

**Table 51 : Earnings and Expenses of Regional Rural Banks -  
1997-98 (Part 10 of 12)**

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Rushikulya Gramin Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalaseema Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(289)	(290)	(291)	(292)	(293)	(294)	(295)	(296)
<b><u>Income</u></b>								
<b>I. Interest Earned</b>	<b>990</b>	<b>1362</b>	<b>541</b>	<b>755</b>	<b>251</b>	<b>564</b>	<b>3596</b>	<b>4246</b>
a) Interest/discount on advances/bills	327	460	212	258	99	275	2525	3018
b) Income on Investments	663	902	-	477	74	106	263	177
c) Interest on balances with RBI and other inter-bank funds	-	-	329	19	78	183	808	1052
d) Others	-	-	-	-	-	1	-	-
<b>II. Other income</b>	<b>82</b>	<b>53</b>	<b>52</b>	<b>19</b>	<b>16</b>	<b>18</b>	<b>463</b>	<b>192</b>
a) Commission, exchange and brokerage	7	6	18	17	2	1	68	64
b) Other miscellaneous income	75	48	34	2	14	16	395	127
<b>Total (I+II)</b>	<b>1072</b>	<b>1415</b>	<b>593</b>	<b>774</b>	<b>267</b>	<b>582</b>	<b>4059</b>	<b>4438</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>738</b>	<b>982</b>	<b>396</b>	<b>542</b>	<b>213</b>	<b>402</b>	<b>2156</b>	<b>2434</b>
a) Interest on deposits	618	851	356	489	185	364	1593	1917
b) Interest on RBI/inter-bank borrowings	119	130	40	54	-	38	547	497
c) Others	-	1	-	-	28	-	17	21
<b>IV. Operating expenses</b>	<b>429</b>	<b>385</b>	<b>193</b>	<b>188</b>	<b>141</b>	<b>179</b>	<b>1038</b>	<b>1144</b>
a) Payments to and provisions for employees	290	347	166	160	120	147	903	965
b) Rent, taxes and lighting	8	9	8	7	4	8	23	26
c) Printing and stationery	5	6	3	3	3	5	14	14
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	3	2	2	1	4	6	7

f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	-	1	1	2	2
h) Law charges	-	-	-	-	-	-	1	1
i) Postage, telegrams, telephones, etc.	3	3	2	2	1	2	12	17
j) Repairs and maintenance	1	1	-	-	1	1	-	-
k) Insurance	36	6	3	3	2	2	2	1
l) Other expenditure	84	9	10	11	7	9	75	112
<b>V. Provisions and contingencies</b>	<b>257</b>	<b>37</b>	<b>-</b>	<b>37</b>	<b>16</b>	<b>-</b>	<b>1170</b>	<b>399</b>
<b>Total expenses*</b>	<b>1167</b>	<b>1367</b>	<b>589</b>	<b>731</b>	<b>353</b>	<b>581</b>	<b>3194</b>	<b>3578</b>
<b>VI. Profit</b>	<b>-351</b>	<b>11</b>	<b>4</b>	<b>6</b>	<b>-102</b>	<b>1</b>	<b>-305</b>	<b>461</b>
<b>Total (III+IV+V+VI)</b>	<b>1072</b>	<b>1415</b>	<b>593</b>	<b>774</b>	<b>267</b>	<b>582</b>	<b>4059</b>	<b>4438</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Rewa Sidhi Gramin Bank		Sabarkantha- Gandhinagar Gramin Bank		Sagar Gramin Bank		Sahyadri Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(297)	(298)	(299)	(300)	(301)	(302)	(303)	(304)

**Income**

<b>I. Interest Earned</b>	<b>1794</b>	<b>2027</b>	<b>532</b>	<b>647</b>	<b>1938</b>	<b>2537</b>	<b>436</b>	<b>611</b>
a) Interest/discount on advances/bills	503	494	192	239	398	412	261	371
b) Income on Investments	489	652	123	119	703	1228	24	56
c) Interest on balances with RBI and other inter-bank funds	802	880	217	289	838	898	151	185
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>34</b>	<b>27</b>	<b>25</b>	<b>20</b>	<b>104</b>	<b>49</b>	<b>52</b>	<b>28</b>
a) Commission, exchange and brokerage	6	7	19	16	85	35	7	7
b) Other miscellaneous income	29	20	5	4	19	14	44	22
<b>Total (I+II)</b>	<b>1828</b>	<b>2054</b>	<b>557</b>	<b>667</b>	<b>2042</b>	<b>2586</b>	<b>488</b>	<b>639</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>1129</b>	<b>1393</b>	<b>333</b>	<b>410</b>	<b>1392</b>	<b>1802</b>	<b>304</b>	<b>370</b>
a) Interest on deposits	1046	1279	275	345	1292	1705	203	241
b) Interest on RBI/inter-bank borrowings	84	114	4	5	28	27	101	130

