

g) Auditors' fees and expenses	1	2	1	1	-	-	1	1
h) Law charges	-	1	1	-	-	-	1	-
i) Postage, telegrams, telephones, etc.	5	8	1	1	3	4	1	1
j) Repairs and maintenance	1	1	1	1	1	1	2	1
k) Insurance	2	2	7	8	-	-	1	1
l) Other expenditure	32	36	13	11	14	28	546	15
V. Provisions and contingencies	-	-	280	-	26	-	-	-
Total expenses*	2614	3144	1577	2013	873	1199	1368	1031
VI. Profit	97	139	-724	-312	-125	-106	-943	-450
Total (III+IV+V+VI)	2711	3283	1133	1701	775	1094	425	581

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffarnagar Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)
Income								
I. Interest Earned		485	1426	1413		630	336	463
a) Interest/discount on advances/bills		107	370	168		176	89	124
b) Income on Investments		247	215	410		344	126	205
c) Interest on balances with RBI and other inter-bank funds		129	841	835		110	121	135
d) Others		2	-	-		-	-	-
II. Other income	N	26	80	329	N	27	13	5
a) Commission, exchange and brokerage	O	5	14	9	O	10	1	2
b) Other miscellaneous income	T	21	66	320	T	18	12	3
Total (I+II)		512	1507	1742		657	348	468

Expenditure & Provisions

III. Interest expended	A	238	907	1113	A	429	244	284
a) Interest on deposits	V	203	892	1087	V	391	207	243
b) Interest on RBI/inter-bank borrowings	A	31	16	26	A	38	12	9

II. Other income	12	58	2	1	48	226	25	22
a) Commission, exchange and brokerage	12	58	1	1	42	48	11	5
b) Other miscellaneous income	-	-	2	-	6	178	15	17
Total (I+II)	953	1283	81	74	1253	2387	725	911

Expenditure & Provisions

III. Interest expended	651	824	92	41	1112	1351	455	559
a) Interest on deposits	551	708	46	36	938	1119	383	489
b) Interest on RBI/inter-bank borrowings	101	116	1	1	170	226	71	69
c) Others	-	-	44	4	3	6	1	1
IV. Operating expenses	315	340	33	29	860	1080	225	257
a) Payments to and provisions for employees	287	310	26	24	746	977	187	212
b) Rent, taxes and lighting	6	7	1	1	20	22	14	16
c) Printing and stationery	5	4	-	-	9	12	4	5
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	2	-	-	3	2	3	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	-	2	1	1	1
h) Law charges	-	-	-	-	1	1	-	-
i) Postage, telegrams, telephones, etc.	-	-	-	-	4	4	2	2
j) Repairs and maintenance	-	-	-	-	1	1	3	2
k) Insurance	2	-	1	1	34	9	2	5
l) Other expenditure	11	14	4	2	41	51	9	11
V. Provisions and contingencies	398	257	-	-	47	40	43	19
Total expenses*	966	1164	124	71	1972	2431	680	816
VI. Profit	-411	-138	-43	3	-767	-85	2	76
Total (III+IV+V+VI)	953	1283	81	74	1253	2387	725	911

(Amount in Rs. lakh)

Items	For the year ended 31st March			
	Nalanda Gramin Bank	Netravati Gramin Bank	Nimar Kshetriya	North Malabar Gramin Bank

		Gramin Bank							
		1997	1998	1997	1998	1997	1998	1997	1998
		(249)	(250)	(251)	(252)	(253)	(254)	(255)	(256)
<u>Income</u>									
I.	Interest Earned	450	601	198	272	825	1257	3255	3935
	a) Interest/discount on advances/bills	79	106	134	175	394	501	2418	2953
	b) Income on Investments	-	-	9	5	125	332	837	535
	c) Interest on balances with RBI and other inter-bank funds	372	495	56	92	306	425	0	447
	d) Others	-	-	-	-	-	-	-	-
II.	Other income	29	12	21	27	68	38	309	295
	a) Commission, exchange and brokerage	3	4	3	3	3	4	35	42
	b) Other miscellaneous income	27	9	18	24	65	34	274	253
Total (I+II)		480	614	219	299	892	1296	3564	4230
<u>Expenditure & Provisions</u>									
III.	Interest expended	546	688	140	175	612	815	1616	1953
	a) Interest on deposits	541	680	102	131	529	722	992	1166
	b) Interest on RBI/inter-bank borrowings	6	9	38	45	5	5	625	788
	c) Others	-	-	-	-	79	89	-	-
IV.	Operating expenses	326	372	103	117	305	395	1155	1216
	a) Payments to and provisions for employees	284	332	92	103	270	356	944	968
	b) Rent, taxes and lighting	5	6	3	4	10	10	29	35
	c) Printing and stationery	2	2	1	2	5	5	16	18
	d) Advertisement and publicity	-	-	-	-	-	-	-	-
	e) Depreciation on Bank's property	2	2	1	1	3	4	7	7
	f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
	g) Auditors' fees and expenses	1	1	-	-	1	1	2	2
	h) Law charges	1	-	-	-	-	-	1	1
	i) Postage, telegrams, telephones, etc.	1	2	1	2	2	3	16	25
	j) Repairs and maintenance	-	-	-	-	1	1	1	1

k) Insurance	1	1	1	-	-	1	8	29
l) Other expenditure	29	25	4	5	13	14	131	130
V. Provisions and contingencies	246	245	-	-	194	55	-	-
Total expenses*	873	1060	243	292	917	1210	2771	3170
VI. Profit	-639	-691	-24	7	-219	31	793	1060
Total (III+IV+V+VI)	480	614	219	299	892	1296	3564	4230

Note : *Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source : Annual accounts of banks.