount on advances/bills	30941	38209	43012	53647	23320	29210	50976	59979
b) Income on investments	15317	19459	26777	31587	13832	16941	22305	26931
c) Interest on balances with RBI and other inter-bank funds	2190	1813	5517	4728	2650	1728	3002	2075
d) Others	331	497	1964	799	49	722	207	1887
II. Other income	8782	8725	10532	9214	8315	8009	11657	12419
a) Commission, exchange, brokerage, etc.	6023	6387	8702	7401	5573	5910	8052	8775
b) Net profit (loss) on sale of investments	101	498	2	(3)	3	414	(676)	67
c) Net profit (loss) on revaluation of investments	—	—	110	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	3	5	4	10	1	2	5	5
e) Net profit (loss) on exchange transaction	2456	1468	1714	1803	1963	1332	3961	3247
f) Miscellaneous income	200	368	112	3	774	350	315	324
Total (I+II)	57561	68704	87801	99975	48166	56610	88148	103291
Expenditure & Provisions								
III. Interest expended	30373	36985	48246	58641	24463	30792	54601	66132
a) Interest on deposits	28074	36009	45881	57711	22187	29104	48795	60426
b) Interest on RBI/inter-bank borrowings	1431	155	1870	539	1249	62	2694	1820
c) Others	868	822	495	391	1026	1626	3111	3886
IV. Operating expenses	17104	18724	20988	21701	14377	13862	19761	22102
a) Payments to and provisions for employees	13023	14229	14781	16472	10862	10634	13735	16707
b) Rent, taxes and lighting	1038	1228	1212	1444	862	944	1184	1376
c) Printing and stationery	219	250	268	316	226	223	274	326
d) Advertisement and publicity	26	26	58	59	27	25	105	51
e) Depreciation on Bank's property	383	470	397	574	333	363	489	716
f) Directors' fees, allowances and expenses	5	7	4	8	4	5	7	13
g) Auditors' fees and expenses	94	129	74	102	62	67	82	89
h) Law charges	12	24	48	58	30	49	8	18
i) Postage, telegrams, telephones, etc.	166	171	402	447	231	203	363	366
j) Repairs and maintenance	105	208	142	170	107	151	106	157
k) Insurance	15	16	1802	17	643	161	1621	422
l) Other expenditure	2019	1965	1800	2033	991	1037	1788	1860
V. Provisions and contingencies	7521	8971	13353	13731	32357	4843	11163	11033
Total expenses	54998	64680	82587	94073	71197	49497	85525	99267
VI. Profit (loss)	2563	4024	5214	5903	(23031)	7113	2623	4025
Total (III+IV+V+VI)	57561	68704	87801	99975	48166	56610	88148	103291

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Allahabad Bank		Andhra Bank		Bank of Baroda		Bank of India	
	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest earned	109337	127822	66940	78725	353018	376175	289029	351339
a) Interest/discount on advances/bills	58932	68609	33694	38335	220349	223651	172503	223389
b) Income on investments	41175	51465	27669	34572	101520	114912	96899	109606
c) Interest on balances with RBI and other inter-bank funds	6359	5771	5574	5793	20903	32413	19022	14129
d) Others	2870	1977	3	25	10245	5199	606	4215
II. Other income	14893	18096	7749	9838	46619	45864	42091	49016
a) Commission, exchange, brokerage, etc.	10289	12435	4926	5168	33860	24423	23745	25477
b) Net profit (loss) on sale of investments	103	395	(48)	17	(228)	1396	359	1062
c) Net profit (loss) on revaluation of investments	—	289	154	117	—	343	—	269
d) Net profit (loss) on sale of land, building & other assets	—	—	10	15	37	68	(24)	1
e) Net profit (loss) on exchange transaction	2822	2909	1220	1185	4738	8545	8257	7372
f) Miscellaneous income	1679	2069	1640	3335	8213	11090	9753	14835
Total (I+II)	124231	145918	74689	88562	399637	422039	331120	400356
Expenditure & Provisions								
III. Interest expended	76168	87670	45501	54108	224963	255181	193850	237325
a) Interest on deposits	69991	85172	41074	51905	205387	237424	179657	223057
b) Interest on RBI/inter-bank borrowings	1703	137	4387	2187	9750	2083	14076	14085
c) Others	4474	2361	39	16	9826	15673	117	183
IV. Operating expenses	37741	39822	23021	25699	86947	89215	89884	105081
a) Payments to and provisions for employees	25572	26377	16663	18618	54942	60595	65750	71426
b) Rent, taxes and lighting	3524	3992	1084	1250	6875	7674	6900	7657
c) Printing and stationery	561	583	369	454	2159	1968	1594	1698
d) Advertisement and publicity	62	112	59	57	251	321	333	411
e) Depreciation on Bank's property	935	990	646	741	2853	3197	2504	4759
f) Directors' fees, allowances and expenses	—	—	6	7	28	30	4	7
g) Auditors' fees and expenses	112	119	133	109	530	599	508	484
h) Law charges	222	220	100	62	1377	1125	1319	2764
i) Postage, telegrams, telephones, etc.	613	680	305	322	1413	1193	915	771
j) Repairs and maintenance	319	400	370	444	1577	1791	1210	1358
k) Insurance	2941	2784	1173	1072	6123	2044	1161	1528
l) Other expenditure	2878	3564	2114	2564	8820	8679	7687	12219
V. Provisions and contingencies	9759	11996	5059	5185	67300	49990	19738	21948
Total expenses	123668	139488	73582	84993	379210	394386	303472	364354
VI. Profit (loss)	562	6430	1108	3570	20427	27653	27648	36002
Total (III+IV+V+VI)	124231	145918	74689	88562	399637	422039	331120	400356

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest earned	74198	85786	294808	341380	215265	253092	66560	82811
a) Interest/discount on advances/bills	34197	40379	169604	197175	115330	128886	30760	40217
b) Income on investments	34433	41774	105099	122014	84589	108884	28652	36554
c) Interest on balances with RBI and other inter-bank funds	5198	3478	18155	21498	12575	11401	5973	3978
d) Others	370	155	1950	692	2771	3922	1175	2061
II. Other income	7722	7997	46723	45502	27005	30486	10971	11161
a) Commission, exchange, brokerage, etc.	5969	6345	24727	24629	19499	19902	6107	7329
b) Net profit (loss) on sale of investments	413	61	(2133)	2245	735	5389	828	202
c) Net profit (loss) on revaluation of investments	(4)	—	725	885	(105)	53	—	—
d) Net profit (loss) on sale of land, building & other assets	32	8	34	49	34	30	7	7
e) Net profit (loss) on exchange transaction	1136	1410	12543	8092	5051	3516	1835	1328
f) Miscellaneous income	176	172	11552	9602	1791	1596	2194	2296
Total (I+II)	81920	93783	341530	386882	242270	283578	77531	93972
Expenditure & Provisions								
III. Interest expended	46210	53580	187700	227788	142274	169515	40726	51114
a) Interest on deposits	41693	50933	158911	214847	131522	167076	37815	49291
b) Interest on RBI/inter-bank borrowings	2683	635	15880	5370	4037	763	1701	230
c) Others	1834	2013	12909	7571	6715	1676	1211	1593
IV. Operating expenses	29062	29865	85368	93673	78907	84104	15195	18263
a) Payments to and provisions for employees	23635	23757	58718	64086	62272	64755	9426	11447
b) Rent, taxes and lighting	1673	1721	7665	8667	3948	4148	1125	1382
c) Printing and stationery	323	429	1445	2474	985	1329	384	457
d) Advertisement and publicity	47	72	600	685	113	137	361	312
e) Depreciation on Bank's property	748	873	3601	4486	1157	1592	746	1182
f) Directors' fees, allowances and expenses	13	14	11	18	6	11	12	14
g) Auditors' fees and expenses	131	130	376	425	263	295	92	129
h) Law charges	54	65	216	118	135	671	30	24
i) Postage, telegrams, telephones, etc.	288	310	1295	1297	510	353	606	648
j) Repairs and maintenance	205	255	1188	1474	552	645	280	361
k) Insurance	851	825	1806	1389	899	1043	270	350
l) Other expenditure	1094	1415	8446	8554	8066	9126	1863	1957
V. Provisions and contingencies	5389	5611	43211	50680	28442	14876	11135	12082
Total expenses	80660	89056	316278	372142	249623	268495	67056	81459
VI. Profit (loss)	1260	4726	25252	14740	(7354)	15083	10474	12513
Total (III+IV+V+VI)	81920	93783	341530	386882	242270	283578	77531	93972

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	1996	1997	1996	1997	1996	1997	1996	1997
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest earned	81941	101444	150287	156316	159686	185943	102595	125054
a) Interest/discount on advances/bills	46764	57961	93841	93488	81674	99802	57451	70762
b) Income on investments	30879	40633	49775	57637	64661	69643	39373	49355
c) Interest on balances with RBI and other inter-bank funds	4278	2701	6671	5191	12128	14532	4978	3650
d) Others	20	149	—	—	1223	1965	793	1287
II. Other income	9855	11015	19143	21710	13700	19165	10081	10438
a) Commission, exchange, brokerage, etc.	5994	5899	7874	6847	10086	11183	6541	6634
b) Net profit (loss) on sale of investments	150	683	1100	1671	(1048)	1030	150	223
c) Net profit (loss) on revaluation of investments	—	—	(92)	417	(5)	—	—	78
d) Net profit (loss) on sale of land, building & other assets	12	7	23	20	259	103	7	4
e) Net profit (loss) on exchange transaction	1779	1800	7743	7300	1686	4615	2861	2853
f) Miscellaneous income	1920	2625	2494	5454	2721	2235	522	646
Total (I+II)	91796	112459	169430	178026	173386	205108	112676	135493
Expenditure & Provisions								
III. Interest expended	51920	64005	141061	144203	121351	143212	62574	80087
a) Interest on deposits	46407	57881	86138	105219	89043	123747	59012	78168
b) Interest on RBI/inter-bank borrowings	1974	1457	26248	11124	21728	5938	2446	734
c) Others	3539	4667	28674	27859	10580	13527	1117	1185
IV. Operating expenses	25327	29050	50738	47659	49840	48951	22488	25337
a) Payments to and provisions for employees	18567	21165	36288	35184	37417	36840	14185	15431
b) Rent, taxes and lighting	1638	1883	3317	3490	3403	3798	2542	3147
c) Printing and stationery	505	555	858	807	679	682	522	532
d) Advertisement and publicity	160	133	416	89	215	139	70	49
e) Depreciation on Bank's property	593	769	1494	1654	1257	1434	1045	1231
f) Directors' fees, allowances and expenses	12	16	13	11	16	20	11	17
g) Auditors' fees and expenses	118	171	250	269	224	208	109	128
h) Law charges	117	86	73	48	60	130	237	274
i) Postage, telegrams, telephones, etc.	312	372	426	384	1067	591	465	529
j) Repairs and maintenance	491	506	869	971	216	162	303	323
k) Insurance	1251	1282	777	799	1255	1019	360	672
l) Other expenditure	1564	2113	5957	3954	4031	3927	2640	3001
V. Provisions and contingencies	9380	12113	111272	25073	1875	2493	10335	12045
Total expenses	86627	105168	303071	216935	173066	194656	95397	117468
VI. Profit (loss)	5169	7291	(133640)	(38909)	320	10451	17279	18025
Total (III+IV+V+VI)	91796	112459	169430	178026	173386	205108	112676	135493

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Punjab National Bank		Punjab & Sind Bank		Syndicate Bank		Union Bank of India	
	1996	1997	1996	1997	1996	1997	1996	1997
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest earned	316773	365400	65399	73213	136792	159791	198424	230224
a) Interest/discount on advances/bills	151799	195412	35313	40947	60091	71659	108651	129462
b) Income on investments	142421	152540	26911	29308	68443	80198	76717	89290
c) Interest on balances with RBI and other inter-bank funds	17488	16884	2981	2796	7723	5979	12188	9839
d) Others	5065	563	194	162	536	1955	869	1632
II. Other income	31520	46879	7365	9157	14249	15659	18820	19879
a) Commission, exchange, brokerage, etc.	20775	24837	3374	3563	7573	8028	9317	10092
b) Net profit (loss) on sale of investments	(385)	3427	(93)	590	227	40	55	(187)
c) Net profit (loss) on revaluation of investments	(26)	614	432	—	(142)	—	—	—
d) Net profit (loss) on sale of land, building & other assets	61	65	128	13	27	23	12	9
e) Net profit (loss) on exchange transaction	7789	7307	1824	2681	3506	3478	6624	5516
f) Miscellaneous income	3307	10629	1701	2310	3057	4090	2812	4449
Total (I+II)	348293	412279	72764	82370	151041	175450	217244	250103
Expenditure & Provisions								
III. Interest expended	208901	243870	49812	53456	87059	104290	128718	153899
a) Interest on deposits	191999	234256	44016	50990	82843	101681	124329	151788
b) Interest on RBI/inter-bank borrowings	5972	585	1910	1481	778	242	4363	1806
c) Others	10929	9029	3886	984	3438	2367	26	305
IV. Operating expenses	100964	106442	22112	23250	54042	61296	57424	62072
a) Payments to and provisions for employees	75784	81102	16311	16614	41955	48312	38684	41656
b) Rent, taxes and lighting	4145	4734	1273	1419	3122	3384	3228	3496
c) Printing and stationery	1529	1838	375	455	485	564	1170	1462
d) Advertisement and publicity	166	159	96	99	48	49	301	444
e) Depreciation on Bank's property	2478	2881	899	917	850	867	1625	2841
f) Directors' fees, allowances and expenses	13	16	5	8	11	10	15	24
g) Auditors' fees and expenses	388	310	110	110	184	227	270	293
h) Law charges	508	480	29	38	23	83	192	299
i) Postage, telegrams, telephones, etc.	1424	1576	385	436	620	699	776	885
j) Repairs and maintenance	744	881	244	271	298	379	666	724
k) Insurance	4514	4199	493	498	1967	1933	4458	3767
l) Other expenditure	9271	8268	1892	2385	4478	4788	6039	6181
V. Provisions and contingencies	48020	38195	14058	3663	7923	3169	23053	12564
Total expenses	357885	388508	85982	80370	149024	168755	209195	228535
VI. Profit (loss)	(9592)	23771	(13218)	2000	2017	6696	8049	21568
Total (III+IV+V+VI)	348293	412279	72764	82370	151041	175450	217244	250103

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

For the year ended 31st March

	United Bank of India		United Commercial Bank		Vijaya Bank	
	1996	1997	1996	1997	1996	1997
	(33)	(34)	(35)	(36)	(37)	(38)
Income						
I. Interest earned	82312	100688	120343	130306	66873	73280
a) Interest/discount on advances/bills	33435	38408	58328	58277	32159	36831
b) Income on investments	43128	57468	51015	59777	31389	33385
c) Interest on balances with RBI and other inter-bank funds	5379	4547	10629	11059	2982	2597
d) Others	371	264	372	1193	344	467
II. Other income	9825	9726	14465	12717	6456	6332
a) Commission, exchange, brokerage, etc.	5381	5870	7804	7732	2947	3164
b) Net profit (loss) on sale of investments	153	669	1482	378	164	58
c) Net profit (loss) on revaluation of investments	—	185	—	391	—	—
d) Net profit (loss) on sale of land, building & other assets	—	6	—	1	18	11
e) Net profit (loss) on exchange transaction	1901	409	1947	1967	1746	1137
f) Miscellaneous income	2390	2587	3233	2248	1580	1961
Total (I+II)	92137	110414	134808	143022	73329	79612
Expenditure & Provisions						
III. Interest expended	64759	80053	86773	98682	48581	49877
a) Interest on deposits	62064	78898	77543	96033	41662	47923
b) Interest on RBI/inter-bank borrowings	1360	168	7847	2334	2425	424
c) Others	1336	987	1383	315	4495	1531
IV. Operating expenses	32402	35858	50648	51617	24256	26257
a) Payments to and provisions for employees	26552	29051	42467	42258	17702	19166
b) Rent, taxes and lighting	1550	1582	2586	2622	2097	2419
c) Printing and stationery	674	582	549	589	304	337
d) Advertisement and publicity	26	41	69	70	140	32
e) Depreciation on Bank's property	405	406	645	662	927	1226
f) Directors' fees, allowances and expenses	11	15	11	18	15	19
g) Auditors' fees and expenses	142	116	180	309	101	130
h) Law charges	34	48	55	90	22	30
i) Postage, telegrams, telephones, etc.	252	254	254	268	233	210
j) Repairs and maintenance	268	354	127	134	140	103
k) Insurance	396	521	486	577	472	365
l) Other expenditure	2094	2888	3218	4022	2104	2221
V. Provisions and contingencies	18423	5867	21053	10347	25586	1581
Total expenses	115584	121778	158474	160646	98424	77715
VI. Profit (loss)	(23447)	(11364)	(23666)	(17623)	(25095)	1896
Total (III+IV+V+VI)	92137	110414	134808	143022	73329	79612

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Bareilly Corporation Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest earned	18701	24777	2796	8067	29174	36507	2681	3213
a) Interest/discount on advances/bills	12366	16581	1157	4475	16464	21663	1020	1222
b) Income on investments	5422	6306	675	3302	11307	12500	1144	1500
c) Interest on balances with RBI and other inter-bank funds	691	1891	961	291	1245	1949	516	491
d) Others	223	—	3	—	159	394	—	—
II. Other income	5156	5215	489	2313	4078	4278	302	300
a) Commission, exchange, brokerage, etc.	1452	2189	262	323	2148	2023	235	218
b) Net profit (loss) on sale of investments	255	631	20	391	(1054)	(114)	1	—
c) Net profit (loss) on revaluation of investments	—	—	—	41	(25)	31	6	7
d) Net profit (loss) on sale of land, building & other assets	5	12	—	—	6	3	—	—
e) Net profit (loss) on exchange transaction	885	118	134	726	590	550	—	—
f) Miscellaneous income	2560	2265	73	833	2414	1786	66	75
Total (I+II)	23858	29993	3285	10381	33252	40786	2983	3513
Expenditure & Provisions								
III. Interest expended	13364	16927	690	5377	20145	26627	1691	2218
a) Interest on deposits	9980	13997	679	5321	18412	26232	1671	2211
b) Interest on RBI/inter-bank borrowings	2905	2267	11	56	1732	240	20	7
c) Others	479	663	—	—	1	156	—	—
IV. Operating expenses	6820	7965	959	2425	7346	8902	1206	1243
a) Payments to and provisions for employees	3830	3853	156	373	4774	5320	930	971
b) Rent, taxes and lighting	347	440	153	329	388	560	74	81
c) Printing and stationery	103	138	51	129	123	167	14	16
d) Advertisement and publicity	173	96	78	163	105	96	1	3
e) Depreciation on Bank's property	1400	2067	75	613	314	1306	17	16
f) Directors' fees, allowances and expenses	2	2	14	21	11	14	1	1
g) Auditors' fees and expenses	7	8	8	7	19	20	2	3
h) Law charges	34	24	—	—	26	33	41	13
i) Postage, telegrams, telephones, etc.	109	144	52	149	203	223	21	23
j) Repairs and maintenance	76	100	16	56	34	77	4	3
k) Insurance	63	77	18	38	13	183	14	17
l) Other expenditure	676	1017	338	546	1336	902	89	96
V. Provisions and contingencies	2561	2524	300	335	1095	4466	499	27
Total expenses	22745	27415	1949	8136	28586	39995	3396	3488
VI. Profit (loss)	1113	2577	1336	2244	4666	791	(413)	25
Total (III+IV+V+VI)	23858	29993	3285	10381	33252	40786	2983	3513

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Benares State Bank		Bharat Overseas Bank		Catholic Syrian Bank		Centurian Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest earned	4933	6287	8648	9353	16822	21634	4015	10420
a) Interest/discount on advances/bills	1821	2727	5634	6666	11056	15458	2745	8120
b) Income on investments	2338	2938	2193	2236	5122	5626	587	1829
c) Interest on balances with RBI and other inter-bank funds	774	622	821	452	538	461	483	117
d) Others	—	—	—	—	106	89	200	354
II. Other income	893	1374	1180	1036	2130	1978	418	975
a) Commission, exchange, brokerage, etc.	261	217	526	486	559	643	204	462
b) Net profit (loss) on sale of investments	—	277	1	1	406	173	173	155
c) Net profit (loss) on revaluation of investments	—	—	—	—	(3)	—	(25)	—
d) Net profit (loss) on sale of land, building & other assets	1	—	1	4	2	8	—	—
e) Net profit (loss) on exchange transaction	20	126	602	506	354	165	64	—
f) Miscellaneous income	610	753	51	38	809	990	2	358
Total (I+II)	5826	7661	9828	10389	18953	23612	4433	11395
Expenditure & Provisions								
III. Interest expended	3557	4726	5476	6380	12143	16493	2301	6816
a) Interest on deposits	3390	4706	5239	6130	11239	15757	1920	5794
b) Interest on RBI/inter-bank borrowings	144	15	87	99	399	170	228	990
c) Others	23	6	150	150	505	566	153	32
IV. Operating expenses	2088	2265	2371	2270	4834	5719	1092	1860
a) Payments to and provisions for employees	1474	1528	1341	1159	3448	3590	123	238
b) Rent, taxes and lighting	94	170	343	399	371	481	255	409
c) Printing and stationery	33	31	28	43	112	154	30	49
d) Advertisement and publicity	18	14	67	81	67	55	30	56
e) Depreciation on Bank's property	83	95	111	110	185	735	183	375
f) Directors' fees, allowances and expenses	12	6	4	4	7	14	1	1
g) Auditors' fees and expenses	14	15	8	7	6	8	3	4
h) Law charges	49	19	4	8	5	7	1	1
i) Postage, telegrams, telephones, etc.	50	46	57	70	162	152	63	73
j) Repairs and maintenance	13	32	17	21	22	30	29	103
k) Insurance	83	50	33	34	63	80	8	20
l) Other expenditure	167	259	357	335	386	412	366	531
V. Provisions and contingencies	1962	524	1031	708	1939	1000	(20)	1165
Total expenses	7607	7516	8878	9357	18915	23212	3373	9841
VI. Profit (loss)	(1782)	145	951	1032	37	400	1060	1554
Total (III+IV+V+VI)	5826	7661	9828	10389	18953	23612	4433	11395

