

Table 49: Earnings and Expenses of Scheduled Commercial Banks - 1997 (Part 16 of 26)
REGIONAL RURAL BANKS

		(Amount in Rs. lal)							
		For the year ended 31st March							
Items	Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank		Indore Ujjain Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	
	(145)	(146)	(147)	(148)	(149)	(150)	(151)	(152)	
Income									
I. Interest earned	121	213	547	780	911	1333	198	311	
a) Interest/discount on advances/bills	32	44	269	356	214	295	82	111	
b) Income on investments	27	52	108	155	523	592	115	211	
c) Interest on balances with RBI and other inter-bank funds	61	-	170	269	173	447	2	211	
d) Others	-	116	-	-	-	-	-	-	
II. Other income	9	4	37	30	49	58	17	11	
a) Commission, exchange, brokerage, etc.	3	3	4	5	33	41	(4)	11	
b) Net profit (loss) on sale of investments	-	-	-	-	-	-	-	-	
c) Net profit (loss) on revaluation of investments	5	-	-	-	-	-	-	-	
d) Net profit (loss) on sale of land, building & other assets	-	-	-	-	-	-	-	-	
e) Net profit (loss) on exchange transaction	-	-	-	-	-	-	-	-	
f) Miscellaneous income	1	1	32	25	16	17	21	11	
Total (I+II)	129	217	583	810	960	1391	215	322	
Expenditure & Provisions									
III. Interest expended	102	140	376	508	548	842	149	211	
a) Interest on deposits	96	132	299	410	515	806	124	111	
b) Interest on RBI/inter-bank borrowings	6	8	4	3	33	36	25	11	
c) Others	-	-	73	94	-	-	-	-	
IV. Operating expenses	81	85	159	184	300	351	131	111	
a) Payments to and provisions for employees	60	65	134	154	268	295	113	111	
b) Rent, taxes and lighting	2	3	6	7	8	9	4	11	
c) Printing and stationery	1	1	2	3	4	6	3	11	
d) Advertisement and publicity	-	-	-	-	-	1	-	-	
e) Depreciation on Bank's property	1	1	3	3	3	4	1	11	
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	1	1	1	11	
j) Repairs and maintenance	-	-	1	-	1	1	1	11	
k) Insurance	12	9	3	3	6	25	1	11	
l) Other expenditure	4	4	9	12	9	9	7	11	
V. Provisions and contingencies	10	102	43	54	76	66	22	111	
Total expenses	192	326	577	746	925	1259	302	511	
VI. Profit (loss)	(63)	(110)	6	64	35	132	(87)	(111)	
Total (III+IV+V+VI)	129	217	583	810	960	1391	215	322	

		(Amount in Rs. lakh)							
		For the year ended 31st March							
Items	Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank		Jamnagar Gramin Bank		Jamuna Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	
	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)	
Income									

	f) Miscellaneous income	28	24	-	9	8	4	29	21
	Total (I+II)	401	634	251	366	651	1030	391	401
Expenditure & Provisions									
III.	Interest expended	440	614	193	261	325	484	265	325
	a) Interest on deposits	347	510	162	218	289	436	178	225
	b) Interest on RBI/inter-bank borrowings	94	104	25	33	36	48	86	99
	c) Others	-	-	7	10	-	-	-	-
IV.	Operating expenses	346	380	136	142	178	189	208	203
	a) Payments to and provisions for employees	312	341	117	122	148	153	163	165
	b) Rent, taxes and lighting	8	9	3	3	8	9	6	6
	c) Printing and stationery	5	4	1	3	2	5	4	4
	d) Advertisement and publicity	-	-	-	-	-	-	-	-
	e) Depreciation on Bank's property	2	2	1	1	2	2	2	2
	f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
	g) Auditors' fees and expenses	1	1	-	-	-	-	-	-
	h) Law charges	-	-	-	-	-	-	-	-
	i) Postage, telegrams, telephones, etc.	2	1	1	1	-	1	1	1
	j) Repairs and maintenance	1	1	-	-	-	-	-	1
	k) Insurance	1	6	2	2	3	4	22	3
	l) Other expenditure	15	13	11	9	14	15	9	21
V.	Provisions and contingencies	-	1001	29	-	140	268	776	41
	Total expenses	786	1994	359	403	643	940	643	569
VI.	Profit (loss)	(385)	(1360)	(108)	(37)	8	89	(252)	(168)
	Total (III+IV+V+VI)	401	634	251	366	651	1030	391	401

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.