c) Others	-	-	53	60	72	70	-	-
<b>IV. Operating expenses</b>	<b>496</b>	<b>540</b>	<b>120</b>	<b>125</b>	<b>827</b>	<b>765</b>	<b>139</b>	<b>148</b>
a) Payments to and provisions for employees	385	415	107	108	664	685	119	126
b) Rent, taxes and lighting	11	12	4	5	25	30	5	6
c) Printing and stationery	10	8	2	2	8	12	1	1
d) Advertisement and publicity	1	-	-	-	-	-	-	-
e) Depreciation on Bank's property	4	4	2	2	5	6	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	1
g) Auditors' fees and expenses	1	1	-	1	1	1	-	-
h) Law charges	-	1	-	-	1	1	-	-
i) Postage, telegrams, telephones, etc.	4	4	1	1	1	1	2	2
j) Repairs and maintenance	1	1	-	1	2	2	2	2
k) Insurance	51	70	2	2	9	13	-	-
l) Other expenditure	29	23	2	4	112	15	7	7
<b>V. Provisions and contingencies</b>	<b>354</b>	<b>93</b>	<b>76</b>	<b>51</b>	<b>1500</b>	<b>3</b>	<b>-</b>	<b>34</b>
<b>Total expenses*</b>	<b>1626</b>	<b>1933</b>	<b>453</b>	<b>535</b>	<b>2219</b>	<b>2567</b>	<b>443</b>	<b>518</b>
<b>VI. Profit</b>	<b>-151</b>	<b>28</b>	<b>28</b>	<b>82</b>	<b>-1676</b>	<b>16</b>	<b>45</b>	<b>87</b>
<b>Total (III+IV+V+VI)</b>	<b>1828</b>	<b>2054</b>	<b>557</b>	<b>667</b>	<b>2042</b>	<b>2586</b>	<b>488</b>	<b>639</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Samastipur Kshetriya Gramin Bank		Samyukt Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(305)	(306)	(307)	(308)	(309)	(310)	(311)	(312)

**Income**

<b>I. Interest Earned</b>	<b>624</b>	<b>956</b>	<b>4092</b>	<b>6348</b>	<b>965</b>	<b>1264</b>	<b>1395</b>	<b>1638</b>
a) Interest/discount on advances/bills	126	174	-190	824	501	621	94	233
b) Income on Investments	57	102	1074	2887	-	-	544	402
c) Interest on balances with RBI and other inter-bank funds	417	680	3208	2636	-	-	756	1003
d) Others	24	-	-	-	464	643	-	-

<b>II. Other income</b>	<b>26</b>	<b>33</b>	<b>74</b>	<b>63</b>	<b>141</b>	<b>230</b>	<b>35</b>	<b>38</b>
a) Commission, exchange and brokerage	13	19	41	31	20	46	12	11
b) Other miscellaneous income	13	14	32	32	120	184	23	27
<b>Total (I+II)</b>	<b>650</b>	<b>989</b>	<b>4165</b>	<b>6411</b>	<b>1105</b>	<b>1494</b>	<b>1430</b>	<b>1676</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>600</b>	<b>877</b>	<b>2781</b>	<b>3298</b>	<b>644</b>	<b>758</b>	<b>972</b>	<b>1160</b>
a) Interest on deposits	555	804	2672	3182	480	586	893	1081
b) Interest on RBI/inter-bank borrowings	45	73	12	10	-	-	78	79
c) Others	-	-	97	106	164	172	-	-
<b>IV. Operating expenses</b>	<b>348</b>	<b>421</b>	<b>1129</b>	<b>1233</b>	<b>303</b>	<b>345</b>	<b>560</b>	<b>573</b>
a) Payments to and provisions for employees	298	370	914	998	263	293	521	524
b) Rent, taxes and lighting	8	10	15	17	7	8	7	9
c) Printing and stationery	7	7	11	11	5	6	3	4
d) Advertisement and publicity	1	-	1	1	-	-	-	-
e) Depreciation on Bank's property	2	2	5	6	2	2	1	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	2	2	1	1	1	1
h) Law charges	-	-	1	1	-	-	-	-
i) Postage, telegrams, telephones, etc.	-	1	5	7	3	4	1	1
j) Repairs and maintenance	2	1	1	2	-	-	-	1
k) Insurance	9	11	128	93	1	5	4	5
l) Other expenditure	20	18	46	95	21	25	21	26
<b>V. Provisions and contingencies</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1234</b>	<b>45</b>
<b>Total expenses*</b>	<b>947</b>	<b>1298</b>	<b>3910</b>	<b>4532</b>	<b>948</b>	<b>1103</b>	<b>1532</b>	<b>1733</b>
<b>VI. Profit</b>	<b>-298</b>	<b>-309</b>	<b>255</b>	<b>1879</b>	<b>158</b>	<b>391</b>	<b>-1335</b>	<b>-103</b>
<b>Total (III+IV+V+VI)</b>	<b>650</b>	<b>989</b>	<b>4165</b>	<b>6411</b>	<b>1105</b>	<b>1494</b>	<b>1430</b>	<b>1676</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March			
	Saran Kshetriya	Sarayu Gramin Bank	Shahajahanpur Kshetriya	Shahdol Kshetriya

