TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	State Bank of India		State Bank of Bikaner and Jaipur		State Bank of Hyderabad		State Bank of Indore	
	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest earned	**10,65,214**	**12,95,857**	**45,967**	**60,519**	**63,314**	**80,853**	**25,296**	**31,827**
(a) Interest/Discount on Advances/Bills	4,81,510	6,68,302	21,936	31,726	34,484	49,428	14,534	19,586
(b) Income on Investments	4,87,807	5,17,682	19,880	21,577	24,488	25,157	8,935	10,316
(c) Interest on balances with RBI and other inter-bank funds	79,967	79,432	3,141	6,432	3,539	6,047	1,711	1,808
(d) Others	15,931	30,441	1,010	784	803	221	116	117
II. Other income	**1,59,745**	**2,75,702**	**9,379**	**10,721**	**11,115**	**14,583**	**4,667**	**4,941**
(a) Commission, Exchange, Brokerage, etc.	1,43,306	1,76,221	7,679	10,157	8,607	11,032	3,722	4,138
(b) Net profit/loss on sale of Investments	(39,114)	(3,268)	248	(1,492)	(129)	(489)	468	4
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	4	49	5	(6)	11	9	1	4
(e) Net profit on Exchange transaction	48,352	93,403	1,447	2,062	2,627	4,030	476	795
(f) Miscellaneous Income	7,197	9,297	—	—	—	—	—	—
Total (I+II)	**12,24,960**	**15,71,559**	**55,345**	**71,240**	**74,429**	**95,435**	**29,963**	**36,768**
Expenditure & Provisions								
III. Interest expended	**6,68,787**	**8,22,592**	**31,025**	**37,292**	**39,224**	**50,575**	**14,977**	**19,039**
(a) Interest on Deposits	5,56,243	6,60,543	29,348	34,159	36,972	47,164	13,859	16,987
(b) Interest on RBI/inter-bank borrowings	41,271	75,213	560	1,322	1,484	2,825	503	1,333
(c) Others	71,273	86,836	1,117	1,811	768	586	615	718
IV. Operating expenses	**3,61,072**	**4,45,954**	**17,047**	**22,723**	**19,224**	**24,822**	**9,302**	**11,448**
(a) Payments to and provision for Employees	2,64,003	3,35,164	13,170	17,753	12,443	17,516	6,303	7,918
(b) Rent, Taxes and Lighting	24,950	27,142	1,213	1,299	1,316	1,555	747	831
(c) Printing and Stationery	5,795	6,502	331	377	450	466	120	146
(d) Advertisement and Publicity	933	1,387	24	39	57	61	12	13
(e) Depreciation on Bank's Property	6,646	8,699	355	407	493	644	240	247
(f) Directors' fees, allowances and expenses	47	56	2	4	4	7	3	4
(g) Auditors' fees and expenses	1,106	1,234	76	98	95	112	45	47
(h) Law charges	799	1,146	24	50	20	45	18	22
(i) Postage, telegrams, telephones, etc.	4,642	5,218	458	468	364	369	233	255
(j) Repairs and Maintenance	2,336	2,933	121	133	167	205	55	68
(k) Insurance	23,822	25,575	209	244	1,402	1,821	92	121
(l) Other expenditure	25,992	30,898	1,063	1,852	2,412	2,021	1,434	1,776
V. Provisions and contingencies	**1,23,551**	**2,19,853**	**6,469**	**8,642**	**11,622**	**15,039**	**4,775**	**5,072**
Total Expenses	**11,53,410**	**14,88,399**	**54,541**	**68,657**	**70,070**	**90,435**	**29,054**	**35,559**
VI. Profit/Loss	**71,550**	**83,160**	**804**	**2,583**	**4,360**	**5,000**	**909**	**1,209**
Total (III + IV + V + VI)	**12,24,960**	**15,71,559**	**55,345**	**71,240**	**74,429**	**95,435**	**29,963**	**36,768**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	State Bank of Mysore		State Bank of Patiala		State Bank of Saurashtra		State Bank of Travancore	
	1995	1996	1995	1996	1995	1996	1995	1996
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest earned	**36,803**	**48,778**	**59,351**	**77,269**	**31,528**	**39,851**	**58,734**	**76,491**
(a) Interest/Discount on Advances/Bills	20,925	30,941	31,175	43,012	17,644	23,320	34,788	50,976
(b) Income on Investments	13,782	15,317	23,573	26,777	11,953	13,832	20,306	22,305
(c) Interest on balances with RBI and other inter-bank funds	1,893	2,190	3,962	5,517	1,513	2,650	3,383	3,002
(d) Others	203	331	641	1,964	419	49	256	207
II. Other income	**5,510**	**8,782**	**4,116**	**10,532**	**4,212**	**8,315**	**9,822**	**11,657**
(a) Commission, Exchange, Brokerage, etc.	5,274	6,023	6,349	8,702	4,339	5,573	6,276	8,052
(b) Net profit/loss on sale of Investments	(997)	101	(3,275)	2	(1,191)	3	970	(676)
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	3	3	2	4	1	1	14	5
(e) Net profit on Exchange transaction	1,126	2,456	953	1,714	1,046	1,963	2,531	3,961
(f) Miscellaneous Income	104	200	87	112	18	774	31	315
Total (I+II)	**42,313**	**57,561**	**63,466**	**87,801**	**35,740**	**48,166**	**68,556**	**88,148**
Expenditure & Provisions								
III. Interest expended	**23,933**	**30,373**	**35,575**	**48,246**	**18,581**	**24,463**	**43,013**	**54,601**
(a) Interest on Deposits	22,897	28,074	34,494	45,881	17,583	22,187	39,652	48,795
(b) Interest on RBI/inter-bank borrowings	535	1,431	468	1,870	253	1,249	1,020	2,694
(c) Others	500	868	613	495	745	1,026	2,341	3,111
IV. Operating expenses	**12,245**	**17,104**	**16,758**	**20,988**	**10,448**	**14,377**	**15,240**	**19,761**
(a) Payments to and provision for Employees	8,596	13,023	10,940	14,781	7,675	10,862	10,838	13,735
(b) Rent, Taxes and Lighting	994	1,038	1,026	1,212	757	862	1,020	1,184
(c) Printing and Stationery	191	219	234	268	201	226	231	274
(d) Advertisement and Publicity	64	26	48	58	19	27	52	105
(e) Depreciation on Bank's Property	325	383	311	397	286	333	353	489
(f) Directors' fees, allowances and expenses	5	5	5	4	4	4	6	7
(g) Auditors' fees and expenses	92	94	77	74	64	62	72	82
(h) Law charges	21	12	27	48	12	30	15	8
(i) Postage, telegrams, telephones, etc.	164	166	354	402	204	231	290	363
(j) Repairs and Maintenance	141	105	134	142	76	107	93	106
(k) Insurance	11	15	1,805	1,802	494	643	1,429	1,621
(l) Other expenditure	1,642	2,019	1,797	1,800	658	991	840	1,788
V. Provisions and contingencies	**5,843**	**7,521**	**7,870**	**13,353**	**5,312**	**32,357**	**8,232**	**11,163**
Total Expenses	**42,021**	**54,998**	**60,202**	**82,587**	**34,340**	**71,197**	**66,486**	**85,525**
VI. Profit/Loss	**292**	**2,563**	**3,264**	**5,214**	**1,400**	**(23,031)**	**2,070**	**2,623**
Total (III + IV + V + VI)	**42,313**	**57,561**	**63,466**	**87,801**	**35,740**	**48,166**	**68,556**	**88,148**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	Allahabad Bank 1995	Allahabad Bank 1996	Andhra Bank 1995	Andhra Bank 1996	Bank of Baroda 1995	Bank of Baroda 1996	Bank of India 1995	Bank of India 1996
	For the year ended 31st March							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest earned	**94,955**	**1,09,337**	**55,281**	**66,940**	**2,94,654**	**3,53,018**	**2,33,886**	**2,89,029**
(a) Interest/Discount on Advances/Bills	47,693	58,932	26,320	33,694	1,78,887	2,20,349	1,24,855	1,72,503
(b) Income on Investments	41,354	41,175	25,049	27,669	91,555	1,01,520	81,974	96,899
(c) Interest on balances with RBI and other inter-bank funds	5,909	6,359	3,606	5,574	18,339	20,903	23,494	19,022
(d) Others	—	2,870	307	3	5,874	10,245	3,562	606
II. Other income	**10,742**	**14,893**	**9,940**	**7,749**	**43,400**	**46,619**	**31,085**	**42,091**
(a) Commission, Exchange, Brokerage, etc.	6,882	10,289	4,395	4,926	30,833	33,860	17,945	23,745
(b) Net profit/loss on sale of Investments	(804)	103	540	(48)	2,804	(228)	1,305	359
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	5	10	21	37	34	(24)
(e) Net profit on Exchange transaction	2,199	2,822	626	1,220	4,655	4,738	4,939	8,257
(f) Miscellaneous Income	2,466	1,679	4,374	1,640	5,088	8,213	6,862	9,753
Total (I+II)	**1,05,698**	**1,24,231**	**65,221**	**74,689**	**3,38,055**	**3,99,637**	**2,64,971**	**3,31,120**
Expenditure & Provisions								
III. Interest expended	**72,748**	**76,168**	**39,219**	**45,501**	**1,82,464**	**2,24,963**	**1,55,773**	**1,93,850**
(a) Interest on Deposits	64,123	69,991	36,519	41,074	1,68,404	2,05,387	1,48,491	1,79,657
(b) Interest on RBI/inter-bank borrowings	2,708	1,703	2,694	4,387	4,110	9,750	7,222	14,076
(c) Others	5,916	4,474	6	39	9,950	9,826	61	117
IV. Operating expenses	**29,908**	**37,741**	**24,690**	**23,021**	**78,103**	**86,947**	**77,488**	**89,884**
(a) Payments to and provision for Employees	19,720	25,572	14,990	16,663	49,642	54,942	58,113	65,750
(b) Rent, Taxes and Lighting	2,055	3,524	1,317	1,084	6,326	6,875	6,291	6,900
(c) Printing and Stationery	464	561	303	369	1,477	2,159	1,339	1,594
(d) Advertisement and Publicity	48	62	27	59	144	251	224	333
(e) Depreciation on Bank's Property	844	935	832	646	2,781	2,853	1,414	2,504
(f) Directors' fees, allowances and expenses	—	—	9	6	26	28	4	4
(g) Auditors' fees and expenses	111	112	105	133	460	530	422	508
(h) Law charges	117	222	63	100	2,055	1,377	753	1,319
(i) Postage, telegrams, telephones, etc.	567	613	232	305	938	1,413	252	915
(j) Repairs and Maintenance	277	319	323	370	1,400	1,577	1,044	1,210
(k) Insurance	2,922	2,941	1,188	1,173	6,126	6,123	1,068	1,161
(l) Other expenditure	2,783	2,878	5,301	2,114	6,728	8,820	6,565	7,687
V. Provisions and contingencies	**10,678**	**9,759**	**5,670**	**5,059**	**59,933**	**67,300**	**26,674**	**19,738**
Total Expenses	**1,13,333**	**1,23,668**	**69,578**	**73,582**	**3,20,500**	**3,79,210**	**2,59,935**	**3,03,472**
VI. Profit/Loss	**(7,636)**	**562**	**(4,358)**	**(1,107)**	**17,555**	**20,427**	**5,035**	**27,648**
Total (III + IV + V + VI)	**1,05,698**	**1,24,231**	**65,221**	**74,689**	**3,38,055**	**3,99,637**	**2,64,971**	**3,31,120**

Note : Figures in brackets indicate loss

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of Maharashtra		Canara Bank		Central Bank of India		Corporation Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest earned	**56,644**	**74,198**	**2,42,177**	**2,94,808**	**1,66,825**	**2,15,265**	**51,895**	**66,560**
(a) Interest/Discount on Advances/Bills	25,002	34,197	1,23,504	1,69,604	76,732	1,15,330	20,880	30,760
(b) Income on Investments	27,377	34,433	97,975	1,05,099	74,136	84,589	27,154	28,652
(c) Interest on balances with RBI and other inter-bank funds	4,265	5,198	17,439	18,155	13,562	12,575	3,326	5,973
(d) Others	—	370	3,259	1,950	2,395	2,771	535	1,175
II. Other income	**5,971**	**7,722**	**33,759**	**46,723**	**17,977**	**27,005**	**9,753**	**10,971**
(a) Commission, Exchange, Brokerage, etc.	4,726	5,969	19,867	24,727	15,067	19,499	4,584	6,107
(b) Net profit/loss on sale of Investments	485	413	(1,490)	(2,133)	(1,160)	735	2,002	828
(c) Net profit on revaluation of Investments	—	(4)	—	—	—	(105)	—	—
(d) Net profit on sale of Land, Building and other assets	10	32	25	34	17	34	5	7
(e) Net profit on Exchange transaction	608	1,136	6,377	12,543	2,576	5,051	977	1,835
