

**Table 51 : Earnings and Expenses of Regional Rural Banks -  
1997-98 (Part 1 of 12)**

(Amount in Rs. lakh)

| Items   | For the year ended 31st March |            |                   |            |                       |            |                     |             |
|---|-------------------------------|------------|-------------------|------------|-----------------------|------------|---------------------|-------------|
|   | Adhiyaman Gramin Bank         |            | Akola Gramin Bank |            | Alaknanda Gramin Bank |            | Aligarh Gramin Bank |             |
|   | 1997                          | 1998       | 1997              | 1998       | 1997                  | 1998       | 1997                | 1998        |
|   | (1)                           | (2)        | (3)               | (4)        | (5)                   | (6)        | (7)                 | (8)         |
| <b><u>Income</u></b>  |                               |            |                   |            |                       |            |                     |             |
| <b>I. Interest Earned</b>                                   | <b>418</b>                    | <b>481</b> | <b>270</b>        | <b>299</b> | <b>430</b>            | <b>610</b> | <b>2312</b>         | <b>3181</b> |
| a) Interest/discount on advances/bills                      | 291                           | 346        | 155               | 166        | 71                    | 104        | 936                 | 1183        |
| b) Income on Investments                                    | 9                             | 15         | -                 | -          | 131                   | 104        | 821                 | 1233        |
| c) Interest on balances with RBI and other inter-bank funds | 119                           | 120        | 115               | 134        | 228                   | 402        | 555                 | 765         |
| d) Others   | -                             | -          | -                 | -          | -                     | -          | -                   | -           |
| <b>II. Other income</b>                                     | <b>26</b>                     | <b>39</b>  | <b>16</b>         | <b>18</b>  | <b>17</b>             | <b>47</b>  | <b>135</b>          | <b>99</b>   |
| a) Commission, exchange and brokerage                       | 3                             | 5          | 11                | 11         | 9                     | 5          | 18                  | 62          |
| b) Other miscellaneous income                               | 22                            | 34         | 5                 | 6          | 7                     | 41         | 117                 | 37          |
| <b>Total (I+II)</b>   | <b>443</b>                    | <b>520</b> | <b>286</b>        | <b>317</b> | <b>447</b>            | <b>656</b> | <b>2447</b>         | <b>3280</b> |
| <b><u>Expenditure &amp; Provisions</u></b>                  |                               |            |                   |            |                       |            |                     |             |
| <b>III. Interest expended</b>                               | <b>259</b>                    | <b>242</b> | <b>219</b>        | <b>260</b> | <b>319</b>            | <b>404</b> | <b>1469</b>         | <b>1865</b> |
| a) Interest on deposits                                     | 155                           | 189        | 171               | 201        | 301                   | 384        | 1192                | 1549        |
| b) Interest on RBI/inter-bank borrowings                    | 104                           | 53         | -                 | -          | 18                    | 21         | 277                 | 316         |
| c) Others   | -                             | -          | 48                | 59         | -                     | -          | -                   | -           |
| <b>IV. Operating expenses</b>                               | <b>115</b>                    | <b>130</b> | <b>175</b>        | <b>210</b> | <b>216</b>            | <b>174</b> | <b>527</b>          | <b>558</b>  |
| a) Payments to and provisions for employees                 | 96                            | 105        | 152               | 184        | 182                   | 136        | 432                 | 500         |
| b) Rent, taxes and lighting                                 | 3                             | 4          | 6                 | 7          | 4                     | 5          | 13                  | 14          |
| c) Printing and stationery                                  | 2                             | 3          | 3                 | 2          | 2                     | 2          | 5                   | 8           |
| d) Advertisement and publicity                              | -                             | -          | -                 | -          | -                     | -          | -                   | -           |
| e) Depreciation on Bank's property                          | 2                             | 2          | 1                 | 2          | 1                     | 1          | 4                   | 4           |
| f) Directors' fees, allowances and expenses                 | -                             | -          | -                 | -          | -                     | -          | -                   | -           |
| g) Auditors' fees and expenses                              | -                             | -          | 1                 | -          | -                     | -          | 1                   | 1           |