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	City Union Bank		Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest earned	7508	9850	8845	12736	8427	12466	42314	58750
a) Interest/discount on advances/bills	5461	7338	5572	8755	6008	8609	28544	38448
b) Income on investments	1734	2179	2451	3719	2144	3023	12176	15057
c) Interest on balances with RBI and other inter-bank funds	183	151	823	262	270	827	1475	4583
d) Others	130	182	—	—	5	6	119	661
II. Other income	1403	1819	625	2470	702	1235	8425	7148
a) Commission, exchange, brokerage, etc.	750	948	381	618	531	900	1840	2147
b) Net profit (loss) on sale of investments	35	2	—	653	8	136	(94)	638
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	(8)	269
d) Net profit (loss) on sale of land, building & other assets	2	2	—	40	8	1	9	7
e) Net profit (loss) on exchange transaction	286	389	—	65	—	—	1325	1285
f) Miscellaneous income	330	479	244	1095	155	198	5352	2802
Total (I+II)	8911	11669	9471	15206	9129	13700	50739	65898
Expenditure & Provisions								
III. Interest expended	5056	7243	4273	8058	5849	9620	31687	47208
a) Interest on deposits	4253	6680	4266	7956	5366	8905	28082	45584
b) Interest on RBI/inter-bank borrowings	507	238	6	102	203	188	2584	352
c) Others	296	325	—	—	279	527	1021	1273
IV. Operating expenses	1692	2060	2375	3989	2061	2433	10511	11277
a) Payments to and provisions for employees	1085	1223	1153	1828	1466	1485	6659	6740
b) Rent, taxes and lighting	88	106	148	217	126	231	492	652
c) Printing and stationery	58	74	76	118	65	70	152	182
d) Advertisement and publicity	44	39	53	79	122	73	157	124
e) Depreciation on Bank's property	116	224	415	1000	75	139	1612	1905
f) Directors' fees, allowances and expenses	1	1	4	18	—	1	9	19
g) Auditors' fees and expenses	2	3	7	9	2	3	33	56
h) Law charges	—	—	44	60	1	60	13	16
i) Postage, telegrams, telephones, etc.	69	80	32	62	52	68	151	166
j) Repairs and maintenance	20	23	74	69	12	27	88	186
k) Insurance	32	41	38	46	27	35	140	192
l) Other expenditure	177	245	331	485	113	241	1004	1040
V. Provisions and contingencies	1209	1256	685	904	748	856	4023	2789
Total expenses	7957	10559	7333	12951	8657	12909	46221	61275
VI. Profit (loss)	954	1111	2138	2255	472	791	4518	4623
Total (III+IV+V+VI)	8911	11669	9471	15206	9129	13700	50739	65898

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank		ICICI Bank	
	1996 (25)	1997 (26)	1996 (27)	1997 (28)	1996 (29)	1997 (30)	1996 (31)	1997 (32)
Income								
I. Interest earned	585	850	17100	35683	11556	162	11613	18268
a) Interest/discount on advances/bills	452	638	13836	28519	4099	92	7034	13406
b) Income on investments	133	195	3000	6847	4290	62	4004	4228
c) Interest on balances with RBI and other inter-bank funds	—	—	179	199	3159	7	576	287
d) Others	—	17	85	118	8	1	—	348
II. Other income	73	67	5417	9014	1353	32	1973	4262
a) Commission, exchange, brokerage, etc.	28	27	4040	4542	730	21	923	1485
b) Net profit (loss) on sale of investments	—	(1)	206	938	145	5	508	1316
c) Net profit (loss) on revaluation of investments	—	—	19	19	—	—	(422)	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	(4)
e) Net profit (loss) on exchange transaction	—	—	408	1682	440	6	796	860
f) Miscellaneous income	45	41	764	1833	38	—	168	604
Total (I+II)	658	918	22517	44697	12909	193	13586	22530
Expenditure & Provisions								
III. Interest expended	427	591	13595	28976	7084	87	8492	11709
a) Interest on deposits	372	542	9968	25126	5923	71	5496	9717
b) Interest on RBI/inter-bank borrowings	55	49	3589	3583	1161	16	932	540
c) Others	—	—	38	267	—	—	2063	1451
IV. Operating expenses	153	216	2772	5335	2267	42	2745	4049
a) Payments to and provisions for employees	94	122	366	626	468	10	449	617
b) Rent, taxes and lighting	5	9	390	694	716	10	246	488
c) Printing and stationery	6	8	142	122	140	3	53	120
d) Advertisement and publicity	—	1	199	180	58	2	31	81
e) Depreciation on Bank's property	13	21	637	1959	158	6	451	824
f) Directors' fees, allowances and expenses	1	1	1	3	2	—	3	2
g) Auditors' fees and expenses	—	—	6	15	8	—	7	7
h) Law charges	1	2	152	41	3	—	3	37
i) Postage, telegrams, telephones, etc.	6	7	138	266	167	3	60	126
j) Repairs and maintenance	1	1	78	138	65	2	172	252
k) Insurance	2	4	16	161	56	1	42	66
l) Other expenditure	25	40	647	1130	426	4	1230	1428
V. Provisions and contingencies	67	84	2114	4646	1027	23	698	2760
Total expenses	647	891	18481	38957	10377	153	11934	18518
VI. Profit (loss)	11	26	4036	5740	2532	41	1652	4013
Total (III+IV+V+VI)	658	918	22517	44697	12909	193	13586	22530

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank	
	1996 (33)	1997 (34)	1996 (35)	1997 (36)	1996 (37)	1997 (38)	1996 (39)	1997 (40)
Income								
I. Interest earned	—	4388	19122	40930	32168	39958	22376	33567
a) Interest/discount on advances/bills	—	2875	14031	30191	15369	21557	15099	21990
b) Income on investments	—	1151	4206	10069	13053	15647	6128	10003
c) Interest on balances with RBI and other inter-bank funds	—	359	886	670	3747	2754	1149	1322
d) Others	—	3	—	—	—	—	—	252
II. Other income	—	605	3655	8187	2589	2974	3157	3661
a) Commission, exchange, brokerage, etc.	—	397	1771	3149	1094	1136	1754	2099
b) Net profit (loss) on sale of investments	—	147	(51)	1111	608	252	13	356
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	(13)	—	—	7	3
e) Net profit (loss) on exchange transaction	—	36	627	1097	224	357	589	648
f) Miscellaneous income	—	25	1308	2843	663	1228	794	553
Total (I+II)	—	4993	22777	49117	34757	42932	25533	37227
Expenditure & Provisions								
III. Interest expended	—	1962	13420	31008	18120	25232	14596	21660
a) Interest on deposits	—	1623	8145	23041	17355	25030	12938	20196
b) Interest on RBI/inter-bank borrowings	—	333	1567	1078	193	47	746	294
c) Others	—	5	3708	6889	573	154	912	1170
IV. Operating expenses	—	2167	2750	5615	6878	7778	5523	7165
a) Payments to and provisions for employees	—	335	223	424	4715	5427	4163	5092
b) Rent, taxes and lighting	—	253	465	1039	421	485	317	440
c) Printing and stationery	—	43	57	102	97	185	82	110
d) Advertisement and publicity	—	185	119	125	53	51	15	26
e) Depreciation on Bank's property	—	104	655	1339	231	303	186	407
f) Directors' fees, allowances and expenses	—	1	3	9	3	3	5	7
g) Auditors' fees and expenses	—	3	7	13	36	40	7	12
h) Law charges	—	5	2	1	14	14	4	5
i) Postage, telegrams, telephones, etc.	—	122	120	257	129	148	64	84
j) Repairs and maintenance	—	42	35	94	22	37	39	63
k) Insurance	—	20	55	124	162	167	92	120
l) Other expenditure	—	1055	1010	2087	995	918	548	798
V. Provisions and contingencies	—	497	2044	5163	7919	7422	2890	4331
Total expenses	—	4626	18214	41785	32917	40432	23008	33156
VI. Profit (loss)	—	367	4563	7332	1840	2500	2525	4071
Total (III+IV+V+VI)	—	4993	22777	49117	34757	42932	25533	37227

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest earned	17349	22031	12101	14603	5063	8005	2275	3016
a) Interest/discount on advances/bills	11979	15032	7192	9203	3801	6129	970	1131
b) Income on investments	4949	6331	4387	4737	1116	1690	806	1191
c) Interest on balances with RBI and other inter-bank funds	376	579	447	469	127	150	476	683
d) Others	45	89	75	195	18	37	23	12
II. Other income	3580	3296	2594	2754	495	1084	120	141
a) Commission, exchange, brokerage, etc.	1839	2139	1961	1988	253	632	89	105
b) Net profit (loss) on sale of investments	111	(285)	(200)	34	2	—	3	2
c) Net profit (loss) on revaluation of investments	—	—	—	26	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	5	4	5	3	1	2	1	—
e) Net profit (loss) on exchange transaction	432	317	452	220	—	—	—	—
f) Miscellaneous income	1193	1120	377	484	239	450	27	34
Total (I+II)	20929	25327	14696	17357	5558	9089	2395	3158
Expenditure & Provisions								
III. Interest expended	12233	14345	8391	10472	3320	6229	1331	1797
a) Interest on deposits	10028	13034	7283	9589	2976	5710	1322	1793
b) Interest on RBI/inter-bank borrowings	1996	795	682	137	4	9	1	1
c) Others	208	515	426	746	341	511	8	4
IV. Operating expenses	4368	5170	3922	4618	979	1261	855	922
a) Payments to and provisions for employees	2597	2823	2282	2553	582	611	647	657
b) Rent, taxes and lighting	184	232	357	243	72	119	62	77
c) Printing and stationery	100	110	74	78	19	20	7	17
d) Advertisement and publicity	144	199	70	64	37	45	3	4
e) Depreciation on Bank's property	734	1088	478	707	73	189	14	17
f) Directors' fees, allowances and expenses	6	9	1	1	2	3	1	2
g) Auditors' fees and expenses	5	6	3	6	1	2	2	3
h) Law charges	3	2	2	4	1	1	5	18
i) Postage, telegrams, telephones, etc.	179	213	125	133	24	35	12	16
j) Repairs and maintenance	44	78	8	27	5	13	5	6
k) Insurance	59	68	43	54	17	28	46	41
l) Other expenditure	313	342	478	748	146	197	51	67
V. Provisions and contingencies	1104	2207	1383	402	539	1042	146	365
Total expenses	17705	21721	13696	15491	4839	8532	2332	3084
VI. Profit (loss)	3224	3606	1000	1865	719	557	63	73
Total (III+IV+V+VI)	20929	25327	14696	17357	5558	9089	2395	3158

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Nedungadi Bank		Punjab Co-operative Bank		Ratnakar Bank		Sangli Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest earned	5628	7334	359	—	2253	2766	8999	9648
a) Interest/discount on advances/bills	3640	5097	199	—	1408	1738	4804	5098
b) Income on investments	1651	1925	108	—	724	910	2945	3713
c) Interest on balances with RBI and other inter-bank funds	304	302	48	—	116	88	1248	747
d) Others	33	9	4	—	5	29	2	91
II. Other income	829	1055	36	—	146	217	1042	1387
a) Commission, exchange, brokerage, etc.	493	596	19	—	114	130	548	643
b) Net profit (loss) on sale of investments	5	—	—	—	2	14	(2)	258
c) Net profit (loss) on revaluation of investments	—	—	5	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	1	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	133	177	—	—	—	—	296	226
f) Miscellaneous income	197	281	417	—	29	74	199	260
Total (I+II)	6456	8389	396	—	2399	2984	10040	11035
Expenditure & Provisions								
III. Interest expended	3499	4961	238	—	1506	1817	5566	6545
a) Interest on deposits	3316	4799	236	—	1365	1604	5182	6316
b) Interest on RBI/inter-bank borrowings	3	2	3	—	138	127	313	171
c) Others	181	160	—	—	3	86	71	57
IV. Operating expenses	2387	2473	98	—	688	898	3491	3380
a) Payments to and provisions for employees	1701	1733	64	—	517	641	2751	2592
b) Rent, taxes and lighting	131	140	6	—	51	77	226	243
c) Printing and stationery	34	42	5	—	16	17	38	43
d) Advertisement and publicity	13	20	—	—	3	3	4	3
e) Depreciation on Bank's property	221	200	1	—	23	52	95	112
f) Directors' fees, allowances and expenses	2	3	1	—	—	1	—	1
g) Auditors' fees and expenses	4	5	—	—	1	2	7	5
h) Law charges	2	3	2	—	1	2	4	3
i) Postage, telegrams, telephones, etc.	25	21	2	—	16	21	37	38
j) Repairs and maintenance	1	—	—	—	3	4	24	21
k) Insurance	22	26	2	—	10	12	41	44
l) Other expenditure	231	279	13	—	47	66	266	276
V. Provisions and contingencies	374	532	89	—	83	80	660	606
Total expenses	6260	7967	425	—	2277	2795	9717	10531
VI. Profit (loss)	197	422	(30)	—	122	188	323	504
Total (III+IV+V+VI)	6456	8389	396	—	2399	2984	10040	11035

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	SBI Commercial & Intl. Bank		South Indian Bank		Tamilnad Mercantile Bank		Times Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Income								
I. Interest earned	—	4111	23641	27942	15026	17915	3705	14416
a) Interest/discount on advances/bills	—	2527	13267	18491	10187	12285	2951	11436
b) Income on investments	—	1112	8885	8599	3960	5094	492	2856
c) Interest on balances with RBI and other inter-bank funds	—	347	1489	852	874	511	263	125
d) Others	—	125	—	—	5	25	—	—
II. Other income	—	466	2361	2212	3217	3706	466	1685
a) Commission, exchange, brokerage, etc.	—	260	950	1264	1858	2128	331	1085
b) Net profit (loss) on sale of investments	—	56	556	17	55	21	56	200
c) Net profit (loss) on revaluation of investments	—	—	—	26	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	1	1	10	12	9	—	—
e) Net profit (loss) on exchange transaction	—	75	427	447	717	721	79	397
f) Miscellaneous income	—	75	426	448	574	826	—	2
Total (I+II)	—	4577	26002	30154	18243	21621	4171	16101
Expenditure & Provisions								
III. Interest expended	—	3552	15977	21542	8846	10775	2154	10491
a) Interest on deposits	—	3103	14925	20085	7467	9803	1472	8091
b) Interest on RBI/inter-bank borrowings	—	229	525	264	642	77	220	993
c) Others	—	220	527	1193	737	895	462	1407
IV. Operating expenses	—	559	6267	6424	3744	4417	1052	2700
a) Payments to and provisions for employees	—	158	4679	4705	2084	2413	213	656
b) Rent, taxes and lighting	—	78	376	527	288	321	115	418
c) Printing and stationery	—	15	137	161	164	182	49	128
d) Advertisement and publicity	—	3	159	44	55	153	88	224
e) Depreciation on Bank's property	—	94	133	192	299	300	77	150
f) Directors' fees, allowances and expenses	—	9	3	2	7	9	7	13
g) Auditors' fees and expenses	—	1	10	11	9	11	2	6
h) Law charges	—	47	1	4	18	42	5	5
i) Postage, telegrams, telephones, etc.	—	9	178	165	196	223	28	101
j) Repairs and maintenance	—	18	36	46	170	189	218	407
k) Insurance	—	28	94	107	62	71	14	36
l) Other expenditure	—	100	460	460	393	503	236	556
V. Provisions and contingencies	—	(40)	3296	1410	3248	3010	205	1793
Total expenses	—	4071	25540	29376	15838	18201	3410	14984
VI. Profit (loss)	—	506	462	777	2405	3420	761	1116
Total (III+IV+V+VI)	—	4577	26002	30154	18243	21621	4171	16101

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**NATIONALISED BANKS**

(Amount in Rs. lakh)

For the year ended 31st March

	United Western Bank		UTI Bank		Vysya Bank	
	1996	1997	1996	1997	1996	1997
	(65)	(66)	(67)	(68)	(69)	(70)
Income						
I. Interest earned	18769	23204	12890	15765	56144	63966
a) Interest/discount on advances/bills	11731	15147	8540	11561	35803	43127
b) Income on investments	6152	7090	2963	3550	17551	19364
c) Interest on balances with RBI and other inter-bank funds	515	788	1368	372	2375	1395
d) Others	371	178	19	282	416	80
II. Other income	3893	5713	1912	2410	11839	10090
a) Commission, exchange, brokerage, etc.	1750	2240	1153	1272	5096	5216
b) Net profit (loss) on sale of investments	242	884	(40)	401	1089	747
c) Net profit (loss) on revaluation of investments	—	—	(393)	—	83	154
d) Net profit (loss) on sale of land, building & other assets	—	(1)	—	(5)	—	1
e) Net profit (loss) on exchange transaction	578	750	393	195	1809	2112
f) Miscellaneous income	1322	1840	719	548	3845	1860
Total (I+II)	22663	28917	14803	18175	67983	74055
Expenditure & Provisions						
III. Interest expended	12898	16720	10133	12207	44690	51384
a) Interest on deposits	10908	15781	8766	11227	37644	48089
b) Interest on RBI/inter-bank borrowings	1990	938	1189	579	5346	2094
c) Others	—	—	178	401	1700	1200
IV. Operating expenses	5396	6351	1834	2641	10096	11500
a) Payments to and provisions for employees	3598	4103	413	514	6242	6817
b) Rent, taxes and lighting	320	368	475	536	923	1379
c) Printing and stationery	88	45	32	35	232	296
d) Advertisement and publicity	31	38	20	89	269	230
e) Depreciation on Bank's property	608	889	364	627	693	710
f) Directors' fees, allowances and expenses	3	4	1	1	4	30
g) Auditors' fees and expenses	18	22	5	6	19	23
h) Law charges	22	18	38	14	14	14
i) Postage, telegrams, telephones, etc.	102	111	75	123	211	273
j) Repairs and maintenance	56	73	51	98	248	323
k) Insurance	131	192	48	58	239	221
l) Other expenditure	420	488	312	541	1002	1184
V. Provisions and contingencies	2962	3688	1690	1804	2625	4660
Total expenses	21257	26759	13684	16653	57411	67544
VI. Profit (loss)	1406	2158	1119	1522	10571	6512
Total (III+IV+V+VI)	22663	28917	14803	18175	67983	74055

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	ABN Amro Bank		Abu-dhabi Commercial Bank		American Express Bank		Arab Bangladesh Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest earned	16297	20633	3798	4824	36586	34999	—	2217
a) Interest/discount on advances/bills	12087	16077	2102	3182	23305	18986	—	1990
b) Income on investments	3668	4064	1510	1163	10826	10724	—	220
c) Interest on balances with RBI and other inter-bank funds	377	430	79	412	1386	2793	—	7
d) Others	166	63	107	67	1069	2495	—	—
II. Other income	4988	6281	791	389	6466	11769	—	755
a) Commission, exchange, brokerage, etc.	1296	2755	181	270	4888	5477	—	530
b) Net profit (loss) on sale of investments	110	414	229	85	(495)	932	—	6
c) Net profit (loss) on revaluation of investments	—	—	—	—	(1067)	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	1	(30)	(48)	—	—
e) Net profit (loss) on exchange transaction	3484	3019	382	33	2123	5296	—	218
f) Miscellaneous income	98	93	—	—	58	111	—	1
Total (I+II)	21285	26914	4589	5213	43052	46769	—	2972
Expenditure & Provisions								
III. Interest expended	12314	12459	3029	4320	25202	24137	—	1067
a) Interest on deposits	4319	4869	2768	3846	16747	23270	—	433
b) Interest on RBI/inter-bank borrowings	5670	2679	203	274	2475	768	—	569
c) Others	2325	4910	58	199	5981	98	—	66
IV. Operating expenses	3302	6025	352	576	9514	9719	—	1804
a) Payments to and provisions for employees	957	1459	118	206	3141	2845	—	584
b) Rent, taxes and lighting	444	575	43	99	867	946	—	507
c) Printing and stationery	76	111	19	26	310	279	—	20
d) Advertisement and publicity	57	132	8	21	487	533	—	6
e) Depreciation on Bank's property	323	667	36	53	686	597	—	150
f) Directors' fees, allowances and expenses	—	1	1	1	1	2	—	2
g) Auditors' fees and expenses	3	4	1	1	7	18	—	2
h) Law charges	17	31	3	1	15	9	—	13
i) Postage, telegrams, telephones, etc.	335	469	29	41	1176	1206	—	74
j) Repairs and maintenance	293	425	19	34	334	388	—	39
k) Insurance	60	65	16	17	115	132	—	10
l) Other expenditure	738	2085	58	75	2374	2764	—	400
V. Provisions and contingencies	3222	4553	893	173	4807	8835	—	51
Total expenses	18838	23036	4275	5068	39523	42691	—	2923
VI. Profit (loss)	2447	3878	314	145	3529	4078	—	49
Total (III+IV+V+VI)	21285	26914	4589	5213	43052	46769	—	2972