(f) Miscellaneous Income	142	176	8,979	11,552	1,476	1,791	2,186	2,194
Total (I+II)	**62,615**	**81,920**	**2,75,936**	**3,41,530**	**1,84,802**	**2,42,270**	**61,649**	**77,531**
Expenditure & Provisions								
III. Interest expended	**38,394**	**46,210**	**1,47,200**	**1,87,700**	**1,16,065**	**1,42,274**	**30,316**	**40,726**
(a) Interest on Deposits	36,199	41,693	1,37,549	1,58,911	1,11,742	1,31,522	28,214	37,815
(b) Interest on RBI/inter-bank borrowings	775	2,683	4,014	15,880	2,048	4,037	740	1,701
(c) Others	1,420	1,834	5,637	12,909	2,275	6,715	1,362	1,211
IV. Operating expenses	**21,523**	**29,062**	**73,509**	**85,368**	**63,819**	**78,907**	**13,930**	**15,195**
(a) Payments to and provision for Employees	16,713	23,635	48,664	58,718	47,879	62,272	8,973	9,426
(b) Rent, Taxes and Lighting	1,383	1,673	6,712	7,665	3,559	3,948	934	1,125
(c) Printing and Stationery	287	323	1,239	1,445	871	985	559	384
(d) Advertisement and Publicity	45	47	592	600	145	113	116	361
(e) Depreciation on Bank's Property	489	748	2,557	3,601	1,009	1,157	646	746
(f) Directors' fees, allowances and expenses	12	13	7	11	7	6	10	12
(g) Auditors' fees and expenses	99	131	329	376	230	263	70	92
(h) Law charges	38	54	73	216	166	135	24	30
(i) Postage, telegrams, telephones, etc.	290	288	1,150	1,295	533	510	444	606
(j) Repairs and Maintenance	139	205	1,066	1,188	503	552	187	280
(k) Insurance	1,094	851	5,130	1,806	862	899	278	270
(l) Other expenditure	934	1,094	5,992	8,446	8,054	8,066	1,690	1,863
V. Provisions and contingencies	**6,778**	**5,389**	**34,817**	**43,211**	**13,342**	**28,442**	**10,148**	**11,135**
Total Expenses	**66,695**	**80,661**	**2,55,526**	**3,16,278**	**1,93,226**	**2,49,623**	**54,395**	**67,056**
VI. Profit/Loss	**(4,080)**	**(1,260)**	**20,410**	**25,252**	**(8,424)**	**(7,353)**	**7,254**	**10,475**
Total (III + IV + V + VI)	**62,615**	**81,920**	**2,75,936**	**3,41,530**	**1,84,802**	**2,42,270**	**61,649**	**77,531**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Dena Bank		Indian Bank		Indian Overseas Bank		Oriental Bank of Commerce	
	1995	1996	1995	1996	1995	1996	1995	1996
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest earned	**64,652**	**81,941**	**1,32,133**	**1,50,287**	**1,21,103**	**1,59,686**	**78,611**	**1,02,595**
(a) Interest/Discount on Advances/Bills	32,653	46,764	81,107	93,841	53,682	81,674	38,382	57,451
(b) Income on Investments	28,113	30,879	43,602	49,775	57,218	64,661	33,744	39,373
(c) Interest on balances with RBI and other inter-bank funds	3,749	4,278	7,424	6,671	9,486	12,128	6,130	4,978
(d) Others	137	20	—	—	717	1,223	356	793
II. Other income	**6,677**	**9,855**	**18,652**	**19,143**	**15,779**	**13,700**	**8,593**	**10,081**
(a) Commission, Exchange, Brokerage, etc.	4,925	5,994	6,526	7,874	7,823	10,086	4,693	6,541
(b) Net profit/loss on sale of Investments	(1,169)	150	168	1,100	421	(1,048)	1,259	150
(c) Net profit on revaluation of Investments	—	—	—	(92)	—	(5)	—	—
(d) Net profit on sale of Land, Building and other assets	12	12	29	23	61	259	12	7
(e) Net profit on Exchange transaction	1,280	1,779	7,456	7,743	6,658	1,686	2,195	2,861
(f) Miscellaneous Income	1,630	1,920	4,473	2,494	816	2,721	434	522
Total (I+II)	**71,330**	**91,796**	**1,50,785**	**1,69,430**	**1,36,882**	**1,73,386**	**87,204**	**1,12,676**
Expenditure & Provisions								
III. Interest expended	**41,228**	**51,920**	**1,05,348**	**1,41,061**	**92,540**	**1,21,351**	**47,195**	**62,574**
(a) Interest on Deposits	39,094	46,407	80,145	86,138	75,944	89,043	43,744	59,012
(b) Interest on RBI/inter-bank borrowings	838	1,974	5,111	26,248	13,837	21,728	1,997	2,446
(c) Others	1,296	3,539	20,092	28,674	2,760	10,580	1,454	1,117
IV. Operating expenses	**23,221**	**25,327**	**37,925**	**50,738**	**36,763**	**49,840**	**20,532**	**22,488**
(a) Payments to and provision for Employees	17,809	18,567	23,278	36,288	2,528	37,417	10,879	14,185
(b) Rent, Taxes and Lighting	1,371	1,638	2,952	3,317	2,994	3,403	2,448	2,542
(c) Printing and Stationery	353	505	778	858	560	679	376	522
(d) Advertisement and Publicity	72	160	336	416	110	215	53	70
(e) Depreciation on Bank's Property	461	593	1,379	1,494	1,046	1,257	656	1,045
(f) Directors' fees, allowances and expenses	10	12	9	13	11	16	8	11
(g) Auditors' fees and expenses	102	118	262	250	238	224	89	109
(h) Law charges	54	117	2	73	39	60	228	237
(i) Postage, telegrams, telephones, etc.	305	312	440	426	651	1,067	354	465
(j) Repairs and Maintenance	388	491	742	869	194	216	320	303
(k) Insurance	1,085	1,251	751	777	2,150	1,255	1,798	360
(l) Other expenditure	1,210	1,564	6,997	5,957	26,243	4,031	3,323	2,640
V. Provisions and contingencies	**3,878**	**9,380**	**6,086**	**1,11,272**	**6,540**	**1,875**	**8,141**	**10,335**
Total Expenses	**68,328**	**86,627**	**1,49,359**	**3,03,071**	**1,35,844**	**1,73,066**	**75,868**	**95,397**
VI. Profit/Loss	**3,002**	**5,169**	**1,426**	**(1,33,640)**	**1,038**	**320**	**11,336**	**17,279**
Total (III + IV + V + VI)	**71,330**	**91,796**	**1,50,785**	**1,69,430**	**1,36,882**	**1,73,386**	**87,204**	**1,12,676**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Punjab & Sind Bank		Punjab National Bank		Syndicate Bank		Union Bank of India	
	1995	1996	1995	1996	1995	1996	1995	1996
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest earned	**51,781**	**65,399**	**2,55,478**	**3,16,773**	**1,15,964**	**1,36,792**	**1,56,150**	**1,98,424**
(a) Interest/Discount on Advances/Bills	23,915	35,313	1,11,795	1,51,799	47,457	60,091	74,304	1,08,651
(b) Income on Investments	24,706	26,911	1,23,780	1,42,421	60,875	68,443	68,060	76,717
(c) Interest on balances with RBI and other inter-bank funds	2,965	2,981	18,936	17,488	7,329	7,723	8,365	12,188
(d) Others	194	194	967	5,065	303	536	5,420	869
II. Other income	**6,313**	**7,365**	**23,709**	**31,520**	**12,582**	**14,249**	**15,758**	**18,820**
(a) Commission, Exchange, Brokerage, etc.	2,844	3,374	17,203	20,775	6,089	7,573	8,387	9,317
(b) Net profit/loss on sale of Investments	682	(93)	(345)	(385)	2,117	227	404	55
(c) Net profit on revaluation of Investments	—	432	—	(26)	—	(142)	—	—
(d) Net profit on sale of Land, Building and other assets	12	128	47	61	15	27	3	12
(e) Net profit on Exchange transaction	1,202	1,824	4,692	7,789	2,070	3,506	4,653	6,624
(f) Miscellaneous Income	1,573	1,701	2,113	3,307	2,291	3,057	2,312	2,812
Total (I+II)	**58,094**	**72,764**	**2,79,187**	**3,48,293**	**1,28,546**	**1,51,041**	**1,71,908**	**2,17,244**
Expenditure & Provisions								
III. Interest expended	**37,444**	**49,812**	**1,74,095**	**2,08,901**	**76,728**	**87,059**	**99,548**	**1,28,718**
(a) Interest on Deposits	33,771	44,016	1,63,969	1,91,999	73,941	82,843	96,757	1,24,329
(b) Interest on RBI/inter-bank borrowings	2,725	1,910	2,923	5,972	490	778	2,745	4,363
(c) Others	949	3,886	7,204	10,929	2,297	3,438	46	26
IV. Operating expenses	**16,552**	**22,112**	**83,801**	**1,00,964**	**50,389**	**54,042**	**43,835**	**57,424**
(a) Payments to and provision for Employees	11,337	16,311	60,589	75,784	39,020	41,955	28,980	38,684
(b) Rent, Taxes and Lighting	1,179	1,273	3,993	4,145	3,051	3,122	2,842	3,228
(c) Printing and Stationery	263	375	1,270	1,529	443	485	808	1,170
(d) Advertisement and Publicity	55	96	85	166	40	48	140	301
(e) Depreciation on Bank's Property	674	899	2,033	2,478	680	850	1,321	1,625
(f) Directors' fees, allowances and expenses	2	5	18	13	7	11	13	15
(g) Auditors' fees and expenses	96	110	450	388	209	184	230	270
(h) Law charges	23	29	667	508	26	23	84	192
(i) Postage, telegrams, telephones, etc.	334	385	1,377	1,424	632	620	634	776
(j) Repairs and Maintenance	252	244	524	744	298	298	518	666
(k) Insurance	627	493	6,115	4,514	1,930	1,967	3,693	4,458
(l) Other expenditure	1,710	1,892	6,682	9,271	4,053	4,478	4,573	6,039
V. Provisions and contingencies	**4,839**	**14,058**	**12,711**	**48,020**	**10,608**	**7,923**	**17,877**	**23,053**
Total Expenses	**58,836**	**85,982**	**2,70,607**	**3,57,886**	**1,37,725**	**1,49,024**	**1,61,260**	**2,09,195**
VI. Profit/Loss	**(742)**	**(13,218)**	**8,579**	**(9,592)**	**(9,179)**	**2,017**	**10,648**	**8,049**
Total (III + IV + V + VI)	**58,094**	**72,764**	**2,79,187**	**3,48,293**	**1,28,546**	**1,51,041**	**1,71,908**	**2,17,244**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

NATIONALISED BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March					
	United Bank of India		UCO Bank		Vijaya Bank	
	1995	1996	1995	1996	1995	1996
	(33)	(34)	(35)	(36)	(37)	(38)
Income						
I. Interest earned	**69,867**	**82,312**	**1,03,717**	**1,20,343**	**52,636**	**66,873**
(a) Interest/Discount on Advances/Bills	27,677	33,435	49,764	58,328	25,113	32,159
(b) Income on Investments	35,935	43,128	43,840	51,015	24,361	31,389
(c) Interest on balances with RBI and other inter-bank funds	5,393	5,379	9,530	10,629	3,138	2,982
(d) Others	862	371	583	372	23	344
II. Other income	**8,281**	**9,825**	**13,486**	**14,465**	**9,102**	**6,456**
(a) Commission, Exchange, Brokerage, etc.	3,844	5,381	7,563	7,804	3,556	2,947
(b) Net profit/loss on sale of Investments	2,121	153	2,867	1,482	2,924	164
(c) Net profit on revaluation of Investments	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	2	—	24	—	10	18
(e) Net profit on Exchange transaction	1,148	1,901	1,354	1,947	1,246	1,746
(f) Miscellaneous Income	1,167	2,390	1,678	3,233	1,365	1,580
Total (I+II)	**78,148**	**92,137**	**1,17,203**	**1,34,808**	**61,737**	**73,329**
Expenditure & Provisions						
III. Interest expended	**59,957**	**64,759**	**74,589**	**86,773**	**35,150**	**48,581**
(a) Interest on Deposits	55,376	62,064	68,319	77,543	31,845	41,662
(b) Interest on RBI/inter-bank borrowings	3,585	1,360	4,816	7,847	1,844	2,425
(c) Others	996	1,336	1,454	1,383	1,461	4,495
IV. Operating expenses	**26,464**	**32,402**	**38,950**	**50,648**	**18,829**	**24,256**
(a) Payments to and provision for Employees	21,256	26,552	30,225	42,467	13,181	17,702
(b) Rent, Taxes and Lighting	1,512	1,550	2,508	2,586	1,843	2,097
(c) Printing and Stationery	420	674	440	549	268	304
(d) Advertisement and Publicity	23	26	51	69	60	140
(e) Depreciation on Bank's Property	431	405	656	645	518	927
(f) Directors' fees, allowances and expenses	4	11	12	11	7	15
(g) Auditors' fees and expenses	113	142	188	180	112	101
(h) Law charges	45	34	44	55	11	22
(i) Postage, telegrams, telephones, etc.	242	252	193	254	168	233
