





<b>IV. Operating expenses</b>	<b>353</b>	<b>456</b>	<b>450</b>	<b>491</b>	<b>120</b>	<b>116</b>	<b>715</b>	<b>610</b>
a) Payments to and provisions for employees	302	346	403	441	104	98	607	556
b) Rent, taxes and lighting	9	12	8	9	6	3	10	11
c) Printing and stationery	5	5	2	2	1	2	4	7
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	3	3	3	4	2	2	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	2	-	-	1	1
h) Law charges	1	-	1	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	3	3	2	2	1	1	4	6
j) Repairs and maintenance	-	-	-	-	1	-	1	1
k) Insurance	5	7	8	9	2	-	10	12
l) Other expenditure	24	78	20	21	2	8	76	13
<b>V. Provisions and contingencies</b>	<b>958</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>63</b>	<b>56</b>	<b>276</b>	<b>-</b>
<b>Total expenses*</b>	<b>1157</b>	<b>1385</b>	<b>1680</b>	<b>1939</b>	<b>371</b>	<b>459</b>	<b>2383</b>	<b>2556</b>
<b>VI. Profit</b>	<b>-1252</b>	<b>-188</b>	<b>-1600</b>	<b>18</b>	<b>38</b>	<b>56</b>	<b>-270</b>	<b>110</b>
<b>Total (III+IV+V+VI)</b>	<b>863</b>	<b>1197</b>	<b>80</b>	<b>1957</b>	<b>472</b>	<b>571</b>	<b>2390</b>	<b>2665</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank		Indore Ujjain Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(145)	(146)	(147)	(148)	(149)	(150)	(151)	(152)

**Income**

<b>I. Interest Earned</b>	<b>213</b>	<b>285</b>	<b>780</b>	<b>938</b>	<b>1333</b>	<b>1603</b>	<b>344</b>	<b>453</b>
a) Interest/discount on advances/bills	44	66	356	431	295	284	131	190
b) Income on Investments	52	219	155	182	592	881	208	257
c) Interest on balances with RBI and other inter-bank funds	-	-	269	325	447	438	5	6
d) Others	116	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>4</b>	<b>8</b>	<b>30</b>	<b>22</b>	<b>58</b>	<b>78</b>	<b>23</b>	<b>31</b>

a) Commission, exchange and brokerage	3	5	5	5	41	52	4	4
b) Other miscellaneous income	1	3	25	17	17	26	19	27
<b>Total (I+II)</b>	<b>217</b>	<b>293</b>	<b>810</b>	<b>960</b>	<b>1391</b>	<b>1681</b>	<b>367</b>	<b>485</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>140</b>	<b>175</b>	<b>508</b>	<b>561</b>	<b>842</b>	<b>1152</b>	<b>221</b>	<b>285</b>
a) Interest on deposits	132	166	410	447	806	1108	187	247
b) Interest on RBI/inter-bank borrowings	8	9	3	5	36	45	34	3
c) Others	-	-	94	109	-	-	-	34
<b>IV. Operating expenses</b>	<b>85</b>	<b>94</b>	<b>184</b>	<b>205</b>	<b>351</b>	<b>373</b>	<b>163</b>	<b>187</b>
a) Payments to and provisions for employees	65	72	154	171	295	321	142	162
b) Rent, taxes and lighting	3	3	7	8	9	13	6	7
c) Printing and stationery	1	1	3	3	6	3	1	5
d) Advertisement and publicity	-	-	-	-	1	1	-	-
e) Depreciation on Bank's property	1	2	3	4	4	4	1	1
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	1	1	1	-	-
h) Law charges	-	-	-	1	-	-	-	-
i) Postage, telegrams, telephones, etc.	1	1	1	2	1	2	1	1
j) Repairs and maintenance	-	-	-	1	1	1	1	1
k) Insurance	9	10	3	4	25	18	1	2
l) Other expenditure	4	5	12	12	9	10	9	8
<b>V. Provisions and contingencies</b>	<b>102</b>	<b>-</b>	<b>54</b>	<b>36</b>	<b>66</b>	<b>52</b>	<b>154</b>	<b>8</b>
<b>Total expenses*</b>	<b>224</b>	<b>269</b>	<b>693</b>	<b>766</b>	<b>1193</b>	<b>1525</b>	<b>384</b>	<b>473</b>
<b>VI. Profit</b>	<b>-110</b>	<b>23</b>	<b>64</b>	<b>158</b>	<b>132</b>	<b>104</b>	<b>-170</b>	<b>4</b>
<b>Total (III+IV+V+VI)</b>	<b>217</b>	<b>293</b>	<b>810</b>	<b>960</b>	<b>1391</b>	<b>1681</b>	<b>367</b>	<b>485</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank		Jamnagar Gramin Bank		Jamuna Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)

