

Table 49: Earnings and Expenses of Scheduled Commercial Banks - 1997 (Part 24 of 26)
REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank		Sree Anantha Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(337)	(338)	(339)	(340)	(341)	(342)	(343)	(344)
Income								
I. Interest earned	188	282	3047	3629	817	1349	1253	1981
a) Interest/discount on advances/bills	152	211	2206	2783	278	425	917	1239
b) Income on investments	2	16	358	434	141	351	2	729
c) Interest on balances with RBI and other inter-bank funds	31	54	481	401	398	573	335	13
d) Others	4	-	3	10	-	-	-	-
II. Other income	8	21	210	349	40	64	92	304
a) Commission, exchange, brokerage, etc.	1	3	206	326	39	64	18	26
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	7	18	4	23	-	-	74	278
Total (I+II)	196	303	3257	3978	857	1413	1345	2284
Expenditure & Provisions								
III. Interest expended	152	244	1692	1895	573	744	793	1127
a) Interest on deposits	115	165	980	1097	473	631	569	859
b) Interest on RBI/inter-bank borrowings	37	79	712	798	100	113	219	264
c) Others	-	-	-	-	-	-	5	4
IV. Operating expenses	141	142	1480	1692	381	504	471	524
a) Payments to and provisions for employees	111	118	1284	1447	346	448	366	388
b) Rent, taxes and lighting	4	8	39	43	7	8	8	10
c) Printing and stationery	3	3	14	18	4	5	7	9
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	3	8	8	4	4	6	8
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	2	3	1	1	1	1
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	1	-	19	23	1	1	6	7
j) Repairs and maintenance	-	-	3	4	1	1	-	-
k) Insurance	12	1	9	11	6	22	1	1
l) Other expenditure	7	8	102	133	11	13	75	99
V. Provisions and contingencies	18	137	33	611	128	1152	44	324
Total expenses	311	523	3205	4198	1082	2399	1308	1975
VI. Profit (loss)	(115)	(220)	52	(220)	(226)	(986)	37	309
Total (III+IV+V+VI)	196	303	3257	3978	857	1413	1345	2284

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Sri Saraswathi Gramin Bank		Sri Visakha Gramin Bank		Sriganganagar Kshetriya Gramin Bank		Srirama Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	(345)	(346)	(347)	(348)	(349)	(350)	(351)	(352)
Income								

	f) Miscellaneous income	7	31	6	37	42	24	18	26
	Total (I+II)	195	397	1621	2511	474	728	221	417
Expenditure & Provisions									
III.	Interest expended	169	204	1116	1623	261	441	171	279
	a) Interest on deposits	153	193	938	1253	187	311	136	222
	b) Interest on RBI/inter-bank borrowings	16	12	149	142	70	125	7	11
	c) Others	-	-	30	227	5	5	28	46
IV.	Operating expenses	188	207	585	645	170	174	149	155
	a) Payments to and provisions for employees	143	177	525	568	127	137	125	132
	b) Rent, taxes and lighting	4	5	19	12	5	6	6	6
	c) Printing and stationery	3	4	5	6	2	3	3	4
	d) Advertisement and publicity	-	-	-	-	-	-	-	-
	e) Depreciation on Bank's property	1	1	3	3	1	3	2	3
	f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
	g) Auditors' fees and expenses	-	-	1	1	-	1	-	-
	h) Law charges	-	-	-	1	-	-	-	-
	i) Postage, telegrams, telephones, etc.	1	2	1	1	1	1	1	1
	j) Repairs and maintenance	-	-	1	1	-	-	-	-
	k) Insurance	1	1	9	9	25	12	2	3
	l) Other expenditure	33	17	20	43	9	11	10	6
V.	Provisions and contingencies	93	488	96	455	11	91	149	108
	Total expenses	450	899	1797	2722	443	706	470	542
VI.	Profit (loss)	(254)	(502)	(176)	(211)	31	22	(249)	(125)
	Total (III+IV+V+VI)	195	397	1621	2511	474	728	221	417

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.