(j) Repairs and Maintenance	231	268	109	127	119	140
(k) Insurance	409	396	490	486	874	472
(l) Other expenditure	1,777	2,094	4,035	3,218	1,668	2,104
V. Provisions and contingencies	**11,450**	**18,423**	**12,044**	**21,053**	**4,588**	**25,586**
Total Expenses	**97,871**	**1,15,583**	**1,25,584**	**1,58,474**	**58,567**	**98,424**
VI. Profit/Loss	**(19,723)**	**(23,446)**	**(8,381)**	**(23,666)**	**3,170**	**(25,095)**
Total (III + IV + V + VI)	**78,148**	**92,137**	**1,17,203**	**1,34,808**	**61,737**	**73,329**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of Madura		Bank of Punjab		Bank of Rajasthan		Bareilly Corporation Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest earned	**13,194**	**18,701**	**224**	**2,796**	**22,489**	**29,174**	**2,128**	**2,681**
(a) Interest/Discount on Advances/Bills	7,216	12,366	2	1,157	9,926	16,464	819	1,020
(b) Income on Investments	5,363	5,422	—	675	10,950	11,307	999	1,144
(c) Interest on balances with RBI and other inter-bank funds	599	691	222	961	1,565	1,245	310	516
(d) Others	16	223	—	3	48	159	—	—
II. Other income	**3,526**	**5,156**	**—**	**489**	**3,198**	**4,078**	**290**	**302**
(a) Commission, Exchange, Brokerage, etc.	1,069	1,452	—	262	1,628	2,148	224	235
(b) Net profit/loss on sale of Investments	1,319	255	—	20	(74)	(1,054)	15	1
(c) Net profit on revaluation of Investments	—	—	—	—	—	(25)	—	—
(d) Net profit on sale of Land, Building and other assets	9	5	—	—	2	6	—	—
(e) Net profit on Exchange transaction	182	885	—	134	307	590	—	—
(f) Miscellaneous Income	947	2,560	—	73	1,337	2,414	51	66
Total (I+II)	**16,721**	**23,858**	**224**	**3,285**	**25,687**	**33,252**	**2,418**	**2,983**
Expenditure & Provisions								
III. Interest expended	**8,470**	**13,364**	**6**	**690**	**13,523**	**20,145**	**1,392**	**1,691**
(a) Interest on Deposits	7,053	9,980	—	679	12,769	18,412	1,373	1,671
(b) Interest on RBI/inter-bank borrowings	1,034	2,905	—	11	682	1,732	19	20
(c) Others	383	479	6	—	71	1	—	—
IV. Operating expenses	**4,168**	**6,820**	**181**	**959**	**6,280**	**7,346**	**976**	**1,206**
(a) Payments to and provision for Employees	2,739	3,830	16	156	4,236	4,774	728	930
(b) Rent, Taxes and Lighting	225	347	16	153	357	388	72	74
(c) Printing and Stationery	83	103	3	51	119	123	16	14
(d) Advertisement and Publicity	116	173	69	78	131	105	1	1
(e) Depreciation on Bank's Property	402	1,400	3	75	95	314	16	17
(f) Directors' fees, allowances and expenses	2	2	3	14	5	11	—	1
(g) Auditors' fees and expenses	5	7	2	8	15	19	2	2
(h) Law charges	19	34	—	—	27	26	2	41
(i) Postage, telegrams, telephones, etc.	88	109	6	52	154	203	16	21
(j) Repairs and Maintenance	39	76	24	16	47	34	2	4
(k) Insurance	65	63	—	18	7	13	32	14
(l) Other expenditure	384	676	38	338	1,089	1,336	87	89
V. Provisions and contingencies	**714**	**2,561**	**27**	**300**	**921**	**1,095**	**103**	**499**
Total Expenses	**13,352**	**22,745**	**213**	**1,949**	**20,724**	**28,587**	**2,471**	**3,396**
VI. Profit/Loss	**3,369**	**1,113**	**11**	**1,336**	**4,963**	**4,665**	**(52)**	**(413)**
Total (III + IV + V + VI)	**16,721**	**23,858**	**224**	**3,285**	**25,687**	**33,252**	**2,418**	**2,983**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Benares State Bank		Bharat Overseas Bank		Catholic Syrian Bank		Centurion Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest earned	**3,766**	**4,933**	**6,663**	**8,648**	**12,616**	**16,822**	**228**	**4,015**
(a) Interest/Discount on Advances/Bills	1,358	1,821	3,928	5,634	7,645	11,056	86	2,745
(b) Income on Investments	1,623	2,338	1,985	2,193	4,327	5,122	17	587
(c) Interest on balances with RBI and other inter-bank funds	784	774	751	821	549	538	125	483
(d) Others	—	—	—	—	95	106	—	200
II. Other income	**544**	**893**	**757**	**1,180**	**943**	**2,130**	**48**	**418**
(a) Commission, Exchange, Brokerage, etc.	191	261	464	526	513	559	—	204
(b) Net profit/loss on sale of Investments	27	—	3	1	88	409	138	173
(c) Net profit on revaluation of Investments	—	—	—	—	—	(3)	—	(25)
(d) Net profit on sale of Land, Building and other assets	—	1	—	1	1	2	—	—
(e) Net profit on Exchange transaction	101	20	225	602	161	354	—	64
(f) Miscellaneous Income	225	610	66	51	179	809	10	2
Total (I+II)	**4,310**	**5,826**	**7,421**	**9,828**	**13,558**	**18,953**	**276**	**4,433**
Expenditure & Provisions								
III. Interest expended	**3,094**	**3,557**	**3,853**	**5,476**	**8,870**	**12,143**	**32**	**2,301**
(a) Interest on Deposits	2,993	3,390	3,630	5,239	8,054	11,239	32	1,920
(b) Interest on RBI/inter-bank borrowings	94	144	73	87	241	399	—	228
(c) Others	7	23	150	150	574	505	—	153
IV. Operating expenses	**1,746**	**2,088**	**1,975**	**2,371**	**3,894**	**4,834**	**124**	**1,092**
(a) Payments to and provision for Employees	1,199	1,474	977	1,341	2,612	3,448	13	123
(b) Rent, Taxes and Lighting	65	94	400	343	301	371	36	255
(c) Printing and Stationery	27	33	36	28	103	112	6	30
(d) Advertisement and Publicity	25	18	36	67	47	67	4	30
(e) Depreciation on Bank's Property	33	83	102	111	142	185	7	183
(f) Directors' fees, allowances and expenses	3	12	1	4	6	7	1	1
(g) Auditors' fees and expenses	9	14	5	8	5	6	1	3
(h) Law charges	95	49	32	4	6	5	—	1
(i) Postage, telegrams, telephones, etc.	39	50	56	57	153	162	5	63
(j) Repairs and Maintenance	14	13	12	17	16	22	1	29
(k) Insurance	79	83	18	33	244	63	1	8
(l) Other expenditure	160	167	301	357	259	386	49	366
V. Provisions and contingencies	**464**	**1,962**	**1,011**	**1,031**	**347**	**1,939**	**—**	**(20)**
Total Expenses	**5,304**	**7,607**	**6,839**	**8,878**	**13,111**	**18,915**	**157**	**3,372**
VI. Profit/Loss	**(995)**	**(1,781)**	**582**	**951**	**447**	**38**	**120**	**1,060**
Total (III + IV + V + VI)	**4,310**	**5,826**	**7,421**	**9,828**	**13,558**	**18,953**	**276**	**4,433**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	City Union Bank		Development Credit Bank		Dhanalakshmi Bank		Federal Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest earned	**5,081**	**7,508**		**8,845**	**5,230**	**8,427**	**33,497**	**42,314**
(a) Interest/Discount on Advances/Bills	3,345	5,461		5,572	3,330	6,008	20,511	28,544
(b) Income on Investments	1,367	1,734		2,451	1,530	2,144	10,960	12,176
(c) Interest on balances with RBI and other inter-bank funds	327	183		823	205	270	1,969	1,475
(d) Others	43	130		—	165	5	58	119
II. Other income	**828**	**1,403**		**625**	**868**	**702**	**4,239**	**8,425**
(a) Commission, Exchange, Brokerage, etc.	587	750		381	391	531	1,627	1,840
(b) Net profit/loss on sale of Investments	11	35		—	326	8	248	(94)
(c) Net profit on revaluation of Investments	—	—		—	—	—	—	(8)
(d) Net profit on sale of Land, Building and other assets	—	2		—	2	8	13	9
(e) Net profit on Exchange transaction	81	286		—	—	—	420	1,325
(f) Miscellaneous Income	149	330		244	149	155	1,930	5,352
Total (I+II)	**5,909**	**8,911**		**9,471**	**6,098**	**9,129**	**37,736**	**50,739**
Expenditure & Provisions								
III. Interest expended	**3,305**	**5,056**		**4,273**	**3,483**	**5,849**	**22,343**	**31,687**
(a) Interest on Deposits	3,000	4,253		4,266	3,127	5,366	20,222	28,082
(b) Interest on RBI/inter-bank borrowings	80	507		6	121	203	1,423	2,584
(c) Others	226	296		—	236	279	698	1,021
IV. Operating expenses	**1,240**	**1,692**		**2,375**	**1,416**	**2,061**	**7,628**	**10,511**
(a) Payments to and provision for Employees	817	1,085		1,153	1,011	1,466	5,207	6,659
(b) Rent, Taxes and Lighting	76	88		148	106	126	406	492
(c) Printing and Stationery	41	58		76	46	65	117	152
(d) Advertisement and Publicity	23	44		53	44	122	93	157
(e) Depreciation on Bank's Property	62	116		415	41	75	685	1,612
(f) Directors' fees, allowances and expenses	1	1		4	—	—	7	9
(g) Auditors' fees and expenses	2	2		7	2	2	22	33
(h) Law charges	—	—		44	1	1	10	13
(i) Postage, telegrams, telephones, etc.	51	69		32	36	52	222	151
(j) Repairs and Maintenance	9	20		74	9	12	41	88
(k) Insurance	28	32		38	17	27	146	140
(l) Other expenditure	130	177		331	103	113	673	1,004
V. Provisions and contingencies	**782**	**1,209**		**685**	**757**	**748**	**3,435**	**4,023**
Total Expenses	**5,327**	**7,957**		**7,333**	**5,657**	**8,657**	**33,406**	**46,220**
VI. Profit/Loss	**582**	**954**		**2,138**	**442**	**472**	**4,330**	**4,519**
Total (III + IV + V + VI)	**5,909**	**8,911**		**9,471**	**6,098**	**9,129**	**37,736**	**50,739**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank		ICICI Banking Corporation	
	1995	1996	1995	1996	1995	1996	1995	1996
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest earned	**445**	**585**	**3,604**	**17,100**	**1,261**	**11,556**	**1,980**	**11,613**
(a) Interest/Discount on Advances/Bills	341	452	1,969	13,836	129	4,099	541	7,034
(b) Income on Investments	93	133	971	3,000	436	4,290	1,308	4,004
(c) Interest on balances with RBI and other inter-bank funds	11	—	51	179	695	3,159	130	576
(d) Others	—	—	613	85	2	8	—	—
II. Other income	**25**	**73**	**811**	**5,417**	**167**	**1,353**	**888**	**1,973**
(a) Commission, Exchange, Brokerage, etc.	14	28	680	4,040	174	730	117	923
(b) Net profit/loss on sale of Investments	—	—	1	206	(7)	145	742	508
(c) Net profit on revaluation of Investments	—	—	—	—	(1)	—	—	(422)
(d) Net profit on sale of Land, Building and other assets	1	—	—	—	—	—	(46)	—
(e) Net profit on Exchange transaction	—	—	104	408	—	440	62	796
(f) Miscellaneous Income	10	45	27	764	—	38	14	168
Total (I+II)	**469**	**658**	**4,415**	**22,517**	**1,428**	**12,909**	**2,869**	**13,586**
Expenditure & Provisions								
III. Interest expended	**269**	**427**	**1,418**	**13,595**	**477**	**7,084**	**1,323**	**8,492**
(a) Interest on Deposits	250	372	897	9,968	438	5,923	668	5,496
(b) Interest on RBI/inter-bank borrowings	18	55	265	3,589	39	1,161	59	932
(c) Others	—	—	257	38	—	—	596	2,063
IV. Operating expenses	**113**	**153**	**796**	**2,772**	**595**	**2,267**	**1,224**	**2,745**
(a) Payments to and provision for Employees	71	94	109	366	110	468	185	449
(b) Rent, Taxes and Lighting	3	5	117	390	203	716	78	246
(c) Printing and Stationery	4	6	24	142	17	140	28	53
(d) Advertisement and Publicity	—	—	59	199	27	58	109	31
(e) Depreciation on Bank's Property	8	13	36	637	22	158	147	451
(f) Directors' fees, allowances and expenses	—	1	—	1	1	2	—	3
(g) Auditors' fees and expenses	—	—	1	6	4	8	2	7
(h) Law charges	—	1	15	152	2	3	—	3
