

**Table 49: Earnings and Expenses of Scheduled Commercial Banks -
1996-97 (Part 13 of 26)
REGIONAL RURAL BANKS**

(Amount in Rs.
lakh)

Items	For the year ended 31st March							
	Chambal Kshetriya		Champan Kshetriya		Chandrapur		Chhatrasal	
	Gramin Bank		Gramin Bank		Gadchiroli Gramin Bank		Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(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

(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

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 bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.