

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

Items	(Amount in Rs. lakh)							
	For the year ended 31st March							
	Subansiri Gaonlia Gramin Bank		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhav nagar Gramin Bank	
	1997 (353)	1998 (354)	1997 (355)	1998 (356)	1997 (357)	1998 (358)	1997 (359)	1998 (360)
<b><u>Income</u></b>								
<b>I. Interest Earned</b>	<b>361</b>	<b>464</b>	<b>2381</b>	<b>2541</b>	<b>695</b>	<b>852</b>	<b>368</b>	<b>597</b>
a) Interest/discount on advances/bills	39	64	641	711	356	468	210	311
b) Income on Investments	112	113	1604	1696	81	118	15	65
c) Interest on balances with RBI and other inter-bank funds	210	288	136	134	258	266	143	220
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>36</b>	<b>96</b>	<b>130</b>	<b>41</b>	<b>33</b>	<b>33</b>	<b>49</b>	<b>53</b>
a) Commission, exchange and brokerage	5	6	93	39	9	8	24	32
b) Other miscellaneous income	31	91	38	2	24	25	26	21
<b>Total (I+II)</b>	<b>397</b>	<b>561</b>	<b>2511</b>	<b>2582</b>	<b>728</b>	<b>886</b>	<b>417</b>	<b>650</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>204</b>	<b>262</b>	<b>1623</b>	<b>1700</b>	<b>441</b>	<b>486</b>	<b>279</b>	<b>400</b>
a) Interest on deposits	193	255	1253	1518	311	378	222	332
b) Interest on RBI/inter-bank borrowings	12	7	142	181	125	105	11	11
c) Others	-	-	227	-	5	3	46	57
<b>IV. Operating expenses</b>	<b>207</b>	<b>233</b>	<b>645</b>	<b>670</b>	<b>174</b>	<b>185</b>	<b>155</b>	<b>176</b>
a) Payments to and provisions for employees	177	193	568	591	137	152	132	151
b) Rent, taxes and lighting	5	6	12	13	6	6	6	7
c) Printing and stationery	4	3	6	6	3	5	4	3
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	1	3	4	3	4	3	5
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	-	-	1	1	1	1	-	-

h) Law charges	-	-	1	1	-	-	-	1
i) Postage, telegrams, telephones, etc.	2	1	1	2	1	1	1	2
j) Repairs and maintenance	-	-	1	1	-	-	-	-
k) Insurance	1	1	9	9	12	3	3	1
l) Other expenditure	17	27	43	42	11	13	6	6
<b>V. Provisions and contingencies</b>	<b>488</b>	<b>-</b>	<b>455</b>	<b>134</b>	<b>91</b>	<b>7</b>	<b>108</b>	<b>9</b>
<b>Total expenses*</b>	<b>411</b>	<b>496</b>	<b>2267</b>	<b>2370</b>	<b>615</b>	<b>671</b>	<b>434</b>	<b>576</b>
<b>VI. Profit</b>	<b>-502</b>	<b>65</b>	<b>-211</b>	<b>78</b>	<b>22</b>	<b>207</b>	<b>-125</b>	<b>65</b>
<b>Total (III+IV+V+VI)</b>	<b>397</b>	<b>561</b>	<b>2511</b>	<b>2582</b>	<b>728</b>	<b>886</b>	<b>417</b>	<b>650</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Surguja		Thane		Thar Anchalik		Tripura	
	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank	Gramin Bank
	1997	1998	1997	1998	1997	1998	1997	1998
	(361)	(362)	(363)	(364)	(365)	(366)	(367)	(368)
<b><u>Income</u></b>								
<b>I. Interest Earned</b>	<b>617</b>	<b>873</b>	<b>403</b>	<b>451</b>	<b>444</b>	<b>533</b>	<b>746</b>	<b>1185</b>
a) Interest/discount on advances/bills	147	170	40	44	215	249	133	148
b) Income on Investments	1	10	239	265	43	109	259	509
c) Interest on balances with RBI and other inter-bank funds	469	693	124	141	186	174	354	529
d) Others	-	-	-	2	-	-	-	-
<b>II. Other income</b>	<b>13</b>	<b>20</b>	<b>10</b>	<b>11</b>	<b>76</b>	<b>107</b>	<b>26</b>	<b>38</b>
a) Commission, exchange and brokerage	12	17	4	6	7	10	26	38
b) Other miscellaneous income	1	2	5	5	69	97	-	-
<b>Total (I+II)</b>	<b>630</b>	<b>893</b>	<b>412</b>	<b>462</b>	<b>520</b>	<b>640</b>	<b>772</b>	<b>1223</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>589</b>	<b>786</b>	<b>182</b>	<b>224</b>	<b>363</b>	<b>455</b>	<b>1148</b>	<b>1388</b>
a) Interest on deposits	569	757	174	213	336	409	956	1232
b) Interest on RBI/inter-bank borrowings	-	28	8	11	27	46	192	156
c) Others	19	-	-	-	-	1	-	-
<b>IV. Operating expenses</b>	<b>341</b>	<b>391</b>	<b>93</b>	<b>102</b>	<b>255</b>	<b>288</b>	<b>753</b>	<b>1014</b>