(i) Postage, telegrams, telephones, etc.	3	6	48	138	12	167	28	60
(j) Repairs and Maintenance	2	1	6	78	95	65	10	172
(k) Insurance	2	2	5	16	3	56	19	42
(l) Other expenditure	18	25	375	647	99	426	617	1,230
V. Provisions and contingencies	**76**	**67**	**785**	**2,114**	**41**	**1,027**	**124**	**698**
Total Expenses	**457**	**647**	**2,998**	**18,481**	**1,112**	**10,377**	**2,671**	**11,934**
VI. Profit/Loss	**12**	**11**	**1,417**	**4,036**	**316**	**2,532**	**198**	**1,652**
Total (III + IV + V + VI)	**469**	**658**	**4,415**	**22,517**	**1,428**	**12,909**	**2,869**	**13,586**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank		Karur Vysya Bank	
	For the year ended 31st March							
	1995	1996	1995	1996	1995	1996	1995	1996
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest earned	**6,153**	**19,122**	**26,254**	**32,168**	**15,590**	**22,376**	**12,769**	**17,349**
(a) Interest/Discount on Advances/Bills	4,281	14,031	15,659	15,369	9,764	15,099	6,775	11,979
(b) Income on Investments	1,694	4,206	7,774	13,053	5,020	6,128	5,116	4,949
(c) Interest on balances with RBI and other inter-bank funds	178	886	2,822	3,747	799	1,149	876	376
(d) Others	—	—	—	—	7	—	2	45
II. Other income	**1,386**	**3,655**	**1,464**	**2,589**	**1,765**	**3,157**	**2,980**	**3,580**
(a) Commission, Exchange, Brokerage, etc.	756	1,771	756	1,094	1,394	1,754	1,278	1,839
(b) Net profit/loss on sale of Investments	122	(51)	317	608	(107)	13	1,194	111
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	4	7	4	5
(e) Net profit on Exchange transaction	439	627	146	224	378	589	198	432
(f) Miscellaneous Income	68	1,308	245	663	96	794	306	1,193
Total (I+II)	**7,539**	**22,777**	**27,718**	**34,757**	**17,355**	**25,533**	**15,749**	**20,929**
Expenditure & Provisions								
III. Interest expended	**3,715**	**13,420**	**14,062**	**18,120**	**9,845**	**14,596**	**8,521**	**12,233**
(a) Interest on Deposits	2,528	8,145	13,979	17,355	8,948	12,938	7,363	10,028
(b) Interest on RBI/inter-bank borrowings	646	1,567	59	193	337	746	1,016	1,996
(c) Others	540	3,708	24	573	560	912	142	208
IV. Operating expenses	**916**	**2,750**	**6,796**	**6,878**	**4,452**	**5,523**	**3,009**	**4,368**
(a) Payments to and provision for Employees	114	223	4,872	4,715	3,267	4,163	2,048	2,597
(b) Rent, Taxes and Lighting	180	465	351	421	279	317	152	184
(c) Printing and Stationery	28	57	135	97	70	82	84	100
(d) Advertisement and Publicity	26	119	49	53	15	15	66	144
(e) Depreciation on Bank's Property	18	655	162	231	115	186	219	734
(f) Directors' fees, allowances and expenses	2	3	1	3	3	5	4	6
(g) Auditors' fees and expenses	3	7	34	36	6	7	5	5
(h) Law charges	66	2	61	14	4	4	3	3
(i) Postage, telegrams, telephones, etc.	30	120	109	129	63	64	154	179
(j) Repairs and Maintenance	4	35	22	22	20	39	47	44
(k) Insurance	32	55	195	162	72	92	53	59
(l) Other expenditure	413	1,010	803	995	539	548	173	313
V. Provisions and contingencies	**725**	**2,044**	**5,262**	**7,919**	**1,800**	**2,890**	**1,913**	**1,104**
Total Expenses	**5,356**	**18,214**	**26,120**	**32,918**	**16,097**	**23,009**	**13,443**	**17,705**
VI. Profit/Loss	**2,183**	**4,562**	**1,598**	**1,839**	**1,258**	**2,524**	**2,306**	**3,224**
Total (III + IV + V + VI)	**7,539**	**22,777**	**27,718**	**34,757**	**17,355**	**25,533**	**15,749**	**20,929**

Note : Figures in brackets indicate loss

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank		Nedungadi Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest earned	**9,856**	**12,101**	**2,824**	**5,063**	**1,755**	**2,275**	**4,402**	**5,628**
(a) Interest/Discount on Advances/Bills	5,179	7,192	1,934	3,801	730	970	2,721	3,640
(b) Income on Investments	4,186	4,387	744	1,116	670	806	1,434	1,651
(c) Interest on balances with RBI and other inter-bank funds	359	447	80	127	342	476	207	304
(d) Others	132	75	67	18	12	23	40	33
II. Other income	**3,047**	**2,594**	**422**	**495**	**110**	**120**	**728**	**829**
(a) Commission, Exchange, Brokerage, etc.	1,379	1,961	185	253	99	89	412	493
(b) Net profit/loss on sale of Investments	1,046	(200)	83	2	—	3	1	5
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	67	5	1	1	—	1	3	1
(e) Net profit on Exchange transaction	167	452	—	—	—	—	72	133
(f) Miscellaneous Income	388	377	152	239	11	27	240	197
Total (I+II)	**12,902**	**14,696**	**3,247**	**5,558**	**1,866**	**2,395**	**5,129**	**6,456**
Expenditure & Provisions								
III. Interest expended	**6,389**	**8,391**	**1,727**	**3,320**	**1,134**	**1,331**	**2,908**	**3,499**
(a) Interest on Deposits	5,802	7,283	1,517	2,976	1,125	1,322	2,739	3,316
(b) Interest on RBI/inter-bank borrowings	131	682	18	4	1	1	6	3
(c) Others	456	426	191	341	8	8	163	181
IV. Operating expenses	**2,768**	**3,922**	**669**	**979**	**658**	**855**	**1,847**	**2,387**
(a) Payments to and provision for Employees	1,705	2,282	464	582	481	647	1,332	1,701
(b) Rent, Taxes and Lighting	156	357	43	72	60	62	119	131
(c) Printing and Stationery	64	74	11	19	6	7	27	34
(d) Advertisement and Publicity	67	70	19	37	1	3	9	13
(e) Depreciation on Bank's Property	119	478	33	73	13	14	37	221
(f) Directors' fees, allowances and expenses	—	1	1	2	1	1	1	2
(g) Auditors' fees and expenses	3	3	1	1	2	2	3	4
(h) Law charges	2	2	1	1	2	5	1	2
(i) Postage, telegrams, telephones, etc.	116	125	17	24	10	12	19	25
(j) Repairs and Maintenance	9	8	3	5	4	5	1	1
(k) Insurance	5	43	10	17	35	46	18	22
(l) Other expenditure	523	478	66	146	44	51	280	231
V. Provisions and contingencies	**1,913**	**1,383**	**436**	**539**	**27**	**146**	**249**	**374**
Total Expenses	**11,070**	**13,696**	**2,832**	**4,839**	**1,819**	**2,331**	**5,004**	**6,260**
VI. Profit/Loss	**1,832**	**1,000**	**415**	**719**	**46**	**64**	**125**	**196**
Total (III + IV + V + VI)	**12,902**	**14,696**	**3,247**	**5,558**	**1,866**	**2,395**	**5,129**	**6,456**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	Punjab Co-Operative Bank		Ratnakar Bank		Sangli Bank		South Indian Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest earned	**234**	**359**	**1,840**	**2,253**	**7,306**	**8,999**	**17,653**	**23,641**
(a) Interest/Discount on Advances/Bills	129	199	1,195	1,408	3,502	4,804	9,823	13,267
(b) Income on Investments	73	108	536	724	2,749	2,945	7,192	8,885
(c) Interest on balances with RBI and other inter-bank funds	—	48	103	116	961	1,248	638	1,489
(d) Others	32	4	5	5	94	2	—	—
II. Other income	**26**	**36**	**91**	**146**	**909**	**1,042**	**2,459**	**2,361**
(a) Commission, Exchange, Brokerage, etc.	14	19	88	114	461	548	846	950
(b) Net profit/loss on sale of Investments	—	—	52	2	110	(2)	892	556
(c) Net profit on revaluation of Investments	—	—	(67)	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	1	—	—	—	4	1
(e) Net profit on Exchange transaction	—	—	—	—	187	296	329	427
(f) Miscellaneous Income	11	17	18	29	152	199	390	426
Total (I+II)	**260**	**396**	**1,931**	**2,399**	**8,215**	**10,040**	**20,113**	**26,002**
Expenditure & Provisions								
III. Interest expended	**151**	**238**	**1,191**	**1,506**	**4,634**	**5,566**	**12,405**	**15,977**
(a) Interest on Deposits	150	236	1,051	1,365	4,361	5,182	11,656	14,925
(b) Interest on RBI/inter-bank borrowings	—	3	140	138	173	313	319	525
(c) Others	—	—	—	3	100	71	430	527
IV. Operating expenses	**88**	**98**	**504**	**688**	**2,517**	**3,491**	**4,991**	**6,267**
(a) Payments to and provision for Employees	56	64	361	517	1,881	2,751	3,584	4,679
(b) Rent, Taxes and Lighting	6	6	29	51	211	226	331	376
(c) Printing and Stationery	3	5	13	16	36	38	90	137
(d) Advertisement and Publicity	—	—	2	3	1	4	95	159
(e) Depreciation on Bank's Property	1	1	20	23	41	95	102	133
(f) Directors' fees, allowances and expenses	1	1	—	—	—	—	1	3
(g) Auditors' fees and expenses	—	—	1	1	3	7	6	10
(h) Law charges	2	2	1	1	10	4	1	1
(i) Postage, telegrams, telephones, etc.	2	2	14	16	40	37	193	178
(j) Repairs and Maintenance	1	—	2	3	13	24	26	36
(k) Insurance	4	2	8	10	40	41	73	94
(l) Other expenditure	12	13	52	47	240	266	490	460
V. Provisions and contingencies	**4**	**89**	**129**	**83**	**912**	**660**	**1,236**	**3,296**
Total Expenses	**242**	**425**	**1,824**	**2,277**	**8,063**	**9,717**	**18,633**	**25,540**
VI. Profit/Loss	**18**	**(29)**	**106**	**122**	**152**	**323**	**1,480**	**462**
Total (III + IV + V + VI)	**260**	**396**	**1,931**	**2,399**	**8,215**	**10,040**	**20,113**	**26,002**

Note : Figures in brackets indicate loss

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Tamilnad Mercantile Bank		Times Bank		United Western Bank		UTI Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Income								
I. Interest earned	**11,095**	**15,026**	**514**	**3,705**	**13,795**	**18,769**	**2,917**	**12,890**
(a) Interest/Discount on Advances/Bills	7,125	10,187	492	2,951	8,850	11,731	1,567	8,540
(b) Income on Investments	3,030	3,960	—	492	4,384	6,152	1,309	2,963
(c) Interest on balances with RBI and other inter-bank funds	937	874	—	263	538	515	39	1,368
(d) Others	3	5	23	—	23	371	2	19
II. Other income	**2,211**	**3,217**	**28**	**466**	**2,597**	**3,893**	**183**	**1,912**
(a) Commission, Exchange, Brokerage, etc.	1,498	1,858	—	331	1,275	1,750	142	1,153
(b) Net profit/loss on sale of Investments	23	55	28	56	441	242	(27)	40
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	(393)
(d) Net profit on sale of Land, Building and other assets	1	12	—	—	—	—	—	—
(e) Net profit on Exchange transaction	304	717	—	79	333	578	2	393
(f) Miscellaneous Income	384	574	—	—	548	1,323	67	719
Total (I+II)	**13,305**	**18,243**	**542**	**4,171**	**16,392**	**22,663**	**3,101**	**14,803**
Expenditure & Provisions								
III. Interest expended	**6,481**	**8,846**	**1**	**2,154**	**8,778**	**12,898**	**1,410**	**10,133**
(a) Interest on Deposits	5,668	7,467	—	1,472	7,967	10,908	1,144	8,766
(b) Interest on RBI/inter-bank borrowings	266	642	—	220	808	1,990	167	1,189
(c) Others	547	737	1	462	3	—	99	178
IV. Operating expenses	**3,135**	**3,744**	**116**	**1,052**	**3,881**	**5,396**	**708**	**1,834**
(a) Payments to and provision for Employees	1,644	2,084	21	213	2,570	3,598	98	413
(b) Rent, Taxes and Lighting	226	288	4	115	293	320	334	475
(c) Printing and Stationery	170	164	7	49	116	88	13	32
(d) Advertisement and Publicity	67	55	7	88	21	31	5	20
(e) Depreciation on Bank's Property	267	299	1	77	239	608	30	364
(f) Directors' fees, allowances and expenses	5	7	—	7	3	3	—	1
(g) Auditors' fees and expenses	7	9	—	2	8	18	3	5
