

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

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Vidur Gramin Bank		Vindhyavasini Gramin Bank		Visweshwaraya Gramin Bank		Yavatmal Gramin Bank	
	1996	1997	1996	1997	1996	1997	1996	1997
	385	386	387	388	389	390	391	392
<b>Income</b>								
<b>I. Interest earned</b>	<b>276</b>	<b>433</b>	<b>432</b>	<b>617</b>	<b>160</b>	<b>219</b>	<b>210</b>	<b>317</b>
a) Interest/discount on advances/bills	83	117	116	153	88	125	108	158
b) Income on investments	74	121	74	223	-	-	15	32
c) Interest on balances with RBI and other inter-bank funds	118	194	242	241	72	94	87	127
d) Others	2	1	-	-	-	-	-	-
<b>II. Other income</b>	<b>14</b>	<b>34</b>	<b>15</b>	<b>9</b>	<b>21</b>	<b>22</b>	<b>39</b>	<b>35</b>
a) Commission, exchange, brokerage, etc.	7	28	15	9	2	4	11	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	-	-	-	-	-	1	-	-
e) Net profit (loss) on exchange transaction	-	-	-	-	-	-	-	-
f) Miscellaneous income	7	7	-	-	19	17	28	8
<b>Total (I+II)</b>	<b>290</b>	<b>467</b>	<b>448</b>	<b>626</b>	<b>181</b>	<b>241</b>	<b>249</b>	<b>352</b>
<b>Expenditure &amp; Provisions</b>								
<b>III. Interest expended</b>	<b>240</b>	<b>286</b>	<b>343</b>	<b>427</b>	<b>97</b>	<b>142</b>	<b>143</b>	<b>184</b>
a) Interest on deposits	192	229	290	380	75	117	119	145
b) Interest on RBI/inter-bank borrowings	47	55	53	47	6	5	-	-
c) Others	2	2	-	-	16	20	24	39
<b>IV. Operating expenses</b>	<b>173</b>	<b>209</b>	<b>260</b>	<b>198</b>	<b>93</b>	<b>108</b>	<b>89</b>	<b>106</b>
a) Payments to and provisions for employees	153	188	187	176	81	90	73	86
b) Rent, taxes and lighting	3	3	5	5	3	4	3	3
c) Printing and stationery	2	2	4	4	2	2	1	2
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	1	3	3	1	-	1	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	2	-	-
g) Auditors' fees and expenses	-	1	-	-	-	-	-	-
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	2	2	1	1	-	-	1	1
j) Repairs and maintenance	1	1	1	-	-	-	-	-
k) Insurance	-	-	47	2	-	-	1	1
l) Other expenditure	11	10	11	6	6	9	9	11
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>-</b>	<b>54</b>	<b>651</b>	<b>-</b>	<b>7</b>	<b>10</b>	<b>54</b>
<b>Total expenses</b>	<b>414</b>	<b>494</b>	<b>657</b>	<b>1276</b>	<b>190</b>	<b>257</b>	<b>242</b>	<b>344</b>
<b>VI. Profit (loss)</b>	<b>(124)</b>	<b>(27)</b>	<b>(209)</b>	<b>(650)</b>	<b>(9)</b>	<b>(16)</b>	<b>7</b>	<b>8</b>
<b>Total (III+IV+V+VI)</b>	<b>290</b>	<b>467</b>	<b>448</b>	<b>626</b>	<b>181</b>	<b>241</b>	<b>249</b>	<b>352</b>

Note : Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.