

Table 49: Earnings and Expenses of Scheduled Commercial Banks - 1997 (Part 25 of 26)
REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank		Tripura Gramin Bank	
	1996 (361)	1997 (362)	1996 (363)	1997 (364)	1996 (365)	1997 (366)	1996 (367)	1997 (368)
Income								
I. Interest earned	336	617	254	403	220	444	525	746
a) Interest/discount on advances/bills	84	147	28	40	98	215	124	133
b) Income on investments	-	1	94	239	-	43	60	259
c) Interest on balances with RBI and other inter-bank funds	252	469	129	124	123	186	341	354
d) Others	-	-	3	-	-	-	-	-
II. Other income	17	13	11	10	28	76	24	26
a) Commission, exchange, brokerage, etc.	13	12	3	4	6	7	24	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	4	1	8	5	22	69	-	-
Total (I+II)	353	630	265	412	248	520	549	772
Expenditure & Provisions								
III. Interest expended	385	589	110	182	244	363	841	1148
a) Interest on deposits	366	569	103	174	226	336	643	956
b) Interest on RBI/inter-bank borrowings	-	-	7	8	18	27	198	192
c) Others	18	19	-	-	-	-	-	-
IV. Operating expenses	330	341	100	93	247	255	689	753
a) Payments to and provisions for employees	273	299	78	73	211	227	636	692
b) Rent, taxes and lighting	5	6	3	3	4	4	16	17
c) Printing and stationery	3	4	2	4	2	4	6	7
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	2	4	3	2	2	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	-	-	-	1	1
h) Law charges	-	-	-	-	-	-	1	1
i) Postage, telegrams, telephones, etc.	-	1	-	1	1	2	2	3
j) Repairs and maintenance	1	1	1	3	-	-	2	2
k) Insurance	38	17	2	1	15	2	1	1
l) Other expenditure	7	11	30	5	11	14	20	26
V. Provisions and contingencies	642	(114)	21	56	1165	-	971	2801
Total expenses	1356	815	231	332	1656	618	2501	4702
VI. Profit (loss)	(1003)	(185)	34	81	(1407)	(98)	(1952)	(3930)
Total (III+IV+V+VI)	353	630	265	412	248	520	549	772

(Amount in Rs. lakh)

Items	For the year ended 31 March							
	Tulsi Gramin Bank		Tungabhadra Gramin Bank		Uttar Banga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank	
	1996 (369)	1997 (370)	1996 (371)	1997 (372)	1996 (373)	1997 (374)	1996 (375)	1997 (376)
Income								

	f) Miscellaneous income	37	31	5	19	37	42	1	1
	Total (I+II)	370	515	408	581	386	682	123	252
Expenditure & Provisions									
III.	Interest expended	180	246	254	340	214	391	112	201
	a) Interest on deposits	92	138	190	264	144	251	104	189
	b) Interest on RBI/inter-bank borrowings	44	61	5	76	7	17	8	12
	c) Others	44	47	58	-	63	123	-	-
IV.	Operating expenses	88	92	151	147	110	142	85	96
	a) Payments to and provisions for employees	76	79	108	122	98	126	56	60
	b) Rent, taxes and lighting	3	3	4	5	2	3	5	6
	c) Printing and stationery	2	2	2	2	2	3	4	5
	d) Advertisement and publicity	-	-	-	-	-	-	-	-
	e) Depreciation on Bank's property	1	1	2	2	1	3	2	2
	f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
	g) Auditors' fees and expenses	-	1	-	-	-	-	-	-
	h) Law charges	-	-	-	-	-	-	-	-
	i) Postage, telegrams, telephones, etc.	1	2	1	1	1	2	2	2
	j) Repairs and maintenance	1	-	-	-	-	-	-	-
	k) Insurance	2	2	-	-	-	-	7	9
	l) Other expenditure	1	2	33	13	4	6	10	12
V.	Provisions and contingencies	37	39	-	161	14	-	21	110
	Total expenses	304	377	406	648	338	533	219	407
VI.	Profit (loss)	65	138	2	(67)	48	149	(96)	(155)
	Total (III+IV+V+VI)	370	515	408	581	386	682	123	252

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.