

**Table 49: Earnings and Expenses of Scheduled Commercial Banks - 1997 (Part 19 of 26)**  
**REGIONAL RURAL BANKS**

		(Amount in Rs. lakh)							
		For the year ended 31st March							
Items		Manipur Rural Bank		Manjira Gramin Bank		Marathwada Gramin Bank		Marudhar Kshetriya Gramin Bank	
		1996	1997	1996	1997	1996	1997	1996	1997
		(217)	(218)	(219)	(220)	(221)	(222)	(223)	(224)
<b>Income</b>									
<b>I.</b>	<b>Interest earned</b>	<b>99</b>	<b>137</b>	<b>907</b>	<b>1233</b>	<b>1860</b>	<b>2640</b>	<b>156</b>	<b>251</b>
	a) Interest/discount on advances/bills	25	29	580	824	778	959	69	121
	b) Income on investments	-	11	126	186	1058	1662	-	4
	c) Interest on balances with RBI and other inter-bank funds	75	97	201	223	24	19	-	-
	d) Others	-	-	-	-	-	-	87	126
<b>II.</b>	<b>Other income</b>	<b>5</b>	<b>5</b>	<b>151</b>	<b>143</b>	<b>146</b>	<b>126</b>	<b>17</b>	<b>14</b>
	a) Commission, exchange, brokerage, etc.	1	1	15	15	137	110	1	2
	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	-	-	-	2	-	-	-	-
	e) Net profit (loss) on exchange transaction	-	-	-	-	-	-	-	-
	f) Miscellaneous income	4	4	136	126	9	15	15	12
	<b>Total (I+II)</b>	<b>104</b>	<b>142</b>	<b>1058</b>	<b>1376</b>	<b>2006</b>	<b>2766</b>	<b>173</b>	<b>265</b>
<b>Expenditure &amp; Provisions</b>									
<b>III.</b>	<b>Interest expended</b>	<b>97</b>	<b>91</b>	<b>688</b>	<b>909</b>	<b>1311</b>	<b>1765</b>	<b>256</b>	<b>386</b>
	a) Interest on deposits	42	62	461	665	1030	1405	238	363
	b) Interest on RBI/inter-bank borrowings	54	29	227	244	281	360	-	-
	c) Others	-	-	-	-	-	-	19	23
<b>IV.</b>	<b>Operating expenses</b>	<b>111</b>	<b>384</b>	<b>387</b>	<b>484</b>	<b>1042</b>	<b>1133</b>	<b>237</b>	<b>281</b>
	a) Payments to and provisions for employees	102	111	330	327	878	986	211	243
	b) Rent, taxes and lighting	4	4	7	9	24	26	4	5
	c) Printing and stationery	2	2	9	5	13	16	4	4
	d) Advertisement and publicity	-	-	-	-	-	-	-	-
	e) Depreciation on Bank's property	2	1	5	6	5	6	2	1
	f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
	g) Auditors' fees and expenses	-	-	1	1	2	3	-	-
	h) Law charges	-	-	-	-	1	-	-	-
	i) Postage, telegrams, telephones, etc.	-	-	3	3	7	8	1	1
	j) Repairs and maintenance	-	-	1	1	-	-	-	-
	k) Insurance	1	1	13	5	51	11	1	3
	l) Other expenditure	1	264	18	126	62	77	13	24
<b>V.</b>	<b>Provisions and contingencies</b>	<b>-</b>	<b>-</b>	<b>360</b>	<b>460</b>	<b>-</b>	<b>59</b>	<b>34</b>	<b>49</b>
	<b>Total expenses</b>	<b>208</b>	<b>475</b>	<b>1436</b>	<b>1853</b>	<b>2353</b>	<b>2956</b>	<b>527</b>	<b>716</b>
<b>VI.</b>	<b>Profit (loss)</b>	<b>(103)</b>	<b>(333)</b>	<b>(377)</b>	<b>(477)</b>	<b>(347)</b>	<b>(191)</b>	<b>(354)</b>	<b>(452)</b>
	<b>Total (III+IV+V+VI)</b>	<b>104</b>	<b>142</b>	<b>1058</b>	<b>1376</b>	<b>2006</b>	<b>2766</b>	<b>173</b>	<b>265</b>

		(Amount in Rs. lakh)							
		For the year ended 31st March							
Items		Marwar Gramin Bank		Mayurakshi Gramin Bank		Mewar Anchalik Gramin Bank		Mithila Kshetriya Gramin Bank	
		1996	1997	1996	1997	1996	1997	1996	1997
		(225)	(226)	(227)	(228)	(229)	(230)	(231)	(232)
<b>Income</b>									
<b>I.</b>	<b>Interest earned</b>	<b>1887</b>	<b>2657</b>	<b>683</b>	<b>1037</b>	<b>409</b>	<b>728</b>	<b>253</b>	<b>414</b>

