

**Table 49: Earnings and Expenses of Scheduled Commercial Banks -
1996-97 (Part 23 of 26)
REGIONAL RURAL BANKS**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Saran Kshetriya Gramin Bank		Sarayu Gramin Bank		Shahajahanpur Kshetriya Gramin Bank		Shahdol Kshetriya Gaonlia Bank	
	1996 (313)	1997 (314)	1996 (315)	1997 (316)	1996 (317)	1997 (318)	1996 (319)	1997 (320)
Income								
I. Interest earned	105	414	565	727	300	403	93	300
a) Interest/discount on advances/bills	56	100	145	178	118	163	19	48
b) Income on investments	-	-	408	543	35	60	-	-
c) Interest on balances with RBI and other inter-bank funds	50	313	12	6	147	180	74	252
d) Others	-	1	-	-	-	-	-	-
II. Other income	144	4	27	16	22	37	8	16
a) Commission, exchange, brokerage, etc.	1	2	26	16	3	11	8	6
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	143	2	1	-	19	26	-	10
Total (I+II)	249	418	592	743	322	440	100	315
Expenditure & Provisions								
III. Interest expended	331	487	283	364	205	278	172	267
a) Interest on deposits	318	471	239	314	152	210	167	259
b) Interest on RBI/inter-bank borrowings	13	16	44	50	-	-	6	7
c) Others	-	-	1	-	54	68	-	-
IV. Operating expenses	225	237	184	170	176	146	187	185
a) Payments to and provisions for employees	196	222	140	147	109	119	161	153
b) Rent, taxes and lighting	3	3	4	5	3	3	3	4
c) Printing and stationery	2	3	2	2	3	2	2	2
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	1	2	2	2	1	1	1
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	1	-	-	-	1	-	-
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	-	-	2	2	1	2	-	-
j) Repairs and maintenance	1	1	-	-	3	3	-	-
k) Insurance	6	4	26	5	2	11	11	13
l) Other expenditure	15	3	7	6	53	4	9	11
V. Provisions and contingencies	1083	432	96	42	49	-	-	154
Total expenses	1639	1157	563	575	430	424	359	605
VI. Profit (loss)	(1389)	(739)	28	167	(108)	16	(259)	(290)
Total (III+IV+V+VI)	249	418	592	743	322	440	100	315

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Sharda Gramin Bank		Shekhawati Bank		Shivalik Kshetriya Gramin Bank		Shivpuri Kshetriya Gramin Bank	
	1996 (321)	1997 (322)	1996 (323)	1997 (324)	1996 (325)	1997 (326)	1996 (327)	1997 (328)
Income								

I.	Interest earned	497	702	1119	1511	652	905	338	584
	a) Interest/discount on advances/bills	72	98	417	581	177	201	117	183
	b) Income on investments	11	128	204	516	212	333	34	58
	c) Interest on balances with RBI and other inter-bank funds	415	475	498	414	263	371	187	342
	d) Others	-	-	-	-	-	-	-	-
II.	Other income	8	50	63	115	44	56	16	32
	a) Commission, exchange, brokerage, etc.	8	47	46	13	3	4	8	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	-	-	-	1	-	-	-	-
	e) Net profit (loss) on exchange transaction	-	-	-	-	-	-	-	-
	f) Miscellaneous income	-	3	17	101	40	52	8	21
	Total (I+II)	505	752	1183	1625	695	960	354	615
Expenditure & Provisions									
III.	Interest expended	396	526	976	1241	399	564	401	614
	a) Interest on deposits	376	508	857	1110	355	516	374	580
	b) Interest on RBI/inter-bank borrowings	-	-	-	-	44	48	27	34
	c) Others	20	18	118	131	-	-	-	-
IV.	Operating expenses	384	286	536	554	186	196	262	302
	a) Payments to and provisions for employees	345	261	446	482	156	172	239	269
	b) Rent, taxes and lighting	4	5	4	5	4	4	9	10
	c) Printing and stationery	3	3	5	5	2	3	3	5
	d) Advertisement and publicity	-	-	-	-	-	-	-	-
	e) Depreciation on Bank's property	1	1	4	3	2	2	2	2
	f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
	g) Auditors' fees and expenses	-	1	1	2	-	1	1	1
	h) Law charges	-	-	1	2	1	1	-	-
	i) Postage, telegrams, telephones, etc.	2	2	5	4	1	1	2	2
	j) Repairs and maintenance	-	1	1	1	1	-	1	1
	k) Insurance	19	3	2	1	5	-	-	4
	l) Other expenditure	10	9	67	49	14	11	5	8
V.	Provisions and contingencies	78	481	30	854	31	140	121	36
	Total expenses	858	1292	1541	2649	616	901	784	953
VI.	Profit (loss)	(353)	(540)	(358)	(1023)	79	60	(430)	(337)
	Total (III+IV+V+VI)	505	752	1183	1625	695	960	354	615

(Amount in Rs. lakh)

Items	For the year ended 31 March								
	Shri Sathavahana Gramin Bank		Shri Venkateshwara Gramin Bank		Singhbhum Gramin Bank		Siwan Kshetriya Gramin Bank		
	1996	1997	1996	1997	1996	1997	1996	1997	
	(329)	(330)	(331)	(332)	(333)	(334)	(335)	(336)	
Income									
I.	Interest earned	511	801	785	1433	442	759	858	1165
	a) Interest/discount on advances/bills	245	417	522	928	72	133	199	205
	b) Income on investments	60	129	13	32	181	331	111	113
	c) Interest on balances with RBI and other inter-bank funds	197	255	250	473	190	295	548	846
	d) Others	9	-	-	-	-	-	-	-
II.	Other income	24	28	58	56	16	15	19	14
	a) Commission, exchange, brokerage, etc.	14	19	21	26	4	3	4	5
	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	10	9	36	30	11	12	15	9

Total (I+II)		535	829	842	1488	458	774	877	1180
Expenditure & Provisions									
III.	Interest expended	460	615	634	869	364	583	519	793
	a) Interest on deposits	360	516	472	661	346	561	491	769
	b) Interest on RBI/inter-bank borrowings	100	99	162	209	18	22	28	24
	c) Others	-	-	-	-	-	-	-	-
IV.	Operating expenses	251	239	409	518	292	325	303	304
	a) Payments to and provisions for employees	190	183	361	463	263	288	261	280
	b) Rent, taxes and lighting	5	7	10	11	6	7	4	5
	c) Printing and stationery	4	5	6	7	9	6	3	4
	d) Advertisement and publicity	-	-	-	-	-	-	-	-
	e) Depreciation on Bank's property	2	2	3	3	2	2	2	2
	f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
	g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
	h) Law charges	-	-	-	-	-	-	-	-
	i) Postage, telegrams, telephones, etc.	1	1	6	6	1	1	-	-
	j) Repairs and maintenance	1	1	2	3	1	1	-	-
	k) Insurance	41	31	4	5	1	2	7	6
	l) Other expenditure	8	8	16	18	9	17	24	6
V.	Provisions and contingencies	69	443	1179	119	13	441	-	-
	Total expenses	780	1297	2222	1507	669	1349	822	1292
VI.	Profit (loss)	(246)	(468)	(1380)	(19)	(211)	(575)	55	(112)
Total (III+IV+V+VI)		535	829	842	1488	458	774	877	1180

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.