

**Table 49: Earnings and Expenses of Scheduled Commercial
Banks - 1996-97 (Part 17 of 26)
REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31 March							
	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakadurga Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(169)	(170)	(171)	(172)	(173)	(174)	(175)	(176)
Income								
I. Interest earned	239	355	694	1116	454	628	467	607
a) Interest/discount on advances/bills	140	184	317	538	66	79	263	365
b) Income on investments	7	23	347	457	113	127	202	239
c) Interest on balances with RBI and other inter-bank funds	92	147	30	28	275	422	2	2
d) Others	-	-	-	93	-	-	-	-
II. Other income	34	12	62	85	10	24	14	18
a) Commission, exchange, brokerage, etc.	-	-	42	50	4	5	2	4
b) Net profit (loss) on sale of investments	-	-	-	-	-	11	-	-
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	33	12	20	35	6	8	12	14
Total (I+II)	273	367	756	1201	464	652	481	625
Expenditure & Provisions								
III. Interest expended	230	330	550	715	393	531	287	334
a) Interest on deposits	149	244	407	550	371	509	201	228
b) Interest on RBI/inter-bank borrowings	81	86	144	165	22	23	85	106
c) Others	-	-	-	-	-	-	-	-
IV. Operating expenses	342	399	369	449	363	419	117	121
a) Payments to and provisions for employees	297	361	298	381	313	355	93	98
b) Rent, taxes and lighting	7	8	7	8	7	8	4	5
c) Printing and stationery	5	5	5	6	3	8	3	3
d) Advertisement and publicity	-	-	-	-	-	-	-	1
e) Depreciation on Bank's property	2	3	3	3	2	3	4	4
f) Directors' fees, allowances and expenses	1	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	-	1	-	1
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	3	4	2	3	-	-	2	3
j) Repairs and maintenance	1	2	1	2	-	-	2	2
k) Insurance	14	7	34	27	4	5	2	3
l) Other expenditure	12	9	17	19	31	39	7	2
V. Provisions and contingencies	-	290	25	463	18	182	13	48
Total expenses	572	1019	945	1627	774	1132	417	503
VI. Profit (loss)	(300)	(653)	(189)	(426)	(310)	(480)	64	121
Total (III+IV+V+VI)	273	367	756	1201	464	652	481	625

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank		Kashi Gramin Bank		Kisan Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(177)	(178)	(179)	(180)	(181)	(182)	(183)	(184)
Income								

I.	Interest earned	872	1709	301	505	779	1151	276	409
	a) Interest/discount on advances/bills	177	429	75	140	206	284	111	135
	b) Income on investments	240	775	75	138	245	442	48	87
	c) Interest on balances with RBI and other inter-bank funds	450	504	152	227	327	426	118	186
	d) Others	5	-	-	-	-	-	-	-
II.	Other income	65	57	38	46	40	52	16	26
	a) Commission, exchange, brokerage, etc.	61	52	2	2	11	14	10	14
	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	4	4	36	44	29	38	6	12
	Total (I+II)	937	1766	339	551	818	1203	292	435
Expenditure & Provisions									
III.	Interest expended	921	1347	326	383	745	1011	253	363
	a) Interest on deposits	806	1195	293	346	686	953	211	316
	b) Interest on RBI/inter-bank borrowings	-	-	33	37	2	2	42	47
	c) Others	115	151	-	-	57	56	-	-
IV.	Operating expenses	548	543	200	193	372	418	246	264
	a) Payments to and provisions for employees	428	476	156	171	306	341	212	233
	b) Rent, taxes and lighting	11	12	3	4	9	13	5	6
	c) Printing and stationery	6	5	3	3	5	6	3	4
	d) Advertisement and publicity	-	-	-	-	-	-	-	-
	e) Depreciation on Bank's property	4	4	4	4	3	3	2	3
	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.	-	1	1	1	1	2	1	1
	j) Repairs and maintenance	-	1	1	1	2	2	1	1
	k) Insurance	75	16	-	1	19	19	-	1
	l) Other expenditure	22	24	32	9	26	31	20	16
V.	Provisions and contingencies	59	1854	49	456	72	1531	46	175
	Total expenses	1528	3743	575	1032	1189	2960	545	802
VI.	Profit (loss)	(592)	(1977)	(236)	(482)	(370)	(1757)	(253)	(367)
	Total (III+IV+V+VI)	937	1766	339	551	818	1203	292	435

(Amount in Rs. lakh)

Items	For the year ended 31st March								
	Kolar Gramin Bank		Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		Krishna Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	
	(185)	(186)	(187)	(188)	(189)	(190)	(191)	(192)	
Income									
I.	Interest earned	684	1097	955	1347	548	845	1035	1856
	a) Interest/discount on advances/bills	359	576	232	460	141	204	595	1247
	b) Income on investments	322	517	377	887	-	-	124	259
	c) Interest on balances with RBI and other inter-bank funds	3	-	346	-	406	642	316	350
	d) Others	-	5	-	-	-	-	-	-
II.	Other income	74	66	48	46	25	21	120	49
	a) Commission, exchange, brokerage, etc.	7	10	1	-	4	4	100	49
	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	66	56	47	46	21	17	20	-

Total (I+II)		758	1164	1002	1392	573	866	1155	1906
Expenditure & Provisions									
III.	Interest expended	511	643	524	711	635	859	770	1218
	a) Interest on deposits	355	486	368	557	557	804	620	927
	b) Interest on RBI/inter-bank borrowings	145	158	156	154	78	55	-	-
	c) Others	11	-	-	-	-	-	150	291
IV.	Operating expenses	362	414	525	596	694	1031	604	715
	a) Payments to and provisions for employees	269	375	447	508	568	652	412	441
	b) Rent, taxes and lighting	7	9	8	9	10	11	11	11
	c) Printing and stationery	3	2	7	8	9	10	6	10
	d) Advertisement and publicity	-	-	-	-	-	-	-	-
	e) Depreciation on Bank's property	2	3	4	4	2	3	3	4
	f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
	g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
	h) Law charges	-	-	-	-	-	-	-	-
	i) Postage, telegrams, telephones, etc.	3	3	4	4	1	2	2	3
	j) Repairs and maintenance	1	1	1	1	1	2	-	1
	k) Insurance	46	8	45	41	29	26	59	7
	l) Other expenditure	30	13	9	18	74	323	110	236
V.	Provisions and contingencies	-	430	418	395	-	-	425	(311)
	Total expenses	873	1487	1467	1702	1329	1890	1800	1621
VI.	Profit (loss)	(116)	(323)	(464)	(310)	(756)	(1024)	(645)	284
Total (III+IV+V+VI)		758	1164	1002	1392	573	866	1155	1906

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.