

g) Auditors' fees and expenses	1	1	-	1	1	-	1	1
h) Law charges	-	-	-	-	2	-	-	-
i) Postage, telegrams, telephones, etc.	2	2	2	1	1	2	2	2
j) Repairs and maintenance	4	3	1	-	-	-	1	1
k) Insurance	6	6	2	9	11	3	1	1
l) Other expenditure	18	17	5	34	318	4	37	31
V. Provisions and contingencies	898	-	-	-	-	-	1255	2
Total expenses*	1136	1338	727	1212	1297	860	1238	1289
VI. Profit	-1138	14	51	-301	-579	124	-1604	797
Total (III+IV+V+VI)	896	1352	778	911	719	984	889	2088

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank		Magadh Gramin Bank		Mahakaushal Kshetriya Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(201)	(202)	(203)	(204)	(205)	(206)	(207)	(208)
<u>Income</u>								
I. Interest Earned	140	234	225	367	2525	2883	80	367
a) Interest/discount on advances/bills	41	47	59	123	232	403	12	32
b) Income on Investments	39	143	-	245	1660	1708	-	105
c) Interest on balances with RBI and other inter-bank funds	61	44	166	-	634	770	68	230
d) Others	-	-	-	-	-	2	-	-
II. Other income	18	22	6	7	32	155	11	11
a) Commission, exchange and brokerage	10	14	6	6	3	5	3	5
b) Other miscellaneous income	8	8	-	1	29	150	7	6
Total (I+II)	158	256	232	375	2557	3038	91	379

Expenditure & Provisions

III. Interest expended	171	217	410	525	1670	1993	154	415
a) Interest on deposits	155	195	403	518	1616	1946	146	182
b) Interest on RBI/inter-bank borrowings	2	2	6	7	3	3	8	3
c) Others	14	20	-	-	52	44	-	230

II. Other income	366	250	262	305	59	67	13	8
a) Commission, exchange and brokerage	43	49	217	246	35	40	8	7
b) Other miscellaneous income	323	201	45	59	24	27	6	1
Total (I+II)	5534	6128	2771	3501	750	1023	208	343

Expenditure & Provisions

III. Interest expended	2822	3046	2164	3036	417	540	223	297
a) Interest on deposits	1758	1976	2026	2896	303	418	220	290
b) Interest on RBI/inter-bank borrowings	1064	1070	138	140	113	122	3	7
c) Others	-	-	-	-	-	-	-	-
IV. Operating expenses	1695	1852	1169	1257	138	158	191	220
a) Payments to and provisions for employees	1485	1610	1069	1151	118	134	168	194
b) Rent, taxes and lighting	31	38	24	25	4	5	4	4
c) Printing and stationery	21	22	13	14	2	2	2	2
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	13	14	4	4	3	3	1	1
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	4	3	2	2	1	1	-	-
h) Law charges	1	1	1	1	-	-	-	-
i) Postage, telegrams, telephones, etc.	17	21	1	1	1	1	1	1
j) Repairs and maintenance	2	3	2	1	-	-	-	-
k) Insurance	12	13	14	18	1	3	4	6
l) Other expenditure	109	126	38	38	8	10	11	11
V. Provisions and contingencies	987	308	1032	16	45	41	71	23
Total expenses*	4517	4898	3333	4292	555	699	414	517
VI. Profit	30	922	-1594	-808	150	283	-277	-197
Total (III+IV+V+VI)	5534	6128	2771	3501	750	1023	208	343

(Amount in Rs. lakh)

Items	For the year ended 31st March			
	Manipur Rural Bank	Manjira Gramin Bank	Marathwada Gramin Bank	Marudhar Kshetriya Gramin Bank

	1997 (217)	1998 (218)	1997 (219)	1998 (220)	1997 (221)	1998 (222)	1997 (223)	1998 (224)
<u>Income</u>								
I. Interest Earned	137	161	1233	1748	2640	3032	251	339
a) Interest/discount on advances/bills	29	40	824	1051	959	1327	121	176
b) Income on Investments	11	11	186	301	1662	1700	4	7
c) Interest on balances with RBI and other inter-bank funds	97	110	223	396	19	5	-	-
d) Others	-	-	-	-	-	-	126	156
II. Other income	5	6	143	69	126	119	14	66
a) Commission, exchange and brokerage	1	2	15	26	110	97	2	2
b) Other miscellaneous income	4	4	128	43	15	22	12	63
Total (I+II)	142	167	1376	1817	2766	3151	265	405

Expenditure & Provisions

III. Interest expended	91	116	909	1082	1765	1954	386	482
a) Interest on deposits	62	80	665	820	1405	1542	363	449
b) Interest on RBI/inter-bank borrowings	29	36	244	262	360	412	-	-
c) Others	-	-	-	-	-	-	23	33
IV. Operating expenses	384	116	484	457	1133	1350	281	304
a) Payments to and provisions for employees	111	106	327	350	986	1183	243	268
b) Rent, taxes and lighting	4	4	9	10	26	31	5	5
c) Printing and stationery	2	2	5	7	16	12	4	4
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	1	6	7	6	7	1	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	1	3	3	-	-
h) Law charges	-	-	-	-	-	-	-	1
i) Postage, telegrams, telephones, etc.	-	-	3	6	8	11	1	1
j) Repairs and maintenance	-	-	1	1	-	-	-	-
k) Insurance	1	1	5	6	11	11	3	3

l) Other expenditure	264	1	126	70	77	91	24	18
V. Provisions and contingencies	-	-	460	55	59	-	49	13
Total expenses*	475	231	1393	1539	2898	3305	667	786
VI. Profit	-333	-64	-477	223	-191	-153	-452	-394
Total (III+IV+V+VI)	142	167	1376	1817	2766	3151	265	405

Note : *Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source : Annual accounts of banks.