

**Table 49: Earnings and Expenses of Scheduled Commercial Banks -
1996-97 (Part 12 of 26)
REGIONAL RURAL BANKS**

		(Amount in Rs. lakh)							
		For the year ended 31st March							
Items		Bhilwara-Ajmer Kshetriya Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank		Bikaner Kshetriya Gramin Bank	
		1996	1997	1996	1997	1996	1997	1996	1997
		(49)	(50)	(51)	(52)	(53)	(54)	(55)	(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

		(Amount in Rs. lakh)							
		For the year ended 31st March							
Items		Bilaspur Raipur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank		Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank	
		1996	1997	1996	1997	1996	1997	1996	1997

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 bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.