

**Table 49: Earnings and Expenses of Scheduled Commercial Banks -
1996-97 (Part 10 of 26)
REGIONAL RURAL BANKS**

		(Amount in Rs. lakh)							
Items	For the year ended 31st March								
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alaknanda Gramin Bank		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

		(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)

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 bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.