

**Table 51 : Earnings and Expenses of Regional Rural Banks -  
1997-98 (Part 4 of 12)**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Dungarpur- Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Gramin Bank		Etah Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(97)	(98)	(99)	(100)	(101)	(102)	(103)	(104)
<b><u>Income</u></b>								
<b>I. Interest Earned</b>	<b>205</b>	<b>381</b>	<b>1558</b>	<b>2023</b>		<b>274</b>	<b>891</b>	<b>1305</b>
a) Interest/discount on advances/bills	99	161	422	467		33	444	595
b) Income on Investments	6	55	578	631		-	161	207
c) Interest on balances with RBI and other inter-bank funds	-	115	558	925		242	287	503
d) Others	101	49	-	-		-	-	-
<b>II. Other income</b>	<b>16</b>	<b>53</b>	<b>42</b>	<b>41</b>	<b>N</b>	<b>5</b>	<b>81</b>	<b>63</b>
a) Commission, exchange and brokerage	7	11	18	19	<b>O</b>	4	45	41
b) Other miscellaneous income	9	42	25	22	<b>T</b>	1	36	22
<b>Total (I+II)</b>	<b>221</b>	<b>434</b>	<b>1601</b>	<b>2064</b>		<b>279</b>	<b>972</b>	<b>1368</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>241</b>	<b>321</b>	<b>1067</b>	<b>1349</b>	<b>A</b>	<b>526</b>	<b>616</b>	<b>802</b>
a) Interest on deposits	215	292	948	1220	<b>V</b>	510	501	668
b) Interest on RBI/inter-bank borrowings	-	-	118	129	<b>A</b>	-	114	134
c) Others	26	29	-	-	<b>I</b>	16	-	-
<b>IV. Operating expenses</b>	<b>168</b>	<b>187</b>	<b>439</b>	<b>498</b>	<b>L</b>	<b>476</b>	<b>272</b>	<b>320</b>
a) Payments to and provisions for employees	140	154	380	434	<b>A</b>	444	240	283
b) Rent, taxes and lighting	4	5	13	14	<b>B</b>	10	7	8
c) Printing and stationery	2	3	10	11	<b>L</b>	2	3	4
d) Advertisement and publicity	-	-	-	-	<b>E</b>	-	-	-
e) Depreciation on Bank's property	3	3	4	5		2	2	2
f) Directors' fees, allowances and expenses	-	-	-	-		-	-	-

g) Auditors' fees and expenses	-	-	2	1	1	1	1
h) Law charges	-	-	-	1	-	-	-
i) Postage, telegrams, telephones, etc.	2	3	4	5	1	3	5
j) Repairs and maintenance	-	-	4	3	1	1	1
k) Insurance	2	3	9	10	5	-	-
l) Other expenditure	14	15	14	14	11	15	16
<b>V. Provisions and contingencies</b>	<b>93</b>	<b>8</b>	<b>702</b>	<b>115</b>	<b>-</b>	<b>73</b>	<b>17</b>
<b>Total expenses*</b>	<b>409</b>	<b>508</b>	<b>1506</b>	<b>1847</b>	<b>1002</b>	<b>888</b>	<b>1122</b>
<b>VI. Profit</b>	<b>-280</b>	<b>-82</b>	<b>-607</b>	<b>101</b>	<b>-723</b>	<b>12</b>	<b>230</b>
<b>Total (III+IV+V+VI)</b>	<b>221</b>	<b>434</b>	<b>1601</b>	<b>2064</b>	<b>279</b>	<b>972</b>	<b>1368</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank		Faridkot Bhatinda Kshetriya Gramin Bank		Farrukhabad Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(105)	(106)	(107)	(108)	(109)	(110)	(111)	(112)