(h) Law charges	21	18	9	5	38	22	27	38
(i) Postage, telegrams, telephones, etc.	174	196	1	28	88	102	31	75
(j) Repairs and Maintenance	147	170	39	218	50	56	13	51
(k) Insurance	60	62	—	14	191	131	6	48
(l) Other expenditure	348	393	26	236	263	420	149	312
V. Provisions and contingencies	**2,007**	**3,248**	**238**	**205**	**2,711**	**2,962**	**751**	**1,690**
Total Expenses	**11,622**	**15,838**	**355**	**3,410**	**15,369**	**21,256**	**2,870**	**13,684**
VI. Profit/Loss	**1,683**	**2,405**	**187**	**761**	**1,023**	**1,406**	**231**	**1,119**
Total (III + IV + V + VI)	**13,305**	**18,243**	**542**	**4,171**	**16,392**	**22,663**	**3,101**	**14,803**

Note : Figures in brackets indicate loss

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March — Vysya Bank 1995	1996
	(65)	(66)
Income		
I. Interest earned	**45,989**	**56,144**
(a) Interest/Discount on Advances/Bills	26,002	35,803
(b) Income on Investments	17,675	17,551
(c) Interest on balances with RBI and other inter-bank funds	1,737	2,375
(d) Others	575	416
II. Other income	**10,274**	**11,839**
(a) Commission, Exchange, Brokerage, etc.	2,901	5,096
(b) Net profit/loss on sale of Investments	2,983	1,089
(c) Net profit on revaluation of Investments	—	—
(d) Net profit on sale of Land, Building and other assets	58	—
(e) Net profit on Exchange transaction	1,575	1,809
(f) Miscellaneous Income	2,757	3,845
Total (I+II)	**56,263**	**67,983**
Expenditure & Provisions		
III. Interest expended	**34,295**	**44,690**
(a) Interest on Deposits	29,825	37,644
(b) Interest on RBI/inter-bank borrowings	3,649	5,346
(c) Others	821	1,700
IV. Operating expenses	**8,228**	**10,096**
(a) Payments to and provision for Employees	4,364	6,242
(b) Rent, Taxes and Lighting	758	923
(c) Printing and Stationery	234	232
(d) Advertisement and Publicity	183	269
(e) Depreciation on Bank's Property	479	693
(f) Directors' fees, allowances and expenses	15	4
(g) Auditors' fees and expenses	13	19
(h) Law charges	12	14
(i) Postage, telegrams, telephones, etc.	228	211
(j) Repairs and Maintenance	260	248
(k) Insurance	214	239
(l) Other expenditure	1,467	1,002
V. Provisions and contingencies	**3,612**	**2,625**
Total Expenses	**46,135**	**57,412**
VI. Profit/Loss	**10,128**	**10,571**
Total (III + IV + V + VI)	**56,263**	**67,983**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	ABN Amro Bank		Abu-Dhabi Commercial Bank		American Express Bank		Bank of America	
	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest earned	**12,649**	**16,297**	**2,829**	**3,798**	**32,068**	**36,586**	**28,701**	**39,053**
(a) Interest/Discount on Advances/Bills	8,176	12,087	1,021	2,102	13,516	23,305	18,358	28,010
(b) Income on Investments	4,200	3,668	1,610	1,510	16,079	10,826	9,794	9,202
(c) Interest on balances with RBI and other inter-bank funds	255	377	169	79	887	1,386	384	1,054
(d) Others	19	166	29	107	1,586	1,069	163	787
II. Other income	**2,850**	**4,988**	**374**	**791**	**8,154**	**6,466**	**5,627**	**7,351**
(a) Commission, Exchange, Brokerage, etc.	1,230	1,296	94	181	3,559	4,888	2,050	3,477
(b) Net profit/loss on sale of Investments	(444)	110	262	229	3,041	495	1,436	(612)
(c) Net profit on revaluation of Investments	—	—	—	—	—	(1,067)	—	—
(d) Net profit on sale of Land, Building and other assets	2	—	1	—	(172)	(30)	130	26
(e) Net profit on Exchange transaction	1,992	3,484	17	382	1,639	2,123	1,887	3,984
(f) Miscellaneous Income	70	98	—	—	87	58	123	476
Total (I+II)	**15,499**	**21,285**	**3,203**	**4,589**	**40,222**	**43,052**	**34,328**	**46,404**
Expenditure & Provisions								
III. Interest expended	**7,901**	**12,314**	**1,731**	**3,029**	**15,590**	**25,202**	**14,874**	**25,483**
(a) Interest on Deposits	3,908	4,319	1,644	2,768	13,622	16,747	10,626	16,170
(b) Interest on RBI/inter-bank borrowings	2,639	5,670	70	203	1,598	2,475	3,465	9,298
(c) Others	1,354	2,325	17	58	370	5,981	783	15
IV. Operating expenses	**2,611**	**3,302**	**304**	**352**	**8,775**	**9,514**	**6,551**	**8,983**
(a) Payments to and provision for Employees	910	957	99	118	2,314	3,141	1,637	2,249
(b) Rent, Taxes and Lighting	302	444	42	43	776	867	1,344	1,707
(c) Printing and Stationery	56	76	14	19	264	310	201	281
(d) Advertisement and Publicity	42	57	6	8	349	487	189	117
(e) Depreciation on Bank's Property	203	323	24	36	590	686	1,180	801
(f) Directors' fees, allowances and expenses	—	—	1	1	1	1	—	1
(g) Auditors' fees and expenses	3	3	1	1	7	7	5	20
(h) Law charges	37	17	—	3	11	15	8	34
(i) Postage, telegrams, telephones, etc.	206	335	34	29	1,273	1,176	555	469
(j) Repairs and Maintenance	236	293	21	19	353	334	410	432
(k) Insurance	51	60	18	16	138	115	12	14
(l) Other expenditure	564	738	45	58	2,700	2,374	1,007	2,859
V. Provisions and contingencies	**2,728**	**3,222**	**640**	**893**	**5,775**	**4,807**	**828**	**583**
Total Expenses	**13,240**	**18,838**	**2,675**	**4,275**	**30,140**	**39,523**	**22,254**	**35,049**
VI. Profit/Loss	**2,259**	**2,446**	**528**	**314**	**10,082**	**3,529**	**12,074**	**11,355**
Total (III + IV + V + VI)	**15,499**	**21,285**	**3,203**	**4,589**	**40,222**	**43,052**	**34,328**	**46,404**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bank of Bahrain & Kuwait		Bank of Nova Scotia		Mashreq Bank		Bank of Tokyo	
	1995	1996	1995	1996	1995	1996	1995	1996
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest earned	**2,567**	**3,487**	**3,371**	**5,288**	**3,779**	**5,367**	**11,165**	**18,888**
(a) Interest/Discount on Advances/Bills	1,227	2,207	2,597	4,433	2,341	4,058	7,839	13,604
(b) Income on Investments	1,117	859	667	719	1,312	1,082	2,556	3,020
(c) Interest on balances with RBI and other inter-bank funds	208	355	58	111	125	221	675	541
(d) Others	15	65	50	25	—	7	95	1,723
II. Other income	**350**	**89**	**600**	**1,216**	**729**	**(418)**	**2,289**	**3,387**
(a) Commission, Exchange, Brokerage, etc.	89	106	355	550	293	246	1,190	1,659
(b) Net profit/loss on sale of Investments	154	(105)	31	122	191	28	—	4
(c) Net profit on revaluation of Investments	(1)	(91)	—	—	—	—	1	—
(d) Net profit on sale of Land, Building and other assets	4	—	—	—	6	(1)	—	(1)
(e) Net profit on Exchange transaction	41	97	214	536	91	(744)	1,086	1,724
(f) Miscellaneous Income	62	82	—	8	49	53	11	2
Total (I+II)	**2,917**	**3,575**	**3,971**	**6,504**	**4,408**	**4,949**	**13,454**	**22,275**
Expenditure & Provisions								
III. Interest expended	**1,200**	**1,813**	**2,383**	**4,822**	**1,943**	**3,035**	**4,940**	**11,148**
(a) Interest on Deposits	1,120	1,259	389	1,125	1,656	2,270	3,803	5,612
(b) Interest on RBI/inter-bank borrowings	79	185	1,988	3,697	287	765	436	2,584
(c) Others	1	369	6	—	—	—	702	2,952
IV. Operating expenses	**391**	**471**	**611**	**642**	**387**	**629**	**1,162**	**1,643**
(a) Payments to and provision for Employees	79	115	235	186	102	178	591	745
(b) Rent, Taxes and Lighting	125	131	43	107	59	136	121	337
(c) Printing and Stationery	9	13	13	16	23	40	49	61
(d) Advertisement and Publicity	4	1	1	3	6	2	1	6
(e) Depreciation on Bank's Property	61	69	42	48	34	32	70	70
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	1	4	2	5	1	2	3	3
(h) Law charges	2	5	2	3	2	3	16	5
(i) Postage, telegrams, telephones, etc.	11	19	33	37	6	8	87	112
(j) Repairs and Maintenance	20	30	16	30	7	40	54	80
(k) Insurance	13	15	5	4	19	29	46	46
(l) Other expenditure	65	70	219	202	127	158	124	177
V. Provisions and contingencies	**832**	**827**	**807**	**805**	**949**	**511**	**3,892**	**6,056**
Total Expenses	**2,424**	**3,111**	**3,801**	**6,270**	**3,279**	**4,175**	**9,994**	**18,847**
VI. Profit/Loss	**493**	**464**	**171**	**234**	**1,230**	**774**	**3,459**	**3,429**
Total (III + IV + V + VI)	**2,917**	**3,575**	**3,971**	**6,504**	**4,508**	**4,949**	**13,454**	**22,275**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	Banque Indosuez 1995	Banque Indosuez 1996	Banque Nationale de Paris 1995	Banque Nationale de Paris 1996	Barclays Bank 1995	Barclays Bank 1996	British Bank of Middle East 1995	British Bank of Middle East 1996
	For the year ended 31st March							
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest earned	**6,850**	**10,391**	**9,411**	**11,284**	**4,860**	**7,072**	**9,749**	**11,926**
(a) Interest/Discount on Advances/Bills	4,163	6,860	6,311	8,960	4,132	5,462	2,685	5,177
(b) Income on Investments	2,340	2,623	2,741	1,655	615	977	5,370	4,609
(c) Interest on balances with RBI and other inter-bank funds	176	226	324	587	113	632	1,504	1,883
(d) Others	170	682	35	83	1	1	190	257
II. Other income	**2,372**	**2,528**	**914**	**1,547**	**508**	**1,638**	**1,232**	**410**
(a) Commission, Exchange, Brokerage, etc.	697	760	684	775	293	652	248	295
(b) Net profit/loss on sale of Investments	256	(462)	(27)	123	23	142	745	(137)
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	3	4	3	2	(1)	—	—
(e) Net profit on Exchange transaction	611	1,407	214	585	186	825	239	252
(f) Miscellaneous Income	808	820	38	61	4	19	—	—
Total (I+II)	**9,221**	**12,919**	**10,325**	**12,832**	**5,368**	**8,710**	**10,981**	**12,336**
Expenditure & Provisions								
III. Interest expended	**4,560**	**8,713**	**4,606**	**6,670**	**3,372**	**5,611**	**6,321**	**8,808**
(a) Interest on Deposits	3,811	5,640	2,026	1,962	737	1,589	5,463	7,981
(b) Interest on RBI/inter-bank borrowings	699	3,039	1,660	2,886	2,085	3,324	832	818
(c) Others	50	33	919	1,822	550	698	26	8
IV. Operating expenses	**952**	**1,428**	**1,514**	**2,239**	**791**	**1,204**	**851**	**969**
(a) Payments to and provision for Employees	271	346	566	1,267	325	491	284	414
(b) Rent, Taxes and Lighting	41	109	147	218	107	163	32	36
(c) Printing and Stationery	24	33	32	44	9	9	20	23
(d) Advertisement and Publicity	—	—	13	18	8	15	62	28
(e) Depreciation on Bank's Property	112	128	82	86	69	117	103	99
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	1	1	5	2	1	1	3	3
(h) Law charges	—	—	10	3	—	—	1	1
(i) Postage, telegrams, telephones, etc.	50	75	20	41	96	146	47	39
(j) Repairs and Maintenance	16	23	134	105	21	30	39	22
(k) Insurance	4	101	26	25	10	12	35	33
(l) Other expenditure	433	611	479	429	144	221	226	271
V. Provisions and contingencies	**2,192**	**1,048**	**2,591**	**2,539**	**905**	**1,184**	**1,532**	**1,001**
Total Expenses	**7,704**	**11,189**	**8,711**	**11,447**	**5,067**	**7,999**	**8,704**	**10,778**
VI. Profit/Loss	**1,517**	**1,730**	**1,614**	**1,385**	**301**	**711**	**2,278**	**1,558**
