

g) Auditors' fees and expenses	1	1	-	-	-	1	-	-
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	1	1	1	2	1	1	1	1
j) Repairs and maintenance	1	2	-	-	-	-	1	-
k) Insurance	6	5	2	2	4	2	3	4
l) Other expenditure	13	11	9	12	15	14	21	27
V. Provisions and contingencies	1001	-	-	-	268	89	41	9
Total expenses*	993	1186	403	463	673	746	528	607
VI. Profit	-1360	-275	-37	112	89	313	-168	-30
Total (III+IV+V+VI)	634	911	366	575	1030	1148	401	586

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Kalahandi Anchalika Gramin Bank		Kalpatharu Gramin Bank		Kamraz Gramin Bank		Kanakadurga Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(169)	(170)	(171)	(172)	(173)	(174)	(175)	(176)
<u>Income</u>								
I. Interest Earned	355	599	1116	1382	628	889	607	674
a) Interest/discount on advances/bills	184	285	538	693	79	123	365	426
b) Income on Investments	23	47	457	507	127	113	239	246
c) Interest on balances with RBI and other inter-bank funds	147	267	28	17	422	653	2	3
d) Others	-	-	93	165	-	-	-	-
II. Other income	12	19	85	85	24	15	18	20
a) Commission, exchange and brokerage	-	-	50	54	5	7	4	8
b) Other miscellaneous income	12	19	35	32	18	7	14	12
Total (I+II)	367	618	1201	1467	652	904	625	694

Expenditure & Provisions

III. Interest expended	330	407	715	832	531	666	334	355
a) Interest on deposits	244	337	550	648	509	637	228	257
b) Interest on RBI/inter-bank borrowings	86	69	165	184	23	29	106	98

c) Others	-	-	-	-	-	-	-	-
IV. Operating expenses	399	398	449	451	419	505	121	132
a) Payments to and provisions for employees	361	367	381	384	355	440	98	104
b) Rent, taxes and lighting	8	9	8	10	8	10	5	7
c) Printing and stationery	5	4	6	6	8	10	3	4
d) Advertisement and publicity	-	-	-	-	-	-	1	1
e) Depreciation on Bank's property	3	2	3	4	3	4	4	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	1
g) Auditors' fees and expenses	1	1	1	1	1	1	1	-
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	4	4	3	4	-	1	3	4
j) Repairs and maintenance	2	1	2	2	-	1	2	1
k) Insurance	7	3	27	21	5	6	3	3
l) Other expenditure	9	7	19	19	39	34	2	3
V. Provisions and contingencies	290	8	463	49	182	32	48	36
Total expenses*	729	805	1164	1283	951	1171	455	486
VI. Profit	-653	-195	-426	135	-480	-299	121	173
Total (III+IV+V+VI)	367	618	1201	1467	652	904	625	694

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank		Kashi Gramin Bank		Kisan Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(177)	(178)	(179)	(180)	(181)	(182)	(183)	(184)

Income

I. Interest Earned	1709	2260	505	645	1151	1645	409	641
a) Interest/discount on advances/bills	429	479	140	233	284	418	135	235
b) Income on Investments	775	892	138	172	442	730	87	119
c) Interest on balances with RBI and other inter-bank funds	504	889	227	241	426	496	186	287

d) Others	-	-	-	-	-	-	-	-
II. Other income	57	127	46	42	52	66	26	60
a) Commission, exchange and brokerage	52	48	2	2	14	17	14	15
b) Other miscellaneous income	5	79	44	40	38	49	12	44
Total (I+II)	1766	2388	551	687	1203	1711	435	700

Expenditure & Provisions

III. Interest expended	1347	1601	383	431	1011	1226	363	421
a) Interest on deposits	1195	1439	346	391	953	1163	316	369
b) Interest on RBI/inter-bank borrowings	-	-	37	41	2	1	47	53
c) Others	151	162	-	-	56	61	-	-
IV. Operating expenses	543	626	193	204	418	476	264	306
a) Payments to and provisions for employees	476	557	171	178	341	401	233	274
b) Rent, taxes and lighting	12	13	4	4	13	11	6	7
c) Printing and stationery	5	6	3	2	6	5	4	3
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	4	8	4	4	3	4	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	1	1	-	-	1	1	-	1
i) Postage, telegrams, telephones, etc.	1	2	1	2	2	3	1	1
j) Repairs and maintenance	1	2	1	1	2	2	1	1
k) Insurance	16	10	1	1	19	16	1	1
l) Other expenditure	24	26	9	11	31	31	16	14
V. Provisions and contingencies	1854	-	456	1	1531	-	175	38
Total expenses*	1889	2227	576	635	1429	1701	627	728
VI. Profit	-1977	161	-482	51	-1757	10	-367	-65
Total (III+IV+V+VI)	1766	2388	551	687	1203	1711	435	700

(Amount in Rs. lakh)

Items	For the year ended 31st March			
	Kolar	Koraput	Kosi Kshetriya	Krishna

	Gramin Bank		Panchabati Gramin Bank		Gramin Bank		Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(185)	(186)	(187)	(188)	(189)	(190)	(191)	(192)
<u>Income</u>								
I. Interest Earned	1097	1377	1347	1491	845	1123	1856	2673
a) Interest/discount on advances/bills	576	769	460	608	204	341	1247	1806
b) Income on Investments	517	604	887	880	-	6	259	361
c) Interest on balances with RBI and other inter-bank funds	-	5	-	-	642	776	350	505
d) Others	5	-	-	3	-	-	-	-
II. Other income	66	71	46	285	21	34	49	47
a) Commission, exchange and brokerage	10	16	-	-	4	6	49	47
b) Other miscellaneous income	56	55	46	285	17	28	-	-
Total (I+II)	1164	1449	1392	1776	866	1157	1906	2720

Expenditure & Provisions

III. Interest expended	643	741	711	848	859	1035	1218	1645
a) Interest on deposits	486	558	557	673	804	998	927	1185
b) Interest on RBI/inter-bank borrowings	158	164	154	174	55	37	-	459
c) Others	-	19	-	-	-	-	291	1
IV. Operating expenses	414	375	596	568	1031	907	715	583
a) Payments to and provisions for employees	375	324	508	523	652	776	441	485
b) Rent, taxes and lighting	9	13	9	10	11	12	11	14
c) Printing and stationery	2	9	8	7	10	11	10	10
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	3	4	4	3	4	4	5
f) Directors' fees, allowances and expenses	-	1	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	-	-	-	-	-	1	-	-
i) Postage, telegrams, telephones, etc.	3	5	4	6	2	2	3	5
j) Repairs and maintenance	1	-	1	1	2	1	1	1

k) Insurance	8	5	41	9	26	8	7	9
l) Other expenditure	13	14	18	6	323	91	236	52
V. Provisions and contingencies	430	42	395	35	-	19	-311	106
Total expenses*	1057	1116	1307	1416	1890	1942	1933	2228
VI. Profit	-323	290	-310	325	-1024	-804	284	386
Total (III+IV+V+VI)	1164	1449	1392	1776	866	1157	1906	2720

Note : *Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source : Annual accounts of banks.