

**Table 49: Earnings and Expenses of Scheduled Commercial
Banks - 1996-97 (Part 21 of 26)
REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31 March							
	Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank		Pragjyotish Gaonlia Gaonlia Bank	
	1996 (265)	1997 (266)	1996 (267)	1997 (268)	1996 (269)	1997 (270)	1996 (271)	1997 (272)
Income								
I. Interest earned	62	121	758	1220	355	486	2180	2058
a) Interest/discount on advances/bills	14	27	498	763	129	147	946	586
b) Income on investments	16	51	-	-	83	125	-	1472
c) Interest on balances with RBI and other inter-bank funds	32	43	260	456	142	214	1234	-
d) Others	-	-	-	-	-	-	-	-
II. Other income	1	1	39	64	15	20	73	78
a) Commission, exchange, brokerage, etc.	-	1	18	24	5	18	31	42
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	-	1	20	40	10	2	41	36
Total (I+II)	62	123	797	1283	370	507	2253	2136
Expenditure & Provisions								
III. Interest expended	86	133	648	832	235	362	1111	1549
a) Interest on deposits	81	130	508	663	211	329	890	1303
b) Interest on RBI/inter-bank borrowings	4	4	140	169	24	33	222	246
c) Others	-	-	-	-	-	-	-	-
IV. Operating expenses	70	66	482	572	93	94	1048	1085
a) Payments to and provisions for employees	54	54	385	494	78	78	897	936
b) Rent, taxes and lighting	2	3	10	13	5	5	25	25
c) Printing and stationery	1	1	6	7	2	2	13	17
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	2	4	4	1	1	7	7
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	2	-	-	2	3
h) Law charges	-	-	1	1	-	-	1	-
i) Postage, telegrams, telephones, etc.	-	1	3	4	1	1	4	4
j) Repairs and maintenance	-	1	-	-	-	-	2	2
k) Insurance	1	1	2	-	2	2	5	6
l) Other expenditure	7	4	70	47	6	6	93	84
V. Provisions and contingencies	-	-	-	734	-	-	442	1872
Total expenses	155	200	1129	2138	328	456	2602	4506
VI. Profit (loss)	(93)	(77)	(332)	(855)	41	50	(349)	(2370)
Total (III+IV+V+VI)	62	123	797	1283	370	507	2253	2136

(Amount in Rs. lakh)

Items	For the year ended 31 March							
	Pratapgarh Kshetriya Gramin Bank		Prathama Bank		Puri Gramin Bank		Rae Bareli Kshetriya Gaonlia Bank	
	1996 (273)	1997 (274)	1996 (275)	1997 (276)	1996 (277)	1997 (278)	1996 (279)	1997 (280)
Income								

	f) Miscellaneous income	13	9	3	3	79	25	3	5
	Total (I+II)	291	457	213	213	354	661	150	245
Expenditure & Provisions									
III.	Interest expended	276	418	205	205	313	501	237	326
	a) Interest on deposits	256	393	183	183	295	458	188	278
	b) Interest on RBI/inter-bank borrowings	20	24	3	3	-	-	-	-
	c) Others	-	-	19	19	18	43	49	47
IV.	Operating expenses	238	254	163	163	316	348	215	210
	a) Payments to and provisions for employees	203	225	141	141	280	299	162	184
	b) Rent, taxes and lighting	5	6	6	6	8	9	34	10
	c) Printing and stationery	3	4	3	3	3	4	3	3
	d) Advertisement and publicity	-	-	-	-	-	-	-	-
	e) Depreciation on Bank's property	1	1	2	2	1	2	2	2
	f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
	g) Auditors' fees and expenses	-	-	-	-	-	1	-	1
	h) Law charges	-	-	-	-	1	-	-	-
	i) Postage, telegrams, telephones, etc.	1	1	1	1	1	1	1	1
	j) Repairs and maintenance	-	1	-	-	1	1	-	-
	k) Insurance	9	3	-	-	1	-	-	-
	l) Other expenditure	15	11	10	10	21	31	12	7
V.	Provisions and contingencies	-	-	15	15	74	223	30	174
	Total expenses	514	672	383	383	703	1072	482	710
VI.	Profit (loss)	(223)	(215)	(170)	(170)	(349)	(411)	(332)	(465)
	Total (III+IV+V+VI)	291	457	213	213	354	661	150	245

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.