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of America		Bank of Bahrain & Kuwait		Bank of Nova Scotia		Bank of Tokyo	
	1996	1997	1996	1997	1996	1997	1996	1997
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest earned	39053	57504	2567	4335	5288	7833	18888	23208
a) Interest/discount on advances/bills	28010	42907	1227	2964	4433	6423	13604	18788
b) Income on investments	9202	12132	1117	887	719	1236	3020	3555
c) Interest on balances with RBI and other inter-bank funds	1054	647	208	410	111	108	541	435
d) Others	787	1819	15	74	25	66	1723	430
II. Other income	7351	9245	350	500	1216	1397	3387	1772
a) Commission, exchange, brokerage, etc.	3477	3979	89	145	550	814	1659	1737
b) Net profit (loss) on sale of investments	(612)	1333	154	(18)	122	79	4	—
c) Net profit (loss) on revaluation of investments	—	—	(1)	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	26	28	4	—	—	—	(1)	(1)
e) Net profit (loss) on exchange transaction	3984	3793	41	144	536	492	1724	30
f) Miscellaneous income	476	112	62	229	8	12	2	6
Total (I+II)	46404	66750	2917	4835	6504	9230	22275	24980
Expenditure & Provisions								
III. Interest expended	25483	34304	1200	3681	4822	4999	11148	12274
a) Interest on deposits	16170	27561	1120	2331	1125	2669	5612	9385
b) Interest on RBI/inter-bank borrowings	9298	5071	79	115	3697	2327	2584	1886
c) Others	15	1673	1	1235	—	3	2952	1003
IV. Operating expenses	8983	8799	391	584	642	1077	1643	2256
a) Payments to and provisions for employees	2249	2994	79	140	186	272	745	1040
b) Rent, taxes and lighting	1707	1123	125	146	107	154	337	309
c) Printing and stationery	281	343	9	12	16	22	61	112
d) Advertisement and publicity	117	214	4	3	3	3	6	9
e) Depreciation on Bank's property	801	880	61	90	48	55	70	203
f) Directors' fees, allowances and expenses	1	1	—	—	—	—	—	—
g) Auditors' fees and expenses	20	7	1	4	5	7	3	4
h) Law charges	34	171	2	4	3	14	5	18
i) Postage, telegrams, telephones, etc.	469	641	11	22	37	48	112	179
j) Repairs and maintenance	432	544	20	27	30	61	80	94
k) Insurance	14	25	13	19	4	18	46	40
l) Other expenditure	2859	1855	65	115	202	421	177	248
V. Provisions and contingencies	583	2001	832	321	805	3658	6056	8140
Total expenses	35048	45104	2424	4586	6269	9734	18846	22669
VI. Profit (loss)	11356	21646	493	249	234	(504)	3,429	2310
Total (III+IV+V+VI)	46404	66750	2917	4835	6504	9230	22275	24980

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Banque Indosuez		Banque Nationale de Paris		Barclays Bank		British Bank of Middle East	
	1996	1997	1996	1997	1996	1997	1996	1997
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest earned	10391	13572	11284	13500	7072	5222	11926	12432
a) Interest/discount on advances/bills	6860	7632	8960	10336	5462	3778	5177	6519
b) Income on investments	2623	4424	1655	2546	977	1181	4609	4355
c) Interest on balances with RBI and other inter-bank funds	226	90	587	458	632	262	1883	1549
d) Others	682	1425	83	161	1	1	257	8
II. Other income	2528	3497	1547	1528	1638	1326	410	929
a) Commission, exchange, brokerage, etc.	760	727	775	864	652	496	295	347
b) Net profit (loss) on sale of investments	(462)	565	123	237	142	76	(137)	341
c) Net profit (loss) on revaluation of investments	820	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	3	(1)	3	—	(1)	(1)	—	—
e) Net profit (loss) on exchange transaction	1407	2206	585	353	825	337	252	241
f) Miscellaneous income	820	—	61	75	19	419	—	-
Total (I+II)	12919	17069	12832	15028	8710	6547	12336	13361
Expenditure & Provisions								
III. Interest expended	8713	12004	6670	6396	5611	4294	8808	10406
a) Interest on deposits	5640	10339	1962	3746	1589	2840	7981	9742
b) Interest on RBI/inter-bank borrowings	3039	1648	2886	1999	3324	1383	818	659
c) Others	33	17	1822	652	698	71	8	5
IV. Operating expenses	1428	1981	2239	2408	1204	1544	969	1072
a) Payments to and provisions for employees	346	626	1267	966	491	660	414	426
b) Rent, taxes and lighting	109	161	218	433	163	167	36	40
c) Printing and stationery	33	41	44	56	9	13	23	23
d) Advertisement and publicity	—	18	18	19	15	7	28	8
e) Depreciation on Bank's property	128	108	86	114	117	126	99	101
f) Directors' fees, allowances and expenses	—	—	—	—	—	2	—	—
g) Auditors' fees and expenses	1	1	2	2	1	3	3	3
h) Law charges	—	6	3	8	—	—	1	1
i) Postage, telegrams, telephones, etc.	75	111	41	76	146	171	39	40
j) Repairs and maintenance	23	37	105	192	30	48	22	25
k) Insurance	101	203	25	39	12	20	33	32
l) Other expenditure	611	669	429	503	221	327	271	374
V. Provisions and contingencies	1048	3403	2539	3856	1184	636	1001	570
Total expenses	11189	17388	11447	12659	7999	6474	10778	12049
VI. Profit (loss)	1730	(320)	1385	2369	711	73	1558	1313
Total (III+IV+V+VI)	12919	17069	12832	15028	8710	6547	12336	13361

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Chase Manhatane Bank		Cho Hung Bank		Citibank		Commerz Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest earned	264	258	—	559	89202	108764	177	2217
a) Interest/discount on advances/bills	72	11	—	239	56908	69652	96	1990
b) Income on investments	37	225	—	229	27343	28116	1	220
c) Interest on balances with RBI and other inter-bank funds	154	21	—	90	4864	9653	80	7
d) Others	1	1	—	—	87	1343	—	—
II. Other income	315	281	—	89	32105	35275	53	755
a) Commission, exchange, brokerage, etc.	302	176	—	26	21762	27606	11	530
b) Net profit (loss) on sale of investments	(11)	20	—	—	5197	2983	—	6
c) Net profit (loss) on revaluation of investments	(4)	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	2	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	26	(26)	—	36	5147	4421	42	218
f) Miscellaneous income	—	111	—	27	—	266	—	1
Total (I+II)	578	538	—	649	121307	144039	229	2972
Expenditure & Provisions								
III. Interest expended	5	18	—	29	54074	66086	22	1067
a) Interest on deposits	4	2	—	5	39985	53412	1	433
b) Interest on RBI/inter-bank borrowings	—	16	—	13	4547	3704	19	569
c) Others	—	—	—	10	9542	8970	3	66
IV. Operating expenses	915	475	—	379	28348	36899	638	1804
a) Payments to and provisions for employees	310	100	—	98	5186	7291	157	584
b) Rent, taxes and lighting	116	98	—	123	2544	3010	156	507
c) Printing and stationery	13	8	—	6	1104	1400	7	20
d) Advertisement and publicity	1	—	—	2	3112	4934	11	6
e) Depreciation on Bank's property	143	91	—	89	1682	2148	64	150
f) Directors' fees, allowances and expenses	—	—	—	—	6	10	—	2
g) Auditors' fees and expenses	2	2	—	2	25	30	2	2
h) Law charges	3	3	—	3	282	459	—	13
i) Postage, telegrams, telephones, etc.	156	87	—	12	1865	2176	16	74
j) Repairs and maintenance	13	20	—	5	1439	1460	4	39
k) Insurance	1	3	—	2	827	1132	1	10
l) Other expenditure	157	65	—	36	10276	12849	220	400
V. Provisions and contingencies	2	18	—	122	21397	35581	—	51
Total expenses	922	511	—	530	103818	138566	661	2923
VI. Profit (loss)	(344)	27	—	119	17489	5472	(432)	49
Total (III+IV+V+VI)	578	538	—	649	121307	144039	229	2972

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Credit Lyonnais		Deutsche Bank		Development Bank of Singapore		Dresdner Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest earned	11124	11809	22307	31119	898	1349	879	3904
a) Interest/discount on advances/bills	8419	8953	16415	23690	777	1161	621	1473
b) Income on investments	2158	2259	4871	6318	93	127	93	769
c) Interest on balances with RBI and other inter-bank funds	502	558	990	890	29	62	166	1662
d) Others	45	39	31	221	—	—	—	—
II. Other income	1899	4058	7421	10684	152	255	(27)	548
a) Commission, exchange, brokerage, etc.	1028	883	3962	5794	152	256	16	131
b) Net profit (loss) on sale of investments	409	178	(336)	846	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	5	6	—	(3)	(4)	1
e) Net profit (loss) on exchange transaction	333	2918	3762	4020	—	—	(39)	410
f) Miscellaneous income	129	79	28	17	—	1	—	6
Total (I+II)	13023	15867	29729	41803	1051	1604	853	4451
Expenditure & Provisions								
III. Interest expended	9654	11169	12906	13992	574	728	675	3216
a) Interest on deposits	7593	9479	6994	11199	108	313	286	1079
b) Interest on RBI/inter-bank borrowings	1570	1296	3868	2400	466	414	389	2138
c) Others	491	394	2044	393	—	—	—	—
IV. Operating expenses	1176	1529	7190	8966	298	410	1134	1379
a) Payments to and provisions for employees	348	431	1696	2566	120	148	308	331
b) Rent, taxes and lighting	85	133	336	484	42	55	176	299
c) Printing and stationery	25	27	103	195	3	4	9	10
d) Advertisement and publicity	4	44	68	166	3	10	1	1
e) Depreciation on Bank's property	70	90	827	1143	29	51	218	175
f) Directors' fees, allowances and expenses	1	1	8	4	—	—	—	2
g) Auditors' fees and expenses	1	1	3	5	1	—	1	2
h) Law charges	1	2	2	5	2	1	—	—
i) Postage, telegrams, telephones, etc.	68	95	209	366	14	18	32	77
j) Repairs and maintenance	11	28	375	549	2	4	23	4
k) Insurance	40	43	98	124	2	4	4	—
l) Other expenditure	522	634	3464	3360	80	117	363	478
V. Provisions and contingencies	1321	1676	7360	12743	82	231	—	12
Total expenses	12151	14375	27456	35701	953	1369	1809	4608
VI. Profit (loss)	871	1493	2273	6101	97	235	(956)	(156)
Total (III+IV+V+VI)	13023	15867	29729	41803	1051	1604	853	4451

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Grindlays Bank		Hongkong & Shanghai Bank		International Netherlandene Bank		Mashreq Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest earned	71992	93541	53192	59699	1602	422	5367	5800
a) Interest/discount on advances/bills	43011	61817	30716	37214	1015	277	4058	4487
b) Income on investments	24006	26401	18005	19757	507	102	1082	1053
c) Interest on balances with RBI and other inter-bank funds	4196	4184	3569	2624	78	42	221	230
d) Others	780	1139	902	105	1	1	7	29
II. Other income	15681	17917	13404	14065	570	145	(418)	(364)
a) Commission, exchange, brokerage, etc.	8712	11594	6271	8539	331	111	246	308
b) Net profit (loss) on sale of investments	1248	89	150	96	115	17	28	20
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	22	(14)	(2)	(50)	—	—	(1)	—
e) Net profit (loss) on exchange transaction	5509	6060	6798	5093	124	17	(744)	(750)
f) Miscellaneous income	191	187	188	388	—	—	53	58
Total (I+II)	87673	111457	66596	73764	2172	567	4949	5435
Expenditure & Provisions								
III. Interest expended	48854	61818	30226	38494	1734	224	3035	3294
a) Interest on deposits	34077	48982	26214	37793	292	70	2270	2554
b) Interest on RBI/inter-bank borrowings	14257	11688	3722	646	1176	145	765	740
c) Others	521	1147	289	55	265	9	—	—
IV. Operating expenses	21588	29827	14208	16302	867	136	629	1097
a) Payments to and provisions for employees	11051	17739	5315	5628	313	51	178	285
b) Rent, taxes and lighting	1748	1884	542	949	40	7	136	236
c) Printing and stationery	604	655	428	461	12	2	40	23
d) Advertisement and publicity	626	1513	463	785	22	2	2	210
e) Depreciation on Bank's property	1333	1570	2078	2242	119	14	32	47
f) Directors' fees, allowances and expenses	49	51	8	11	—	—	—	1
g) Auditors' fees and expenses	30	24	11	12	5	—	2	2
h) Law charges	369	234	25	21	—	—	3	6
i) Postage, telegrams, telephones, etc.	1222	991	717	959	63	9	8	20
j) Repairs and maintenance	1105	1244	708	708	23	4	40	13
k) Insurance	342	159	309	211	4	1	29	21
l) Other expenditure	3110	3763	3605	4315	267	46	158	232
V. Provisions and contingencies	11319	10375	13097	10119	30	63	511	842
Total expenses	81761	102020	57530	64916	2632	652	4175	5234
VI. Profit (loss)	5911	9437	9065	8848	(460)	(85)	774	202
Total (III+IV+V+VI)	87673	111457	66596	73764	2172	567	4949	5435

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Oman International Bank		Sakura Bank		Sanwa Bank		Societe Generale	
	1996	1997	1996	1997	1996	1997	1996	1997
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest earned	3792	5034	6698	10214	3335	4185	13319	15297
a) Interest/discount on advances/bills	2789	3567	5007	8286	2726	3511	7609	10960
b) Income on investments	752	1044	1373	1668	606	671	4345	3453
c) Interest on balances with RBI and other inter-bank funds	249	374	310	260	4	2	1338	818
d) Others	2	49	8	1	—	—	27	66
II. Other income	664	656	15	(878)	(489)	(686)	606	1265
a) Commission, exchange, brokerage, etc.	260	298	315	349	208	213	385	440
b) Net profit (loss) on sale of investments	5	(120)	—	—	—	76	(6)	(108)
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	4	—	(3)	—	—	(16)	(4)
e) Net profit (loss) on exchange transaction	399	439	(299)	(1228)	(728)	(1053)	206	911
f) Miscellaneous income	—	36	—	3	31	78	38	26
Total (I+II)	4456	5690	6713	9337	2846	3498	13924	16563
Expenditure & Provisions								
III. Interest expended	2393	3237	2857	3695	2261	1813	11028	11782
a) Interest on deposits	1788	3079	1411	809	627	994	7243	8747
b) Interest on RBI/inter-bank borrowings	570	104	1446	2884	1004	358	3783	3035
c) Others	35	55	—	1	630	461	2	—
IV. Operating expenses	684	747	366	728	387	481	1238	1431
a) Payments to and provisions for employees	104	159	143	238	76	96	298	421
b) Rent, taxes and lighting	232	194	65	166	77	117	278	83
c) Printing and stationery	18	15	10	20	7	15	20	18
d) Advertisement and publicity	27	30	—	2	1	—	8	8
e) Depreciation on Bank's property	62	73	66	151	29	60	142	360
f) Directors' fees, allowances and expenses	3	4	—	—	—	—	1	1
g) Auditors' fees and expenses	3	2	2	2	2	3	1	1
h) Law charges	8	6	—	—	5	3	3	4
i) Postage, telegrams, telephones, etc.	48	41	6	23	48	45	101	122
j) Repairs and maintenance	4	18	9	12	30	23	50	58
k) Insurance	15	17	17	8	5	7	37	36
l) Other expenditure	161	187	47	105	108	113	299	319
V. Provisions and contingencies	978	900	1859	2425	151	725	1014	1900
Total expenses	4055	4884	5078	6847	2799	3018	13279	15113
VI. Profit (loss)	401	806	1636	2490	47	480	645	1449
Total (III+IV+V+VI)	4456	5690	6713	9337	2846	3498	13924	16563

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Sonali Bank		Standard Chartered Bank		State Bank of Mauritius		The Fuji Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Income								
I. Interest earned	282	73	47578	54861	914	810	—	357
a) Interest/discount on advances/bills	39	29	23640	38716	631	581	—	214
b) Income on investments	94	30	21673	13462	81	96	—	12
c) Interest on balances with RBI and other inter-bank funds	141	13	1834	1016	202	133	—	131
d) Others	8	1	431	1666	—	—	—	—
II. Other income	265	393	8962	14421	96	125	—	20
a) Commission, exchange, brokerage, etc.	264	371	6591	7810	53	33	—	17
b) Net profit (loss) on sale of investments	—	—	(2325)	1452	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	591	(32)	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	3989	4898	42	90	—	4
f) Miscellaneous income	1	22	116	293	1	2	—	—
Total (I+II)	547	467	56541	69282	1010	935	—	377
Expenditure & Provisions								
III. Interest expended	28	34	24353	35298	93	110	—	23
a) Interest on deposits	18	23	21736	33516	76	96	—	11
b) Interest on RBI/inter-bank borrowings	3	5	2613	1781	17	12	—	11
c) Others	7	5	4	1	1	3	—	—
IV. Operating expenses	124	143	21581	24567	214	192	—	864
a) Payments to and provisions for employees	61	66	10833	10178	59	54	—	84
b) Rent, taxes and lighting	32	31	936	817	43	45	—	408
c) Printing and stationery	2	3	788	1096	2	2	—	7
d) Advertisement and publicity	—	1	2209	1503	12	3	—	2
e) Depreciation on Bank's property	1	1	684	798	46	52	—	70
f) Directors' fees, allowances and expenses	—	—	2	4	—	—	—	—
g) Auditors' fees and expenses	—	—	15	16	1	1	—	2
h) Law charges	—	1	669	652	—	1	—	13
i) Postage, telegrams, telephones, etc.	4	9	1042	2072	6	10	—	24
j) Repairs and maintenance	1	1	789	1538	1	4	—	12
k) Insurance	1	1	334	366	2	1	—	2
l) Other expenditure	22	30	3282	5526	42	19	—	239
V. Provisions and contingencies	218	159	397	5094	269	300	—	6
Total expenses	370	336	46332	64960	576	603	—	893
VI. Profit (loss)	177	130	10209	4322	434	332	—	(516)
Total (III+IV+V+VI)	547	467	56541	69282	1010	935	—	377

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97**FOREIGN BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March	
	The Siam Commercial Bank	
	1996	1997
	(65)	(66)
Income		
I. Interest Earned	148	1338
a) Interest/discount on advances/bills	17	1162
b) Income on Investments	36	33
c) Interest on balances with RBI and other inter-bank funds	96	143
d) Others	—	—
II. Other income	5	165
a) Commission, exchange and brokerage	6	138
b) Net Profit (loss) on sale of investments	—	14
c) Net Profit (loss) on revaluation of investments	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	—
e) Net Profit (loss) on exchange transaction	(1)	—
f) Miscellaneous income	—	14
Total (I+II)	153	
Expenditure & Provisions		
III. Interest expended	7	396
a) Interest on deposits	7	396
b) Interest on RBI/inter-bank borrowings	—	—
c) Others	—	—
IV. Operating expenses	122	280
a) Payments to and provisions for employees	13	46
b) Rent, taxes and lighting	42	96
c) Printing and stationery	2	2
d) Advertisement and publicity	—	—
e) Depreciation on Bank's property	10	34
f) Directors' fees, allowances and expenses	—	—
g) Auditors' fees and expenses	5	2
h) Law charges	6	3
i) Postage, telegrams, telephones, etc.	4	6
j) Repairs and maintenance	2	6
k) Insurance	1	3
l) Other expenditure	38	82
V. Provisions and contingencies	15	419
Total expenses	144	1095
VI. Profit (loss)	9	408
Total (III+IV+V+VI)	153	1503

