



g) Auditors' fees and expenses	1	1	-	-	2	2	1	1
h) Law charges	-	-	-	-	1	-	-	-
i) Postage, telegrams, telephones, etc.	1	2	1	1	5	6	4	4
j) Repairs and maintenance	1	1	1	1	1	1	1	2
k) Insurance	2	4	-	1	14	4	4	5
l) Other expenditure	13	10	128	68	59	60	6	9
<b>V. Provisions and contingencies</b>	<b>168</b>	<b>30</b>	<b>-</b>	<b>-</b>	<b>581</b>	<b>24</b>	<b>57</b>	<b>-</b>
<b>Total expenses*</b>	<b>827</b>	<b>912</b>	<b>510</b>	<b>604</b>	<b>1826</b>	<b>1873</b>	<b>838</b>	<b>923</b>
<b>VI. Profit</b>	<b>-412</b>	<b>40</b>	<b>-284</b>	<b>-125</b>	<b>-663</b>	<b>256</b>	<b>-20</b>	<b>171</b>
<b>Total (III+IV+V+VI)</b>	<b>583</b>	<b>983</b>	<b>226</b>	<b>479</b>	<b>1744</b>	<b>2153</b>	<b>875</b>	<b>1094</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Chambal Kshetriya Gramin Bank		Champaran kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank		Chhatrasal Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)

**Income**

<b>I. Interest Earned</b>	<b>195</b>	<b>399</b>	<b>673</b>	<b>793</b>	<b>287</b>	<b>560</b>	<b>864</b>	<b>1137</b>
a) Interest/discount on advances/bills	68	175	183	209	120	221	212	248
b) Income on Investments	-	8	-	15	107	176	235	286
c) Interest on balances with RBI and other inter-bank funds	127	216	490	569	60	162	417	602
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>26</b>	<b>64</b>	<b>12</b>	<b>10</b>	<b>4</b>	<b>9</b>	<b>41</b>	<b>46</b>
a) Commission, exchange and brokerage	2	3	4	4	4	8	41	46
b) Other miscellaneous income	24	61	8	6	-	-	-	-
<b>Total (I+II)</b>	<b>221</b>	<b>463</b>	<b>684</b>	<b>803</b>	<b>291</b>	<b>568</b>	<b>905</b>	<b>1183</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>225</b>	<b>368</b>	<b>815</b>	<b>963</b>	<b>255</b>	<b>472</b>	<b>519</b>	<b>627</b>
a) Interest on deposits	218	355	789	933	237	440	461	566
b) Interest on RBI/inter-bank borrowings	6	13	-	-	3	1	-	61
c) Others	1	-	26	30	15	30	58	-



<b>II. Other income</b>	<b>33</b>	<b>38</b>	<b>38</b>	<b>44</b>	<b>55</b>	<b>66</b>	<b>151</b>	<b>87</b>
a) Commission, exchange and brokerage	27	33	7	8	10	12	13	10
b) Other miscellaneous income	6	5	31	36	46	55	138	76
<b>Total (I+II)</b>	<b>394</b>	<b>543</b>	<b>819</b>	<b>959</b>	<b>1111</b>	<b>1579</b>	<b>1635</b>	<b>1876</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>368</b>	<b>479</b>	<b>453</b>	<b>477</b>	<b>694</b>	<b>862</b>	<b>1352</b>	<b>1606</b>
a) Interest on deposits	361	468	301	356	500	632	1208	1440
b) Interest on RBI/inter-bank borrowings	7	11	153	121	-	229	143	142
c) Others	-	-	-	-	193	-	-	25
<b>IV. Operating expenses</b>	<b>257</b>	<b>308</b>	<b>224</b>	<b>231</b>	<b>435</b>	<b>492</b>	<b>864</b>	<b>832</b>
a) Payments to and provisions for employees	208	251	207	209	384	432	680	739
b) Rent, taxes and lighting	8	8	4	5	9	11	20	21
c) Printing and stationery	5	5	4	5	5	7	13	8
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	2	2	3	2	4	2	3
f) Directors' fees, allowances and expenses	-	-	1	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	1	1	1	2	2
h) Law charges	-	1	-	-	-	-	-	1
i) Postage, telegrams, telephones, etc.	2	2	1	2	4	6	6	8
j) Repairs and maintenance	-	-	1	1	2	2	1	1
k) Insurance	-	1	2	2	4	4	103	17
l) Other expenditure	31	38	2	4	22	23	36	33
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>1</b>	<b>60</b>	<b>14</b>	<b>430</b>	<b>2</b>	<b>2106</b>	<b>174</b>
<b>Total expenses*</b>	<b>625</b>	<b>787</b>	<b>678</b>	<b>708</b>	<b>1128</b>	<b>1354</b>	<b>2216</b>	<b>2438</b>
<b>VI. Profit</b>	<b>-231</b>	<b>-245</b>	<b>81</b>	<b>236</b>	<b>-447</b>	<b>223</b>	<b>-2686</b>	<b>-736</b>
<b>Total (III+IV+V+VI)</b>	<b>394</b>	<b>543</b>	<b>819</b>	<b>959</b>	<b>1111</b>	<b>1579</b>	<b>1635</b>	<b>1876</b>

