

g) Auditors' fees and expenses	1	1	1	1	-	-	1	1
h) Law charges	-	-	-	-	-	1	2	3
i) Postage, telegrams, telephones, etc.	1	2	2	2	1	1	7	8
j) Repairs and maintenance	1	1	4	4	1	1	1	1
k) Insurance	11	11	38	5	9	7	22	18
l) Other expenditure	19	17	9	8	3	2	23	21
V. Provisions and contingencies	28	38	182	38	78	7	857	-
Total expenses*	1748	2165	1012	1091	643	695	1599	1906
VI. Profit	104	107	-384	2	-436	-341	-635	441
Total (III+IV+V+VI)	1880	2310	809	1131	285	361	1821	2347

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bhagalpur							
	Begusarai Kshetriya Gramin Bank		Banka Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)

Income

I. Interest Earned	194	263	237	375	2497	3116	285	396
a) Interest/discount on advances/bills	53	57	85	150	355	433	151	202
b) Income on Investments	38	195	147	212	2130	2674	37	70
c) Interest on balances with RBI and other inter-bank funds	103	12	5	14	9	8	97	123
d) Others	-	-	-	-	3	-	-	-
II. Other income	2	9	6	5	101	157	15	19
a) Commission, exchange and brokerage	1	1	2	2	101	157	2	2
b) Other miscellaneous income	2	8	4	2	-	-	12	16
Total (I+II)	196	272	243	380	2598	3273	299	414

Expenditure & Provisions

III. Interest expended	124	179	175	271	1247	1438	274	365
a) Interest on deposits	117	170	167	244	1141	1300	252	333
b) Interest on RBI/inter-bank borrowings	8	10	8	18	102	138	22	33

c) Others	-	-	-	10	4	-	-	-
IV. Operating expenses	72	78	97	94	654	681	234	206
a) Payments to and provisions for employees	65	70	79	85	568	609	215	184
b) Rent, taxes and lighting	3	3	4	-	11	14	6	6
c) Printing and stationery	1	1	2	-	8	9	3	4
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	1	1	2	3	5	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	-	-	1	1	-	-
h) Law charges	-	-	-	-	-	10	-	-
i) Postage, telegrams, telephones, etc.	-	1	1	1	1	2	-	1
j) Repairs and maintenance	-	-	-	-	1	1	-	1
k) Insurance	1	1	-	1	40	14	-	-
l) Other expenditure	1	1	10	5	22	17	7	8
V. Provisions and contingencies	156	-	161	21	418	114	144	23
Total expenses*	197	257	273	366	1901	2119	509	571
VI. Profit	-157	15	-191	-7	280	1040	-353	-180
Total (III+IV+V+VI)	196	272	243	380	2598	3273	299	414

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bhilwara- Ajmer		Bhojpur Rohtas		Bijapur		Bikaner	
	Kshetriya		Gramin Bank		Gramin Bank		Kshetriya	
	1997	1998	1997	1998	1997	1998	1997	1998
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)

Income

I. Interest Earned	756	990	2931	3672	2037	2279	94	197
a) Interest/discount on advances/bills	446	577	403	570	1292	1394	40	137
b) Income on Investments	89	168	1401	1752	213	266	53	60
c) Interest on balances with RBI and other inter-bank funds	221	245	1127	1350	532	619	1	-

d) Others	-	-	-	-	-	-	-	-
II. Other income	75	52	98	145	96	107	11	19
a) Commission, exchange and brokerage	32	16	3	5	10	10	2	9
b) Other miscellaneous income	42	36	95	141	86	97	9	10
Total (I+II)	830	1043	3029	3817	2133	2386	104	216
<u>Expenditure & Provisions</u>								
III. Interest expended	546	662	1987	2409	1147	1285	108	156
a) Interest on deposits	468	565	1924	2308	761	873	103	126
b) Interest on RBI/inter-bank borrowings	78	97	63	101	72	84	-	-
c) Others	-	-	-	-	314	328	5	29
IV. Operating expenses	208	228	853	942	492	494	86	93
a) Payments to and provisions for employees	175	189	773	863	444	419	68	78
b) Rent, taxes and lighting	8	9	10	12	5	6	3	3
c) Printing and stationery	4	5	12	10	8	8	2	1
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	4	4	6	6	4	10	1	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	2	2	1	1	-	-
h) Law charges	-	-	1	2	-	1	-	-
i) Postage, telegrams, telephones, etc.	2	3	4	6	4	5	1	1
j) Repairs and maintenance	2	3	2	2	-	-	1	-
k) Insurance	3	4	17	17	-	-	4	1
l) Other expenditure	9	9	24	23	26	44	6	7
V. Provisions and contingencies	68	44	2506	-	179	57	15	4
Total expenses*	754	890	2839	3351	1639	1779	194	249
VI. Profit	8	109	-2316	467	314	551	-104	-37
Total (III+IV+V+VI)	830	1043	3029	3817	2133	2386	104	216

(Amount in Rs. lakh)

For the year ended 31st March			
Bilaspur Raipur Kshetriya	Bolangir Anchalik	Buldhana	Bundelkhand Kshetriya

Items	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
<u>Income</u>								
I. Interest Earned	1211	1571	892	1052	281	362	1435	1982
a) Interest/discount on advances/bills	408	455	392	498	200	258	84	279
b) Income on Investments	168	298	118	113	9	15	125	144
c) Interest on balances with RBI and other inter-bank funds	634	817	381	441	72	89	687	912
d) Others	1	-	-	-	-	-	538	647
II. Other income	30	83	18	22	16	18	12	15
a) Commission, exchange and brokerage	15	23	17	21	12	11	12	14
b) Other miscellaneous income	15	61	-	-	4	7	-	-
Total (I+II)	1240	1654	909	1073	296	380	1447	1996
<u>Expenditure & Provisions</u>								
III. Interest expended	1051	1277	1006	1159	175	210	1322	1622
a) Interest on deposits	997	1205	807	946	125	150	744	927
b) Interest on RBI/inter-bank borrowings	15	71	198	214	49	60	40	48
c) Others	38	-	-	-	-	-	538	647
IV. Operating expenses	589	706	835	828	104	120	453	489
a) Payments to and provisions for employees	517	635	758	775	69	77	411	449
b) Rent, taxes and lighting	14	15	21	23	5	5	8	7
c) Printing and stationery	10	9	13	10	3	3	5	4
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	2	3	4	2	3	2	1
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	2	1	-	-	1	1
h) Law charges	1	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	4	5	4	5	2	1	2	2
j) Repairs and maintenance	1	2	2	2	1	-	1	1
k) Insurance	7	8	6	6	1	1	3	4

1) Other expenditure	34	29	26	1	22	28	20	20
V. Provisions and contingencies	62	-	677	192	24	25	637	3
Total expenses*	1640	1982	1840	1987	278	330	1775	2111
VI. Profit	-462	-328	-1608	-1106	-6	25	-964	-118
Total (III+IV+V+VI)	1240	1654	909	1073	296	380	1447	1996

Note : *Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source : Annual accounts of banks.