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank Mauritius		Aligarh Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest earned	274	418	168	270	300	430	1417	2312
a) Interest/discount on advances/bills	209	291	88	155	47	71	620	936
b) Income on investments	3	9	—	—	84	131	345	821
c) Interest on balances with RBI and other inter-bank funds	61	119	67	115	169	228	452	555
d) Others	—	—	13	—	—	—	—	—
II. Other income	26	26	11	16	16	17	89	135
a) Commission, exchange, brokerage, etc.	3	3	9	11	4	9	17	18
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	23	22	2	5	11	7	72	117
Total (I+II)	300	443	179	286	316	447	1506	2447
Expenditure & Provisions								
III. Interest expended	193	259	159	219	214	319	955	1469
a) Interest on deposits	113	155	124	171	195	301	765	1192
b) Interest on RBI/inter-bank borrowings	80	104	—	—	19	18	190	277
c) Others	—	—	35	48	—	—	—	—
IV. Operating expenses	109	115	159	175	143	216	436	527
a) Payments to and provisions for employees	88	96	139	152	109	182	383	432
b) Rent, taxes and lighting	3	3	5	6	4	4	12	13
c) Printing and stationery	2	2	2	3	1	2	6	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	1	1	1	1	3	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	—	—	—	—	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	3	2	1	1	1	1	1	3
j) Repairs and maintenance	2	2	—	—	—	—	1	2
k) Insurance	2	1	1	4	8	11	2	6
l) Other expenditure	7	6	9	8	17	15	26	62
V. Provisions and contingencies	14	92	—	38	2	20	15	264
Total expenses	316	466	318	432	358	556	1405	2260
VI. Profit (loss)	(16)	(22)	(139)	(146)	(43)	(109)	101	187
Total (III+IV+V+VI)	300	443	179	286	316	447	1506	2447

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank		Ambala Kurukshetra Gramin Bank		Aravali Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest earned	729	1049	485	768	445	661	273	429
a) Interest/discount on advances/bills	302	298	119	224	203	323	134	236
b) Income on investments	102	306	152	267	99	159	18	40
c) Interest on balances with RBI and other inter-bank funds	325	445	214	278	132	174	122	154
d) Others	—	—	—	—	11	5	—	—
II. Other income	48	68	18	22	15	17	32	38
a) Commission, exchange, brokerage, etc.	33	47	4	5	4	4	6	11
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	15	21	14	17	12	14	26	27
Total (I+II)	778	1117	503	790	460	679	305	467
Expenditure & Provisions								
III. Interest expended	718	1010	484	674	342	457	327	499
a) Interest on deposits	656	948	452	643	304	395	292	453
b) Interest on RBI/inter-bank borrowings	62	62	32	31	38	62	34	46
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	492	585	323	352	154	165	248	263
a) Payments to and provisions for employees	347	529	284	318	131	140	190	222
b) Rent, taxes and lighting	12	13	7	8	5	5	7	8
c) Printing and stationery	6	6	4	4	2	2	3	4
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	4	2	2	3	3	3	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	—	1	—	1
h) Law charges	—	—	—	—	—	—	1	2
i) Postage, telegrams, telephones, etc.	1	1	1	1	1	1	2	2
j) Repairs and maintenance	2	—	—	—	—	1	2	2
k) Insurance	95	8	9	5	2	3	23	3
l) Other expenditure	25	23	14	12	9	10	16	16
V. Provisions and contingencies	80	540	38	539	32	69	—	147
Total expenses	1290	2134	845	1564	528	691	575	909
VI. Profit (loss)	(512)	(1017)	(342)	(774)	(68)	(12)	(269)	(442)
Total (III+IV+V+VI)	778	1117	503	790	460	679	305	467

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Arunachal Pradesh Rural Bank		Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Graminya Bank	
	1996 (17)	1997 (18)	1996 (19)	1997 (20)	1996 (21)	1997 (22)	1996 (23)	1997 (24)
Income								
I. Interest earned	139	177	580	903	1999	2694	464	761
a) Interest/discount on advances/bills	38	67	282	336	347	364	203	296
b) Income on investments	22	37	280	466	1622	2299	121	246
c) Interest on balances with RBI and other inter-bank funds	80	73	13	23	30	30	140	219
d) Others	—	—	5	78	—	—	—	—
II. Other income	9	9	42	99	10	8	8	10
a) Commission, exchange, brokerage, etc.	2	5	34	54	7	6	6	8
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	1	1	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	7	4	9	44	3	2	1	2
Total (I+II)	149	187	622	1002	2009	2702	471	771
Expenditure & Provisions								
III. Interest expended	76	97	328	485	1159	1530	472	670
a) Interest on deposits	68	85	222	281	1037	1407	380	546
b) Interest on RBI/inter-bank borrowings	8	12	106	205	122	122	91	24
c) Others	—	—	—	—	—	—	2	—
IV. Operating expenses	71	80	259	310	560	750	374	430
a) Payments to and provisions for employees	59	68	190	232	511	637	344	391
b) Rent, taxes and lighting	3	3	6	8	11	11	7	9
c) Printing and stationery	2	3	5	10	11	10	5	6
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	3	4	6	6	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	1	1	—	—
h) Law charges	—	—	—	—	—	1	1	—
i) Postage, telegrams, telephones, etc.	—	—	2	2	2	2	2	2
j) Repairs and maintenance	4	—	2	2	2	2	—	—
k) Insurance	—	3	4	3	8	72	—	—
l) Other expenditure	1	1	47	48	9	9	12	19
V. Provisions and contingencies	104	45	53	471	100	602	2049	363
Total expenses	157	222	640	1266	1819	2882	2895	1462
VI. Profit (loss)	(8)	(36)	(18)	(265)	190	(181)	(2424)	(691)
Total (III+IV+V+VI)	149	187	622	1002	2009	2702	471	771

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Balasore Gramya Bank		Ballia Kshetriya Gramin Bank		Banaskantha Mehsana Gramin Bank		Bara Banki Gramin Bank	
	1996 (25)	1997 (26)	1996 (27)	1997 (28)	1996 (29)	1997 (30)	1996 (31)	1997 (32)
Income								
I. Interest earned	225	224	1097	1341	372	603	1466	1946
a) Interest/discount on advances/bills	185	189	227	341	160	257	212	271
b) Income on investments	—	—	—	—	202	333	872	1193
c) Interest on balances with RBI and other inter-bank funds	39	35	870	1000	9	9	382	464
d) Others	—	—	—	—	2	4	—	18
II. Other income	22	30	36	41	26	25	17	23
a) Commission, exchange, brokerage, etc.	3	4	26	21	5	5	10	10
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	1	—	1
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	19	26	10	20	21	19	7	12
Total (I+II)	247	254	1133	1383	398	628	1484	1969
Expenditure & Provisions								
III. Interest expended	364	467	826	1091	403	590	846	1100
a) Interest on deposits	280	389	742	1010	317	484	751	1010
b) Interest on RBI/inter-bank borrowings	10	7	7	2	86	106	95	90
c) Others	74	72	77	80	—	—	—	—
IV. Operating expenses	338	335	344	372	403	505	420	466
a) Payments to and provisions for employees	264	291	316	341	322	281	378	420
b) Rent, taxes and lighting	7	8	5	6	5	6	8	9
c) Printing and stationery	3	2	4	5	3	3	6	6
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	2	2	1	2	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	6	—	—	—
g) Auditors' fees and expenses	1	1	1	1	—	1	—	1
h) Law charges	—	—	—	—	—	—	1	—
i) Postage, telegrams, telephones, etc.	1	1	1	1	1	1	1	2
j) Repairs and maintenance	1	1	—	—	1	1	1	1
k) Insurance	46	15	5	6	—	—	—	1
l) Other expenditure	12	13	10	10	62	210	21	24
V. Provisions and contingencies	22	416	85	2177	—	—	96	251
Total expenses	723	1219	1255	3641	806	1095	1362	1817
VI. Profit (loss)	(476)	(965)	(122)	(2258)	(408)	(467)	122	152
Total (III+IV+V+VI)	247	254	1133	1383	398	628	1484	1969

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank		Bastar Kshetriya Gramin Bank		Basti Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest earned	1136	1711	462	767	134	270	1360	1773
a) Interest/discount on advances/bills	205	358	180	282	36	65	211	329
b) Income on investments	462	823	36	193	1	9	1123	1443
c) Interest on balances with RBI and other inter-bank funds	468	530	246	292	96	190	26	—
d) Others	—	—	—	—	1	6	—	—
II. Other income	81	169	29	42	15	15	47	48
a) Commission, exchange, brokerage, etc.	12	38	28	28	4	5	21	30
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	1
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	69	131	1	14	11	10	26	18
Total (I+II)	1217	1880	491	809	149	285	1407	1821
Expenditure & Provisions								
III. Interest expended	749	1170	443	586	206	341	836	1118
a) Interest on deposits	686	1110	391	528	197	324	737	1013
b) Interest on RBI/inter-bank borrowings	63	60	—	—	9	16	99	106
c) Others	—	—	52	58	—	—	—	—
IV. Operating expenses	467	578	367	426	267	302	469	481
a) Payments to and provisions for employees	388	523	303	354	252	279	413	409
b) Rent, taxes and lighting	11	12	9	11	4	4	7	7
c) Printing and stationery	6	6	4	6	3	4	4	6
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	2	3	1	1	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	1	—	—	1	1
h) Law charges	—	—	—	—	—	—	4	2
i) Postage, telegrams, telephones, etc.	1	1	—	2	2	1	5	7
j) Repairs and maintenance	1	1	3	4	1	1	1	1
k) Insurance	43	11	36	38	3	9	7	22
l) Other expenditure	12	19	9	9	2	3	26	23
V. Provisions and contingencies	196	28	113	182	63	78	64	857
Total expenses	1412	1776	923	1194	535	721	1368	2456
VI. Profit (loss)	(195)	104	(432)	(384)	(387)	(436)	39	(635)
Total (III+IV+V+VI)	1217	1880	491	809	149	285	1407	1821

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Begusarai Kshetriya Gramin Bank		Bhagalpur Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest earned	105	194	125	237	1982	2497	150	285
a) Interest/discount on advances/bills	19	53	27	85	339	355	92	151
b) Income on investments	19	38	94	147	443	2130	—	37
c) Interest on balances with RBI and other inter-bank funds	67	103	4	5	1189	9	58	97
d) Others	—	—	—	—	11	3	—	—
II. Other income	2	2	8	6	121	101	6	15
a) Commission, exchange, brokerage, etc.	—	1	2	2	121	101	1	2
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	1	2	6	4	—	—	4	12
Total (I+II)	107	196	132	243	2104	2598	156	299
Expenditure & Provisions								
III. Interest expended	80	124	101	175	986	1247	171	274
a) Interest on deposits	73	117	97	167	878	1141	157	252
b) Interest on RBI/inter-bank borrowings	7	8	4	8	108	102	14	22
c) Others	—	—	—	—	—	4	—	—
IV. Operating expenses	72	72	89	97	631	654	170	234
a) Payments to and provisions for employees	58	65	69	79	530	568	150	215
b) Rent, taxes and lighting	3	3	4	4	11	11	5	6
c) Printing and stationery	1	1	2	2	6	8	3	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	1	1	2	3	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	—	—	1	1	—	—
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	—	—	1	1	1	1	—	—
j) Repairs and maintenance	—	—	1	—	1	1	—	—
k) Insurance	7	1	—	—	65	40	—	—
l) Other expenditure	1	1	10	10	15	22	10	7
V. Provisions and contingencies	8	156	—	161	115	418	—	144
Total expenses	159	353	190	434	1732	2318	341	652
VI. Profit (loss)	(52)	(157)	(58)	(191)	372	280	(185)	(353)
Total (III+IV+V+VI)	107	196	132	243	2104	2598	156	299

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bhilwara-Ajmer Kshetriya Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank		Bikaner Kshetriya Gramin Bank	
	1996 (49)	1997 (50)	1996 (51)	1997 (52)	1996 (53)	1997 (54)	1996 (55)	1997 (56)
Income								
I. Interest earned	540	756	2196	2931	1436	2037	56	94
a) Interest/discount on advances/bills	321	446	271	403	989	1292	20	40
b) Income on investments	6	89	855	1401	75	213	34	53
c) Interest on balances with RBI and other inter-bank funds	213	221	1058	1127	372	532	2	1
d) Others	—	—	11	—	—	—	—	—
II. Other income	70	75	85	98	206	96	12	11
a) Commission, exchange, brokerage, etc.	26	32	2	3	7	10	1	2
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	1
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	44	42	82	95	199	86	11	8
Total (I+II)	610	830	2281	3029	1642	2133	68	104
Expenditure & Provisions								
III. Interest expended	403	546	1481	1987	870	1147	74	108
a) Interest on deposits	331	468	1430	1924	539	761	69	103
b) Interest on RBI/inter-bank borrowings	72	78	51	63	61	72	—	—
c) Others	—	—	—	—	269	314	5	5
IV. Operating expenses	190	208	796	853	556	492	76	86
a) Payments to and provisions for employees	163	175	723	773	415	444	65	68
b) Rent, taxes and lighting	7	8	10	10	5	5	3	3
c) Printing and stationery	4	4	6	12	6	8	1	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	4	4	6	2	4	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	2	2	1	1	—	—
h) Law charges	—	—	—	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	2	3	4	4	4	1	1
j) Repairs and maintenance	2	2	1	2	—	—	—	1
k) Insurance	3	3	27	17	—	—	1	4
l) Other expenditure	7	9	20	24	122	26	5	6
V. Provisions and contingencies	12	68	170	2506	82	179	11	15
Total expenses	605	822	2447	5345	1508	1818	161	208
VI. Profit (loss)	5	8	(166)	(2316)	134	314	(93)	(104)
Total (III+IV+V+VI)	610	830	2281	3029	1642	2133	68	104

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bilaspur Raipur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank		Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Income								
I. Interest earned	857	1211	624	892	171	281	1127	1435
a) Interest/discount on advances/bills	209	408	256	392	123	200	244	84
b) Income on investments	641	168	51	118	2	9	136	125
c) Interest on balances with RBI and other inter-bank funds	6	634	318	381	46	72	277	687
d) Others	—	1	—	—	—	—	470	538
II. Other income	34	30	11	18	13	16	12	12
a) Commission, exchange, brokerage, etc.	14	15	10	17	9	12	11	12
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	1	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	20	15	1	—	4	4	—	—
Total (I+II)	891	1240	635	909	184	296	1140	1447
Expenditure & Provisions								
III. Interest expended	782	1051	749	1006	120	175	919	1322
a) Interest on deposits	698	997	553	807	82	125	500	744
b) Interest on RBI/inter-bank borrowings	84	15	196	198	38	49	43	40
c) Others	—	38	—	—	—	—	375	538
IV. Operating expenses	528	589	653	835	105	104	452	453
a) Payments to and provisions for employees	455	517	583	758	69	69	409	411
b) Rent, taxes and lighting	12	14	17	21	4	5	6	8
c) Printing and stationery	7	10	12	13	2	3	4	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	1	3	3	2	2	1	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	2	—	—	1	1
h) Law charges	—	1	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	3	4	5	4	1	2	2	2
j) Repairs and maintenance	—	1	3	2	—	1	1	1
k) Insurance	21	7	7	6	1	1	7	3
l) Other expenditure	26	34	22	26	25	22	22	20
V. Provisions and contingencies	307	62	704	677	26	24	1412	637
Total expenses	1617	1702	2106	2517	250	302	2783	2412
VI. Profit (loss)	(727)	(462)	(1471)	(1608)	(67)	(6)	(1643)	(964)
Total (III+IV+V+VI)	891	1240	635	909	184	296	1140	1447

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March									
	Bundi-Chittor Gramin Bank		Kshetriya Gramin Bank		Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997	1996	1997
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)		
Income										
I. Interest earned	418	560	107	206	1262	1625	632	827		
a) Interest/discount on advances/bills	286	352	26	46	750	962	392	499		
b) Income on investments	—	5	—	99	235	218	27	86		
c) Interest on balances with RBI and other inter-bank funds	—	—	81	1	277	444	212	241		
d) Others	132	203	—	60	—	—	—	—		
II. Other income	37	23	9	19	93	119	40	48		
a) Commission, exchange, brokerage, etc.	3	4	3	11	83	106	7	17		
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—		
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—		
d) Net profit (loss) on sale of land, building & other assets	—	1	—	—	—	—	—	—		
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—		
f) Miscellaneous income	34	18	6	9	10	13	32	32		
Total (I+II)	455	583	116	226	1355	1744	671	875		
Expenditure & Provisions										
III. Interest expended	413	533	144	224	865	1078	443	578		
a) Interest on deposits	287	412	134	208	635	844	304	433		
b) Interest on RBI/inter-bank borrowings	—	—	10	16	230	234	35	36		
c) Others	126	121	—	—	—	—	104	109		
IV. Operating expenses	235	295	303	286	537	748	238	260		
a) Payments to and provisions for employees	212	262	131	145	447	643	208	228		
b) Rent, taxes and lighting	5	6	5	6	8	12	6	8		
c) Printing and stationery	3	4	2	3	6	8	2	5		
d) Advertisement and publicity	—	—	—	—	—	—	—	—		
e) Depreciation on Bank's property	2	3	1	2	3	3	2	2		
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—		
g) Auditors' fees and expenses	1	1	—	—	1	2	1	1		
h) Law charges	—	—	—	—	—	1	—	—		
i) Postage, telegrams, telephones, etc.	1	1	1	1	5	5	3	4		
j) Repairs and maintenance	1	1	1	1	—	1	1	1		
k) Insurance	—	2	—	—	49	14	9	4		
l) Other expenditure	9	13	162	128	17	59	5	6		
V. Provisions and contingencies	52	168	—	—	880	581	15	57		
Total expenses	700	995	447	510	2282	2407	696	895		
VI. Profit (loss)	(245)	(412)	(331)	(284)	(926)	(663)	(25)	(20)		
Total (III+IV+V+VI)	455	583	116	226	1355	1744	671	875		

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Chambal Kshetriya Gramin Bank		Champaran Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank		Chhatrasal Gramin Bank	
	1996 (73)	1997 (74)	1996 (75)	1997 (76)	1996 (77)	1997 (78)	1996 (79)	1997 (80)
Income								
I. Interest earned	75	195	480	673	287	287	580	864
a) Interest/discount on advances/bills	30	68	136	183	120	120	162	212
b) Income on investments	—	—	—	—	107	107	162	235
c) Interest on balances with RBI and other inter-bank funds	45	127	344	490	60	60	255	417
d) Others	—	—	—	—	—	—	—	—
II. Other income	22	26	17	12	4	4	24	41
a) Commission, exchange, brokerage, etc.	1	2	3	4	4	4	24	41
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	21	24	14	8	—	—	—	—
Total (I+II)	97	221	497	684	291	291	604	905
Expenditure & Provisions								
III. Interest expended	137	225	602	815	254	255	408	519
a) Interest on deposits	127	218	577	789	236	237	347	461
b) Interest on RBI/inter-bank borrowings	10	6	—	—	3	3	—	—
c) Others	—	1	24	26	15	15	61	58
IV. Operating expenses	145	155	703	600	195	195	374	409
a) Payments to and provisions for employees	116	129	509	561	177	177	335	378
b) Rent, taxes and lighting	4	5	9	10	4	4	7	7
c) Printing and stationery	3	2	3	3	4	4	3	4
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	2	2	1	1	3	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	1	1	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	1	1	1	1	1	3	2
j) Repairs and maintenance	—	—	—	—	1	1	1	1
k) Insurance	9	7	18	12	1	1	14	6
l) Other expenditure	9	8	161	9	5	5	7	6
V. Provisions and contingencies	71	5	201	136	39	39	250	144
Total expenses	353	386	1506	1552	489	489	1031	1071
VI. Profit (loss)	(257)	(165)	(1009)	(867)	(198)	(198)	(427)	(167)
Total (III+IV+V+VI)	97	221	497	684	291	291	604	905

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Chhindwara Seoni Kshetriya Gramin Bank		Chikmagalur Kodagu Gramin Bank		Chitradurga Gramin Bank		Cuttack Gramya Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)
Income								
I. Interest earned	176	361	468	782	694	1056	1156	1484
a) Interest/discount on advances/bills	56	163	314	531	466	628	406	492
b) Income on investments	111	188	—	46	38	63	36	147
c) Interest on balances with RBI and other inter-bank funds	—	10	155	205	191	366	714	845
d) Others	9	—	—	—	—	—	—	—
II. Other income	30	33	30	38	50	55	51	151
a) Commission, exchange, brokerage, etc.	24	27	6	7	9	10	13	13
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	6	6	23	31	41	45	38	138
Total (I+II)	206	394	498	819	745	1111	1207	1635
Expenditure & Provisions								
III. Interest expended	229	368	303	453	567	694	908	1352
a) Interest on deposits	223	361	208	301	401	500	775	1208
b) Interest on RBI/inter-bank borrowings	6	7	95	153	166	—	133	143
c) Others	—	—	—	—	—	193	—	—
IV. Operating expenses	230	257	185	224	408	435	842	864
a) Payments to and provisions for employees	190	208	159	207	359	384	683	680
b) Rent, taxes and lighting	7	8	4	4	8	9	19	20
c) Printing and stationery	5	5	4	4	6	5	10	13
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	1	2	3	2	3	2
f) Directors' fees, allowances and expenses	—	—	—	1	—	—	—	—
g) Auditors' fees and expenses	—	1	1	—	1	1	1	2
h) Law charges	1	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	2	1	1	4	4	5	6
j) Repairs and maintenance	—	—	—	1	1	2	1	1
k) Insurance	—	—	3	2	6	4	84	103
l) Other expenditure	22	31	12	2	20	22	35	36
V. Provisions and contingencies	—	—	31	60	—	430	51	2106
Total expenses	458	625	519	738	975	1558	1755	4321
VI. Profit (loss)	(252)	(231)	(21)	81	(230)	(447)	(548)	(2686)
Total (III+IV+V+VI)	206	394	498	819	745	1111	1207	1635