Total (III + IV + V + VI)	**9,221**	**12,919**	**10,325**	**12,832**	**5,368**	**8,710**	**10,981**	**12,336**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Chase Manhattan Bank		Citibank		Commerz Bank		Credit Lyonnais	
	1995	1996	1995	1996	1995	1996	1995	1996
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest earned	**115**	**264**	**76,153**	**89,202**		**177**	**9,249**	**11,124**
(a) Interest/Discount on Advances/Bills	—	72	37,510	56,908		96	6,299	8,419
(b) Income on Investments	82	37	33,592	27,343		1	2,819	2,158
(c) Interest on balances with RBI and other inter-bank funds	33	154	4,951	4,864		80	131	502
(d) Others	—	1	99	87		—	—	45
II. Other income	**(23)**	**315**	**25,401**	**32,105**		**53**	**672**	**1,899**
(a) Commission, Exchange, Brokerage, etc.	—	302	15,150	21,762		11	517	1,028
(b) Net profit/loss on sale of Investments	3	(11)	8,412	5,197		—	1,448	409
(c) Net profit on revaluation of Investments	(32)	(4)	—	—		—	—	—
(d) Net profit on sale of Land, Building and other assets	—	2	—	—		—	1	—
(e) Net profit on Exchange transaction	5	26	1,836	5,147		42	(1,488)	333
(f) Miscellaneous Income	1	—	3	—		—	194	129
Total (I+II)	**92**	**578**	**1,01,554**	**1,21,307**		**229**	**9,921**	**13,023**
Expenditure & Provisions								
III. Interest expended	**33**	**5**	**40,745**	**54,074**		**22**	**4,311**	**9,654**
(a) Interest on Deposits	—	4	35,461	39,985		1	1,989	7,593
(b) Interest on RBI/inter-bank borrowings	23	—	2,252	4,547		19	2,130	1,570
(c) Others	9	—	3,031	9,542		3	192	491
IV. Operating expenses	**731**	**915**	**24,562**	**28,348**		**638**	**1,245**	**1,176**
(a) Payments to and provision for Employees	273	310	4,246	5,186		157	247	348
(b) Rent, Taxes and Lighting	72	116	1,973	2,544		156	75	85
(c) Printing and Stationery	11	13	1,339	1,104		7	18	25
(d) Advertisement and Publicity	2	1	832	3,112		11	14	4
(e) Depreciation on Bank's Property	82	143	1,207	1,682		64	57	70
(f) Directors' fees, allowances and expenses	—	—	7	6		—	—	1
(g) Auditors' fees and expenses	1	2	20	25		2	—	1
(h) Law charges	3	3	187	282		—	1	1
(i) Postage, telegrams, telephones, etc.	111	156	1,622	1,865		16	64	68
(j) Repairs and Maintenance	26	13	1,108	1,439		4	12	11
(k) Insurance	4	1	924	827		1	35	40
(l) Other expenditure	146	157	11,098	10,276		220	721	522
V. Provisions and contingencies	**2**	**2**	**20,525**	**21,397**		**—**	**2,664**	**1,321**
Total Expenses	**766**	**922**	**85,832**	**1,03,819**		**661**	**8,220**	**12,151**
VI. Profit/Loss	**(675)**	**(344)**	**15,722**	**17,488**		**(432)**	**1,701**	**872**
Total (III + IV + V + VI)	**92**	**578**	**1,01,554**	**1,21,307**		**229**	**9,921**	**13,023**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Deutsche Bank		Development Bank of Singapore		Dresdner Bank		Grindlays Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest earned	**15,317**	**22,307**	**53**	**898**		**879**	**57,837**	**71,992**
(a) Interest/Discount on Advances/Bills	8,971	16,415	—	777		621	26,645	43,011
(b) Income on Investments	6,240	4,871	15	93		93	26,993	24,006
(c) Interest on balances with RBI and other inter-bank funds	83	990	37	29		166	3,656	4,196
(d) Others	23	31	—	—		—	543	780
II. Other income	**3,260**	**7,421**	**—**	**152**		**(27)**	**15,394**	**15,681**
(a) Commission, Exchange, Brokerage, etc.	1,959	3,962	—	152		16	7,600	8,712
(b) Net profit/loss on sale of Investments	(97)	(336)	—	—		—	4,748	1,248
(c) Net profit on revaluation of Investments	—	—	—	—		—	—	—
(d) Net profit on sale of Land, Building and other assets	—	5	—	—		(4)	17	22
(e) Net profit on Exchange transaction	1,389	3,762	—	—		(39)	2,961	5,509
(f) Miscellaneous Income	9	28	—	—		—	69	191
Total (I+II)	**18,577**	**29,729**	**53**	**1,051**		**853**	**73,231**	**87,673**
Expenditure & Provisions								
III. Interest expended	**8,190**	**12,906**	**—**	**574**		**675**	**37,507**	**48,854**
(a) Interest on Deposits	4,620	6,994	—	108		286	29,958	34,077
(b) Interest on RBI/inter-bank borrowings	3,370	3,868	—	466		389	6,875	14,257
(c) Others	200	2,044	—	—		—	675	521
IV. Operating expenses	**4,852**	**7,190**	**69**	**298**		**1,134**	**18,182**	**21,588**
(a) Payments to and provision for Employees	1,031	1,696	10	120		308	9,367	11,051
(b) Rent, Taxes and Lighting	376	336	33	42		176	1,495	1,748
(c) Printing and Stationery	85	103	2	3		9	506	604
(d) Advertisement and Publicity	28	68	1	3		1	766	626
(e) Depreciation on Bank's Property	554	827	3	29		218	1,109	1,333
(f) Directors' fees, allowances and expenses	4	8	—	—		—	42	49
(g) Auditors' fees and expenses	3	3	—	1		1	26	30
(h) Law charges	1	2	3	2		—	302	369
(i) Postage, telegrams, telephones, etc.	152	209	3	14		32	746	1,222
(j) Repairs and Maintenance	288	375	1	2		23	1,204	1,105
(k) Insurance	57	98	2	2		4	365	342
(l) Other expenditure	2,273	3,464	12	80		363	2,254	3,110
V. Provisions and contingencies	**4,373**	**7,360**	**—**	**82**		**—**	**9,793**	**11,319**
Total Expenses	**17,415**	**27,456**	**69**	**954**		**1,809**	**65,483**	**81,762**
VI. Profit/Loss	**1,163**	**2,273**	**(17)**	**97**		**(956)**	**7,748**	**5,911**
Total (III + IV + V + VI)	**18,577**	**29,729**	**53**	**1,051**		**853**	**73,231**	**87,673**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Hongkong & Shanghai Bank		International Netherlandan Bank		Oman International Bank		Sakura Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest earned	**40,133**	**53,192**	**106**	**1,602**	**3,053**	**3,792**	**4,426**	**6,698**
(a) Interest/Discount on Advances/Bills	19,561	30,716	36	1,015	2,192	2,789	3,069	5,007
(b) Income on Investments	18,365	18,005	7	507	696	752	1,022	1,373
(c) Interest on balances with RBI and other inter-bank funds	1,626	3,569	57	78	165	249	314	310
(d) Others	581	902	5	1	1	2	20	8
II. Other income	**13,209**	**13,404**	**15**	**570**	**284**	**664**	**265**	**15**
(a) Commission, Exchange, Brokerage, etc.	5,675	6,271	22	331	226	260	202	315
(b) Net profit/loss on sale of Investments	3,418	150	—	115	(37)	5	16	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	(25)	(2)	—	—	—	—	1	—
(e) Net profit on Exchange transaction	3,817	6,798	(8)	124	74	399	—	(299)
(f) Miscellaneous Income	325	188	—	—	21	—	46	—
Total (I+II)	**53,342**	**66,596**	**121**	**2,172**	**3,337**	**4,456**	**4,691**	**6,713**
Expenditure & Provisions								
III. Interest expended	**21,832**	**30,226**	**14**	**1,734**	**1,577**	**2,393**	**1,980**	**2,857**
(a) Interest on Deposits	18,410	26,214	14	292	1,208	1,788	1,400	1,411
(b) Interest on RBI/inter-bank borrowings	2,857	3,722	—	1,176	352	570	580	1,446
(c) Others	565	289	—	265	17	35	—	—
IV. Operating expenses	**12,931**	**14,208**	**493**	**867**	**528**	**684**	**252**	**366**
(a) Payments to and provision for Employees	4,489	5,315	158	313	80	104	101	143
(b) Rent, Taxes and Lighting	474	542	25	40	141	232	41	65
(c) Printing and Stationery	378	428	8	12	16	18	5	10
(d) Advertisement and Publicity	577	463	64	22	30	27	2	—
(e) Depreciation on Bank's Property	2,227	2,078	52	119	57	62	36	66
(f) Directors' fees, allowances and expenses	—	8	—	—	4	3	—	—
(g) Auditors' fees and expenses	11	11	2	5	2	3	2	2
(h) Law charges	62	25	1	—	10	8	—	—
(i) Postage, telegrams, telephones, etc.	725	717	42	63	49	48	5	6
(j) Repairs and Maintenance	630	708	2	23	3	4	8	9
(k) Insurance	247	309	2	4	13	15	18	17
(l) Other expenditure	3,111	3,605	137	267	123	161	33	47
V. Provisions and contingencies	**13,743**	**13,097**	**1**	**30**	**1,094**	**978**	**1,453**	**1,859**
Total Expenses	**48,506**	**57,531**	**508**	**2,631**	**3,199**	**4,055**	**3,685**	**5,078**
VI. Profit/Loss	**4,836**	**9,065**	**(387)**	**(459)**	**138**	**401**	**1,007**	**1,636**
Total (III + IV + V + VI)	**53,342**	**66,596**	**121**	**2,172**	**3,337**	**4,456**	**4,691**	**6,713**

Note : Figures in brackets indicate loss

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Sanwa Bank		Societe Generale		Sonali Bank		Standard Chartered Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest earned	**2,280**	**3,335**	**9,252**	**13,319**	**193**	**281**	**28,678**	**47,578**
(a) Interest/Discount on Advances/Bills	1,776	2,726	2,900	7,609	19	39	16,521	23,640
(b) Income on Investments	451	606	5,963	4,345	91	94	10,964	21,673
(c) Interest on balances with RBI and other inter-bank funds	—	4	374	1,338	83	140	1,010	1,834
(d) Others	53	—	15	27	—	8	183	431
II. Other income	**84**	**(489)**	**458**	**606**	**114**	**266**	**7,958**	**8,962**
(a) Commission, Exchange, Brokerage, etc.	168	208	136	385	113	264	3,862	6,591
(b) Net profit/loss on sale of Investments	(23)	—	293	(6)	—	—	1,137	(2,325)
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	(16)	—	—	(22)	591
(e) Net profit on Exchange transaction	(76)	(728)	(185)	206	—	—	2,803	3,989
(f) Miscellaneous Income	15	31	214	38	1	2	178	116
Total (I+II)	**2,364**	**2,846**	**9,709**	**13,924**	**307**	**547**	**36,636**	**56,541**
Expenditure & Provisions								
III. Interest expended	**1,062**	**2,261**	**5,961**	**11,028**	**18**	**27**	**20,965**	**24,353**
(a) Interest on Deposits	195	627	4,830	7,243	14	18	12,646	21,736
(b) Interest on RBI/inter-bank borrowings	372	1,004	1,086	3,783	—	3	8,108	2,613
(c) Others	496	630	45	2	4	6	211	4
IV. Operating expenses	**316**	**387**	**745**	**1,238**	**117**	**124**	**13,297**	**21,581**
(a) Payments to and provision for Employees	57	76	166	298	58	60	6,133	10,833
(b) Rent, Taxes and Lighting	74	77	218	278	29	32	794	936
(c) Printing and Stationery	10	7	10	20	2	2	468	788
(d) Advertisement and Publicity	—	1	3	8	—	—	1,094	2,209
(e) Depreciation on Bank's Property	23	29	33	142	1	1	494	684
(f) Directors' fees, allowances and expenses	—	—	1	1	—	—	1	2
(g) Auditors' fees and expenses	1	2	—	1	—	—	12	15
(h) Law charges	6	5	2	3	—	—	848	669
(i) Postage, telegrams, telephones, etc.	35	48	76	101	5	4	865	1,042
(j) Repairs and Maintenance	21	30	35	50	2	1	712	789
(k) Insurance	3	5	34	37	1	—	97	334
(l) Other expenditure	87	108	167	299	19	22	1,778	3,282
V. Provisions and contingencies	**586**	**151**	**1,955**	**1,014**	**99**	**218**	**1,314**	**397**
Total Expenses	**1,964**	**2,799**	**8,660**	**13,280**	**234**	**370**	**35,577**	**46,331**
VI. Profit/Loss	**400**	**47**	**1,049**	**644**	**73**	**177**	**1,060**	**10,209**
Total (III + IV + V + VI)	**2,364**	**2,846**	**9,709**	**13,924**	**307**	**547**	**36,636**	**56,541**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