a) Payments to and provisions for employees	299	352	73	81	227	259	692	948
b) Rent, taxes and lighting	6	7	3	3	4	5	17	22
c) Printing and stationery	4	4	4	3	4	3	7	7
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	2	3	3	4	2	2	3	3
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	-	-	-	1	1	1
h) Law charges	-	1	-	-	-	-	1	3
i) Postage, telegrams, telephones, etc.	1	2	1	1	2	2	3	3
j) Repairs and maintenance	1	3	3	3	-	-	2	2
k) Insurance	17	6	1	2	2	3	1	9
l) Other expenditure	11	13	5	5	14	13	26	14
<b>V. Provisions and contingencies</b>	<b>-114</b>	<b>76</b>	<b>56</b>	<b>12</b>	<b>-</b>	<b>-</b>	<b>2801</b>	<b>120</b>
<b>Total expenses*</b>	<b>930</b>	<b>1177</b>	<b>276</b>	<b>326</b>	<b>618</b>	<b>744</b>	<b>1901</b>	<b>2401</b>
<b>VI. Profit</b>	<b>-185</b>	<b>-360</b>	<b>81</b>	<b>124</b>	<b>-98</b>	<b>-104</b>	<b>-3930</b>	<b>-1298</b>
<b>Total (III+IV+V+VI)</b>	<b>630</b>	<b>893</b>	<b>412</b>	<b>462</b>	<b>520</b>	<b>640</b>	<b>772</b>	<b>1223</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Tulsi		Tungabhadra		Uttar Banga		Vaishali	
	Gramin Bank		Gramin Bank		Kshetriya		Kshetriya	
	1997	1998	1997	1998	1997	1998	1997	1998
	(369)	(370)	(371)	(372)	(373)	(374)	(375)	(376)

**Income**

<b>I. Interest Earned</b>	<b>703</b>	<b>1055</b>	<b>4090</b>	<b>4696</b>	<b>1082</b>	<b>1361</b>	<b>1191</b>	<b>1692</b>
a) Interest/discount on advances/bills	226	402	2334	2907	371	442	211	331
b) Income on Investments	474	647	1173	1260	175	281	-	4
c) Interest on balances with RBI and other inter-bank funds	3	6	13	5	537	635	979	1357
d) Others	-	-	570	523	-	2	-	-
<b>II. Other income</b>	<b>37</b>	<b>274</b>	<b>315</b>	<b>351</b>	<b>152</b>	<b>144</b>	<b>12</b>	<b>18</b>
a) Commission, exchange and brokerage	37	274	91	67	105	15	11	18