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Damoh Panna Sagar Gramin Bank		Devipatan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	1996 (89)	1997 (90)	1996 (91)	1997 (92)	1996 (93)	1997 (94)	1996 (95)	1997 (96)
Income								
I. Interest earned	334	465	677	1209	335	553	424	758
a) Interest/discount on advances/bills	101	103	134	218	105	198	200	379
b) Income on investments	—	—	264	455	103	194	110	223
c) Interest on balances with RBI and other inter-bank funds	—	—	279	536	127	159	113	157
d) Others	232	363	—	—	—	1	—	—
II. Other income	24	17	125	66	31	32	4	9
a) Commission, exchange, brokerage, etc.	9	10	21	10	3	4	1	5
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	1	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	14	7	103	56	28	28	1	4
Total (I+II)	357	482	802	1275	366	585	427	767
Expenditure & Provisions								
III. Interest expended	355	517	419	625	289	464	362	556
a) Interest on deposits	318	482	378	570	268	436	279	440
b) Interest on RBI/inter-bank borrowings	36	33	41	54	21	28	83	116
c) Others	1	2	—	—	—	—	—	—
IV. Operating expenses	265	295	341	454	231	252	202	286
a) Payments to and provisions for employees	249	262	313	396	203	224	180	258
b) Rent, taxes and lighting	6	7	7	7	7	8	4	5
c) Printing and stationery	3	4	3	5	3	2	2	6
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	2	3	2	2	2	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	—	—	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	1	1	1	2	2	1	2
j) Repairs and maintenance	—	—	—	1	1	1	1	—
k) Insurance	3	5	5	10	2	2	1	1
l) Other expenditure	2	13	8	30	10	11	10	11
V. Provisions and contingencies	—	202	31	478	(29)	147	52	90
Total expenses	621	1014	791	1556	491	863	616	932
VI. Profit (loss)	(264)	(532)	11	(281)	(125)	(279)	(189)	(165)
Total (III+IV+V+VI)	357	482	802	1275	366	585	427	767

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank		Etah Gramin Bank	
	1996 (97)	1997 (98)	1996 (99)	1997 (100)	1996 (101)	1997 (102)	1996 (103)	1997 (104)
Income								
I. Interest earned	147	205	874	1558	152	—	585	891
a) Interest/discount on advances/bills	67	99	279	422	26	—	315	444
b) Income on investments	—	6	578	578	—	—	72	161
c) Interest on balances with RBI and other inter-bank funds	—	—	17	558	126	—	199	287
d) Others	81	101	—	—	—	—	—	—
II. Other income	23	16	43	42	2	—	41	81
a) Commission, exchange, brokerage, etc.	6	7	14	18	2	—	10	45
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	1	—	—	—	—	—	—	1
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	15	9	29	24	—	—	31	35
Total (I+II)	170	221	917	1601	154	—	627	972
Expenditure & Provisions								
III. Interest expended	171	241	706	1067	284	—	442	616
a) Interest on deposits	146	215	597	948	263	—	365	501
b) Interest on RBI/inter-bank borrowings	—	—	110	118	—	—	77	114
c) Others	25	26	—	—	20	—	—	—
IV. Operating expenses	159	168	538	439	387	—	248	272
a) Payments to and provisions for employees	122	140	486	380	343	—	218	240
b) Rent, taxes and lighting	4	4	10	13	9	—	6	7
c) Printing and stationery	2	2	9	10	2	—	3	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	4	4	2	—	1	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	2	—	—	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	2	3	4	1	—	3	3
j) Repairs and maintenance	—	—	1	4	—	—	1	1
k) Insurance	16	2	11	9	21	—	—	—
l) Other expenditure	11	14	12	14	9	—	14	15
V. Provisions and contingencies	546	93	587	702	232	—	12	73
Total expenses	330	501	1831	2208	903	—	702	961
VI. Profit (loss)	(160)	(280)	(914)	(607)	(749)	—	(75)	12
Total (III+IV+V+VI)	170	221	917	1601	154	—	627	972

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank		Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(105)	(106)	(107)	(108)	(109)	(110)	(111)	(112)
Income								
I. Interest earned	389	475	787	1179	419	719	1322	1944
a) Interest/discount on advances/bills	136	172	188	241	178	208	258	344
b) Income on investments	54	62	167	308	10	88	362	530
c) Interest on balances with RBI and other inter-bank funds	198	241	—	—	231	423	13	3
d) Others	—	—	433	630	—	—	689	1066
II. Other income	23	11	45	19	25	29	33	35
a) Commission, exchange, brokerage, etc.	17	7	23	6	3	5	3	3
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	1	—	1	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	5	5	21	13	22	24	30	32
Total (I+II)	412	486	832	1198	444	748	1355	1979
Expenditure & Provisions								
III. Interest expended	368	457	526	718	230	507	768	1045
a) Interest on deposits	301	397	472	655	174	439	658	930
b) Interest on RBI/inter-bank borrowings	67	59	3	—	22	—	110	114
c) Others	—	—	51	63	35	68	—	—
IV. Operating expenses	203	210	273	308	88	94	486	494
a) Payments to and provisions for employees	177	190	231	254	66	68	446	443
b) Rent, taxes and lighting	4	4	6	6	5	5	7	8
c) Printing and stationery	1	1	3	5	1	1	7	8
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	4	4	2	2	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	—	1	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	1	1	1	1	1	2	2
j) Repairs and maintenance	1	—	—	—	—	—	1	1
k) Insurance	—	—	3	6	1	1	3	11
l) Other expenditure	17	11	24	30	12	16	17	17
V. Provisions and contingencies	37	477	82	412	108	27	82	402
Total expenses	608	1144	880	1438	427	628	1337	1941
VI. Profit (loss)	(197)	(658)	(48)	(240)	17	120	18	38
Total (III+IV+V+VI)	412	486	832	1198	444	748	1355	1979

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	1996 (113)	1997 (114)	1996 (115)	1997 (116)	1996 (117)	1997 (118)	1996 (119)	1997 (120)
Income								
I. Interest earned	350	507	319	377	1043	—	160	289
a) Interest/discount on advances/bills	128	149	99	80	509	—	35	71
b) Income on investments	13	65	82	116	170	—	29	47
c) Interest on balances with RBI and other inter-bank funds	210	293	137	182	364	—	96	171
d) Others	—	—	—	—	—	—	—	—
II. Other income	23	32	23	18	49	—	3	10
a) Commission, exchange, brokerage, etc.	7	16	4	4	7	—	2	1
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	16	16	20	14	42	—	1	8
Total (I+II)	373	539	342	396	1092	—	164	299
Expenditure & Provisions								
III. Interest expended	312	438	253	340	1043	—	114	184
a) Interest on deposits	258	384	227	313	879	—	106	174
b) Interest on RBI/inter-bank borrowings	54	54	23	23	12	—	7	10
c) Others	—	—	3	4	152	—	—	—
IV. Operating expenses	271	298	139	213	826	—	102	225
a) Payments to and provisions for employees	221	249	114	181	722	—	77	93
b) Rent, taxes and lighting	6	6	3	4	20	—	2	2
c) Printing and stationery	4	4	1	2	12	—	1	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	2	1	2	3	—	1	119
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	—	—	2	—	—	—
h) Law charges	—	1	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	1	—	—	1	—	—	—
j) Repairs and maintenance	4	4	—	—	1	—	—	—
k) Insurance	27	2	13	17	7	—	1	2
l) Other expenditure	6	27	6	7	57	—	19	4
V. Provisions and contingencies	53	167	—	—	523	—	102	—
Total expenses	636	903	393	553	2392	—	216	408
VI. Profit (loss)	(263)	(364)	(50)	(157)	(1300)	—	(52)	(110)
Total (III+IV+V+VI)	373	539	342	396	1092	—	164	299

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)
Income								
I. Interest earned	458	632	467	608	1201	1680	687	962
a) Interest/discount on advances/bills	341	477	77	122	331	409	50	108
b) Income on investments	31	59	275	346	266	540	98	120
c) Interest on balances with RBI and other inter-bank funds	86	96	70	81	604	731	538	734
d) Others	—	—	45	60	—	—	—	—
II. Other income	24	16	17	10	34	40	10	14
a) Commission, exchange, brokerage, etc.	2	5	8	10	10	10	2	3
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	1	—	—	1
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	22	11	9	—	23	30	8	10
Total (I+II)	482	648	484	618	1235	1721	696	975
Expenditure & Provisions								
III. Interest expended	311	410	455	553	912	1255	406	562
a) Interest on deposits	208	274	125	166	808	1138	389	547
b) Interest on RBI/inter-bank borrowings	102	136	298	29	103	118	17	16
c) Others	1	—	32	358	—	—	—	—
IV. Operating expenses	115	132	98	93	366	406	219	246
a) Payments to and provisions for employees	94	103	76	73	333	363	200	212
b) Rent, taxes and lighting	5	9	3	4	9	8	3	3
c) Printing and stationery	3	4	3	2	6	6	2	2
d) Advertisement and publicity	1	2	—	—	—	—	—	—
e) Depreciation on Bank's property	3	3	2	2	2	3	1	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	1	1	—	—
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	2	1	1	1	1	1	1
j) Repairs and maintenance	1	2	—	—	1	1	1	1
k) Insurance	1	—	8	4	—	8	6	21
l) Other expenditure	5	6	5	6	14	15	5	4
V. Provisions and contingencies	31	25	—	28	90	9	—	309
Total expenses	457	567	553	673	1368	1671	625	1118
VI. Profit (loss)	24	82	(70)	(55)	(133)	50	71	(142)
Total (III+IV+V+VI)	482	648	484	618	1235	1721	696	975

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Gorakhpur Kshetriya Gramin Bank		Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(129)	(130)	(131)	(132)	(133)	(134)	(135)	(136)
Income								
I. Interest earned	5187	6768	602	870	3248	4467	214	372
a) Interest/discount on advances/bills	812	1034	223	261	636	1003	49	95
b) Income on investments	4374	5735	175	256	472	3464	105	—
c) Interest on balances with RBI and other inter-bank funds	—	—	203	353	2140	—	59	203
d) Others	—	—	—	—	—	—	—	74
II. Other income	80	58	13	16	90	179	4	3
a) Commission, exchange, brokerage, etc.	53	48	10	11	9	11	3	2
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	1	—	—	—	1	—	1	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	27	10	3	5	80	167	—	1
Total (I+II)	5267	6826	615	886	3338	4646	218	375
Expenditure & Provisions								
III. Interest expended	2951	3815	444	537	2193	2782	212	311
a) Interest on deposits	2620	3445	382	478	1940	2488	134	211
b) Interest on RBI/inter-bank borrowings	331	370	61	59	253	—	19	26
c) Others	—	—	1	1	—	294	59	74
IV. Operating expenses	1278	1393	251	269	958	1010	92	229
a) Payments to and provisions for employees	1179	1272	202	236	803	803	83	99
b) Rent, taxes and lighting	17	18	5	6	16	18	3	3
c) Printing and stationery	10	11	4	4	7	9	1	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	4	5	3	3	4	3	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	2	3	1	1	2	2	—	—
h) Law charges	1	1	—	—	1	1	—	—
i) Postage, telegrams, telephones, etc.	4	4	2	2	2	3	—	—
j) Repairs and maintenance	3	2	—	—	2	2	—	—
k) Insurance	15	20	23	3	19	68	1	1
l) Other expenditure	44	56	11	14	102	101	1	122
V. Provisions and contingencies	—	238	45	373	6	1411	—	—
Total expenses	4230	5446	740	1179	3156	5204	304	539
VI. Profit (loss)	1038	1380	(125)	(293)	182	(557)	(86)	(164)
Total (III+IV+V+VI)	5267	6826	615	886	3338	4646	218	375

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Hadoti Kshetriya Gramin Bank		Haryana Kshetriya Gramin Bank		Hazaribagh Kshetriya Gramin Bank		Himachal Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(137)	(138)	(139)	(140)	(141)	(142)	(143)	(144)
Income								
I. Interest earned	512	831	869	17	286	449	1684	2311
a) Interest/discount on advances/bills	262	374	153	(993)	38	67	328	424
b) Income on investments	45	130	171	404	147	128	771	1129
c) Interest on balances with RBI and other inter-bank funds	205	327	546	606	102	255	583	756
d) Others	—	—	—	—	—	—	1	1
II. Other income	47	32	63	63	12	23	69	79
a) Commission, exchange, brokerage, etc.	13	18	27	33	2	3	30	64
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	35	15	35	30	10	20	40	15
Total (I+II)	559	863	932	80	298	472	1753	2390
Expenditure & Provisions								
III. Interest expended	510	804	876	1230	171	251	1226	1668
a) Interest on deposits	452	701	827	1141	162	237	1155	1575
b) Interest on RBI/inter-bank borrowings	58	103	49	89	9	14	1	1
c) Others	—	—	—	—	—	—	70	93
IV. Operating expenses	318	353	400	450	103	120	502	715
a) Payments to and provisions for employees	271	302	363	403	88	104	402	607
b) Rent, taxes and lighting	8	9	7	8	3	6	9	10
c) Printing and stationery	4	5	3	2	1	1	5	4
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	3	3	3	2	4	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	—	—	1	1
h) Law charges	—	1	1	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	3	3	1	2	1	1	4	4
j) Repairs and maintenance	—	—	—	—	1	1	1	1
k) Insurance	5	5	7	8	—	2	22	10
l) Other expenditure	22	24	15	20	6	2	58	76
V. Provisions and contingencies	—	958	—	—	6	63	17	276
Total expenses	827	2115	1276	1680	280	435	1745	2660
VI. Profit (loss)	(268)	(1252)	(344)	(1600)	18	38	8	(270)
Total (III+IV+V+VI)	559	863	932	80	298	472	1753	2390

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank		Indore Ujjain Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(145)	(146)	(147)	(148)	(149)	(150)	(151)	(152)
Income								
I. Interest earned	121	213	547	780	911	1333	198	344
a) Interest/discount on advances/bills	32	44	269	356	214	295	82	131
b) Income on investments	27	52	108	155	523	592	115	208
c) Interest on balances with RBI and other inter-bank funds	61	—	170	269	173	447	2	5
d) Others	—	116	—	—	—	—	—	—
II. Other income	9	4	37	30	49	58	17	23
a) Commission, exchange, brokerage, etc.	3	3	4	5	33	41	(4)	4
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	5	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	1	1	32	25	16	17	21	19
Total (I+II)	129	217	583	810	960	1391	215	367
Expenditure & Provisions								
III. Interest expended	102	140	376	508	548	842	149	221
a) Interest on deposits	96	132	299	410	515	806	124	187
b) Interest on RBI/inter-bank borrowings	6	8	4	3	33	36	25	34
c) Others	—	—	73	94	—	—	—	—
IV. Operating expenses	81	85	159	184	300	351	131	163
a) Payments to and provisions for employees	60	65	134	154	268	295	113	142
b) Rent, taxes and lighting	2	3	6	7	8	9	4	6
c) Printing and stationery	1	1	2	3	4	6	3	1
d) Advertisement and publicity	—	—	—	—	—	1	—	—
e) Depreciation on Bank's property	1	1	3	3	3	4	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	1	1	—	—
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	1	1	1	1	1	1	1
j) Repairs and maintenance	—	—	1	—	1	1	1	1
k) Insurance	12	9	3	3	6	25	1	1
l) Other expenditure	4	4	9	12	9	9	7	9
V. Provisions and contingencies	10	102	43	54	76	66	22	154
Total expenses	192	326	577	746	925	1259	302	537
VI. Profit (loss)	(63)	(110)	6	64	35	132	(87)	(170)
Total (III+IV+V+VI)	129	217	583	810	960	1391	215	367

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank		Jamnagar Gramin Bank		Jamuna Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)
Income								
I. Interest earned	1808	2267	1203	1925	481	605	395	785
a) Interest/discount on advances/bills	337	524	155	228	219	189	252	332
b) Income on investments	619	641	107	221	—	134	86	257
c) Interest on balances with RBI and other inter-bank funds	852	1101	941	1476	262	282	56	196
d) Others	—	—	—	—	—	—	1	—
II. Other income	59	131	12	15	4	8	45	63
a) Commission, exchange, brokerage, etc.	15	16	3	5	4	8	25	38
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	2	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	44	113	9	11	—	—	20	25
Total (I+II)	1867	2398	1215	1940	485	613	440	848
Expenditure & Provisions								
III. Interest expended	1125	1654	756	1167	409	553	341	584
a) Interest on deposits	1053	1580	725	1123	341	465	283	503
b) Interest on RBI/inter-bank borrowings	71	74	—	—	69	87	6	8
c) Others	—	—	31	44	—	—	51	74
IV. Operating expenses	689	698	408	455	220	231	201	228
a) Payments to and provisions for employees	611	616	359	404	203	210	162	176
b) Rent, taxes and lighting	9	10	8	9	4	5	9	9
c) Printing and stationery	6	7	9	8	3	4	2	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	2	2	3	1	1	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	2	1	1	—	1	—	1
h) Law charges	1	1	1	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	4	4	1	2	1	1	2	3
j) Repairs and maintenance	1	—	—	1	—	1	—	—
k) Insurance	34	35	5	7	2	2	—	—
l) Other expenditure	21	21	21	20	5	6	21	32
V. Provisions and contingencies	—	344	45	293	—	—	39	231
Total expenses	1813	2695	1209	1915	629	783	581	1043
VI. Profit (loss)	53	(297)	6	25	(144)	(171)	(141)	(196)
Total (III+IV+V+VI)	1867	2398	1215	1940	485	613	440	848

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Jhbua Dhar Kshetriya Gramin Bank		Junagadh Amreli Gramin Bank		Ka Bank Nongkyndong		Kakathiya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)
Income								
I. Interest earned	368	604	237	340	604	994	355	373
a) Interest/discount on advances/bills	256	373	74	94	49	85	267	225
b) Income on investments	3	10	28	78	392	622	—	—
c) Interest on balances with RBI and other inter-bank funds	109	220	135	169	163	288	88	148
d) Others	—	—	—	—	—	—	—	—
II. Other income	33	29	14	26	46	35	36	28
a) Commission, exchange, brokerage, etc.	5	5	5	17	38	31	8	7
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	10	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	28	24	—	9	8	4	29	21
Total (I+II)	401	634	251	366	651	1030	391	401
Expenditure & Provisions								
III. Interest expended	440	614	193	261	325	484	265	325
a) Interest on deposits	347	510	162	218	289	436	178	225
b) Interest on RBI/inter-bank borrowings	94	104	25	33	36	48	86	99
c) Others	—	—	7	10	—	—	—	—
IV. Operating expenses	346	380	136	142	178	189	208	203
a) Payments to and provisions for employees	312	341	117	122	148	153	163	165
b) Rent, taxes and lighting	8	9	3	3	8	9	6	6
c) Printing and stationery	5	4	1	3	2	5	4	4
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	1	1	2	2	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	—	—	—	—
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	1	1	1	—	1	1	1
j) Repairs and maintenance	1	1	—	—	—	—	—	1
k) Insurance	1	6	2	2	3	4	22	3
l) Other expenditure	15	13	11	9	14	15	9	21
V. Provisions and contingencies	—	1001	29	—	140	268	776	41
Total expenses	786	1994	359	403	643	940	643	569
VI. Profit (loss)	(385)	(1360)	(108)	(37)	8	89	(252)	(168)
Total (III+IV+V+VI)	401	634	251	366	651	1030	391	401

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakadurga Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(169)	(170)	(171)	(172)	(173)	(174)	(175)	(176)
Income								
I. Interest earned	239	355	694	1116	454	628	467	607
a) Interest/discount on advances/bills	140	184	317	538	66	79	263	365
b) Income on investments	7	23	347	457	113	127	202	239
c) Interest on balances with RBI and other inter-bank funds	92	147	30	28	275	422	2	2
d) Others	—	—	—	93	—	—	—	—
II. Other income	34	12	62	85	10	24	14	18
a) Commission, exchange, brokerage, etc.	—	—	42	50	4	5	2	4
b) Net profit (loss) on sale of investments	—	—	—	—	—	11	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	1	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	33	12	20	35	6	8	12	14
Total (I+II)	273	367	756	1201	464	652	481	625
Expenditure & Provisions								
III. Interest expended	230	330	550	715	393	531	287	334
a) Interest on deposits	149	244	407	550	371	509	201	228
b) Interest on RBI/inter-bank borrowings	81	86	144	165	22	23	85	106
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	342	399	369	449	363	419	117	121
a) Payments to and provisions for employees	297	361	298	381	313	355	93	98
b) Rent, taxes and lighting	7	8	7	8	7	8	4	5
c) Printing and stationery	5	5	5	6	3	8	3	3
d) Advertisement and publicity	—	—	—	—	—	—	—	1
e) Depreciation on Bank's property	2	3	3	3	2	3	4	4
f) Directors' fees, allowances and expenses	1	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	—	1	—	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	3	4	2	3	—	—	2	3
j) Repairs and maintenance	1	2	1	2	—	—	2	2
k) Insurance	14	7	34	27	4	5	2	3
l) Other expenditure	12	9	17	19	31	39	7	2
V. Provisions and contingencies	—	290	25	463	18	182	13	48
Total expenses	572	1019	945	1627	774	1132	417	503
VI. Profit (loss)	(300)	(653)	(189)	(426)	(310)	(480)	64	121
Total (III+IV+V+VI)	273	367	756	1201	464	652	481	625

