

**Table 51 : Earnings and Expenses of Regional Rural Banks -
1997-98 (Part 9 of 12)**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Palamau Kshetriya Gramin Bank		Panchmahal Gramin Bank		Pandyan Gramin Bank		Parvatiya Gramin Bank	
	1997 (257)	1998 (258)	1997 (259)	1998 (260)	1997 (261)	1998 (262)	1997 (263)	1998 (264)
<u>Income</u>								
I. Interest Earned	717	975	480	998	2315	2980		508
a) Interest/discount on advances/bills	128	227	176	402	1639	2123		112
b) Income on Investments	193	140	130	323	673	836		156
c) Interest on balances with RBI and other inter-bank funds	396	608	161	262	-	1		240
d) Others	-	-	13	11	3	20		-
II. Other income	17	17	77	29	142	210	N	14
a) Commission, exchange and brokerage	15	12	12	12	128	157	O	5
b) Other miscellaneous income	2	5	65	17	14	53	T	9
Total (I+II)	734	992	557	1027	2457	3190		522
<u>Expenditure & Provisions</u>								
III. Interest expended	666	811	508	570	1687	1967	V	365
a) Interest on deposits	654	791	384	453	1298	1641	A	331
b) Interest on RBI/inter-bank borrowings	12	20	124	117	205	325	I	34
c) Others	-	-	-	-	184	-	L	-
IV. Operating expenses	399	431	237	262	1178	995	A	111
a) Payments to and provisions for employees	321	380	199	230	1028	857	B	94
b) Rent, taxes and lighting	10	10	7	8	26	30	L	4
c) Printing and stationery	11	6	4	4	20	17	E	2
d) Advertisement and publicity	-	-	-	-	1	-		-
e) Depreciation on Bank's property	3	3	2	3	9	10		1

f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	2	2	-	-
h) Law charges	-	-	1	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	2	2	2	2	12	18	-	1
j) Repairs and maintenance	1	1	1	1	2	2	-	-
k) Insurance	32	7	-	1	26	13	-	2
l) Other expenditure	18	20	19	12	51	46	-	6
V. Provisions and contingencies	357	81	-	35	141	13	-	-
Total expenses*	1065	1243	745	833	2865	2961	-	476
VI. Profit	-687	-332	-188	159	-548	216	-	47
Total (III+IV+V+VI)	734	992	557	1027	2457	3190	-	522

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank		Pragiyotish Gaonlia Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(265)	(266)	(267)	(268)	(269)	(270)	(271)	(272)

Income

I. Interest Earned	121	236	1220	1641	486	646	2058	2822
a) Interest/discount on advances/bills	27	44	763	1092	147	172	586	718
b) Income on Investments	51	127	-	5	125	184	1472	2103
c) Interest on balances with RBI and other inter-bank funds	43	65	456	545	214	291	-	-
d) Others	-	-	-	-	-	-	-	-
II. Other income	1	2	64	186	20	9	78	584
a) Commission, exchange and brokerage	1	1	24	33	18	7	42	47
b) Other miscellaneous income	1	1	40	154	2	2	36	537
Total (I+II)	123	238	1283	1828	507	655	2136	3405

Expenditure & Provisions

III. Interest expended	133	158	832	1024	362	434	1549	1952
a) Interest on deposits	130	154	663	821	329	398	1303	1627

b) Interest on RBI/inter-bank borrowings	4	5	169	203	33	36	246	325
c) Others	-	-	-	-	-	-	-	-
IV. Operating expenses	66	66	572	574	94	107	1085	1135
a) Payments to and provisions for employees	54	52	494	491	78	87	936	971
b) Rent, taxes and lighting	3	3	13	13	5	5	25	28
c) Printing and stationery	1	1	7	8	2	2	17	15
d) Advertisement and publicity	-	-	-	-	-	-	-	1
e) Depreciation on Bank's property	2	3	4	5	1	1	7	8
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	2	1	-	-	3	2
h) Law charges	-	-	1	1	-	-	-	1
i) Postage, telegrams, telephones, etc.	1	1	4	5	1	1	4	5
j) Repairs and maintenance	1	1	-	2	-	-	2	2
k) Insurance	1	2	-	1	2	2	6	2
l) Other expenditure	4	4	47	45	6	8	84	99
V. Provisions and contingencies	-	-	734	-	-	-	1872	-
Total expenses*	200	224	1404	1598	456	541	2634	3087
VI. Profit	-77	13	-855	230	50	114	-2370	318
Total (III+IV+V+VI)	123	238	1283	1828	507	655	2136	3405