FOREIGN BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March			
	State Bank of Mauritius		The Siam Commercial Bank	
	1995	1996	1995	1996
	(57)	(58)	(59)	(60)
Income				
I. Interest earned	**97**	**914**		**148**
(a) Interest/Discount on Advances/Bills	50	631		17
(b) Income on Investments	18	81		36
(c) Interest on balances with RBI and other inter-bank funds	19	202		96
(d) Others	—	—		—
II. Other income	**12**	**96**		**5**
(a) Commission, Exchange, Brokerage, etc.	2	53		6
(b) Net profit/loss on sale of Investments	—	—		—
(c) Net profit on revaluation of Investments	—	—		—
(d) Net profit on sale of Land, Building and other assets	—	—		—
(e) Net profit on Exchange transaction	9	42		(1)
(f) Miscellaneous Income	1	1		—
Total (I+II)	**109**	**1,010**		**153**
Expenditure & Provisions				
III. Interest expended	**7**	**93**		**7**
(a) Interest on Deposits	4	76		7
(b) Interest on RBI/inter-bank borrowings	3	17		—
(c) Others	—	1		—
IV. Operating expenses	**135**	**214**		**122**
(a) Payments to and provision for Employees	30	59		13
(b) Rent, Taxes and Lighting	5	43		42
(c) Printing and Stationery	2	2		2
(d) Advertisement and Publicity	3	12		—
(e) Depreciation on Bank's Property	17	46		10
(f) Directors' fees, allowances and expenses	—	—		—
(g) Auditors' fees and expenses	4	1		5
(h) Law charges	—	—		6
(i) Postage, telegrams, telephones, etc.	34	6		4
(j) Repairs and Maintenance	—	1		2
(k) Insurance	—	2		1
(l) Other expenditure	24	42		38
V. Provisions and contingencies	**—**	**269**		**15**
Total Expenses	**142**	**576**		**144**
VI. Profit/Loss	**(34)**	**434**		**9**
Total (III + IV + V + VI)	**109**	**1,010**		**153**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Adhiyaman Gramin Bank		Akola Gramin Bank		Alakananda Gramin Bank		Aligarh Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Income								
I. Interest earned	**151**	**274**	**120**	**168**	**241**	**300**	**804**	**1,417**
(a) Interest/Discount on Advances/Bills	104	209	63	88	48	47	397	620
(b) Income on Investments	1	3	—	—	46	84	36	345
(c) Interest on balances with RBI and other inter-bank funds	46	61	57	67	148	169	370	452
(d) Others	—	—	—	13	—	—	1	—
II. Other income	**14**	**26**	**8**	**11**	**16**	**16**	**69**	**89**
(a) Commission, Exchange, Brokerage, etc.	2	3	4	9	9	4	38	17
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	13	23	3	2	7	11	31	72
Total (I+II)	**165**	**300**	**128**	**179**	**257**	**316**	**873**	**1,506**
Expenditure & Provisions								
III. Interest expended	**121**	**193**	**122**	**159**	**168**	**214**	**614**	**955**
(a) Interest on Deposits	81	113	90	124	148	195	499	765
(b) Interest on RBI/inter-bank borrowings	40	80	—	—	20	19	114	190
(c) Others	—	—	32	35	—	—	—	—
IV. Operating expenses	**106**	**109**	**166**	**159**	**120**	**143**	**398**	**436**
(a) Payments to and provision for Employees	73	88	127	139	94	109	339	383
(b) Rent, Taxes and Lighting	3	3	5	5	3	4	9	12
(c) Printing and Stationery	2	2	2	2	1	1	4	6
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	2	1	1	1	1	2	3
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	—	—	—	—	1	1
(h) Law charges	—	—	—	—	—	—	1	—
(i) Postage, telegrams, telephones, etc.	2	3	1	1	—	1	1	1
(j) Repairs and Maintenance	2	2	—	—	—	—	2	1
(k) Insurance	1	2	1	1	9	8	1	2
(l) Other expenditure	22	7	28	9	11	17	37	26
V. Provisions and contingencies	**—**	**14**	**105**	**—**	**5**	**2**	**10**	**15**
Total Expenses	**227**	**316**	**393**	**318**	**294**	**359**	**1,021**	**1,405**
VI. Profit/Loss	**(62)**	**(16)**	**(265)**	**(139)**	**(37)**	**(43)**	**(148)**	**101**
Total (III + IV + V + VI)	**165**	**300**	**128**	**179**	**257**	**316**	**873**	**1,506**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Allahabad Kshetriya Gramin Bank		Alwar Bharatpur Gramin Bank		Ambala Kshetriya Gramin Bank		Aravali Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Income								
I. Interest earned	**768**	**729**	**593**	**485**	**292**	**445**	**218**	**273**
(a) Interest/Discount on Advances/Bills	501	302	190	119	140	203	129	134
(b) Income on Investments	29	102	17	152	32	99	—	18
(c) Interest on balances with RBI and other inter-bank funds	237	325	187	214	120	132	89	122
(d) Others	—	—	199	—	—	11	—	—
II. Other income	**37**	**48**	**9**	**18**	**13**	**15**	**21**	**32**
(a) Commission, Exchange, Brokerage, etc.	25	33	3	4	4	4	3	6
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	(3)	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	11	15	6	14	12	12	18	26
Total (I+II)	**804**	**778**	**602**	**503**	**305**	**460**	**239**	**305**
Expenditure & Provisions								
III. Interest expended	**600**	**718**	**553**	**484**	**246**	**342**	**228**	**327**
(a) Interest on Deposits	357	656	323	452	216	304	204	292
(b) Interest on RBI/inter-bank borrowings	243	62	31	32	30	38	23	34
(c) Others	—	—	199	—	—	—	—	—
IV. Operating expenses	**442**	**492**	**360**	**323**	**187**	**154**	**170**	**248**
(a) Payments to and provision for Employees	312	347	249	284	151	131	114	190
(b) Rent, Taxes and Lighting	9	12	5	7	5	5	4	7
(c) Printing and Stationery	7	6	3	4	2	2	3	3
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	3	3	2	2	2	3	2	3
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	1	1	—	1	—	—	—	—
(h) Law charges	—	—	—	—	1	—	—	1
(i) Postage, telegrams, telephones, etc.	—	1	1	1	1	1	2	2
(j) Repairs and Maintenance	1	2	—	—	—	—	2	2
(k) Insurance	87	95	39	9	16	2	25	24
(l) Other expenditure	21	25	60	14	9	9	18	16
V. Provisions and contingencies	**79**	**80**	**34**	**38**	**23**	**32**	**40**	**—**
Total Expenses	**1,122**	**1,290**	**947**	**844**	**456**	**528**	**437**	**574**
VI. Profit/Loss	**(317)**	**(512)**	**(345)**	**(341)**	**(151)**	**(68)**	**(198)**	**(269)**
Total (III + IV + V + VI)	**804**	**778**	**602**	**503**	**305**	**460**	**239**	**305**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Arunachal Pradesh Rural Bank		Aurangabad Jalana Gramin Bank		Avadh Gramin Bank		Baitarani Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
Income								
I. Interest earned	**90**	**139**	**377**	**580**	**1,678**	**1,999**	**383**	**464**
(a) Interest/Discount on Advances/Bills	29	38	253	282	411	347	121	203
(b) Income on Investments	7	22	116	280	1,155	1,622	36	121
(c) Interest on balances with RBI and other inter-bank funds	54	80	8	13	112	30	226	140
(d) Others	—	—	—	5	—	—	—	—
II. Other income	**7**	**9**	**16**	**42**	**6**	**10**	**5**	**8**
(a) Commission, Exchange, Brokerage, etc.	2	2	7	34	4	7	5	6
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	1	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	5	7	9	9	2	3	—	1
Total (I+II)	**97**	**149**	**394**	**622**	**1,684**	**2,009**	**388**	**471**
Expenditure & Provisions								
III. Interest expended	**59**	**76**	**222**	**328**	**976**	**1,159**	**369**	**472**
(a) Interest on Deposits	51	68	152	222	871	1,037	289	380
(b) Interest on RBI/inter-bank borrowings	8	8	70	106	105	122	80	91
(c) Others	—	—	—	—	—	—	—	2
IV. Operating expenses	**61**	**71**	**227**	**259**	**564**	**560**	**341**	**374**
(a) Payments to and provision for Employees	47	59	174	190	455	511	297	344
(b) Rent, Taxes and Lighting	3	3	6	6	10	11	8	7
(c) Printing and Stationery	1	2	4	5	6	11	4	5
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	1	1	3	3	4	6	3	2
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	—	1	1	1	—	—
(h) Law charges	—	—	—	—	—	—	1	1
(i) Postage, telegrams, telephones, etc.	—	—	1	2	2	2	2	2
(j) Repairs and Maintenance	—	—	2	2	1	2	—	—
(k) Insurance	8	4	1	4	80	8	15	—
(l) Other expenditure	1	1	35	47	6	9	11	12
V. Provisions and contingencies	**5**	**104**	**286**	**53**	**73**	**100**	**91**	**2,049**
Total Expenses	**125**	**157**	**735**	**640**	**1,613**	**1,819**	**801**	**2,895**
VI. Profit/Loss	**(28)**	**(8)**	**(341)**	**(17)**	**71**	**190**	**(413)**	**(2,424)**
Total (III + IV + V + VI)	**97**	**149**	**394**	**622**	**1,684**	**2,009**	**388**	**471**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	Balasore Gramin Bank 1995	Balasore Gramin Bank 1996	Ballia Kshetriya Gramin Bank 1995	Ballia Kshetriya Gramin Bank 1996	Banaskantha Mehsana Gramin Bank 1995	Banaskantha Mehsana Gramin Bank 1996	Bara Banki Gramin Bank 1995	Bara Banki Gramin Bank 1996
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
Income								
I. Interest earned	**267**	**225**	**1,113**	**1,097**	**310**	**372**	**1,125**	**1,466**
(a) Interest/Discount on Advances/Bills	224	185	421	227	183	160	210	212
(b) Income on Investments	—	—	—	—	120	202	584	872
(c) Interest on balances with RBI and other inter-bank funds	43	39	692	870	5	9	331	382
(d) Others	—	—	—	—	2	2	—	—
II. Other income	**14**	**22**	**15**	**36**	**19**	**26**	**35**	**17**
(a) Commission, Exchange, Brokerage, etc.	2	3	9	26	3	5	20	10
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	1	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	12	19	6	10	16	21	14	7
Total (I+II)	**281**	**247**	**1,128**	**1,133**	**329**	**398**	**1,160**	**1,484**
Expenditure & Provisions								
III. Interest expended	**287**	**364**	**723**	**826**	**306**	**403**	**696**	**846**
(a) Interest on Deposits	217	280	645	742	228	317	618	751
(b) Interest on RBI/inter-bank borrowings	9	10	5	7	78	86	78	95
(c) Others	62	74	73	77	—	—	—	—
IV. Operating expenses	**276**	**338**	**385**	**344**	**305**	**403**	**411**	**420**
(a) Payments to and provision for Employees	217	264	286	316	231	322	335	378
(b) Rent, Taxes and Lighting	7	7	4	5	5	5	8	8
(c) Printing and Stationery	3	3	3	4	3	3	3	6
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	2	1	2	1	1	2	2
(f) Directors' fees, allowances and expenses	—	—	—	—	7	6	—	—
(g) Auditors' fees and expenses	—	1	1	1	—	—	—	—
(h) Law charges	—	—	—	—	—	—	—	1
(i) Postage, telegrams, telephones, etc.	1	1	1	1	1	1	1	1
(j) Repairs and Maintenance	1	1	—	—	1	1	1	1
(k) Insurance	33	46	5	5	—	—	1	—
(l) Other expenditure	11	12	84	10	55	62	60	21
V. Provisions and contingencies	**18**	**22**	**76**	**85**	**20**	**—**	**42**	**96**
Total Expenses	**582**	**723**	**1,185**	**1,255**	**632**	**806**	**1,149**	**1,362**
VI. Profit/Loss	**(301)**	**(476)**	**(57)**	**(122)**	**(303)**	**(408)**	**11**	**122**
Total (III + IV + V + VI)	**281**	**247**	**1,128**	**1,133**	**329**	**398**	**1,160**	**1,484**

For the year ended 31st March.