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank		Kashi Gramin Bank		Kisan Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(177)	(178)	(179)	(180)	(181)	(182)	(183)	(184)
Income								
I. Interest earned	872	1709	301	505	779	1151	276	409
a) Interest/discount on advances/bills	177	429	75	140	206	284	111	135
b) Income on investments	240	775	75	138	245	442	48	87
c) Interest on balances with RBI and other inter-bank funds	450	504	152	227	327	426	118	186
d) Others	5	—	—	—	—	—	—	—
II. Other income	65	57	38	46	40	52	16	26
a) Commission, exchange, brokerage, etc.	61	52	2	2	11	14	10	14
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	1	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	4	4	36	44	29	38	6	12
Total (I+II)	937	1766	339	551	818	1203	292	435
Expenditure & Provisions								
III. Interest expended	921	1347	326	383	745	1011	253	363
a) Interest on deposits	806	1195	293	346	686	953	211	316
b) Interest on RBI/inter-bank borrowings	—	—	33	37	2	2	42	47
c) Others	115	151	—	—	57	56	—	—
IV. Operating expenses	548	543	200	193	372	418	246	264
a) Payments to and provisions for employees	428	476	156	171	306	341	212	233
b) Rent, taxes and lighting	11	12	3	4	9	13	5	6
c) Printing and stationery	6	5	3	3	5	6	3	4
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	4	4	4	4	3	3	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	1	1	1	—	1
h) Law charges	—	1	—	—	1	1	—	—
i) Postage, telegrams, telephones, etc.	—	1	1	1	1	2	1	1
j) Repairs and maintenance	—	1	1	1	2	2	1	1
k) Insurance	75	16	—	1	19	19	—	1
l) Other expenditure	22	24	32	9	26	31	20	16
V. Provisions and contingencies	59	1854	49	456	72	1531	46	175
Total expenses	1528	3743	575	1032	1189	2960	545	802
VI. Profit (loss)	(592)	(1977)	(236)	(482)	(370)	(1757)	(253)	(367)
Total (III+IV+V+VI)	937	1766	339	551	818	1203	292	435

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Kolar Gramin Bank		Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		Krishna Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(185)	(186)	(187)	(188)	(189)	(190)	(191)	(192)
Income								
I. Interest earned	684	1097	955	1347	548	845	1035	1856
a) Interest/discount on advances/bills	359	576	232	460	141	204	595	1247
b) Income on investments	322	517	377	887	—	—	124	259
c) Interest on balances with RBI and other inter-bank funds	3	—	346	—	406	642	316	350
d) Others	—	5	—	—	—	—	—	—
II. Other income	74	66	48	46	25	21	120	49
a) Commission, exchange, brokerage, etc.	7	10	1	—	4	4	100	49
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	66	56	47	46	21	17	20	—
Total (I+II)	758	1164	1002	1392	573	866	1155	1906
Expenditure & Provisions								
III. Interest expended	511	643	524	711	635	859	770	1218
a) Interest on deposits	355	486	368	557	557	804	620	927
b) Interest on RBI/inter-bank borrowings	145	158	156	154	78	55	—	—
c) Others	11	—	—	—	—	—	150	291
IV. Operating expenses	362	414	525	596	694	1031	604	715
a) Payments to and provisions for employees	269	375	447	508	568	652	412	441
b) Rent, taxes and lighting	7	9	8	9	10	11	11	11
c) Printing and stationery	3	2	7	8	9	10	6	10
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	3	4	4	2	3	3	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	3	3	4	4	1	2	2	3
j) Repairs and maintenance	1	1	1	1	1	2	—	1
k) Insurance	46	8	45	41	29	26	59	7
l) Other expenditure	30	13	9	18	74	323	110	236
V. Provisions and contingencies	—	430	418	395	—	—	425	(311)
Total expenses	873	1487	1467	1702	1329	1890	1800	1621
VI. Profit (loss)	(116)	(323)	(464)	(310)	(756)	(1024)	(645)	284
Total (III+IV+V+VI)	758	1164	1002	1392	573	866	1155	1906

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Kshetriya Gramin Bank		Kutch Grameen Bank		K.Kisan Gramin Bank		Lakhimi Gaonlia Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(193)	(194)	(195)	(196)	(197)	(198)	(199)	(200)
Income								
I. Interest earned	578	871	400	751	517	704	585	852
a) Interest/discount on advances/bills	175	354	67	173	244	202	137	175
b) Income on investments	192	256	137	274	18	56	242	534
c) Interest on balances with RBI and other inter-bank funds	211	261	195	303	146	155	20	4
d) Others	—	—	—	—	109	291	187	139
II. Other income	39	25	43	27	46	15	33	38
a) Commission, exchange, brokerage, etc.	21	25	26	9	1	3	12	16
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	1	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	18	—	16	18	44	12	21	22
Total (I+II)	617	896	442	778	563	719	618	889
Expenditure & Provisions								
III. Interest expended	494	693	364	527	436	712	485	635
a) Interest on deposits	442	633	329	480	237	364	437	582
b) Interest on RBI/inter-bank borrowings	5	4	35	47	52	58	48	52
c) Others	47	55	—	—	146	291	—	—
IV. Operating expenses	425	443	209	200	320	585	451	604
a) Payments to and provisions for employees	380	393	193	182	224	244	363	538
b) Rent, taxes and lighting	10	11	2	3	4	5	12	14
c) Printing and stationery	4	5	2	3	2	3	6	7
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	2	2	1	2	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	—	1	1	1
h) Law charges	—	—	—	—	1	2	—	—
i) Postage, telegrams, telephones, etc.	2	2	2	2	—	1	1	2
j) Repairs and maintenance	3	4	—	1	—	—	1	1
k) Insurance	1	6	3	2	38	11	1	1
l) Other expenditure	23	18	5	5	48	318	63	37
V. Provisions and contingencies	63	898	209	—	1034	—	2	1255
Total expenses	983	2034	573	727	1789	1297	650	2494
VI. Profit (loss)	(366)	(1138)	(131)	51	(1226)	(579)	(32)	(1604)
Total (III+IV+V+VI)	617	896	442	778	563	719	618	889

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank		Magadh Gramin Bank		Mahakaushal Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(201)	(202)	(203)	(204)	(205)	(206)	(207)	(208)
Income								
I. Interest earned	143	140	158	225	1857	2525	63	80
a) Interest/discount on advances/bills	32	41	37	59	265	232	16	12
b) Income on investments	34	39	—	—	517	1660	—	—
c) Interest on balances with RBI and other inter-bank funds	78	61	121	166	1076	634	47	68
d) Others	—	—	—	—	—	—	—	—
II. Other income	20	18	5	6	27	32	11	11
a) Commission, exchange, brokerage, etc.	7	10	2	6	3	3	2	3
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	1	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	12	8	3	—	24	29	7	7
Total (I+II)	163	158	163	232	1884	2557	73	91
Expenditure & Provisions								
III. Interest expended	145	171	297	410	1239	1670	111	154
a) Interest on deposits	127	155	276	403	1185	1616	107	146
b) Interest on RBI/inter-bank borrowings	2	2	21	6	3	3	4	8
c) Others	16	14	—	—	52	52	—	—
IV. Operating expenses	177	186	332	347	884	914	156	170
a) Payments to and provisions for employees	143	162	310	324	720	756	135	152
b) Rent, taxes and lighting	3	3	5	5	9	9	5	6
c) Printing and stationery	2	2	2	3	6	8	2	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	1	2	3	3	1	3
f) Directors' fees, allowances and expenses	—	—	—	0	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	2	2	—	—
h) Law charges	—	—	—	0	—	—	—	—
i) Postage, telegrams, telephones, etc.	—	—	—	1	2	3	1	1
j) Repairs and maintenance	1	—	1	1	—	1	—	—
k) Insurance	9	3	4	3	130	118	7	2
l) Other expenditure	18	14	8	9	11	13	5	3
V. Provisions and contingencies	17	47	—	188	138	1567	—	287
Total expenses	339	404	629	945	2261	4151	267	611
VI. Profit (loss)	(176)	(246)	(465)	(713)	(377)	(1594)	(194)	(521)
Total (III+IV+V+VI)	163	158	163	232	1884	2557	73	91

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Malaprabha Gramin Bank		Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(209)	(210)	(211)	(212)	(213)	(214)	(215)	(216)
Income								
I. Interest earned	3714	5168	1729	2510	526	691	97	195
a) Interest/discount on advances/bills	2621	3453	472	687	260	343	16	47
b) Income on investments	240	767	477	962	102	136	—	—
c) Interest on balances with RBI and other inter-bank funds	853	948	780	861	164	213	81	148
d) Others	—	—	—	—	—	—	—	—
II. Other income	615	366	169	262	48	59	10	13
a) Commission, exchange, brokerage, etc.	35	43	160	217	47	35	7	8
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	581	323	9	45	1	24	3	6
Total (I+II)	4329	5534	1898	2771	573	750	107	208
Expenditure & Provisions								
III. Interest expended	2295	2822	1543	2164	315	417	147	223
a) Interest on deposits	1373	1758	1417	2026	229	303	146	220
b) Interest on RBI/inter-bank borrowings	923	1064	125	138	35	113	1	3
c) Others	—	—	—	—	50	—	—	—
IV. Operating expenses	1543	1695	1099	1169	125	138	183	191
a) Payments to and provisions for employees	1362	1485	968	1069	107	118	153	168
b) Rent, taxes and lighting	24	31	20	24	4	4	3	4
c) Printing and stationery	19	21	14	13	1	2	2	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	11	13	4	4	3	3	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	3	4	2	2	—	1	—	—
h) Law charges	—	1	1	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	15	17	2	1	1	1	1	1
j) Repairs and maintenance	3	2	1	2	—	—	—	—
k) Insurance	11	12	52	14	2	1	3	4
l) Other expenditure	94	109	36	38	7	8	20	11
V. Provisions and contingencies	149	987	361	1032	39	45	33	71
Total expenses	3988	5504	3003	4366	478	600	363	485
VI. Profit (loss)	341	30	(1105)	(1594)	95	150	(256)	(277)
Total (III+IV+V+VI)	4329	5534	1898	2771	573	750	107	208

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Manipur Rural Bank		Manjira Gramin Bank		Marathwada Gramin Bank		Marudhar Kshetriya Gramin Bank	
	1996 (217)	1997 (218)	1996 (219)	1997 (220)	1996 (221)	1997 (222)	1996 (223)	1997 (224)
Income								
I. Interest earned	99	137	907	1233	1860	2640	156	251
a) Interest/discount on advances/bills	25	29	580	824	778	959	69	121
b) Income on investments	—	11	126	186	1058	1662	—	4
c) Interest on balances with RBI and other inter-bank funds	75	97	201	223	24	19	—	—
d) Others	—	—	—	—	—	—	87	126
II. Other income	5	5	151	143	146	126	17	14
a) Commission, exchange, brokerage, etc.	1	1	15	15	137	110	1	2
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	2	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	4	4	136	126	9	15	15	12
Total (I+II)	104	142	1058	1376	2006	2766	173	265
Expenditure & Provisions								
III. Interest expended	97	91	688	909	1311	1765	256	386
a) Interest on deposits	42	62	461	665	1030	1405	238	363
b) Interest on RBI/inter-bank borrowings	54	29	227	244	281	360	—	—
c) Others	—	—	—	—	—	—	19	23
IV. Operating expenses	111	384	387	484	1042	1133	237	281
a) Payments to and provisions for employees	102	111	330	327	878	986	211	243
b) Rent, taxes and lighting	4	4	7	9	24	26	4	5
c) Printing and stationery	2	2	9	5	13	16	4	4
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	1	5	6	5	6	2	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	2	3	—	—
h) Law charges	—	—	—	—	1	—	—	—
i) Postage, telegrams, telephones, etc.	—	—	3	3	7	8	1	1
j) Repairs and maintenance	—	—	1	1	—	—	—	—
k) Insurance	1	1	13	5	51	11	1	3
l) Other expenditure	1	264	18	126	62	77	13	24
V. Provisions and contingencies	—	—	360	460	—	59	34	49
Total expenses	208	475	1436	1853	2353	2956	527	716
VI. Profit (loss)	(103)	(333)	(377)	(477)	(347)	(191)	(354)	(452)
Total (III+IV+V+VI)	104	142	1058	1376	2006	2766	173	265

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Marwar Gramin Bank		Mayurakshi Gramin Bank		Mewar Anchalik Gramin Bank		Mithila Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(225)	(226)	(227)	(228)	(229)	(230)	(231)	(232)
Income								
I. Interest earned	1887	2657	683	1037	409	728	253	414
a) Interest/discount on advances/bills	488	713	245	343	118	206	74	109
b) Income on investments	679	997	—	—	98	152	—	—
c) Interest on balances with RBI and other inter-bank funds	718	946	283	448	17	3	179	303
d) Others	1	—	155	247	176	367	—	1
II. Other income	89	54	62	95	47	46	7	11
a) Commission, exchange, brokerage, etc.	75	52	53	88	5	7	5	7
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	14	2	8	8	42	39	1	4
Total (I+II)	1976	2711	745	1133	457	775	259	425
Expenditure & Provisions								
III. Interest expended	1375	1961	631	1076	370	618	347	498
a) Interest on deposits	1292	1854	570	1005	337	577	304	465
b) Interest on RBI/inter-bank borrowings	83	108	61	71	33	41	43	32
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	595	653	469	501	228	255	393	870
a) Payments to and provisions for employees	539	590	436	464	198	218	282	310
b) Rent, taxes and lighting	9	11	7	7	8	9	5	5
c) Printing and stationery	6	8	5	6	5	4	2	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	1	1	5	5	1	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	—	—	—	1
h) Law charges	1	—	—	1	—	—	1	1
i) Postage, telegrams, telephones, etc.	5	5	1	1	2	3	—	1
j) Repairs and maintenance	1	1	1	1	—	1	1	2
k) Insurance	1	2	4	7	—	—	1	1
l) Other expenditure	31	32	13	13	9	14	99	546
V. Provisions and contingencies	—	—	105	280	—	26	—	—
Total expenses	1426	2614	1205	1857	—	899	740	1368
VI. Profit (loss)	550	97	(460)	(724)	(142)	(125)	(480)	(943)
Total (III+IV+V+VI)	1976	2711	745	1133	457	775	259	425

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	1996 (233)	1997 (234)	1996 (235)	1997 (236)	1996 (237)	1997 (238)	1996 (239)	1997 (240)
Income								
I. Interest earned	—	—	876	1426	286	—	250	336
a) Interest/discount on advances/bills	—	—	160	370	132	—	89	89
b) Income on investments	—	—	15	215	66	—	81	126
c) Interest on balances with RBI and other inter-bank funds	—	—	701	841	88	—	79	121
d) Others	—	—	—	—	—	—	—	—
II. Other income	—	—	78	80	9	—	28	13
a) Commission, exchange, brokerage, etc.	—	—	14	14	4	—	1	1
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	1
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	—	—	64	66	5	—	27	11
Total (I+II)	—	—	916	1507	295	—	278	348
Expenditure & Provisions								
III. Interest expended	—	—	667	907	205	—	154	244
a) Interest on deposits	—	—	642	892	175	—	119	207
b) Interest on RBI/inter-bank borrowings	—	—	26	16	30	—	8	12
c) Others	—	—	—	—	—	—	27	26
IV. Operating expenses	—	—	486	569	176	—	102	121
a) Payments to and provisions for employees	—	—	457	526	123	—	87	100
b) Rent, taxes and lighting	—	—	9	10	4	—	3	3
c) Printing and stationery	—	—	4	4	3	—	1	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	—	—	2	2	1	—	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	—	—	—	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	—	—	1	1	—	—	1	1
j) Repairs and maintenance	—	—	1	1	—	—	—	—
k) Insurance	—	—	4	17	2	—	1	4
l) Other expenditure	—	—	7	6	42	—	7	7
V. Provisions and contingencies	—	—	—	1781	545	—	21	194
Total expenses	—	—	1153	3257	926	—	277	559
VI. Profit (loss)	—	—	(1021)	(1750)	(631)	—	1	(211)
Total (III+IV+V+VI)	—	—	916	1507	295	—	278	348

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank		Nainital Almora Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(241)	(242)	(243)	(244)	(245)	(246)	(247)	(248)
Income								
I. Interest earned	534	941	37	79	1295	1204	394	700
a) Interest/discount on advances/bills	134	232	4	7	542	514	233	322
b) Income on investments	156	444	—	—	392	333	158	373
c) Interest on balances with RBI and other inter-bank funds	245	265	32	72	361	358	3	4
d) Others	—	—	—	—	—	—	—	—
II. Other income	5	12	6	2	251	48	22	25
a) Commission, exchange, brokerage, etc.	5	12	1	1	42	42	3	11
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	—	—	5	2	209	6	19	15
Total (I+II)	539	953	43	81	1546	1253	416	725
Expenditure & Provisions								
III. Interest expended	450	651	25	92	861	1112	315	455
a) Interest on deposits	373	551	12	46	738	938	264	383
b) Interest on RBI/inter-bank borrowings	77	101	13	1	121	170	49	71
c) Others	—	—	—	44	2	3	1	1
IV. Operating expenses	294	315	28	33	724	860	204	225
a) Payments to and provisions for employees	240	287	25	26	645	746	173	187
b) Rent, taxes and lighting	5	6	1	1	18	20	10	14
c) Printing and stationery	5	5	—	—	9	9	4	4
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	—	—	3	3	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	—	—	1	2	1	1
h) Law charges	—	—	—	—	2	1	—	—
i) Postage, telegrams, telephones, etc.	—	—	—	—	3	4	2	2
j) Repairs and maintenance	—	—	—	—	1	1	3	3
k) Insurance	2	2	1	1	9	34	1	2
l) Other expenditure	39	11	—	4	33	41	7	9
V. Provisions and contingencies	1256	398	28	—	53	47	27	43
Total expenses	2000	1364	53	124	1638	2019	546	723
VI. Profit (loss)	(1461)	(411)	(10)	(43)	(92)	(767)	(129)	2
Total (III+IV+V+VI)	539	953	43	81	1546	1253	416	725

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Nalanda Gramin Bank		Netravati Gramin Bank		Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(249)	(250)	(251)	(252)	(253)	(254)	(255)	(256)
Income								
I. Interest earned	275	450	130	198	506	825	2284	3255
a) Interest/discount on advances/bills	73	79	83	134	271	394	1795	2418
b) Income on investments	—	—	4	9	116	125	489	837
c) Interest on balances with RBI and other inter-bank funds	202	372	44	56	119	306	—	—
d) Others	—	—	—	—	—	—	—	—
II. Other income	17	29	15	21	36	68	239	309
a) Commission, exchange, brokerage, etc.	1	3	2	3	3	3	29	35
b) Net profit (loss) on sale of investments	—	—	—	—	1	21	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	1	—	1	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	16	27	13	18	32	42	210	274
Total (I+II)	293	480	145	219	542	892	2523	3564
Expenditure & Provisions								
III. Interest expended	373	546	97	140	447	612	1213	1616
a) Interest on deposits	363	541	73	102	377	529	737	992
b) Interest on RBI/inter-bank borrowings	10	6	25	38	5	5	477	625
c) Others	—	—	—	—	66	79	—	—
IV. Operating expenses	337	326	92	103	291	305	1090	1155
a) Payments to and provisions for employees	258	284	82	92	243	270	912	944
b) Rent, taxes and lighting	5	5	3	3	8	10	25	29
c) Printing and stationery	2	2	1	1	5	5	13	16
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	—	1	3	3	5	7
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	1	1	2	2
h) Law charges	—	1	—	—	—	—	—	1
i) Postage, telegrams, telephones, etc.	2	1	1	1	2	2	14	16
j) Repairs and maintenance	—	—	—	—	2	1	1	1
k) Insurance	1	1	1	1	—	—	7	8
l) Other expenditure	67	29	3	4	27	13	111	131
V. Provisions and contingencies	99	246	—	—	(59)	194	—	—
Total expenses	809	1118	189	243	679	1112	2304	2771
VI. Profit (loss)	(517)	(639)	(44)	(24)	(137)	(219)	219	793
Total (III+IV+V+VI)	293	480	145	219	542	892	2523	3564