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Pratapgarh Kshetriya Gramin Bank		Prathama Bank		Puri Gramya Bank		Rae Bareli Kshetriya Gaonlia Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(273)	(274)	(275)	(276)	(277)	(278)	(279)	(280)

Income

I. Interest Earned	1095	1327	4381	4982	886	1185	1264	1506
a) Interest/discount on advances/bills	279	283	2268	2450	405	644	225	322
b) Income on Investments	803	980	2058	2532	481	541	259	706
c) Interest on balances with RBI and other inter-bank funds	13	65	55	-	-	1	780	478

d) Others	-	-	-	-	-	-	-	-
II. Other income	52	18	282	230	42	86	51	32
a) Commission, exchange and brokerage	42	7	29	51	24	24	6	15
b) Other miscellaneous income	10	10	252	179	18	62	46	17
Total (I+II)	1147	1345	4663	5211	928	1271	1316	1538

Expenditure & Provisions

III. Interest expended	791	1027	2221	2411	916	1140	867	1028
a) Interest on deposits	744	977	1639	1803	731	942	816	975
b) Interest on RBI/inter-bank borrowings	48	50	582	607	186	198	51	52
c) Others	-	-	-	-	-	-	-	-
IV. Operating expenses	360	395	1361	1435	607	706	469	411
a) Payments to and provisions for employees	323	356	1163	1274	530	637	339	365
b) Rent, taxes and lighting	7	7	30	33	15	16	6	7
c) Printing and stationery	4	3	19	18	8	9	5	8
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	3	6	6	2	2	3	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	3	3	2	1	1	1
h) Law charges	-	-	1	1	-	-	1	1
i) Postage, telegrams, telephones, etc.	1	1	12	15	2	3	2	3
j) Repairs and maintenance	-	-	3	2	1	-	3	2
k) Insurance	6	8	83	23	20	8	13	7
l) Other expenditure	16	17	43	61	29	29	97	13
V. Provisions and contingencies	235	59	1513	74	194	359	189	87
Total expenses*	1151	1423	3583	3846	1523	1846	1337	1439
VI. Profit	-239	-137	-433	1291	-789	-933	-210	12
Total (III+IV+V+VI)	1147	1345	4663	5211	928	1271	1316	1538

(Amount in Rs. lakh)

Items	For the year ended 31st March			
	Raigarh	Rajgarh Sehore	Ranchi	Rani

	Kshetriya Gramin Bank		Kshetriya Gramin Bank		Kshetriya Gramin Bank		Laxmibai Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(281)	(282)	(283)	(284)	(285)	(286)	(287)	(288)
<u>Income</u>								
I. Interest Earned	440	693	207	448	635	840	238	310
a) Interest/discount on advances/bills	124	113	92	192	221	310	98	139
b) Income on Investments	67	24	46	116	199	233	-	-
c) Interest on balances with RBI and other inter-bank funds	249	556	69	139	214	298	-	-
d) Others	-	-	-	-	-	-	140	171
II. Other income	17	19	6	14	26	12	7	10
a) Commission, exchange and brokerage	8	11	3	3	1	3	2	3
b) Other miscellaneous income	9	8	3	10	25	9	5	7
Total (I+II)	457	712	213	462	661	853	245	320

Expenditure & Provisions

III. Interest expended	418	526	205	362	501	703	326	391
a) Interest on deposits	393	492	183	329	458	616	278	344
b) Interest on RBI/inter-bank borrowings	24	33	3	3	-	-	-	-
c) Others	0	2	19	31	43	87	47	47
IV. Operating expenses	254	294	163	220	348	381	210	219
a) Payments to and provisions for employees	225	261	141	191	299	342	184	194
b) Rent, taxes and lighting	6	6	6	7	9	9	10	9
c) Printing and stationery	4	4	3	4	4	3	3	3
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	1	2	2	2	4	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	-	1	1	-	1	-
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	1	1	1	1	1	2	1	1
j) Repairs and maintenance	1	1	-	1	1	-	-	1

k) Insurance	3	7	-	-	-	4	-	-
l) Other expenditure	11	12	10	13	31	15	7	8
V. Provisions and contingencies	-	-	15	6	223	19	174	6
Total expenses*	672	820	368	583	849	1084	535	609
VI. Profit	-215	-108	-170	-127	-411	-251	-465	-295
Total (III+IV+V+VI)	457	712	213	462	661	853	245	320

Note : *Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source : Annual accounts of banks.