	Gramin Bank				Gramin Bank		Gaonlia Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(313)	(314)	(315)	(316)	(317)	(318)	(319)	(320)
<b><u>Income</u></b>								
<b>I. Interest Earned</b>	<b>414</b>	<b>558</b>	<b>727</b>	<b>961</b>	<b>403</b>	<b>673</b>	<b>300</b>	<b>362</b>
a) Interest/discount on advances/bills	100	131	178	238	163	251	48	54
b) Income on Investments	-	1	543	716	60	158	-	16
c) Interest on balances with RBI and other inter-bank funds	313	426	6	7	180	265	252	293
d) Others	1	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>4</b>	<b>6</b>	<b>16</b>	<b>44</b>	<b>37</b>	<b>64</b>	<b>16</b>	<b>12</b>
a) Commission, exchange and brokerage	2	3	16	44	11	32	6	6
b) Other miscellaneous income	2	3	-	-	26	32	10	6
<b>Total (I+II)</b>	<b>418</b>	<b>564</b>	<b>743</b>	<b>1005</b>	<b>440</b>	<b>737</b>	<b>315</b>	<b>374</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>487</b>	<b>595</b>	<b>364</b>	<b>445</b>	<b>278</b>	<b>385</b>	<b>267</b>	<b>354</b>
a) Interest on deposits	471	577	314	390	210	301	259	344
b) Interest on RBI/inter-bank borrowings	16	19	50	55	-	-	7	10
c) Others	-	-	-	-	68	84	-	-
<b>IV. Operating expenses</b>	<b>237</b>	<b>284</b>	<b>170</b>	<b>184</b>	<b>146</b>	<b>164</b>	<b>185</b>	<b>221</b>
a) Payments to and provisions for employees	222	263	147	159	119	138	153	187
b) Rent, taxes and lighting	3	3	5	5	3	4	4	4
c) Printing and stationery	3	3	2	3	2	3	2	2
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	1	2	2	1	3	1	1
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	1	1	-	-	-
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	-	-	2	3	2	2	-	-
j) Repairs and maintenance	1	1	-	-	3	6	-	-

k) Insurance	4	8	5	4	11	4	13	16
l) Other expenditure	3	4	6	7	4	5	11	10
<b>V. Provisions and contingencies</b>	<b>432</b>	<b>70</b>	<b>42</b>	<b>28</b>	<b>-</b>	<b>42</b>	<b>154</b>	<b>-</b>
<b>Total expenses*</b>	<b>724</b>	<b>880</b>	<b>533</b>	<b>629</b>	<b>424</b>	<b>549</b>	<b>451</b>	<b>576</b>
<b>VI. Profit</b>	<b>-739</b>	<b>-386</b>	<b>167</b>	<b>348</b>	<b>16</b>	<b>146</b>	<b>-290</b>	<b>-202</b>
<b>Total (III+IV+V+VI)</b>	<b>418</b>	<b>564</b>	<b>743</b>	<b>1005</b>	<b>440</b>	<b>737</b>	<b>315</b>	<b>374</b>

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

- : Nil or negligible.

*Source* : Annual accounts of banks.