

**Table 49: Earnings and Expenses of Scheduled Commercial Banks -  
1996-97 (Part 22 of 26)  
REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Rashikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalaseema Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(289)	(290)	(291)	(292)	(293)	(294)	(295)	(296)
<b>Income</b>								
<b>I. Interest earned</b>	<b>616</b>	<b>990</b>	<b>325</b>	<b>541</b>	<b>251</b>	<b>251</b>	<b>2512</b>	<b>3596</b>
a) Interest/discount on advances/bills	246	327	130	212	99	99	1741	2525
b) Income on investments	363	663	-	-	74	74	96	263
c) Interest on balances with RBI and other inter-bank funds	6	-	195	329	78	78	675	808
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>24</b>	<b>82</b>	<b>24</b>	<b>52</b>	<b>16</b>	<b>16</b>	<b>218</b>	<b>463</b>
a) Commission, exchange, brokerage, etc.	6	7	15	18	2	2	41	68
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	18	75	9	34	14	14	177	395
<b>Total (I+II)</b>	<b>640</b>	<b>1072</b>	<b>349</b>	<b>593</b>	<b>267</b>	<b>267</b>	<b>2730</b>	<b>4059</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>541</b>	<b>738</b>	<b>260</b>	<b>396</b>	<b>213</b>	<b>213</b>	<b>1803</b>	<b>2156</b>
a) Interest on deposits	423	618	225	356	185	185	1282	1593
b) Interest on RBI/inter-bank borrowings	28	119	35	40	28	-	505	547
c) Others	90	-	-	-	-	28	17	17
<b>IV. Operating expenses</b>	<b>328</b>	<b>429</b>	<b>154</b>	<b>193</b>	<b>141</b>	<b>141</b>	<b>1003</b>	<b>1038</b>
a) Payments to and provisions for employees	247	290	129	166	120	120	883	903
b) Rent, taxes and lighting	7	8	6	8	4	4	21	23
c) Printing and stationery	4	5	2	3	3	3	13	14
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	3	2	2	1	1	6	6
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	-	1	1	2	2
h) Law charges	-	-	-	-	-	-	-	1
i) Postage, telegrams, telephones, etc.	2	3	2	2	1	1	11	12
j) Repairs and maintenance	1	1	-	-	1	1	-	-
k) Insurance	41	36	3	3	2	2	3	2
l) Other expenditure	24	84	11	10	7	7	65	75
<b>V. Provisions and contingencies</b>	<b>116</b>	<b>257</b>	<b>-</b>	<b>-</b>	<b>15</b>	<b>16</b>	<b>-</b>	<b>1170</b>
<b>Total expenses</b>	<b>986</b>	<b>1423</b>	<b>414</b>	<b>589</b>	<b>368</b>	<b>370</b>	<b>2806</b>	<b>4364</b>
<b>VI. Profit (loss)</b>	<b>(346)</b>	<b>(351)</b>	<b>(65)</b>	<b>4</b>	<b>(101)</b>	<b>(102)</b>	<b>(76)</b>	<b>(305)</b>
<b>Total (III+IV+V+VI)</b>	<b>640</b>	<b>1072</b>	<b>349</b>	<b>593</b>	<b>267</b>	<b>267</b>	<b>2730</b>	<b>4059</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Rewa Sidhi Gramin Bank		Sabarkantha- Gandhinagar Gramin Bank		Sagar Gramin Bank		Sahyadri Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(297)	(298)	(299)	(300)	(301)	(302)	(303)	(304)
<b>Income</b>								



	f) Miscellaneous income	15	13	31	32	20	120	20	23
	<b>Total (I+II)</b>	<b>235</b>	<b>650</b>	<b>3429</b>	<b>4165</b>	<b>711</b>	<b>1105</b>	<b>1333</b>	<b>1430</b>
<b>Expenditure &amp; Provisions</b>									
<b>III.</b>	<b>Interest expended</b>	<b>372</b>	<b>600</b>	<b>2134</b>	<b>2781</b>	<b>516</b>	<b>644</b>	<b>760</b>	<b>972</b>
	a) Interest on deposits	348	555	2011	2672	352	480	672	893
	b) Interest on RBI/inter-bank borrowings	24	45	13	12	-	-	88	78
	c) Others	-	-	110	97	165	164	-	-
<b>IV.</b>	<b>Operating expenses</b>	<b>337</b>	<b>348</b>	<b>1083</b>	<b>1129</b>	<b>1496</b>	<b>303</b>	<b>449</b>	<b>560</b>
	a) Payments to and provisions for employees	285	298	881	914	319	263	406	521
	b) Rent, taxes and lighting	8	8	15	15	6	7	7	7
	c) Printing and stationery	4	7	10	11	7	5	4	3
	d) Advertisement and publicity	-	1	1	1	-	-	-	-
	e) Depreciation on Bank's property	2	2	5	5	2	2	1	1
	f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
	g) Auditors' fees and expenses	-	-	2	2	1	1	1	1
	h) Law charges	-	-	1	1	-	-	-	-
	i) Postage, telegrams, telephones, etc.	1	-	4	5	3	3	1	1
	j) Repairs and maintenance	1	2	3	1	-	-	-	-
	k) Insurance	17	9	119	128	1	1	9	4
	l) Other expenditure	19	20	42	46	1157	21	19	21
<b>V.</b>	<b>Provisions and contingencies</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>92</b>	<b>1234</b>
	<b>Total expenses</b>	<b>709</b>	<b>947</b>	<b>3217</b>	<b>3910</b>	<b>2012</b>	<b>948</b>	<b>1301</b>	<b>2765</b>
<b>VI.</b>	<b>Profit (loss)</b>	<b>(474)</b>	<b>(298)</b>	<b>212</b>	<b>255</b>	<b>(1301)</b>	<b>158</b>	<b>32</b>	<b>(1335)</b>
	<b>Total (III+IV+V+VI)</b>	<b>235</b>	<b>650</b>	<b>3429</b>	<b>4165</b>	<b>711</b>	<b>1105</b>	<b>1333</b>	<b>1430</b>

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

- : Nil or negligible.

Source : Annual accounts of banks.