



<b>I. 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	13
b) Other miscellaneous income	31	15	19	12	43	34	1	5
<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>

**Expenditure & Provisions**

<b>II. 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	273
b) Interest on RBI/inter-bank borrowings	61	17	76	68	17	205	12	1
c) Others	47	50	-	-	123	-	-	29
<b>V. 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	63
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	3

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	2
l) Other expenditure	2	3	13	12	6	10	12	1
<b>7. Provisions and contingencies</b>	<b>39</b>	<b>33</b>	<b>161</b>	<b>20</b>	<b>-</b>	<b>-</b>	<b>110</b>	<b>1</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>42</b>
<b>7I. 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>43</b>

(Amount in Rs. lakh)

For the year ended 31st March

Vidur

Vindhyavasini

Visweshwaraya

Yavatmal

Items	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	160
b) Income on Investments	121	135	223	263	-	26	32	60
c) Interest on balances with RBI and other inter-bank funds	194	293	241	300	94	81	127	160
d) Others	1	1	-	-	-	-	-	-
<b>I. 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>40</b>
a) Commission, exchange and brokerage	28	10	9	64	4	6	26	20
b) Other miscellaneous income	7	8	-	-	18	26	9	20
<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>430</b>

### Expenditure & Provisions

<b>II. 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	160
b) Interest on RBI/inter-bank borrowings	55	48	47	68	5	8	-	-
c) Others	2	3	-	-	20	25	39	41
<b>V. 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>103</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	2
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>7. Provisions and contingencies</b>	-	-	<b>651</b>	-	<b>7</b>	-	<b>54</b>	<b>11</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>7.I. 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>437</b>

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

- : Nil or negligible.

*Source* : Annual accounts of banks.