|   |              |             |             |             |            |            |             |             |
|---|--------------|-------------|-------------|-------------|------------|------------|-------------|-------------|
| <b>IV. Operating expenses</b>               | <b>585</b>   | <b>659</b>  | <b>352</b>  | <b>405</b>  | <b>165</b> | <b>191</b> | <b>263</b>  | <b>302</b>  |
| a) Payments to and provisions for employees | 529          | 411         | 318         | 368         | 140        | 158        | 222         | 257         |
| b) Rent, taxes and lighting                 | 13           | 12          | 8           | 10          | 5          | 6          | 8           | 8           |
| c) Printing and stationery                  | 6            | 6           | 4           | 4           | 2          | 2          | 4           | 5           |
| d) Advertisement and publicity              | -            | -           | -           | -           | -          | -          | -           | -           |
| e) Depreciation on Bank's property          | 4            | 4           | 2           | 2           | 3          | 3          | 4           | 4           |
| f) Directors' fees, allowances and expenses | -            | -           | -           | -           | -          | -          | -           | -           |
| g) Auditors' fees and expenses              | 1            | 1           | 1           | 1           | 1          | 1          | 1           | 1           |
| h) Law charges                              | -            | -           | -           | -           | -          | 1          | 2           | 1           |
| i) Postage, telegrams, telephones, etc.     | 1            | 2           | 1           | 2           | 1          | 2          | 2           | 3           |
| j) Repairs and maintenance                  | -            | -           | -           | 1           | 1          | 1          | 2           | 1           |
| k) Insurance                                | 8            | 17          | 5           | 5           | 3          | 3          | 3           | 7           |
| l) Other expenditure                        | 23           | 206         | 12          | 12          | 10         | 16         | 16          | 15          |
| <b>V. Provisions and contingencies</b>      | <b>540</b>   | <b>302</b>  | <b>539</b>  | <b>-</b>    | <b>69</b>  | <b>49</b>  | <b>147</b>  | <b>-41</b>  |
| <b>Total expenses*</b>                      | <b>1594</b>  | <b>1894</b> | <b>1026</b> | <b>1166</b> | <b>622</b> | <b>796</b> | <b>762</b>  | <b>901</b>  |
| <b>VI. Profit</b>                           | <b>-1017</b> | <b>-770</b> | <b>-774</b> | <b>-26</b>  | <b>-12</b> | <b>86</b>  | <b>-442</b> | <b>-234</b> |
| <b>Total (III+IV+V+VI)</b>                  | <b>1117</b>  | <b>1426</b> | <b>790</b>  | <b>1140</b> | <b>679</b> | <b>931</b> | <b>467</b>  | <b>626</b>  |

(Amount in Rs. lakh)

| Items | For the year ended 31st March |      |                               |      |                   |      |                       |      |
|-------|-------------------------------|------|-------------------------------|------|-------------------|------|-----------------------|------|
|       | Arunachal Pradesh Rural Bank  |      | Aurangabad Jalana Gramin Bank |      | Avadh Gramin Bank |      | Baitarani Gramin Bank |      |
|       | 1997                          | 1998 | 1997                          | 1998 | 1997              | 1998 | 1997                  | 1998 |
|       | (17)                          | (18) | (19)                          | (20) | (21)              | (22) | (23)                  | (24) |

**Income**

|   |            |            |            |             |             |             |            |            |
|---|------------|------------|------------|-------------|-------------|-------------|------------|------------|
| <b>I. Interest Earned</b>                                   | <b>177</b> | <b>225</b> | <b>903</b> | <b>1025</b> | <b>2694</b> | <b>3135</b> | <b>761</b> | <b>885</b> |
| a) Interest/discount on advances/bills                      | 67         | 157        | 336        | 406         | 364         | 512         | 296        | 393        |
| b) Income on Investments                                    | 37         | 68         | 466        | 607         | 2299        | 2596        | 246        | 234        |
| c) Interest on balances with RBI and other inter-bank funds | 73         | -          | 23         | 12          | 30          | 26          | 219        | 257        |
| d) Others   | -          | -          | 78         | -           | -           | -           | -          | -          |
| <b>II. Other income</b>                                     | <b>9</b>   | <b>15</b>  | <b>99</b>  | <b>74</b>   | <b>8</b>    | <b>63</b>   | <b>10</b>  | <b>12</b>  |