**Income**

<b>I. Interest Earned</b>	<b>2267</b>	<b>2699</b>	<b>1925</b>	<b>2552</b>	<b>605</b>	<b>945</b>	<b>785</b>	<b>1293</b>
a) Interest/discount on advances/bills	524	604	228	334	189	422	332	563
b) Income on Investments	641	728	221	3	134	180	257	339
c) Interest on balances with RBI and other inter-bank funds	1101	1367	1476	2215	282	343	196	391
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>131</b>	<b>69</b>	<b>15</b>	<b>20</b>	<b>8</b>	<b>8</b>	<b>63</b>	<b>82</b>
a) Commission, exchange and brokerage	16	23	5	8	8	8	38	42
b) Other miscellaneous income	115	46	11	12	-	-	25	40
<b>Total (I+II)</b>	<b>2398</b>	<b>2768</b>	<b>1940</b>	<b>2572</b>	<b>613</b>	<b>953</b>	<b>848</b>	<b>1374</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>1654</b>	<b>1996</b>	<b>1167</b>	<b>1510</b>	<b>553</b>	<b>596</b>	<b>584</b>	<b>801</b>
a) Interest on deposits	1580	1907	1123	1443	465	492	503	689
b) Interest on RBI/inter-bank borrowings	74	89	-	-	87	103	8	16
c) Others	-	-	44	67	-	-	74	95
<b>IV. Operating expenses</b>	<b>698</b>	<b>755</b>	<b>455</b>	<b>518</b>	<b>231</b>	<b>249</b>	<b>228</b>	<b>268</b>
a) Payments to and provisions for employees	616	685	404	462	210	223	176	199
b) Rent, taxes and lighting	10	12	9	11	5	6	9	10
c) Printing and stationery	7	9	8	9	4	6	3	4
d) Advertisement and publicity	-	-	-	-	-	1	-	-
e) Depreciation on Bank's property	2	2	3	4	1	1	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	2	1	1	1	1	1	1	1
h) Law charges	1	1	1	2	-	-	-	-
i) Postage, telegrams, telephones, etc.	4	6	2	3	1	1	3	3
j) Repairs and maintenance	-	1	1	1	1	-	-	-
k) Insurance	35	12	7	9	2	3	-	-
l) Other expenditure	21	25	20	16	6	7	32	47
<b>V. Provisions and contingencies</b>	<b>344</b>	<b>93</b>	<b>293</b>	<b>37</b>	<b>-</b>	<b>-</b>	<b>231</b>	<b>10</b>

<b>Total expenses*</b>	<b>2351</b>	<b>2752</b>	<b>1622</b>	<b>2027</b>	<b>783</b>	<b>845</b>	<b>812</b>	<b>1069</b>
<b>VI. Profit</b>	<b>-297</b>	<b>-77</b>	<b>25</b>	<b>508</b>	<b>-171</b>	<b>108</b>	<b>-196</b>	<b>296</b>
<b>Total (III+IV+V+VI)</b>	<b>2398</b>	<b>2768</b>	<b>1940</b>	<b>2572</b>	<b>613</b>	<b>953</b>	<b>848</b>	<b>1374</b>

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

- : Nil or negligible.

*Source* : Annual accounts of banks.