(Amount in Rs. lakh)

For the year ended 31st March

Damoh Panna Sagar	Devipatan Kshetriya	Dewas Shajapur Kshetriya	Dhenkanal
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Items	Gramin Bank		Gramin Bank		Gramin Bank		Gramya Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(89)	(90)	(91)	(92)	(93)	(94)	(95)	(96)
<b><u>Income</u></b>								
<b>I. Interest Earned</b>	<b>465</b>	<b>733</b>	<b>1209</b>	<b>1578</b>	<b>553</b>	<b>741</b>	<b>758</b>	<b>1101</b>
a) Interest/discount on advances/bills	103	154	218	295	198	271	379	610
b) Income on Investments	-	-	455	584	194	247	223	312
c) Interest on balances with RBI and other inter-bank funds	-	-	536	700	159	223	157	179
d) Others	363	579	-	-	1	-	-	-
<b>II. Other income</b>	<b>17</b>	<b>22</b>	<b>66</b>	<b>37</b>	<b>32</b>	<b>35</b>	<b>9</b>	<b>16</b>
a) Commission, exchange and brokerage	10	14	10	12	4	6	5	6
b) Other miscellaneous income	7	8	56	26	28	29	4	11
<b>Total (I+II)</b>	<b>482</b>	<b>755</b>	<b>1275</b>	<b>1616</b>	<b>585</b>	<b>777</b>	<b>767</b>	<b>1117</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>517</b>	<b>631</b>	<b>625</b>	<b>823</b>	<b>464</b>	<b>541</b>	<b>556</b>	<b>740</b>
a) Interest on deposits	482	588	570	748	436	498	440	589
b) Interest on RBI/inter-bank borrowings	33	40	54	75	28	43	116	151
c) Others	2	3	-	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>295</b>	<b>351</b>	<b>454</b>	<b>444</b>	<b>252</b>	<b>298</b>	<b>286</b>	<b>248</b>
a) Payments to and provisions for employees	262	318	396	402	224	264	258	213
b) Rent, taxes and lighting	7	7	7	9	8	8	5	6
c) Printing and stationery	4	4	5	6	2	4	6	6
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	2	2	2	2	2	2	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	1	-	1	1	1
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	1	2	1	2	2	2	2	4
j) Repairs and maintenance	-	-	1	1	1	1	-	-
k) Insurance	5	4	10	8	2	4	1	1

l) Other expenditure	13	13	30	14	11	13	11	14
<b>V. Provisions and contingencies</b>	<b>202</b>	<b>-</b>	<b>478</b>	<b>56</b>	<b>147</b>	<b>10</b>	<b>90</b>	<b>115</b>
<b>Total expenses*</b>	<b>812</b>	<b>982</b>	<b>1078</b>	<b>1268</b>	<b>716</b>	<b>839</b>	<b>842</b>	<b>988</b>
<b>VI. Profit</b>	<b>-532</b>	<b>-226</b>	<b>-281</b>	<b>292</b>	<b>-279</b>	<b>-73</b>	<b>-165</b>	<b>14</b>
<b>Total (III+IV+V+VI)</b>	<b>482</b>	<b>755</b>	<b>1275</b>	<b>1616</b>	<b>585</b>	<b>777</b>	<b>767</b>	<b>1117</b>

**Note** : \*Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

*Source* : Annual accounts of banks.