

**Table 49: Earnings and Expenses of Scheduled Commercial Banks -
1996-97 (Part 14 of 26)
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	876	501	1831	2208	903	-	702	961
VI. Profit (loss)	(706)	(280)	(914)	(607)	(749)	-	(75)	12
Total (III+IV+V+VI)	170	221	917	1601	154	-	627	972

(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

(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	1997	1996	1997	1996	1997	1996	1997
	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(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	Not Available	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 bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.