

Table 49: Earnings and Expenses of Scheduled Commercial Banks - 1997 (Part 20 of 26)
REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Nadia Gramin Bank		Nagaland Gramin Bank		Nagarjuna Gramin Bank		Nainital Almora Kshetriya Gramin Bank	
	1996 (241)	1997 (242)	1996 (243)	1997 (244)	1996 (245)	1997 (246)	1996 (247)	1997 (248)
Income								
I. Interest earned	534	941	37	79	1295	1204	394	700
a) Interest/discount on advances/bills	134	232	4	7	542	514	233	322
b) Income on investments	156	444	-	-	392	333	158	373
c) Interest on balances with RBI and other inter-bank funds	245	265	32	72	361	358	3	4
d) Others	-	-	-	-	-	-	-	-
II. Other income	5	12	6	2	251	48	22	25
a) Commission, exchange, brokerage, etc.	5	12	1	1	42	42	3	11
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	-	-	5	2	209	6	19	15
Total (I+II)	539	953	43	81	1546	1253	416	725
Expenditure & Provisions								
III. Interest expended	450	651	25	92	861	1112	315	455
a) Interest on deposits	373	551	12	46	738	938	264	383
b) Interest on RBI/inter-bank borrowings	77	101	13	1	121	170	49	71
c) Others	-	-	-	44	2	3	1	1
IV. Operating expenses	294	315	28	33	724	860	204	225
a) Payments to and provisions for employees	240	287	25	26	645	746	173	187
b) Rent, taxes and lighting	5	6	1	1	18	20	10	14
c) Printing and stationery	5	5	-	-	9	9	4	4
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	2	-	-	3	3	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	1	-	-	1	2	1	1
h) Law charges	-	-	-	-	2	1	-	-
i) Postage, telegrams, telephones, etc.	-	-	-	-	3	4	2	2
j) Repairs and maintenance	-	-	-	-	1	1	3	3
k) Insurance	2	2	1	1	9	34	1	2
l) Other expenditure	39	11	-	4	33	41	7	9
V. Provisions and contingencies	1256	398	28	-	53	47	27	43
Total expenses	2000	1364	81	124	1638	2019	546	723
VI. Profit (loss)	(1461)	(411)	(38)	(43)	(92)	(767)	(129)	2
Total (III+IV+V+VI)	539	953	43	81	1546	1253	416	725

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Nalanda Gramin Bank		Netravati Gramin Bank		Nimar Kshetriya Gramin Bank		North Malabar Gramin Bank	
	1996 (249)	1997 (250)	1996 (251)	1997 (252)	1996 (253)	1997 (254)	1996 (255)	1997 (256)
Income								

I.	Interest earned	275	450	130	198	506	825	2284	3255
	a) Interest/discount on advances/bills	73	79	83	134	271	394	1795	2418
	b) Income on investments	-	-	4	9	116	125	489	837
	c) Interest on balances with RBI and other inter-bank funds	202	372	44	56	119	306	-	-
	d) Others	-	-	-	-	-	-	-	-
II.	Other income	17	29	15	21	36	68	239	309
	a) Commission, exchange, brokerage, etc.	1	3	2	3	3	3	29	35
	b) Net profit (loss) on sale of investments	-	-	-	-	1	21	-	-
	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	16	27	13	18	32	42	210	274
	Total (I+II)	293	480	145	219	542	892	2523	3564
Expenditure & Provisions									
III.	Interest expended	373	546	97	140	447	612	1213	1616
	a) Interest on deposits	363	541	73	102	377	529	737	992
	b) Interest on RBI/inter-bank borrowings	10	6	25	38	5	5	477	625
	c) Others	-	-	-	-	66	79	-	-
IV.	Operating expenses	337	326	92	103	291	305	1090	1155
	a) Payments to and provisions for employees	258	284	82	92	243	270	912	944
	b) Rent, taxes and lighting	5	5	3	3	8	10	25	29
	c) Printing and stationery	2	2	1	1	5	5	13	16
	d) Advertisement and publicity	-	-	-	-	-	-	-	-
	e) Depreciation on Bank's property	2	2	-	1	3	3	5	7
	f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
	g) Auditors' fees and expenses	1	1	-	-	1	1	2	2
	h) Law charges	-	1	-	-	-	-	-	1
	i) Postage, telegrams, telephones, etc.	2	1	1	1	2	2	14	16
	j) Repairs and maintenance	-	-	-	-	2	1	1	1
	k) Insurance	1	1	1	1	-	-	7	8
	l) Other expenditure	67	29	3	4	27	13	111	131
V.	Provisions and contingencies	99	246	-	-	(59)	194	-	-
	Total expenses	809	1118	189	243	679	1112	2304	2771
VI.	Profit (loss)	(517)	(639)	(44)	(24)	(137)	(219)	219	793
	Total (III+IV+V+VI)	293	480	145	219	542	892	2523	3564

(Amount in Rs. lakh)

Items	For the year ended 31st March								
	Palamau Kshetriya Gramin Bank		Panchmahal Gramin Bank		Pandyan Grama Bank		Parvatiya Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	
	(257)	(258)	(259)	(260)	(261)	(262)	(263)	(264)	
Income									
I.	Interest earned	474	717	483	480	1601	2315	282	
	a) Interest/discount on advances/bills	93	128	316	176	1103	1639	59	
	b) Income on investments	162	193	60	130	498	673	140	
	c) Interest on balances with RBI and other inter-bank funds	219	396	100	161	-	-	83	
	d) Others	-	-	7	13	-	3	-	N
II.	Other income	10	17	27	77	133	142	22	
	a) Commission, exchange, brokerage, etc.	9	15	8	12	114	128	1	O
	b) Net profit (loss) on sale of investments	-	-	-	-	-	-	-	
	c) Net profit (loss) on revaluation of investments	-	-	-	-	-	-	-	T
	d) Net profit (loss) on sale of land, building & other assets	-	-	-	-	1	-	-	
	e) Net profit (loss) on exchange transaction	-	-	-	-	-	-	-	A
	f) Miscellaneous income	2	2	19	66	17	14	21	

Total (I+II)		484	734	510	557	1734	2457	304	
Expenditure & Provisions									V
III.	Interest expended	430	666	397	508	1175	1687	224	A
	a) Interest on deposits	418	654	277	384	910	1298	196	
	b) Interest on RBI/inter-bank borrowings	11	12	121	124	80	205	28	I
	c) Others	-	-	-	-	186	184	-	
IV.	Operating expenses	344	399	267	237	888	1178	101	L
	a) Payments to and provisions for employees	287	321	190	199	736	1028	86	A
	b) Rent, taxes and lighting	9	10	7	7	23	26	3	
	c) Printing and stationery	5	11	4	4	16	20	2	B
	d) Advertisement and publicity	-	-	-	-	1	1	-	
	e) Depreciation on Bank's property	2	3	3	2	7	9	2	L
	f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	
	g) Auditors' fees and expenses	1	1	1	1	2	2	-	E
	h) Law charges	-	-	1	1	-	-	-	
	i) Postage, telegrams, telephones, etc.	1	2	2	2	10	12	1	
	j) Repairs and maintenance	1	1	1	1	1	2	-	
	k) Insurance	22	32	-	-	39	26	1	
	l) Other expenditure	16	18	58	19	52	51	5	
V.	Provisions and contingencies	106	357	-	-	232	141	-	
	Total expenses	880	1421	664	745	2296	3006	324	
VI.	Profit (loss)	(396)	(687)	(155)	(188)	(561)	(548)	(20)	
Total (III+IV+V+VI)		484	734	510	557	1734	2457	304	

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.