

**Table 49: Earnings and Expenses of Scheduled Commercial Banks
- 1996-97 (Part 11 of 26)
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

(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

(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 bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.