b) Other miscellaneous income	1	1	224	284	47	128	1	-
<b>Total (I+II)</b>	<b>740</b>	<b>1329</b>	<b>4405</b>	<b>5047</b>	<b>1235</b>	<b>1504</b>	<b>1203</b>	<b>1710</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>547</b>	<b>696</b>	<b>2054</b>	<b>2434</b>	<b>957</b>	<b>1149</b>	<b>1329</b>	<b>1635</b>
a) Interest on deposits	502	635	1344	1662	896	1079	1287	1585
b) Interest on RBI/inter-bank borrowings	45	62	711	771	61	70	43	50
c) Others	-	-	-	-	-	-	-	-
<b>IV. Operating expenses</b>	<b>454</b>	<b>439</b>	<b>1094</b>	<b>1226</b>	<b>720</b>	<b>820</b>	<b>832</b>	<b>976</b>
a) Payments to and provisions for employees	394	402	965	1076	578	654	770	896
b) Rent, taxes and lighting	6	7	21	24	12	15	11	13
c) Printing and stationery	6	7	15	17	6	5	6	6
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	3	4	10	12	4	5	4	4
f) Directors' fees, allowances and expenses	-	-	-	-	-	-	-	-
g) Auditors' fees and expenses	1	1	2	3	2	1	2	2
h) Law charges	-	1	-	2	-	1	-	-
i) Postage, telegrams, telephones, etc.	2	3	13	17	2	3	2	2
j) Repairs and maintenance	1	1	3	3	-	-	-	-
k) Insurance	6	7	1	12	8	11	16	35
l) Other expenditure	36	7	65	59	108	124	21	18
<b>V. Provisions and contingencies</b>	<b>652</b>	<b>-</b>	<b>507</b>	<b>263</b>	<b>1662</b>	<b>131</b>	<b>828</b>	<b>62</b>
<b>Total expenses*</b>	<b>1001</b>	<b>1136</b>	<b>3149</b>	<b>3660</b>	<b>1677</b>	<b>1969</b>	<b>2162</b>	<b>2611</b>
<b>VI. Profit</b>	<b>-912</b>	<b>194</b>	<b>749</b>	<b>1125</b>	<b>-2104</b>	<b>-596</b>	<b>-1787</b>	<b>-963</b>
<b>Total (III+IV+V+VI)</b>	<b>740</b>	<b>1329</b>	<b>4405</b>	<b>5047</b>	<b>1235</b>	<b>1504</b>	<b>1203</b>	<b>1710</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Vallalar Kshetriya Gramin Bank		Valsad-Dangs Gramin Bank		Varada Gramin Bank		Vidisha Bhopal Kshetriya Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
		(377)	(378)	(379)	(380)	(381)	(382)	(383)

**Income**

<b>I. Interest Earned</b>	<b>479</b>	<b>577</b>	<b>553</b>	<b>712</b>	<b>635</b>	<b>737</b>	<b>240</b>	<b>415</b>
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a) Interest/discount on advances/bills	283	350	199	240	416	525	136	228
b) Income on Investments	12	14	110	242	205	199	30	45
c) Interest on balances with RBI and other inter-bank funds	185	213	244	230	14	13	74	142
d) Others	-	-	-	-	-	-	-	-
<b>II. Other income</b>	<b>36</b>	<b>22</b>	<b>29</b>	<b>34</b>	<b>47</b>	<b>37</b>	<b>12</b>	<b>18</b>
a) Commission, exchange and brokerage	5	7	9	22	4	4	10	15
b) Other miscellaneous income	31	15	19	12	43	34	1	2
<b>Total (I+II)</b>	<b>515</b>	<b>599</b>	<b>581</b>	<b>746</b>	<b>682</b>	<b>775</b>	<b>252</b>	<b>433</b>
<b><u>Expenditure &amp; Provisions</u></b>								
<b>III. Interest expended</b>	<b>246</b>	<b>235</b>	<b>340</b>	<b>392</b>	<b>391</b>	<b>519</b>	<b>201</b>	<b>307</b>
a) Interest on deposits	138	169	264	324	251	314	189	278
b) Interest on RBI/inter-bank borrowings	61	17	76	68	17	205	12	-
c) Others	47	50	-	-	123	-	-	29
<b>IV. Operating expenses</b>	<b>92</b>	<b>105</b>	<b>147</b>	<b>168</b>	<b>142</b>	<b>156</b>	<b>96</b>	<b>120</b>
a) Payments to and provisions for employees	79	89	122	138	126	131	60	68
b) Rent, taxes and lighting	3	3	5	7	3	5	6	6
c) Printing and stationery	2	2	2	3	3	2	5	4
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	2	2	4	3	5	2	2
f) Directors' fees, allowances and expenses	-	1	-	-	-	-	-	-
g) Auditors' fees and expenses	1	-	-	1	-	-	-	-
h) Law charges	-	-	-	-	-	-	-	-
i) Postage, telegrams, telephones, etc.	2	2	1	2	2	2	2	2
j) Repairs and maintenance	-	1	-	-	-	-	-	-
k) Insurance	2	3	-	1	-	-	9	24
l) Other expenditure	2	3	13	12	6	10	12	13
<b>V. Provisions and contingencies</b>	<b>39</b>	<b>33</b>	<b>161</b>	<b>20</b>	<b>-</b>	<b>-</b>	<b>110</b>	<b>5</b>
<b>Total expenses*</b>	<b>338</b>	<b>340</b>	<b>487</b>	<b>560</b>	<b>533</b>	<b>675</b>	<b>297</b>	<b>427</b>