**Income**

<b>I. Interest Earned</b>	<b>475</b>	<b>558</b>	<b>1179</b>	<b>1441</b>	<b>719</b>	<b>728</b>	<b>1944</b>	<b>2190</b>
a) Interest/discount on advances/bills	172	200	241	270	208	223	344	459
b) Income on Investments	62	60	308	295	88	113	530	594
c) Interest on balances with RBI and other inter-bank funds	241	297	-	875	423	392	3	6
d) Others	-	-	630	-	-	-	1066	1131
<b>II. Other income</b>	<b>11</b>	<b>9</b>	<b>19</b>	<b>22</b>	<b>29</b>	<b>21</b>	<b>35</b>	<b>28</b>
a) Commission, exchange and brokerage	7	9	6	10	5	5	3	5
b) Other miscellaneous income	5	-	13	12	24	16	32	23
<b>Total (I+II)</b>	<b>486</b>	<b>567</b>	<b>1198</b>	<b>1462</b>	<b>748</b>	<b>748</b>	<b>1979</b>	<b>2218</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>457</b>	<b>486</b>	<b>718</b>	<b>840</b>	<b>507</b>	<b>472</b>	<b>1045</b>	<b>1194</b>
a) Interest on deposits	397	433	655	773	439	430	930	1097
b) Interest on RBI/inter-bank borrowings	59	53	-	-	-	6	114	97

c) Others	-	-	63	67	68	36	-	-
<b>IV. Operating expenses</b>	<b>210</b>	<b>227</b>	<b>308</b>	<b>360</b>	<b>94</b>	<b>112</b>	<b>494</b>	<b>542</b>
a) Payments to and provisions for employees	190	207	254	285	68	82	443	497
b) Rent, taxes and lighting	4	4	6	7	5	6	8	8
c) Printing and stationery	1	1	5	6	1	1	8	4
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	1	4	3	2	2	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	1	-	1	1
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	1	2	1	1	1	1	2	-
j) Repairs and maintenance	-	1	-	-	-	-	1	2
k) Insurance	-	-	6	7	1	2	11	9
l) Other expenditure	11	9	30	49	16	16	17	18
<b>V. Provisions and contingencies</b>	<b>477</b>	<b>209</b>	<b>412</b>	<b>54</b>	<b>27</b>	<b>15</b>	<b>402</b>	<b>55</b>
<b>Total expenses*</b>	<b>666</b>	<b>713</b>	<b>1026</b>	<b>1200</b>	<b>601</b>	<b>584</b>	<b>1539</b>	<b>1736</b>
<b>VI. Profit</b>	<b>-658</b>	<b>-356</b>	<b>-240</b>	<b>208</b>	<b>120</b>	<b>150</b>	<b>38</b>	<b>427</b>
<b>Total (III+IV+V+VI)</b>	<b>486</b>	<b>567</b>	<b>1198</b>	<b>1462</b>	<b>748</b>	<b>748</b>	<b>1979</b>	<b>2218</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)

**Income**

<b>I. Interest Earned</b>	<b>507</b>	<b>740</b>	<b>377</b>	<b>520</b>	<b>2037</b>	<b>289</b>	<b>413</b>
a) Interest/discount on advances/bills	149	191	80	129	824	71	123
b) Income on Investments	65	172	116	390	650	47	103
c) Interest on balances with RBI and other inter-bank funds	293	377	182	-	564	171	188

d) Others	-	-	-	-		-	-	-
<b>II. Other income</b>	<b>32</b>	<b>38</b>	<b>18</b>	<b>69</b>	<b>N</b>	<b>97</b>	<b>10</b>	<b>18</b>
a) Commission, exchange and brokerage	16	7	4	8	<b>O</b>	15	1	2
b) Other miscellaneous income	16	31	14	61	<b>T</b>	82	8	15
<b>Total (I+II)</b>	<b>539</b>	<b>778</b>	<b>396</b>	<b>588</b>		<b>2134</b>	<b>299</b>	<b>431</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>438</b>	<b>537</b>	<b>340</b>	<b>408</b>	<b>A</b>	<b>2013</b>	<b>184</b>	<b>262</b>
a) Interest on deposits	384	487	313	375	<b>V</b>	1822	174	245
b) Interest on RBI/inter-bank borrowings	54	50	23	-	<b>A</b>	-	10	17
c) Others	-	-	4	33	<b>I</b>	191	-	-
<b>IV. Operating expenses</b>	<b>298</b>	<b>333</b>	<b>213</b>	<b>164</b>	<b>L</b>	<b>1079</b>	<b>225</b>	<b>111</b>
a) Payments to and provisions for employees	249	265	181	124	<b>A</b>	929	93	98
b) Rent, taxes and lighting	6	6	4	4	<b>B</b>	24	2	3
c) Printing and stationery	4	5	2	3	<b>L</b>	13	3	1
d) Advertisement and publicity	-	-	-	-	<b>E</b>	-	-	-
e) Depreciation on Bank's property	2	2	2	1		5	119	2
f) Directors' fees, allowances and expenses	-	-	-	-		-	-	-
g) Auditors' fees and expenses	1	1	-	-		2	-	-
h) Law charges	1	-	-	-		-	-	-
i) Postage, telegrams, telephones, etc.	1	1	-	1		2	-	-
j) Repairs and maintenance	4	4	-	-		1	-	-
k) Insurance	2	7	17	22		6	2	2
l) Other expenditure	27	41	7	8		98	4	5
<b>V. Provisions and contingencies</b>	<b>167</b>	<b>71</b>	<b>-</b>	<b>-</b>		<b>-</b>	<b>-</b>	<b>10</b>
<b>Total expenses*</b>	<b>736</b>	<b>870</b>	<b>553</b>	<b>572</b>		<b>3092</b>	<b>408</b>	<b>373</b>
<b>VI. Profit</b>	<b>-364</b>	<b>-163</b>	<b>-157</b>	<b>17</b>		<b>-958</b>	<b>-110</b>	<b>48</b>
<b>Total (III+IV+V+VI)</b>	<b>539</b>	<b>778</b>	<b>396</b>	<b>588</b>		<b>2134</b>	<b>299</b>	<b>431</b>