|   |            |            |             |             |             |             |             |             |
|---|------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|
| a) Commission, exchange and brokerage       | 5          | 8          | 54          | 69          | 6           | 12          | 8           | 5           |
| b) Other miscellaneous income               | 4          | 7          | 45          | 5           | 2           | 51          | 2           | 8           |
| <b>Total (I+II)</b>                         | <b>187</b> | <b>240</b> | <b>1002</b> | <b>1099</b> | <b>2702</b> | <b>3198</b> | <b>771</b>  | <b>897</b>  |
| <b><u>Expenditure &amp; Provisions</u></b>  |            |            |             |             |             |             |             |             |
| <b>III. Interest expended</b>               | <b>97</b>  | <b>129</b> | <b>485</b>  | <b>500</b>  | <b>1530</b> | <b>1829</b> | <b>670</b>  | <b>816</b>  |
| a) Interest on deposits                     | 85         | 99         | 281         | 351         | 1407        | 1707        | 546         | 707         |
| b) Interest on RBI/inter-bank borrowings    | 12         | 30         | 205         | 149         | 122         | 122         | 24          | 110         |
| c) Others                                   | -          | -          | -           | -           | -           | -           | -           | -           |
| <b>IV. Operating expenses</b>               | <b>80</b>  | <b>83</b>  | <b>310</b>  | <b>335</b>  | <b>750</b>  | <b>717</b>  | <b>430</b>  | <b>492</b>  |
| a) Payments to and provisions for employees | 68         | 72         | 232         | 263         | 637         | 655         | 391         | 456         |
| b) Rent, taxes and lighting                 | 3          | 3          | 8           | 9           | 11          | 13          | 9           | 10          |
| c) Printing and stationery                  | 3          | 3          | 10          | 5           | 10          | 12          | 6           | 6           |
| d) Advertisement and publicity              | -          | -          | -           | -           | -           | -           | -           | -           |
| e) Depreciation on Bank's property          | 1          | 1          | 4           | 6           | 6           | 8           | 3           | -           |
| f) Directors' fees, allowances and expenses | -          | -          | -           | -           | -           | -           | -           | -           |
| g) Auditors' fees and expenses              | -          | -          | 1           | 1           | 1           | 1           | -           | 1           |
| h) Law charges                              | -          | -          | -           | 1           | 1           | -           | -           | -           |
| i) Postage, telegrams, telephones, etc.     | -          | -          | 2           | 3           | 2           | 1           | 2           | 1           |
| j) Repairs and maintenance                  | -          | -          | 2           | 2           | 2           | 2           | -           | 1           |
| k) Insurance                                | 3          | 2          | 3           | 9           | 72          | 14          | -           | 6           |
| l) Other expenditure                        | 1          | 2          | 48          | 37          | 9           | 10          | 19          | 11          |
| <b>V. Provisions and contingencies</b>      | <b>45</b>  | <b>20</b>  | <b>471</b>  | <b>159</b>  | <b>602</b>  | <b>138</b>  | <b>363</b>  | <b>21</b>   |
| <b>Total expenses*</b>                      | <b>177</b> | <b>212</b> | <b>795</b>  | <b>835</b>  | <b>2280</b> | <b>2545</b> | <b>1099</b> | <b>1308</b> |
| <b>VI. Profit</b>                           | <b>-36</b> | <b>8</b>   | <b>-265</b> | <b>105</b>  | <b>-181</b> | <b>514</b>  | <b>-691</b> | <b>-432</b> |
| <b>Total (III+IV+V+VI)</b>                  | <b>187</b> | <b>240</b> | <b>1002</b> | <b>1099</b> | <b>2702</b> | <b>3198</b> | <b>771</b>  | <b>897</b>  |

(Amount in Rs. lakh)

| Items | For the year ended 31st March |      |                      |      |                     |      |                        |      |
|-------|-------------------------------|------|----------------------|------|---------------------|------|------------------------|------|
|       | Balasore Gramya Bank          |      |                      |      | Banaskantha         |      |                        |      |
|       | Balasore Gramya Bank          |      | Balasore Gramya Bank |      | Mehsana Gramin Bank |      | Bara Banki Gramin Bank |      |
|       | 1997                          | 1998 | 1997                 | 1998 | 1997                | 1998 | 1997                   | 1998 |
|       | (25)                          | (26) | (27)                 | (28) | (29)                | (30) | (31)                   | (32) |

