

IV. Operating expenses	239	268	518	538	325	373	304	330
a) Payments to and provisions for employees	183	192	463	464	288	335	280	304
b) Rent, taxes and lighting	7	7	11	14	7	9	5	6
c) Printing and stationery	5	5	7	9	6	6	4	3
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	2	3	4	2	2	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	1	1	1	1	1	1
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	1	1	6	10	1	1	-	1
j) Repairs and maintenance	1	2	3	2	1	2	-	-
k) Insurance	31	42	5	8	2	2	6	7
l) Other expenditure	8	15	18	25	17	16	6	6
V. Provisions and contingencies	443	-	119	42	441	-	195	144
Total expenses*	854	1034	1388	1558	908	1184	1097	1362
VI. Profit	-468	161	-19	202	-575	20	-112	103
Total (III+IV+V+VI)	829	1195	1488	1802	774	1203	1180	1609

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Gramin Bank		Sree Anantha Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(337)	(338)	(339)	(340)	(341)	(342)	(343)	(344)

Income

I. Interest Earned	282	402	3629	4699	1349	1694	1981	2376
a) Interest/discount on advances/bills	211	314	2783	3612	425	462	1239	1553
b) Income on Investments	16	81	434	579	351	532	729	811
c) Interest on balances with RBI and other inter-bank funds	54	6	401	501	573	700	13	12
d) Others	-	-	10	6	-	-	-	-
II. Other income	21	72	349	337	64	237	304	246

a) Commission, exchange and brokerage	3	5	326	332	64	71	26	31
b) Other miscellaneous income	18	67	23	5	-	166	278	215
Total (I+II)	303	474	3978	5035	1413	1931	2284	2622
<u>Expenditure & Provisions</u>								
III. Interest expended	244	282	1895	2193	744	872	1127	1324
a) Interest on deposits	165	196	1097	1307	631	758	859	993
b) Interest on RBI/inter-bank borrowings	79	86	798	886	113	114	264	328
c) Others	-	-	-	-	-	-	4	3
IV. Operating expenses	142	149	1692	1950	504	510	524	531
a) Payments to and provisions for employees	118	126	1447	1667	448	460	388	427
b) Rent, taxes and lighting	8	6	43	52	8	10	10	12
c) Printing and stationery	3	3	18	24	5	5	9	9
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	3	8	8	4	6	8	10
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	3	2	1	1	1	1
h) Law charges	-	-	-	1	-	1	-	-
i) Postage, telegrams, telephones, etc.	-	-	23	35	1	3	7	9
j) Repairs and maintenance	-	-	4	4	1	1	-	-
k) Insurance	1	1	11	13	22	8	1	2
l) Other expenditure	8	8	133	144	13	17	99	61
V. Provisions and contingencies	137	4	611	3	1152	-	324	25
Total expenses*	386	431	3587	4144	1248	1382	1651	1855
VI. Profit	-220	38	-220	888	-986	548	309	742
Total (III+IV+V+VI)	303	474	3978	5035	1413	1931	2284	2622

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Sri Saraswathi Gramin Bank				Sriganganagar			
	Sri Visakha Gramin Bank		Kshetriya Gramin Bank		Srirama Gramin Bank			
	1997	1998	1997	1998	1997	1998	1997	1998
	(345)	(346)	(347)	(348)	(349)	(350)	(351)	(352)

Income

I. Interest Earned	1543	1892	2545	3551	365	529	590	682
a) Interest/discount on advances/bills	679	762	1223	1679	171	265	313	337
b) Income on Investments	827	1102	1321	1869	87	115	104	132
c) Interest on balances with RBI and other inter-bank funds	37	29	1	3	108	149	173	-
d) Others	-	-	-	-	-	-	-	213
II. Other income	30	40	62	138	25	44	23	29
a) Commission, exchange and brokerage	20	30	49	57	9	6	12	15
b) Other miscellaneous income	10	9	14	80	17	39	11	14
Total (I+II)	1573	1932	2608	3688	390	573	613	712
<u>Expenditure & Provisions</u>								
III. Interest expended	1032	1273	2133	2481	350	431	374	414
a) Interest on deposits	858	1105	1840	2158	321	384	273	319
b) Interest on RBI/inter-bank borrowings	35	149	293	323	29	47	101	95
c) Others	138	19	-	-	-	-	-	-
IV. Operating expenses	376	431	1195	1001	153	180	151	188
a) Payments to and provisions for employees	323	324	1106	905	130	156	116	116
b) Rent, taxes and lighting	11	13	25	36	4	5	4	5
c) Printing and stationery	8	9	24	20	2	2	3	5
d) Advertisement and publicity	-	-	4	1	-	-	-	-
e) Depreciation on Bank's property	4	5	3	3	2	2	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	3	2	-	-	1	-
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	2	3	11	12	1	1	-	-
j) Repairs and maintenance	-	-	2	2	-	-	1	1
k) Insurance	6	48	9	13	3	3	21	56
l) Other expenditure	22	28	7	7	10	11	2	2
V. Provisions and contingencies	124	61	424	201	34	-	42	-

Total expenses*	1408	1704	3328	3481	503	611	525	602
VI. Profit	41	167	-1144	6	-147	-38	46	110
Total (III+IV+V+VI)	1573	1932	2608	3688	390	573	613	712

Note : *Excluding 'Provisions and Contingencies'.

- : Nil or negligible.

Source : Annual accounts of banks.