	a) Interest/discount on advances/bills	488	713	245	343	118	206	74	109
	b) Income on investments	679	997	-	-	98	152	-	-
	c) Interest on balances with RBI and other inter-bank funds	718	946	283	448	17	3	179	303
	d) Others	1	-	155	247	176	367	-	1
<b>II.</b>	<b>Other income</b>	<b>89</b>	<b>54</b>	<b>62</b>	<b>95</b>	<b>47</b>	<b>46</b>	<b>7</b>	<b>11</b>
	a) Commission, exchange, brokerage, etc.	75	52	53	88	5	7	5	7
	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	14	2	8	8	42	39	1	4
	<b>Total (I+II)</b>	<b>1976</b>	<b>2711</b>	<b>745</b>	<b>1133</b>	<b>457</b>	<b>775</b>	<b>259</b>	<b>425</b>
<b>Expenditure &amp; Provisions</b>									
<b>III.</b>	<b>Interest expended</b>	<b>1375</b>	<b>1961</b>	<b>631</b>	<b>1076</b>	<b>370</b>	<b>618</b>	<b>347</b>	<b>498</b>
	a) Interest on deposits	1292	1854	570	1005	337	577	304	465
	b) Interest on RBI/inter-bank borrowings	83	108	61	71	33	41	43	32
	c) Others	-	-	-	-	-	-	-	-
<b>IV.</b>	<b>Operating expenses</b>	<b>595</b>	<b>653</b>	<b>469</b>	<b>501</b>	<b>228</b>	<b>255</b>	<b>393</b>	<b>870</b>
	a) Payments to and provisions for employees	539	590	436	464	198	218	282	310
	b) Rent, taxes and lighting	9	11	7	7	8	9	5	5
	c) Printing and stationery	6	8	5	6	5	4	2	3
	d) Advertisement and publicity	-	-	-	-	-	-	-	-
	e) Depreciation on Bank's property	2	2	1	1	5	5	1	2
	f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
	g) Auditors' fees and expenses	1	1	1	1	-	-	-	1
	h) Law charges	1	-	-	1	-	-	1	1
	i) Postage, telegrams, telephones, etc.	5	5	1	1	2	3	-	1
	j) Repairs and maintenance	1	1	1	1	-	1	1	2
	k) Insurance	1	2	4	7	-	-	1	1
	l) Other expenditure	31	32	13	13	9	14	99	546
<b>V.</b>	<b>Provisions and contingencies</b>	<b>-</b>	<b>-</b>	<b>105</b>	<b>280</b>	<b>-</b>	<b>26</b>	<b>-</b>	<b>-</b>
	<b>Total expenses</b>	<b>1971</b>	<b>2614</b>	<b>1205</b>	<b>1857</b>	<b>598</b>	<b>899</b>	<b>740</b>	<b>1368</b>
<b>VI.</b>	<b>Profit (loss)</b>	<b>6</b>	<b>97</b>	<b>(460)</b>	<b>(724)</b>	<b>(142)</b>	<b>(125)</b>	<b>(480)</b>	<b>(943)</b>
	<b>Total (III+IV+V+VI)</b>	<b>1976</b>	<b>2711</b>	<b>745</b>	<b>1133</b>	<b>457</b>	<b>775</b>	<b>259</b>	<b>425</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March								
	Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	
	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)	
<b>Income</b>									
<b>I.</b>	<b>Interest earned</b>			<b>876</b>	<b>1426</b>	<b>286</b>		<b>250</b>	<b>336</b>
	a) Interest/discount on advances/bills			160	370	132		89	89
	b) Income on investments			15	215	66		81	126
	c) Interest on balances with RBI and other inter-bank funds			701	841	88		79	121
	d) Others			-	-	-		-	-
	N	N					N		
<b>II.</b>	<b>Other income</b>			<b>78</b>	<b>80</b>	<b>9</b>		<b>28</b>	<b>13</b>
	a) Commission, exchange, brokerage, etc.			14	14	4	T	1	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			-	-	-	A	-	-
	A	A					A		

	e) Net profit (loss) on exchange transaction								
	f) Miscellaneous income	V	V	64	66	5	V	27	11
	<b>Total (I+II)</b>			<b>916</b>	<b>1507</b>	<b>295</b>		<b>278</b>	<b>348</b>
	<b>Expenditure &amp; Provisions</b>	A	A				A		
<b>III.</b>	<b>Interest expended</b>	I	I	<b>667</b>	<b>907</b>	<b>205</b>	I	<b>154</b>	<b>244</b>
	a) Interest on deposits	L	L	642	892	175	L	119	207
	b) Interest on RBI/inter-bank borrowings			26	16	30		8	12
	c) Others	A	A	-	-	-	A	27	26
		B	B				B		
<b>IV.</b>	<b>Operating expenses</b>			<b>486</b>	<b>569</b>	<b>176</b>		<b>102</b>	<b>121</b>
	a) Payments to and provisions for employees	L	L	457	526	123	L	87	100
	b) Rent, taxes and lighting	E	E	9	10	4	E	3	3
	c) Printing and stationery			4	4	3		1	2
	d) Advertisement and publicity			-	-	-		-	-
	e) Depreciation on Bank's property			2	2	1		2	2
	f) Directors' fees, allowances and expenses			-	-	-		-	-
	g) Auditors' fees and expenses			1	1	-		-	1
	h) Law charges			-	-	-		-	-
	i) Postage, telegrams, telephones, etc.			1	1	-		1	1
	j) Repairs and maintenance			1	1	-		-	-
	k) Insurance			4	17	2		1	4
	l) Other expenditure			7	6	42		7	7
<b>V.</b>	<b>Provisions and contingencies</b>			<b>-</b>	<b>1781</b>	<b>545</b>		<b>21</b>	<b>194</b>
	<b>Total expenses</b>			<b>1153</b>	<b>3257</b>	<b>926</b>		<b>277</b>	<b>559</b>
<b>VI.</b>	<b>Profit (loss)</b>			<b>(1021)</b>	<b>(1750)</b>	<b>(631)</b>		<b>1</b>	<b>(211)</b>
	<b>Total (III+IV+V+VI)</b>			<b>916</b>	<b>1507</b>	<b>295</b>		<b>278</b>	<b>348</b>

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

- : Nil or negligible.

*Source* : Annual accounts of banks.