## Income

|  |            |            |             |             |            |            |             |             |
|--|------------|------------|-------------|-------------|------------|------------|-------------|-------------|
| <b>I. Interest Earned</b>                                      | <b>224</b> | <b>235</b> | <b>1341</b> | <b>1786</b> | <b>603</b> | <b>851</b> | <b>1946</b> | <b>2132</b> |
| a) Interest/discount on advances/bills                         | 189        | 188        | 341         | 418         | 257        | 337        | 271         | 321         |
| b) Income on Investments                                       | -          | -          | -           | 374         | 333        | 212        | 1193        | 1235        |
| c) Interest on balances with<br>RBI and other inter-bank funds | 35         | 46         | 1000        | -           | 9          | 295        | 464         | 530         |
| d) Others  | -          | -          | -           | 993         | 4          | 6          | 18          | 46          |
| <b>II. Other income</b>  | <b>30</b>  | <b>28</b>  | <b>41</b>   | <b>104</b>  | <b>25</b>  | <b>39</b>  | <b>23</b>   | <b>29</b>   |
| a) Commission, exchange and brokerage                          | 4          | 3          | 21          | 30          | 5          | 6          | 10          | 18          |
| b) Other miscellaneous income                                  | 26         | 26         | 20          | 73          | 20         | 33         | 12          | 11          |
| <b>Total (I+II)</b>  | <b>254</b> | <b>263</b> | <b>1383</b> | <b>1889</b> | <b>628</b> | <b>890</b> | <b>1969</b> | <b>2161</b> |
| <b><u>Expenditure &amp; Provisions</u></b>                     |            |            |             |             |            |            |             |             |
| <b>III. Interest expended</b>                                  | <b>467</b> | <b>568</b> | <b>1091</b> | <b>1272</b> | <b>590</b> | <b>726</b> | <b>1100</b> | <b>1240</b> |
| a) Interest on deposits  | 389        | 480        | 1010        | 228         | 484        | 621        | 1010        | 1149        |
| b) Interest on RBI/inter-bank borrowings                       | 7          | 9          | 2           | 961         | 106        | 105        | 90          | 91          |
| c) Others  | 72         | 80         | 80          | 84          | -          | -          | -           | -           |
| <b>IV. Operating expenses</b>                                  | <b>335</b> | <b>383</b> | <b>372</b>  | <b>446</b>  | <b>505</b> | <b>356</b> | <b>466</b>  | <b>499</b>  |
| a) Payments to and provisions for employees                    | 291        | 352        | 341         | 411         | 281        | 314        | 420         | 454         |
| b) Rent, taxes and lighting                                    | 8          | 9          | 6           | 7           | 6          | 7          | 9           | 9           |
| c) Printing and stationery                                     | 2          | 1          | 5           | 5           | 3          | 4          | 6           | 6           |
| d) Advertisement and publicity                                 | -          | -          | -           | -           | -          | -          | -           | -           |
| e) Depreciation on Bank's property                             | 2          | 2          | 2           | 2           | 2          | 2          | 3           | 3           |
| 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          | 1           | 1           | 1          | 2          | 2           | 2           |
| j) Repairs and maintenance                                     | 1          | 1          | -           | -           | 1          | 1          | 1           | 1           |
| k) Insurance   | 15         | 3          | 6           | -           | -          | -          | 1           | 1           |
| l) Other expenditure   | 13         | 12         | 10          | 19          | 210        | 25         | 24          | 22          |

|  |             |             |              |             |             |             |             |             |
|--|-------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|
| <b>V. Provisions and contingencies</b> | <b>416</b>  | <b>105</b>  | <b>2177</b>  | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>251</b>  | <b>47</b>   |
| <b>Total expenses*</b>                 | <b>802</b>  | <b>951</b>  | <b>1464</b>  | <b>1718</b> | <b>1095</b> | <b>1082</b> | <b>1566</b> | <b>1739</b> |
| <b>VI. Profit</b>                      | <b>-965</b> | <b>-794</b> | <b>-2258</b> | <b>171</b>  | <b>-467</b> | <b>-192</b> | <b>152</b>  | <b>375</b>  |
| <b>Total (III+IV+V+VI)</b>             | <b>254</b>  | <b>263</b>  | <b>1383</b>  | <b>1889</b> | <b>628</b>  | <b>890</b>  | <b>1969</b> | <b>2161</b> |

**Note** : \*Excluding 'Provisions and Contingencies'.  
- : Nil or negligible.  
**Source** : Annual accounts of banks.