

**Table 49: Earnings and Expenses of Scheduled Commercial Banks -  
1996-97 (Part 15 of 26)  
REGIONAL RURAL BANKS**

		(Amount in Rs. lakh)							
Items	For the year ended 31st March								
	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank		
	1996 (121)	1997 (122)	1996 (123)	1997 (124)	1996 (125)	1997 (126)	1996 (127)	1997 (128)	
<b>Income</b>									
<b>I.</b>	<b>Interest earned</b>	<b>458</b>	<b>632</b>	<b>467</b>	<b>608</b>	<b>1201</b>	<b>1680</b>	<b>687</b>	<b>962</b>
	a) Interest/discount on advances/bills	341	477	77	122	331	409	50	108
	b) Income on investments	31	59	275	346	266	540	98	120
	c) Interest on balances with RBI and other inter-bank funds	86	96	70	81	604	731	538	734
	d) Others	-	-	45	60	-	-	-	-
<b>II.</b>	<b>Other income</b>	<b>24</b>	<b>16</b>	<b>17</b>	<b>10</b>	<b>34</b>	<b>40</b>	<b>10</b>	<b>14</b>
	a) Commission, exchange, brokerage, etc.	2	5	8	10	10	10	2	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	22	11	9	-	23	30	8	10
	<b>Total (I+II)</b>	<b>482</b>	<b>648</b>	<b>484</b>	<b>618</b>	<b>1235</b>	<b>1721</b>	<b>696</b>	<b>975</b>
<b>Expenditure &amp; Provisions</b>									
<b>III.</b>	<b>Interest expended</b>	<b>311</b>	<b>410</b>	<b>455</b>	<b>553</b>	<b>912</b>	<b>1255</b>	<b>406</b>	<b>562</b>
	a) Interest on deposits	208	274	125	166	808	1138	389	547
	b) Interest on RBI/inter-bank borrowings	102	136	298	29	103	118	17	16
	c) Others	1	-	32	358	-	-	-	-
<b>IV.</b>	<b>Operating expenses</b>	<b>115</b>	<b>132</b>	<b>98</b>	<b>93</b>	<b>366</b>	<b>406</b>	<b>219</b>	<b>246</b>
	a) Payments to and provisions for employees	94	103	76	73	333	363	200	212
	b) Rent, taxes and lighting	5	9	3	4	9	8	3	3
	c) Printing and stationery	3	4	3	2	6	6	2	2
	d) Advertisement and publicity	1	2	-	-	-	-	-	-
	e) Depreciation on Bank's property	3	3	2	2	2	3	1	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	2	1	1	1	1	1	1
	j) Repairs and maintenance	1	2	-	-	1	1	1	1
	k) Insurance	1	-	8	4	-	8	6	21
	l) Other expenditure	5	6	5	6	14	15	5	4
<b>V.</b>	<b>Provisions and contingencies</b>	<b>31</b>	<b>25</b>	<b>-</b>	<b>28</b>	<b>90</b>	<b>9</b>	<b>-</b>	<b>309</b>
	<b>Total expenses</b>	<b>457</b>	<b>567</b>	<b>553</b>	<b>673</b>	<b>1368</b>	<b>1671</b>	<b>625</b>	<b>1118</b>
<b>VI.</b>	<b>Profit (loss)</b>	<b>24</b>	<b>82</b>	<b>(70)</b>	<b>(55)</b>	<b>(133)</b>	<b>50</b>	<b>71</b>	<b>(142)</b>
	<b>Total (III+IV+V+VI)</b>	<b>482</b>	<b>648</b>	<b>484</b>	<b>618</b>	<b>1235</b>	<b>1721</b>	<b>696</b>	<b>975</b>

		(Amount in Rs. lakh)							
Items	For the year ended 31st March								
	Gorakhpur Kshetriya Gramin Bank		Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank		
	1996 (129)	1997 (130)	1996 (131)	1997 (132)	1996 (133)	1997 (134)	1996 (135)	1997 (136)	



d) Net profit (loss) on sale of land, building & other assets	-	-	-	-	-	-	-	-
e) Net profit (loss) on exchange transaction	-	-	-	-	-	-	-	-
f) Miscellaneous income	35	15	35	30	10	20	40	15
<b>Total (I+II)</b>	<b>559</b>	<b>863</b>	<b>932</b>	<b>80</b>	<b>298</b>	<b>472</b>	<b>1753</b>	<b>2390</b>

#### **Expenditure & Provisions**

<b>III. Interest expended</b>	<b>510</b>	<b>804</b>	<b>876</b>	<b>1230</b>	<b>171</b>	<b>251</b>	<b>1226</b>	<b>1668</b>
a) Interest on deposits	452	701	827	1141	162	237	1155	1575
b) Interest on RBI/inter-bank borrowings	58	103	49	89	9	14	1	1
c) Others	-	-	-	-	-	-	70	93
<b>IV. Operating expenses</b>	<b>318</b>	<b>353</b>	<b>400</b>	<b>450</b>	<b>103</b>	<b>120</b>	<b>502</b>	<b>715</b>
a) Payments to and provisions for employees	271	302	363	403	88	104	402	607
b) Rent, taxes and lighting	8	9	7	8	3	6	9	10
c) Printing and stationery	4	5	3	2	1	1	5	4
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	3	3	3	2	4	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	-	-	1	1
h) Law charges	-	1	1	1	-	-	-	-
i) Postage, telegrams, telephones, etc.	3	3	1	2	1	1	4	4
j) Repairs and maintenance	-	-	-	-	1	1	1	1
k) Insurance	5	5	7	8	-	2	22	10
l) Other expenditure	22	24	15	20	6	2	58	76
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>958</b>	<b>-</b>	<b>-</b>	<b>6</b>	<b>63</b>	<b>17</b>	<b>276</b>
<b>Total expenses</b>	<b>827</b>	<b>2115</b>	<b>1276</b>	<b>1680</b>	<b>280</b>	<b>435</b>	<b>1745</b>	<b>2660</b>
<b>VI. Profit (loss)</b>	<b>(268)</b>	<b>(1252)</b>	<b>(344)</b>	<b>(1600)</b>	<b>18</b>	<b>38</b>	<b>8</b>	<b>(270)</b>
<b>Total (III+IV+V+VI)</b>	<b>559</b>	<b>863</b>	<b>932</b>	<b>80</b>	<b>298</b>	<b>472</b>	<b>1753</b>	<b>2390</b>

**Note** : Figures in bracket indicate loss.

- : Nil or negligible.

*Source* : Annual accounts of banks.