<b>VI. Profit</b>	<b>138</b>	<b>225</b>	<b>-67</b>	<b>166</b>	<b>149</b>	<b>100</b>	<b>-155</b>	<b>1</b>
<b>Total (III+IV+V+VI)</b>	<b>515</b>	<b>599</b>	<b>581</b>	<b>746</b>	<b>682</b>	<b>775</b>	<b>252</b>	<b>433</b>

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Vidur		Vindhyavasini		Visweshwaraya		Yavatmal	
	Gramin Bank		Gramin Bank		Gramin Bank		Gramin Bank	
	1997	1998	1997	1998	1997	1998	1997	1998
	(385)	(386)	(387)	(388)	(389)	(390)	(391)	(392)

**Income**

<b>I. Interest Earned</b>	<b>433</b>	<b>618</b>	<b>617</b>	<b>766</b>	<b>219</b>	<b>303</b>	<b>317</b>	<b>390</b>
a) Interest/discount on advances/bills	117	190	153	202	125	196	158	162
b) Income on Investments	121	135	223	263	-	26	32	68
c) Interest on balances with RBI and other inter-bank funds	194	293	241	300	94	81	127	160
d) Others	1	1	-	-	-	-	-	-
<b>II. Other income</b>	<b>34</b>	<b>18</b>	<b>9</b>	<b>64</b>	<b>22</b>	<b>32</b>	<b>35</b>	<b>41</b>
a) Commission, exchange and brokerage	28	10	9	64	4	6	26	22
b) Other miscellaneous income	7	8	-	-	18	26	9	19
<b>Total (I+II)</b>	<b>467</b>	<b>637</b>	<b>626</b>	<b>830</b>	<b>241</b>	<b>335</b>	<b>352</b>	<b>431</b>

**Expenditure & Provisions**

<b>III. Interest expended</b>	<b>286</b>	<b>337</b>	<b>427</b>	<b>528</b>	<b>142</b>	<b>186</b>	<b>184</b>	<b>211</b>
a) Interest on deposits	229	286	380	459	117	154	145	166
b) Interest on RBI/inter-bank borrowings	55	48	47	68	5	8	-	-
c) Others	2	3	-	-	20	25	39	46
<b>IV. Operating expenses</b>	<b>209</b>	<b>211</b>	<b>198</b>	<b>225</b>	<b>108</b>	<b>128</b>	<b>106</b>	<b>108</b>
a) Payments to and provisions for employees	188	190	176	195	90	111	86	91
b) Rent, taxes and lighting	3	4	5	5	4	5	3	3
c) Printing and stationery	2	4	4	3	2	3	2	1
d) Advertisement and publicity	-	-	-	-	-	-	-	-
e) Depreciation on Bank's property	1	2	3	3	-	2	2	2
f) Directors' fees, allowances and expenses	-	-	-	-	2	-	-	-
g) Auditors' fees and expenses	1	-	-	1	-	1	-	-
h) Law charges	-	1	-	5	-	-	-	-

i) Postage, telegrams, telephones, etc.	2	2	1	1	-	1	1	1
j) Repairs and maintenance	1	1	-	1	-	-	-	-
k) Insurance	-	-	2	3	-	-	1	1
l) Other expenditure	10	8	6	9	9	5	11	8
<b>V. Provisions and contingencies</b>	-	-	<b>651</b>	-	<b>7</b>	-	<b>54</b>	<b>13</b>
<b>Total expenses*</b>	<b>494</b>	<b>548</b>	<b>625</b>	<b>753</b>	<b>249</b>	<b>314</b>	<b>290</b>	<b>319</b>
<b>VI. Profit</b>	<b>-27</b>	<b>88</b>	<b>-650</b>	<b>77</b>	<b>-16</b>	<b>20</b>	<b>8</b>	<b>99</b>
<b>Total (III+IV+V+VI)</b>	<b>467</b>	<b>637</b>	<b>626</b>	<b>830</b>	<b>241</b>	<b>335</b>	<b>352</b>	<b>431</b>

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

- : Nil or negligible.

*Source* : Annual accounts of banks.