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)
REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Palamau Kshetriya Gramin Bank		Panchmahal Gramin Bank		Pandyan Grama Bank		Parvatiya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(257)	(258)	(259)	(260)	(261)	(262)	(263)	(264)
Income								
I. Interest earned	474	717	483	480	1601	2315	282	—
a) Interest/discount on advances/bills	93	128	316	176	1103	1639	59	—
b) Income on investments	162	193	60	130	498	673	140	—
c) Interest on balances with RBI and other inter-bank funds	219	396	100	161	—	—	83	—
d) Others	—	—	7	13	—	3	—	—
II. Other income	10	17	27	77	133	142	22	—
a) Commission, exchange, brokerage, etc.	9	15	8	12	114	128	1	—
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	1	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	2	2	19	66	17	14	21	—
Total (I+II)	484	734	510	557	1734	2457	304	—
Expenditure & Provisions								
III. Interest expended	430	666	397	508	1175	1687	224	—
a) Interest on deposits	418	654	277	384	910	1298	196	—
b) Interest on RBI/inter-bank borrowings	11	12	121	124	80	205	28	—
c) Others	—	—	—	—	186	184	—	—
IV. Operating expenses	344	399	267	237	888	1178	101	—
a) Payments to and provisions for employees	287	321	190	199	736	1028	86	—
b) Rent, taxes and lighting	9	10	7	7	23	26	3	—
c) Printing and stationery	5	11	4	4	16	20	2	—
d) Advertisement and publicity	—	—	—	—	1	1	—	—
e) Depreciation on Bank's property	2	3	3	2	7	9	2	—
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	2	2	—	—
h) Law charges	—	—	1	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	2	2	2	10	12	1	—
j) Repairs and maintenance	1	1	1	1	1	2	—	—
k) Insurance	22	32	—	—	39	26	1	—
l) Other expenditure	16	18	58	19	52	51	5	—
V. Provisions and contingencies	106	357	—	—	232	141	—	—
Total expenses	880	1421	664	745	2296	3006	324	—
VI. Profit (loss)	(396)	(687)	(155)	(188)	(561)	(548)	(20)	—
Total (III+IV+V+VI)	484	734	510	557	1734	2457	304	—

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank		Pragjyotish Gaonlia Gaonlia Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(265)	(266)	(267)	(268)	(269)	(270)	(271)	(272)
Income								
I. Interest earned	62	121	758	1220	355	486	2180	2058
a) Interest/discount on advances/bills	14	27	498	763	129	147	946	586
b) Income on investments	16	51	—	—	83	125	—	1472
c) Interest on balances with RBI and other inter-bank funds	32	43	260	456	142	214	1234	—
d) Others	—	—	—	—	—	—	—	—
II. Other income	1	1	39	64	15	20	73	78
a) Commission, exchange, brokerage, etc.	—	1	18	24	5	18	31	42
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	—	1	20	40	10	2	41	36
Total (I+II)	62	123	797	1283	370	507	2253	2136
Expenditure & Provisions								
III. Interest expended	86	133	648	832	235	362	1111	1549
a) Interest on deposits	81	130	508	663	211	329	890	1303
b) Interest on RBI/inter-bank borrowings	4	4	140	169	24	33	222	246
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	70	66	482	572	93	94	1048	1085
a) Payments to and provisions for employees	54	54	385	494	78	78	897	936
b) Rent, taxes and lighting	2	3	10	13	5	5	25	25
c) Printing and stationery	1	1	6	7	2	2	13	17
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	4	4	1	1	7	7
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	2	—	—	2	3
h) Law charges	—	—	1	1	—	—	1	—
i) Postage, telegrams, telephones, etc.	—	1	3	4	1	1	4	4
j) Repairs and maintenance	—	1	—	—	—	—	2	2
k) Insurance	1	1	2	—	2	2	5	6
l) Other expenditure	7	4	70	47	6	6	93	84
V. Provisions and contingencies	—	—	—	734	—	—	442	1872
Total expenses	155	200	1129	2138	328	456	2602	4506
VI. Profit (loss)	(93)	(77)	(332)	(855)	41	50	(349)	(2370)
Total (III+IV+V+VI)	62	123	797	1283	370	507	2253	2136

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Pratapgarh Kshetriya Gramin Bank		Prathama Bank		Puri Gramin Bank		Rae Bareli Kshetriya Gaonlia Bank	
	1996 (273)	1997 (274)	1996 (275)	1997 (276)	1996 (277)	1997 (278)	1996 (279)	1997 (280)
Income								
I. Interest earned	709	1095	2824	4381	596	886	842	1264
a) Interest/discount on advances/bills	202	279	1571	2268	317	405	187	225
b) Income on investments	495	803	1170	2058	275	481	189	259
c) Interest on balances with RBI and other inter-bank funds	12	13	83	55	4	—	466	780
d) Others	—	—	—	—	—	—	—	—
II. Other income	25	52	296	282	30	42	50	51
a) Commission, exchange, brokerage, etc.	9	42	21	29	16	24	4	6
b) Net profit (loss) on sale of investments	—	—	—	—	1	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	1	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	16	10	274	252	14	18	46	46
Total (I+II)	735	1147	3120	4663	626	928	892	1316
Expenditure & Provisions								
III. Interest expended	536	791	1786	2221	641	916	629	867
a) Interest on deposits	495	744	1273	1639	487	731	577	816
b) Interest on RBI/inter-bank borrowings	41	48	513	582	154	186	52	51
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	371	360	1366	1361	544	607	367	469
a) Payments to and provisions for employees	295	323	1146	1163	485	530	321	339
b) Rent, taxes and lighting	6	7	29	30	14	15	5	6
c) Printing and stationery	3	4	13	19	6	8	5	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	3	6	6	2	2	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	2	3	1	2	1	1
h) Law charges	—	—	1	1	—	—	—	1
i) Postage, telegrams, telephones, etc.	1	1	12	12	2	2	2	2
j) Repairs and maintenance	1	—	2	3	—	1	2	3
k) Insurance	48	6	118	83	9	20	13	13
l) Other expenditure	14	16	37	43	24	29	16	97
V. Provisions and contingencies	1268	235	194	1513	70	194	11	189
Total expenses	2175	1386	3346	5095	1255	1718	1007	1526
VI. Profit (loss)	(1441)	(239)	(226)	(433)	(629)	(789)	(115)	(210)
Total (III+IV+V+VI)	735	1147	3120	4663	626	928	892	1316

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Raigarh Kshetriya Gramin Bank		Rajgarh Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(281)	(282)	(283)	(284)	(285)	(286)	(287)	(288)
Income								
I. Interest earned	270	440	207	207	272	635	145	238
a) Interest/discount on advances/bills	69	124	92	92	112	221	71	98
b) Income on investments	53	67	46	46	52	199	—	—
c) Interest on balances with RBI and other inter-bank funds	148	249	69	69	108	214	—	—
d) Others	—	—	—	—	—	—	74	140
II. Other income	21	17	6	6	82	26	5	7
a) Commission, exchange, brokerage, etc.	9	8	3	3	3	1	2	2
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	13	9	3	3	79	25	3	5
Total (I+II)	291	457	213	213	354	661	150	245
Expenditure & Provisions								
III. Interest expended	276	418	205	205	313	501	237	326
a) Interest on deposits	256	393	183	183	295	458	188	278
b) Interest on RBI/inter-bank borrowings	20	24	3	3	—	—	—	—
c) Others	—	—	19	19	18	43	49	47
IV. Operating expenses	238	254	163	163	316	348	215	210
a) Payments to and provisions for employees	203	225	141	141	280	299	162	184
b) Rent, taxes and lighting	5	6	6	6	8	9	34	10
c) Printing and stationery	3	4	3	3	3	4	3	3
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	2	2	1	2	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	—	—	—	1	—	1
h) Law charges	—	—	—	—	1	—	—	—
i) Postage, telegrams, telephones, etc.	1	1	1	1	1	1	1	1
j) Repairs and maintenance	—	1	—	—	1	1	—	—
k) Insurance	9	3	—	—	1	—	—	—
l) Other expenditure	15	11	10	10	21	31	12	7
V. Provisions and contingencies	—	—	15	15	74	223	30	174
Total expenses	514	672	383	383	703	1072	482	710
VI. Profit (loss)	(223)	(215)	(170)	(170)	(349)	(411)	(332)	(465)
Total (III+IV+V+VI)	291	457	213	213	354	661	150	245

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Rashikulya Gramin Bank		Ratlam Mandasaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalaseema Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(289)	(290)	(291)	(292)	(293)	(294)	(295)	(296)
Income								
I. Interest earned	616	990	325	541	251	251	2512	3596
a) Interest/discount on advances/bills	246	327	130	212	99	99	1741	2525
b) Income on investments	363	663	—	—	74	74	96	263
c) Interest on balances with RBI and other inter-bank funds	6	—	195	329	78	78	675	808
d) Others	—	—	—	—	—	—	—	—
II. Other income	24	82	24	52	16	16	218	463
a) Commission, exchange, brokerage, etc.	6	7	15	18	2	2	41	68
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	18	75	9	34	14	14	177	395
Total (I+II)	640	1072	349	593	267	267	2730	4059
Expenditure & Provisions								
III. Interest expended	541	738	260	396	213	213	1803	2156
a) Interest on deposits	423	618	225	356	185	185	1282	1593
b) Interest on RBI/inter-bank borrowings	28	119	35	40	28	—	505	547
c) Others	90	—	—	—	—	28	17	17
IV. Operating expenses	328	429	154	193	141	141	1003	1038
a) Payments to and provisions for employees	247	290	129	166	120	120	883	903
b) Rent, taxes and lighting	7	8	6	8	4	4	21	23
c) Printing and stationery	4	5	2	3	3	3	13	14
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	3	2	2	1	1	6	6
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	1	1	2	2
h) Law charges	—	—	—	—	—	—	—	1
i) Postage, telegrams, telephones, etc.	2	3	2	2	1	1	11	12
j) Repairs and maintenance	1	1	—	—	1	1	—	—
k) Insurance	41	36	3	3	2	2	3	2
l) Other expenditure	24	84	11	10	7	7	65	75
V. Provisions and contingencies	116	257	—	—	15	16	—	1170
Total expenses	986	1423	414	589	368	370	2806	4364
VI. Profit (loss)	(346)	(351)	(65)	4	(101)	(102)	(76)	(305)
Total (III+IV+V+VI)	640	1072	349	593	267	267	2730	4059

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Rewa Sidhi Gramin Bank		Sabarkantha-Gandhinagar Gramin Bank		Sagar Gramin Bank		Sahyadri Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(297)	(298)	(299)	(300)	(301)	(302)	(303)	(304)
Income								
I. Interest earned	1172	1794	288	532	1324	1938	287	436
a) Interest/discount on advances/bills	307	503	131	192	171	398	218	261
b) Income on investments	298	489	44	123	445	703	69	24
c) Interest on balances with RBI and other inter-bank funds	567	802	113	217	708	838	—	151
d) Others	—	—	—	—	—	—	—	—
II. Other income	36	34	26	25	32	104	80	52
a) Commission, exchange, brokerage, etc.	4	6	9	19	29	85	6	7
b) Net profit (loss) on sale of investments	—	—	—	—	1	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	32	29	17	5	3	19	74	44
Total (I+II)	1208	1828	315	557	1357	2042	367	488
Expenditure & Provisions								
III. Interest expended	767	1129	215	333	1051	1392	236	304
a) Interest on deposits	691	1046	172	275	942	1292	150	203
b) Interest on RBI/inter-bank borrowings	76	84	4	4	36	28	87	101
c) Others	—	—	39	53	74	72	—	—
IV. Operating expenses	474	496	97	120	614	827	124	139
a) Payments to and provisions for employees	382	385	86	107	548	664	97	119
b) Rent, taxes and lighting	10	11	3	4	22	25	5	5
c) Printing and stationery	7	10	2	2	7	8	2	1
d) Advertisement and publicity	—	1	—	—	—	—	—	—
e) Depreciation on Bank's property	3	4	2	2	4	5	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	1	1	—	—
h) Law charges	—	—	—	—	—	1	—	—
i) Postage, telegrams, telephones, etc.	3	4	1	1	1	1	2	2
j) Repairs and maintenance	1	1	—	—	2	2	2	2
k) Insurance	39	51	2	2	14	9	—	—
l) Other expenditure	29	29	2	2	13	112	13	7
V. Provisions and contingencies	599	354	318	76	1352	1500	—	—
Total expenses	1840	1979	630	529	3017	3718	360	443
VI. Profit (loss)	(632)	(151)	(316)	28	(1660)	(1676)	6	45
Total (III+IV+V+VI)	1208	1828	315	557	1357	2042	367	488

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Samastipur Kshetriya Gramin Bank		Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(305)	(306)	(307)	(308)	(309)	(310)	(311)	(312)
Income								
I. Interest earned	21	624	3345	4092	682	965	1298	1395
a) Interest/discount on advances/bills	21	126	275	(190)	455	501	230	94
b) Income on investments	—	57	855	1074	—	—	480	544
c) Interest on balances with RBI and other inter-bank funds	—	417	2215	3208	—	—	588	756
d) Others	—	24	—	—	227	464	—	—
II. Other income	24	26	84	74	29	141	35	35
a) Commission, exchange, brokerage, etc.	9	13	52	41	8	20	15	12
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	15	13	31	32	20	120	20	23
Total (I+II)	235	650	3429	4165	711	1105	1333	1430
Expenditure & Provisions								
III. Interest expended	372	600	2134	2781	516	644	760	972
a) Interest on deposits	348	555	2011	2672	352	480	672	893
b) Interest on RBI/inter-bank borrowings	24	45	13	12	—	—	88	78
c) Others	—	—	110	97	165	164	—	—
IV. Operating expenses	337	348	1083	1129	1496	303	449	560
a) Payments to and provisions for employees	285	298	881	914	319	263	406	521
b) Rent, taxes and lighting	8	8	15	15	6	7	7	7
c) Printing and stationery	4	7	10	11	7	5	4	3
d) Advertisement and publicity	—	1	1	1	—	—	—	—
e) Depreciation on Bank's property	2	2	5	5	2	2	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	2	2	1	1	1	1
h) Law charges	—	—	1	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	—	4	5	3	3	1	1
j) Repairs and maintenance	1	2	3	1	—	—	—	—
k) Insurance	17	9	119	128	1	1	9	4
l) Other expenditure	19	20	42	46	1157	21	19	21
V. Provisions and contingencies	—	—	—	—	—	—	92	1234
Total expenses	709	947	3217	3910	2012	948	1301	2765
VI. Profit (loss)	(474)	(298)	212	255	(1301)	158	32	(1335)
Total (III+IV+V+VI)	235	650	3429	4165	711	1105	1333	1430

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gaonlia Bank	
	1996 (313)	1997 (314)	1996 (315)	1997 (316)	1996 (317)	1997 (318)	1996 (319)	1997 (320)
Income								
I. Interest earned	105	414	565	727	300	403	93	300
a) Interest/discount on advances/bills	56	100	145	178	118	163	19	48
b) Income on investments	—	—	408	543	35	60	—	—
c) Interest on balances with RBI and other inter-bank funds	50	313	12	6	147	180	74	252
d) Others	—	1	—	—	—	—	—	—
II. Other income	144	4	27	16	22	37	8	16
a) Commission, exchange, brokerage, etc.	1	2	26	16	3	11	8	6
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	143	2	1	—	19	26	—	10
Total (I+II)	249	418	592	743	322	440	100	315
Expenditure & Provisions								
III. Interest expended	331	487	283	364	205	278	172	267
a) Interest on deposits	318	471	239	314	152	210	167	259
b) Interest on RBI/inter-bank borrowings	13	16	44	50	—	—	6	7
c) Others	—	—	1	—	54	68	—	—
IV. Operating expenses	225	237	184	170	176	146	187	185
a) Payments to and provisions for employees	196	222	140	147	109	119	161	153
b) Rent, taxes and lighting	3	3	4	5	3	3	3	4
c) Printing and stationery	2	3	2	2	3	2	2	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	2	2	2	1	1	1
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	—	—	—	1	—	—
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	—	—	2	2	1	2	—	—
j) Repairs and maintenance	1	1	—	—	3	3	—	—
k) Insurance	6	4	26	5	2	11	11	13
l) Other expenditure	15	3	7	6	53	4	9	11
V. Provisions and contingencies	1083	432	96	42	49	—	—	154
Total expenses	1639	1157	563	575	381	424	359	605
VI. Profit (loss)	(1389)	(739)	28	167	(59)	16	(259)	(290)
Total (III+IV+V+VI)	249	418	592	743	322	440	100	315

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Sharda Gramin Bank		Shekhawati Bank		Shivalik Kshetriya Gramin Bank		Shivpuri Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(321)	(322)	(323)	(324)	(325)	(326)	(327)	(328)
Income								
I. Interest earned	497	702	1119	1511	652	905	338	584
a) Interest/discount on advances/bills	72	98	417	581	177	201	117	183
b) Income on investments	11	128	204	516	212	333	34	58
c) Interest on balances with RBI and other inter-bank funds	415	475	498	414	263	371	187	342
d) Others	—	—	—	—	—	—	—	—
II. Other income	8	50	63	115	44	56	16	32
a) Commission, exchange, brokerage, etc.	8	47	46	13	3	4	8	11
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	1	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	—	3	17	101	40	52	8	21
Total (I+II)	505	752	1183	1625	695	960	354	615
Expenditure & Provisions								
III. Interest expended	396	526	976	1241	399	564	401	614
a) Interest on deposits	376	508	857	1110	355	516	374	580
b) Interest on RBI/inter-bank borrowings	—	—	—	—	44	48	27	34
c) Others	20	18	118	131	—	—	—	—
IV. Operating expenses	384	286	536	554	186	196	262	302
a) Payments to and provisions for employees	345	261	446	482	156	172	239	269
b) Rent, taxes and lighting	4	5	4	5	4	4	9	10
c) Printing and stationery	3	3	5	5	2	3	3	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	4	3	2	2	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	1	2	—	1	1	1
h) Law charges	—	—	1	2	1	1	—	—
i) Postage, telegrams, telephones, etc.	2	2	5	4	1	1	2	2
j) Repairs and maintenance	—	1	1	1	1	—	1	1
k) Insurance	19	3	2	1	5	—	—	4
l) Other expenditure	10	9	67	49	14	11	5	8
V. Provisions and contingencies	78	481	30	854	31	140	121	36
Total expenses	858	1292	1541	2649	616	901	784	953
VI. Profit (loss)	(353)	(540)	(358)	(1023)	79	60	(430)	(337)
Total (III+IV+V+VI)	505	752	1183	1625	695	960	354	615

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Shri Sathavahana Gramin Bank		Shri Venkateshwara Gramin Bank		Singhbhum Gramin Bank		Siwan Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(329)	(330)	(331)	(332)	(333)	(334)	(335)	(336)
Income								
I. Interest earned	511	801	785	1433	442	759	858	1165
a) Interest/discount on advances/bills	245	417	522	928	72	133	199	205
b) Income on investments	60	129	13	32	181	331	111	113
c) Interest on balances with RBI and other inter-bank funds	197	255	250	473	190	295	548	846
d) Others	9	—	—	—	—	—	—	—
II. Other income	24	28	58	56	16	15	19	14
a) Commission, exchange, brokerage, etc.	14	19	21	26	4	3	4	5
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	1	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	10	9	36	30	11	12	15	9
Total (I+II)	535	829	842	1488	458	774	877	1180
Expenditure & Provisions								
III. Interest expended	460	615	634	869	364	583	519	793
a) Interest on deposits	360	516	472	661	346	561	491	769
b) Interest on RBI/inter-bank borrowings	100	99	162	209	18	22	28	24
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	251	239	409	518	292	325	303	304
a) Payments to and provisions for employees	190	183	361	463	263	288	261	280
b) Rent, taxes and lighting	5	7	10	11	6	7	4	5
c) Printing and stationery	4	5	6	7	9	6	3	4
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	3	3	2	2	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	1	6	6	1	1	—	—
j) Repairs and maintenance	1	1	2	3	1	1	—	—
k) Insurance	41	31	4	5	1	2	7	6
l) Other expenditure	8	8	16	18	9	17	24	6
V. Provisions and contingencies	69	443	1179	119	13	441	—	—
Total expenses	780	1297	2222	1507	669	1349	822	1292
VI. Profit (loss)	(246)	(468)	(1380)	(19)	(211)	(575)	55	(112)
Total (III+IV+V+VI)	535	829	842	1488	458	774	877	1180

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank		Sree Ananta Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(337)	(338)	(339)	(340)	(341)	(342)	(343)	(344)
Income								
I. Interest earned	188	282	3047	3629	817	1349	1253	1981
a) Interest/discount on advances/bills	152	211	2206	2783	278	425	917	1239
b) Income on investments	2	16	358	434	141	351	2	729
c) Interest on balances with RBI and other inter-bank funds	31	54	481	401	398	573	335	13
d) Others	4	—	3	10	—	—	—	—
II. Other income	8	21	210	349	40	64	92	304
a) Commission, exchange, brokerage, etc.	1	3	206	326	39	64	18	26
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	7	18	4	23	—	—	74	278
Total (I+II)	196	303	3257	3978	857	1413	1345	2284
Expenditure & Provisions								
III. Interest expended	152	244	1692	1895	573	744	793	1127
a) Interest on deposits	115	165	980	1097	473	631	569	859
b) Interest on RBI/inter-bank borrowings	37	79	712	798	100	113	219	264
c) Others	—	—	—	—	—	—	5	4
IV. Operating expenses	141	142	1480	1692	381	504	471	524
a) Payments to and provisions for employees	111	118	1284	1447	346	448	366	388
b) Rent, taxes and lighting	4	8	39	43	7	8	8	10
c) Printing and stationery	3	3	14	18	4	5	7	9
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	3	8	8	4	4	6	8
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	2	3	1	1	1	1
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	—	19	23	1	1	6	7
j) Repairs and maintenance	—	—	3	4	1	1	—	—
k) Insurance	12	1	9	11	6	22	1	1
l) Other expenditure	7	8	102	133	11	13	75	99
V. Provisions and contingencies	18	137	33	611	128	1152	44	324
Total expenses	315	523	3205	4198	1082	2399	1308	1975
VI. Profit (loss)	(119)	(220)	52	(220)	(226)	(986)	37	309
Total (III+IV+V+VI)	196	303	3257	3978	857	1413	1345	2284

