

**Table 49: Earnings and Expenses of Scheduled Commercial
Banks - 1996-97 (Part 18 of 26)
REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Kshetriya Gramin Bank		Kutch Grameen Bank		K.Kisan Gramin Bank		Lakhimi Gaonlia Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(193)	(194)	(195)	(196)	(197)	(198)	(199)	(200)
Income								
I. Interest earned	578	871	400	751	517	704	585	852
a) Interest/discount on advances/bills	175	354	67	173	244	202	137	175
b) Income on investments	192	256	137	274	18	56	242	534
c) Interest on balances with RBI and other inter-bank funds	211	261	195	303	146	155	20	4
d) Others	-	-	-	-	109	291	187	139
II. Other income	39	25	43	27	46	15	33	38
a) Commission, exchange, brokerage, etc.	21	25	26	9	1	3	12	16
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	18	-	16	18	44	12	21	22
Total (I+II)	617	896	442	778	563	719	618	889
Expenditure & Provisions								
III. Interest expended	494	693	364	527	436	712	485	635
a) Interest on deposits	442	633	329	480	237	364	437	582
b) Interest on RBI/inter-bank borrowings	5	4	35	47	52	58	48	52
c) Others	47	55	-	-	146	291	-	-
IV. Operating expenses	425	443	209	200	320	585	451	604
a) Payments to and provisions for employees	380	393	193	182	224	244	363	538
b) Rent, taxes and lighting	10	11	2	3	4	5	12	14
c) Printing and stationery	4	5	2	3	2	3	6	7
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	2	2	2	1	2	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	-	-	1	1	1
h) Law charges	-	-	-	-	1	2	-	-
i) Postage, telegrams, telephones, etc.	2	2	2	2	-	1	1	2
j) Repairs and maintenance	3	4	-	1	-	-	1	1
k) Insurance	1	6	3	2	38	11	1	1
l) Other expenditure	23	18	5	5	48	318	63	37
V. Provisions and contingencies	63	898	209	-	1034	-	2	1255
Total expenses	983	2034	573	727	1789	1297	650	2494
VI. Profit (loss)	(366)	(1138)	(131)	51	(1226)	(579)	(32)	(1604)
Total (III+IV+V+VI)	617	896	442	778	563	719	618	889

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank		Magadh Gramin Bank		Mahakaushal Kshetriya Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(201)	(202)	(203)	(204)	(205)	(206)	(207)	(208)
Income								

	f) Miscellaneous income	581	323	9	45	1	24	3	6
	Total (I+II)	4329	5534	1898	2771	573	750	107	208
Expenditure & Provisions									
III.	Interest expended	2295	2822	1543	2164	315	417	147	223
	a) Interest on deposits	1373	1758	1417	2026	229	303	146	220
	b) Interest on RBI/inter-bank borrowings	923	1064	125	138	35	113	1	3
	c) Others	-	-	-	-	50	-	-	-
IV.	Operating expenses	1543	1695	1099	1169	125	138	183	191
	a) Payments to and provisions for employees	1362	1485	968	1069	107	118	153	168
	b) Rent, taxes and lighting	24	31	20	24	4	4	3	4
	c) Printing and stationery	19	21	14	13	1	2	2	2
	d) Advertisement and publicity	-	-	-	-	-	-	-	-
	e) Depreciation on Bank's property	11	13	4	4	3	3	1	1
	f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
	g) Auditors' fees and expenses	3	4	2	2	-	1	-	-
	h) Law charges	-	1	1	1	-	-	-	-
	i) Postage, telegrams, telephones, etc.	15	17	2	1	1	1	1	1
	j) Repairs and maintenance	3	2	1	2	-	-	-	-
	k) Insurance	11	12	52	14	2	1	3	4
	l) Other expenditure	94	109	36	38	7	8	20	11
V.	Provisions and contingencies	149	987	361	1032	39	45	33	71
	Total expenses	3988	5504	3003	4366	478	600	363	485
VI.	Profit (loss)	341	30	(1105)	(1594)	95	150	(256)	(277)
	Total (III+IV+V+VI)	4329	5534	1898	2771	573	750	107	208

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.