(Amount in Rs. lakh)

For the year ended 31st March

Godavari	Golconda	Gomti	Gopalganj Kshetriya
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Items	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)
<b><u>Income</u></b>								
<b>I. Interest Earned</b>	<b>632</b>	<b>698</b>	<b>608</b>	<b>829</b>	<b>1680</b>	<b>2209</b>	<b>962</b>	<b>1223</b>
a) Interest/discount on advances/bills	477	544	122	602	409	568	108	165
b) Income on Investments	59	48	346	79	540	923	120	109
c) Interest on balances with RBI and other inter-bank funds	96	106	81	128	731	719	734	949
d) Others	-	-	60	20	-	-	-	-
<b>II. Other income</b>	<b>16</b>	<b>47</b>	<b>10</b>	<b>-</b>	<b>40</b>	<b>38</b>	<b>14</b>	<b>11</b>
a) Commission, exchange and brokerage	5	4	10	15	10	17	3	3
b) Other miscellaneous income	11	43	-	-	30	20	11	8
<b>Total (I+II)</b>	<b>648</b>	<b>745</b>	<b>618</b>	<b>844</b>	<b>1721</b>	<b>2247</b>	<b>975</b>	<b>1234</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>410</b>	<b>436</b>	<b>553</b>	<b>655</b>	<b>1255</b>	<b>1481</b>	<b>562</b>	<b>717</b>
a) Interest on deposits	274	314	166	626	1138	1353	547	698
b) Interest on RBI/inter-bank borrowings	136	121	29	29	118	129	16	19
c) Others	-	1	358	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>132</b>	<b>147</b>	<b>93</b>	<b>-</b>	<b>406</b>	<b>508</b>	<b>246</b>	<b>250</b>
a) Payments to and provisions for employees	103	115	73	86	363	423	212	232
b) Rent, taxes and lighting	9	8	4	4	8	9	3	4
c) Printing and stationery	4	4	2	4	6	3	2	3
d) Advertisement and publicity	2	1	-	-	-	-	-	1
e) Depreciation on Bank's property	3	4	2	2	3	4	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	-	1	1	-	-
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	2	4	1	1	1	3	1	1
j) Repairs and maintenance	2	2	-	1	1	2	1	1
k) Insurance	-	1	4	-	8	1	21	5

1) Other expenditure	6	7	6	8	15	64	4	2
<b>V. Provisions and contingencies</b>	<b>25</b>	<b>20</b>	<b>28</b>	<b>5</b>	<b>9</b>	<b>-174</b>	<b>309</b>	<b>14</b>
<b>Total expenses*</b>	<b>541</b>	<b>582</b>	<b>645</b>	<b>761</b>	<b>1662</b>	<b>1990</b>	<b>808</b>	<b>967</b>
<b>VI. Profit</b>	<b>82</b>	<b>143</b>	<b>-55</b>	<b>78</b>	<b>50</b>	<b>431</b>	<b>-142</b>	<b>253</b>
<b>Total (III+IV+V+VI)</b>	<b>648</b>	<b>745</b>	<b>618</b>	<b>844</b>	<b>1721</b>	<b>2247</b>	<b>975</b>	<b>1234</b>

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

- : Nil or negligible.

*Source* : Annual accounts of banks.