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank		Sriganganagar Kshetriya Gramin Bank		Srirama Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(345)	(346)	(347)	(348)	(349)	(350)	(351)	(352)
Income								
I. Interest earned	1065	1543	2091	2545	215	365	508	590
a) Interest/discount on advances/bills	478	679	1220	1223	81	171	294	313
b) Income on investments	567	827	853	1321	16	87	62	104
c) Interest on balances with RBI and other inter-bank funds	21	37	18	1	118	108	152	173
d) Others	—	—	—	—	—	—	—	—
II. Other income	28	30	61	62	24	25	18	23
a) Commission, exchange, brokerage, etc.	18	20	48	49	4	9	9	12
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	11	10	13	14	20	17	9	11
Total (I+II)	1093	1573	2152	2608	240	390	525	613
Expenditure & Provisions								
III. Interest expended	730	1032	1614	2133	239	350	312	374
a) Interest on deposits	583	858	1330	1840	219	321	210	273
b) Interest on RBI/inter-bank borrowings	32	35	284	293	20	29	102	101
c) Others	115	138	—	—	—	—	—	—
IV. Operating expenses	337	376	851	1195	127	153	136	151
a) Payments to and provisions for employees	253	323	770	1106	99	130	100	116
b) Rent, taxes and lighting	9	11	22	25	4	4	4	4
c) Printing and stationery	5	8	17	24	2	2	3	3
d) Advertisement and publicity	—	—	6	4	—	—	—	—
e) Depreciation on Bank's property	4	4	3	3	1	2	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	2	3	—	—	—	1
h) Law charges	—	—	—	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	2	8	11	1	1	—	—
j) Repairs and maintenance	1	—	3	2	—	—	1	1
k) Insurance	35	6	4	9	9	3	21	21
l) Other expenditure	27	22	16	7	10	10	5	2
V. Provisions and contingencies	11	124	403	424	43	34	37	42
Total expenses	1079	1532	2868	3752	409	537	485	567
VI. Profit (loss)	15	41	(716)	(1144)	(169)	(147)	41	46
Total (III+IV+V+VI)	1093	1573	2152	2608	240	390	525	613

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Subansiri Gaonlia Gramin Bank		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhav- nagar Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(353)	(354)	(355)	(356)	(357)	(358)	(359)	(360)
Income								
I. Interest earned	185	361	1581	2381	425	695	186	368
a) Interest/discount on advances/bills	28	39	474	641	177	356	105	210
b) Income on investments	43	112	1046	1604	66	81	3	15
c) Interest on balances with RBI and other inter-bank funds	114	210	42	136	182	258	78	143
d) Others	—	—	18	—	—	—	—	—
II. Other income	10	36	40	130	49	33	35	49
a) Commission, exchange, brokerage, etc.	3	5	34	93	7	9	17	24
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	7	31	6	37	42	24	18	26
Total (I+II)	195	397	1621	2511	474	728	221	417
Expenditure & Provisions								
III. Interest expended	169	204	1116	1623	261	441	171	279
a) Interest on deposits	153	193	938	1253	187	311	136	222
b) Interest on RBI/inter-bank borrowings	16	12	149	142	70	125	7	11
c) Others	—	—	30	227	5	5	28	46
IV. Operating expenses	188	207	585	645	170	174	149	155
a) Payments to and provisions for employees	143	177	525	568	127	137	125	132
b) Rent, taxes and lighting	4	5	19	12	5	6	6	6
c) Printing and stationery	3	4	5	6	2	3	3	4
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	3	3	1	3	2	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	—	1	1	—	1	—	—
h) Law charges	—	—	—	1	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	2	1	1	1	1	1	1
j) Repairs and maintenance	—	—	1	1	—	—	—	—
k) Insurance	1	1	9	9	25	12	2	3
l) Other expenditure	33	17	20	43	9	11	10	6
V. Provisions and contingencies	93	488	96	455	11	91	149	108
Total expenses	450	899	1797	2722	443	706	470	542
VI. Profit (loss)	(254)	(502)	(176)	(211)	31	22	(249)	(125)
Total (III+IV+V+VI)	195	397	1621	2511	474	728	221	417

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank		Tripura Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(361)	(362)	(363)	(364)	(365)	(366)	(367)	(368)
Income								
I. Interest earned	336	617	254	403	220	444	525	746
a) Interest/discount on advances/bills	84	147	28	40	98	215	124	133
b) Income on investments	—	1	94	239	—	43	60	259
c) Interest on balances with RBI and other inter-bank funds	252	469	129	124	123	186	341	354
d) Others	—	—	3	—	—	—	—	—
II. Other income	17	13	11	10	28	76	24	26
a) Commission, exchange, brokerage, etc.	13	12	3	4	6	7	24	26
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	—	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	4	1	8	5	22	69	—	—
Total (I+II)	353	630	265	412	248	520	549	772
Expenditure & Provisions								
III. Interest expended	385	589	110	182	244	363	841	1148
a) Interest on deposits	366	569	103	174	226	336	643	956
b) Interest on RBI/inter-bank borrowings	—	—	7	8	18	27	198	192
c) Others	18	19	—	—	—	—	—	—
IV. Operating expenses	330	341	100	93	247	255	689	753
a) Payments to and provisions for employees	273	299	78	73	211	227	636	692
b) Rent, taxes and lighting	5	6	3	3	4	4	16	17
c) Printing and stationery	3	4	2	4	2	4	6	7
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	2	4	3	2	2	3	3
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	—	—	—	—	1	1
h) Law charges	—	—	—	—	—	—	1	1
i) Postage, telegrams, telephones, etc.	—	1	—	1	1	2	2	3
j) Repairs and maintenance	1	1	1	3	—	—	2	2
k) Insurance	38	17	2	1	15	2	1	1
l) Other expenditure	7	11	30	5	11	14	20	26
V. Provisions and contingencies	642	(114)	21	56	1165	—	971	2801
Total expenses	1356	815	231	332	1656	618	2501	4702
VI. Profit (loss)	(1003)	(185)	34	81	(1407)	(98)	(1952)	(3930)
Total (III+IV+V+VI)	353	630	265	412	248	520	549	772

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Tulsi Gramin Bank		Tungabhadra Gramin Bank		Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(369)	(370)	(371)	(372)	(373)	(374)	(375)	(376)
Income								
I. Interest earned	444	703	3018	4090	773	1082	731	1191
a) Interest/discount on advances/bills	131	226	1576	2334	222	371	133	211
b) Income on investments	310	474	665	1173	114	175	—	—
c) Interest on balances with RBI and other inter-bank funds	4	3	30	13	437	537	598	979
d) Others	—	—	747	570	—	—	—	—
II. Other income	22	37	254	315	122	152	11	12
a) Commission, exchange, brokerage, etc.	21	37	77	91	94	105	11	11
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	1	—	—	(2)	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	—	1	176	224	28	49	—	1
Total (I+II)	466	740	3271	4405	895	1235	742	1203
Expenditure & Provisions								
III. Interest expended	404	547	1823	2054	722	957	990	1329
a) Interest on deposits	352	502	1208	1344	653	896	923	1287
b) Interest on RBI/inter-bank borrowings	51	45	615	711	69	61	66	43
c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	388	454	1072	1094	645	720	815	832
a) Payments to and provisions for employees	332	394	947	965	501	578	704	770
b) Rent, taxes and lighting	5	6	19	21	10	12	10	11
c) Printing and stationery	3	6	12	15	4	6	5	6
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	2	3	7	10	4	4	2	4
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	1	1	2	2	1	2	1	2
h) Law charges	1	—	—	—	1	—	—	—
i) Postage, telegrams, telephones, etc.	2	2	13	13	2	2	1	2
j) Repairs and maintenance	1	1	2	3	—	—	—	—
k) Insurance	38	6	1	1	3	8	71	16
l) Other expenditure	3	36	67	65	118	108	18	21
V. Provisions and contingencies	1401	652	101	507	86	1662	465	828
Total expenses	2192	1653	2996	3656	1454	3338	2269	2990
VI. Profit (loss)	(1726)	(912)	276	749	(559)	(2104)	(1528)	(1787)
Total (III+IV+V+VI)	466	740	3271	4405	895	1235	742	1203

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Vallalar Gramin Bank		Valsad-Dangs Kshetriya Gramin Bank		Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(377)	(378)	(379)	(380)	(381)	(382)	(383)	(384)
Income								
I. Interest earned	328	479	396	553	344	635	115	240
a) Interest/discount on advances/bills	200	283	150	199	257	416	48	136
b) Income on investments	4	12	85	110	76	205	19	30
c) Interest on balances with RBI and other inter-bank funds	124	185	161	244	10	14	48	74
d) Others	—	—	—	—	—	—	—	—
II. Other income	42	36	12	29	43	47	7	12
a) Commission, exchange, brokerage, etc.	5	5	6	9	2	4	6	10
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	3	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	1	—	—	1	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	37	31	5	19	37	42	1	1
Total (I+II)	370	515	408	581	386	682	123	252
Expenditure & Provisions								
III. Interest expended	180	246	254	340	214	391	112	201
a) Interest on deposits	92	138	190	264	144	251	104	189
b) Interest on RBI/inter-bank borrowings	44	61	5	76	7	17	8	12
c) Others	44	47	58	—	63	123	—	—
IV. Operating expenses	88	92	151	147	110	142	85	96
a) Payments to and provisions for employees	76	79	108	122	98	126	56	60
b) Rent, taxes and lighting	3	3	4	5	2	3	5	6
c) Printing and stationery	2	2	2	2	2	3	4	5
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	2	2	1	3	2	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
g) Auditors' fees and expenses	—	1	—	—	—	—	—	—
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	1	2	1	1	1	2	2	2
j) Repairs and maintenance	1	—	—	—	—	—	—	—
k) Insurance	2	2	—	—	—	—	7	9
l) Other expenditure	1	2	33	13	4	6	10	12
V. Provisions and contingencies	37	39	—	161	14	—	21	110
Total expenses	304	377	406	648	338	533	219	407
VI. Profit (loss)	65	138	2	(67)	48	149	(96)	(155)
Total (III+IV+V+VI)	370	515	408	581	386	682	123	252

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 49: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)**REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Vidur Gramin Bank		Vindhyavasini Gramin Bank		Visweshwaraya Gramin Bank		Yavatmal Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	385	386	387	388	389	390	391	392
Income								
I. Interest earned	276	433	432	617	160	219	210	317
a) Interest/discount on advances/bills	83	117	116	153	88	125	108	158
b) Income on investments	74	121	74	223	—	—	15	32
c) Interest on balances with RBI and other inter-bank funds	118	194	242	241	72	94	87	127
d) Others	2	1	—	—	—	—	—	—
II. Other income	14	34	15	9	21	22	39	35
a) Commission, exchange, brokerage, etc.	7	28	15	9	2	4	11	26
b) Net profit (loss) on sale of investments	—	—	—	—	—	—	—	—
c) Net profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net profit (loss) on sale of land, building & other assets	—	—	—	—	—	1	—	—
e) Net profit (loss) on exchange transaction	—	—	—	—	—	—	—	—
f) Miscellaneous income	7	7	—	—	19	17	28	8
Total (I+II)	290	467	448	626	181	241	249	352
Expenditure & Provisions								
III. Interest expended	240	286	343	427	97	142	143	184
a) Interest on deposits	192	229	290	380	75	117	119	145
b) Interest on RBI/inter-bank borrowings	47	55	53	47	6	5	—	—
c) Others	2	2	—	—	16	20	24	39
IV. Operating expenses	173	209	260	198	93	108	89	106
a) Payments to and provisions for employees	153	188	187	176	81	90	73	86
b) Rent, taxes and lighting	3	3	5	5	3	4	3	3
c) Printing and stationery	2	2	4	4	2	2	1	2
d) Advertisement and publicity	—	—	—	—	—	—	—	—
e) Depreciation on Bank's property	1	1	3	3	1	—	1	2
f) Directors' fees, allowances and expenses	—	—	—	—	—	2	—	—
g) Auditors' fees and expenses	—	1	—	—	—	—	—	—
h) Law charges	—	—	—	—	—	—	—	—
i) Postage, telegrams, telephones, etc.	2	2	1	1	—	—	1	1
j) Repairs and maintenance	1	1	1	—	—	—	—	—
k) Insurance	—	—	47	2	—	—	1	1
l) Other expenditure	11	10	11	6	6	9	9	11
V. Provisions and contingencies	—	—	54	651	—	7	10	54
Total expenses	414	494	657	1276	190	257	242	344
VI. Profit (loss)	(124)	(27)	(209)	(650)	(9)	(16)	7	8
Total (III+IV+V+VI)	290	467	448	626	181	241	249	352

Note : Figures in brackets indicate loss.

— : Nil or negligible.

Source : Annual accounts of banks.

TABLE 50: NON-PERFORMING ASSETS (NPA) AND CAPITAL ADEQUACY RATIO (CAR) OF SCHEDULED COMMERCIAL BANKS - 1996-97

Bank Group/Bank	As on 31st March					
	Gross NPA as percentage to gross Advances		Net NPA as percentage to net Advances		Capital Adequacy Ratio	
	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)
State Bank of India and its Associates						
State Bank of India	15.96	16.02	6.61	7.30	11.60	12.17
State Bank of Bikaner and Jaipur	12.45	13.83	6.11	7.96	9.33	8.82
State Bank of Hyderabad	17.89	19.19	9.94	11.42	9.90	10.84
State Bank of Indore	14.20	15.81	9.62	11.29	8.80	9.31
State Bank of Mysore	14.54	16.92	8.59	10.96	8.81	10.80
State Bank of Patiala	11.49	11.32	6.60	5.88	9.51	11.25
State Bank of Saurashtra	13.50	14.79	5.70	6.05	12.38	12.14
State Bank of Travancore	11.74	14.49	7.38	8.82	9.40	8.17
Nationalised Banks						
Allahabad Bank	23.98	23.93	16.00	14.84	9.68	11.00
Andhra Bank	11.61	11.81	3.29	4.10	5.07	12.05
Bank of Baroda	16.16	17.15	8.15	7.53	11.19	11.80
Bank of India	14.49	11.78	7.00	6.93	8.44	10.26
Bank of Maharashtra	21.87	20.67	9.39	9.66	8.49	9.07
Canara Bank	17.93	20.26	7.45	9.32	10.38	10.17
Central Bank of India	23.91	25.00	13.49	14.40	2.63	9.41
Corporation Bank	9.67	9.92	2.26	3.63	11.30	11.30
Dena Bank	14.70	15.10	7.30	9.38	8.27	10.81
Indian Bank	34.15	39.12	23.87	25.24	Negative	-18.81
Indian Overseas Bank	22.59	15.80	8.57	7.64	5.95	10.07
Oriental Bank of Commerce	5.68	7.36	3.60	5.64	16.99	17.53
Punjab National Bank	18.74	16.31	12.70	10.38	8.23	9.15
Punjab & Sind Bank	27.70	30.71	10.34	12.04	3.31	9.23
Syndicate Bank	20.97	19.32	8.39	7.53	8.42	8.80
Union Bank of India	10.38	10.38	5.94	6.98	9.50	10.53
United Bank of India	38.00	36.20	23.28	19.20	3.50	8.23
United Commercial Bank	24.54	28.35	11.43	13.73	7.83	3.16
Vijaya Bank	20.36	18.73	11.90	9.56	Negative	11.53

— : Nil or negligible.

Source : Report on Trend and Progress of Banking in India, 1997-98, Reserve Bank of India.

TABLE 50: NON-PERFORMING ASSETS (NPA) AND CAPITAL ADEQUACY RATIO (CAR) OF SCHEDULED COMMERCIAL BANKS - 1996-97 (Contd.)

Bank Group/Bank	As on 31st March					
	Gross NPA as percentage to gross Advances		Net NPA as percentage to net Advances		Capital Adequacy Ratio	
	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)
Other Scheduled Commercial Banks						
Bank of Madura	8.49	10.64	4.80	6.20	10.93	12.19
Bank of Rajasthan	6.29	12.07	4.40	8.82	11.08	10.13
Bareilly Corporation Bank	—	17.60	7.90	6.56	2.84	2.95
Bharat Overseas Bank	6.49	8.10	1.65	3.81	10.57	12.51
Catholic Syrian Bank	8.91	10.56	5.13	5.87	2.25	9.47
City Union Bank	6.94	8.50	4.49	5.30	9.26	9.47
Dhanalaxmi Bank	4.67	6.75	1.82	4.51	8.93	9.75
Development Credit Bank	9.95	7.92	5.24	5.93	27.35	23.47
Federal Bank	6.13	7.00	3.94	7.16	8.35	9.22
Ganesh Bank of Kurundwad	12.56	10.90	7.62	10.75	8.14	8.00
Jammu & Kashmir Bank	12.07	12.14	5.09	6.03	13.40	15.58
Karnataka Bank	4.61	4.47	2.37	3.12	12.74	12.27
Karur Vysya Bank	1.67	3.06	0.86	1.20	10.92	12.76
Lakshmi Vilas Bank	5.86	8.85	2.19	4.66	9.80	10.64
Lord Krishna Bank	4.34	11.36	3.57	8.53	7.42	5.40
Nainital Bank	21.03	17.42	13.20	9.48	9.19	9.86
Nedungadi Bank	9.96	8.68	7.76	6.17	4.34	11.97
Ratnakar Bank	11.94	11.98	7.37	6.87	11.11	9.85
Sangli Bank	22.76	27.83	10.26	11.28	6.21	8.03
South Indian Bank	8.43	9.28	4.94	5.87	8.27	8.27
SBI Commerce & International Bank	27.08	26.06	9.25	6.48	11.56	30.59
Tamilnad Mercantile Bank	7.23	7.76	3.33	3.45	12.88	15.65
United Western Bank	11.98	11.22	9.36	8.63	10.65	10.20
Vysya Bank	4.71	7.96	3.54	5.17	11.91	14.21

— : Nil or negligible.

Source : Report on Trend and Progress of Banking in India, 1997-98, Reserve Bank of India.

TABLE 50: NON-PERFORMING ASSETS (NPA) AND CAPITAL ADEQUACY RATIO (CAR) OF SCHEDULED COMMERCIAL BANKS - 1996-97 (concl.d.)

Bank Group/Bank	As on 31st March					
	Gross NPA as percentage to gross Advances		Net NPA as percentage to net Advances		Capital Adequacy Ratio	
	1996	1997	1996	1997	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)
Foreign Banks						
ABN Amro Bank	0.26	1.28	0.05	1.15	8.13	9.16
Abu-Dhabi Bank Commercial Bank	6.10	3.59	3.78	1.71	8.65	9.47
American Express Bank	1.89	5.97	0.23	3.26	8.06	10.40
Bank of Bahrain & Kuwait	4.24	10.95	3.18	9.75	18.93	17.10
Bank of Nova Scotia, Toronto	2.58	12.82	1.00	7.46	9.19	8.23
Bank of America	0.07	0.07	-0.11	—	7.12	8.37
Bank of Tokyo	4.91	22.44	1.83	17.36	8.54	8.88
Banque Indosuez	2.18	15.63	1.51	6.75	8.38	8.83
Banque Nationale de Paris	1.14	1.52	—	—	8.71	8.88
Barclays Bank	—	7.77	—	5.10	9.56	11.62
British Bank of Middle East	4.51	9.55	2.40	6.50	10.31	12.07
Citibank	0.45	1.54	-0.08	0.63	10.10	9.46
Credit Lyonnais	1.16	2.16	—	0.43	7.47	8.86
Deutsche Bank (Asia)	0.06	2.33	—	1.77	7.77	9.31
Grindlays Bank	3.84	3.81	0.26	0.28	8.68	8.98
Hongkong & Shanghai Bank	4.17	7.65	0.51	1.79	12.37	11.91
Mashreq Bank	1.97	27.42	1.44	22.30	10.97	17.52
Oman International Bank	19.14	18.71	7.91	5.33	8.71	12.36
Sakura Bank	1.54	1.94	0.59	1.10	11.45	12.19
Sanwa Bank	0.62	0.49	0.59	0.22	33.47	24.02
Societe Generale	0.80	6.10	0.10	4.82	8.76	10.55
Sonali Bank	5.97	1.83	—	—	8.49	13.54
State Bank of Mauritius	11.36	36.01	10.35	33.00	100.09	66.42
Standard Chartered Bank	4.70	5.59	3.30	2.88	15.62	8.60

— : Nil or negligible.

Source : Report on Trend and Progress of Banking in India, 1997-98, Reserve Bank of India.