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bardhaman Gramin Bank		Bareilly Kshetriya Gramin Bank		Bastar Kshetriya Gramin Bank		Basti Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest earned	**797**	**1,136**	**361**	**462**	**131**	**134**	**1,154**	**1,360**
(a) Interest/Discount on Advances/Bills	264	205	172	180	54	36	364	211
(b) Income on Investments	157	462	7	36	—	1	764	1,123
(c) Interest on balances with RBI and other inter-bank funds	376	468	183	246	76	96	27	26
(d) Others	—	—	—	—	—	1	—	—
II. Other income	**90**	**81**	**26**	**29**	**12**	**15**	**113**	**47**
(a) Commission, Exchange, Brokerage, etc.	35	12	19	28	5	4	93	21
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	55	69	7	1	7	11	20	26
Total (I+II)	**886**	**1,217**	**387**	**491**	**143**	**149**	**1,267**	**1,407**
Expenditure & Provisions								
III. Interest expended	**613**	**749**	**355**	**443**	**164**	**206**	**720**	**836**
(a) Interest on Deposits	559	686	307	391	152	197	624	737
(b) Interest on RBI/inter-bank borrowings	54	63	47	—	12	9	96	99
(c) Others	—	—	—	52	—	—	—	—
IV. Operating expenses	**420**	**467**	**335**	**367**	**242**	**267**	**424**	**469**
(a) Payments to and provision for Employees	339	388	274	303	220	252	312	413
(b) Rent, Taxes and Lighting	11	11	9	9	2	4	6	7
(c) Printing and Stationery	6	6	3	4	2	3	4	4
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	3	3	3	2	1	1	1	2
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	1	1	—	—	—	—	1	1
(h) Law charges	—	—	—	—	—	—	2	4
(i) Postage, telegrams, telephones, etc.	1	1	1	—	2	2	1	5
(j) Repairs and Maintenance	1	1	2	3	1	1	—	1
(k) Insurance	48	43	36	36	12	3	74	7
(l) Other expenditure	11	12	8	9	2	2	24	26
V. Provisions and contingencies	**137**	**196**	**22**	**113**	**27**	**63**	**79**	**64**
Total Expenses	**1,170**	**1,142**	**712**	**923**	**433**	**536**	**1,224**	**1,369**
VI. Profit/Loss	**(284)**	**(195)**	**(325)**	**(432)**	**(290)**	**(387)**	**44**	**39**
Total (III + IV + V + VI)	**886**	**1,217**	**387**	**491**	**143**	**149**	**1,267**	**1,407**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Begusarai Kshetriya Gramin Bank		Bhagalpur Kshetriya Gramin Bank		Bhagirath Gramin Bank		Bhandara Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest earned	**88**	**105**	**99**	**125**	**1,517**	**1,982**	**95**	**150**
(a) Interest/Discount on Advances/Bills	30	19	43	27	322	339	53	92
(b) Income on Investments	—	19	10	94	139	443	—	—
(c) Interest on balances with RBI and other inter-bank funds	58	67	47	4	1,052	1,189	41	58
(d) Others	—	—	—	—	4	11	—	—
II. Other income	**—**	**2**	**8**	**8**	**100**	**121**	**2**	**6**
(a) Commission, Exchange, Brokerage, etc.	—	—	1	2	100	121	—	1
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	—	1	7	6	—	—	2	4
Total (I+II)	**89**	**107**	**107**	**132**	**1,618**	**2,104**	**96**	**156**
Expenditure & Provisions								
III. Interest expended	**58**	**80**	**71**	**101**	**813**	**986**	**129**	**171**
(a) Interest on Deposits	52	73	65	97	731	878	117	157
(b) Interest on RBI/inter-bank borrowings	6	7	5	4	81	108	12	14
(c) Others	—	—	—	—	1	—	—	—
IV. Operating expenses	**59**	**72**	**79**	**89**	**557**	**631**	**158**	**170**
(a) Payments to and provision for Employees	49	58	62	69	416	530	134	150
(b) Rent, Taxes and Lighting	2	3	3	4	8	11	4	5
(c) Printing and Stationery	—	1	1	2	6	6	2	3
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	1	1	1	1	2	2	1	2
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	—	—	1	1	—	—
(h) Law charges	—	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	—	—	1	1	1	1	—	—
(j) Repairs and Maintenance	—	—	1	1	2	1	—	—
(k) Insurance	6	7	—	—	63	65	—	—
(l) Other expenditure	1	1	8	10	58	15	17	10
V. Provisions and contingencies	**5**	**8**	**—**	**—**	**161**	**115**	**—**	**—**
Total Expenses	**123**	**159**	**149**	**190**	**1,530**	**1,732**	**288**	**341**
VI. Profit/Loss	**(34)**	**(52)**	**(42)**	**(58)**	**88**	**372**	**(191)**	**(185)**
Total (III + IV + V + VI)	**89**	**107**	**107**	**132**	**1,618**	**2,104**	**96**	**156**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bhilwara-Ajmer Gramin Bank		Bhojpur Rohtas Gramin Bank		Bijapur Gramin Bank		Bikaner Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest earned	**376**	**540**	**1,649**	**2,196**	**1,018**	**1,436**	**56**	**56**
(a) Interest/Discount on Advances/Bills	249	321	441	271	762	989	26	20
(b) Income on Investments	1	6	249	855	12	75	28	34
(c) Interest on balances with RBI and other inter-bank funds	126	213	960	1,058	244	372	2	2
(d) Others	—	—	—	11	—	—	—	—
II. Other income	**25**	**70**	**90**	**85**	**78**	**206**	**8**	**12**
(a) Commission, Exchange, Brokerage, etc.	—	26	2	2	7	7	1	1
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	25	44	88	82	71	199	7	11
Total (I+II)	**400**	**610**	**1,739**	**2,281**	**1,096**	**1,642**	**64**	**68**
Expenditure & Provisions								
III. Interest expended	**299**	**403**	**1,285**	**1,481**	**644**	**870**	**56**	**74**
(a) Interest on Deposits	248	331	1,234	1,430	402	539	51	69
(b) Interest on RBI/inter-bank borrowings	51	72	51	51	38	61	—	—
(c) Others	—	—	—	—	205	269	5	5
IV. Operating expenses	**157**	**190**	**803**	**796**	**327**	**556**	**77**	**76**
(a) Payments to and provision for Employees	106	163	607	723	292	415	64	65
(b) Rent, Taxes and Lighting	5	7	9	10	5	5	2	3
(c) Printing and Stationery	2	4	8	6	5	6	1	1
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	2	5	4	2	2	1	1
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	1	1	—	2	1	1	—	—
(h) Law charges	—	—	2	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	2	2	2	3	3	4	—	1
(j) Repairs and Maintenance	2	2	2	1	—	—	—	—
(k) Insurance	38	3	140	27	—	—	—	1
(l) Other expenditure	—	7	27	20	18	122	8	5
V. Provisions and contingencies	**23**	**12**	**—**	**170**	**112**	**82**	**—**	**11**
Total Expenses	**479**	**605**	**2,087**	**2,447**	**1,083**	**1,508**	**133**	**161**
VI. Profit/Loss	**(78)**	**5**	**(348)**	**(166)**	**13**	**134**	**(69)**	**(93)**
Total (III + IV + V + VI)	**400**	**610**	**1,739**	**2,281**	**1,096**	**1,642**	**64**	**68**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bilaspur Kshetriya Gramin Bank		Bolangir Anchalik Gramin Bank		Buldhana Gramin Bank		Bundelkhand Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Income								
I. Interest earned	**691**	**857**	**631**	**624**	**99**	**171**	**762**	**1,127**
(a) Interest/Discount on Advances/Bills	217	209	350	256	74	123	214	244
(b) Income on Investments	466	641	74	51	—	2	2	136
(c) Interest on balances with RBI and other inter-bank funds	9	6	207	318	25	46	273	277
(d) Others	—	—	—	—	—	—	272	470
II. Other income	**9**	**34**	**8**	**11**	**6**	**13**	**12**	**12**
(a) Commission, Exchange, Brokerage, etc.	9	14	7	10	3	9	12	11
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	1
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	—	20	—	1	4	4	—	—
Total (I+II)	**700**	**891**	**638**	**635**	**105**	**184**	**774**	**1,140**
Expenditure & Provisions								
III. Interest expended	**619**	**782**	**831**	**749**	**71**	**120**	**695**	**919**
(a) Interest on Deposits	539	698	413	553	49	82	381	500
(b) Interest on RBI/inter-bank borrowings	79	84	201	196	22	38	42	43
(c) Others	—	—	218	—	—	—	272	375
IV. Operating expenses	**515**	**528**	**779**	**653**	**79**	**105**	**375**	**452**
(a) Payments to and provision for Employees	411	455	661	583	57	69	305	409
(b) Rent, Taxes and Lighting	10	12	17	17	3	4	6	6
(c) Printing and Stationery	7	7	8	12	2	2	4	4
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	3	2	4	3	2	2	1	1
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	1	1	1	—	—	1	1
(h) Law charges	1	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	3	3	7	5	1	1	2	2
(j) Repairs and Maintenance	—	—	1	3	—	—	—	1
(k) Insurance	45	21	51	7	1	1	36	7
(l) Other expenditure	35	26	28	22	12	25	21	22
V. Provisions and contingencies	**99**	**307**	**97**	**704**	**10**	**26**	**9**	**1,412**
Total Expenses	**1,233**	**1,618**	**1,707**	**2,106**	**160**	**251**	**1,080**	**2,783**
VI. Profit/Loss	**(532)**	**(727)**	**(1,069)**	**(1,471)**	**(55)**	**(67)**	**(306)**	**(1,643)**
Total (III + IV + V + VI)	**700**	**891**	**638**	**635**	**105**	**184**	**774**	**1,140**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Bundi-Chittor Gramin Bank		Cachar Gramin Bank		Cauvery Gramin Bank		Chaitanya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
Income								
I. Interest earned	**321**	**418**	**95**	**107**	**1,104**	**1,262**	**487**	**632**
(a) Interest/Discount on Advances/Bills	224	286	68	26	685	750	349	392
(b) Income on Investments	—	—	—	—	112	235	—	27
(c) Interest on balances with RBI and other inter-bank funds	—	—	25	81	308	277	138	212
(d) Others	97	132	2	—	—	—	—	—
II. Other income	**21**	**37**	**5**	**9**	**97**	**93**	**40**	**40**
(a) Commission, Exchange, Brokerage, etc.	2	3	1	3	61	83	5	7
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	19	34	4	6	36	10	35	32
Total (I+II)	**342**	**455**	**100**	**116**	**1,201**	**1,355**	**527**	**671**
Expenditure & Provisions								
III. Interest expended	**296**	**413**	**110**	**144**	**735**	**865**	**320**	**443**
(a) Interest on Deposits	224	287	100	134	523	635	202	304
(b) Interest on RBI/inter-bank borrowings	—	—	10	10	212	230	28	35
(c) Others	72	126	—	—	—	—	90	104
IV. Operating expenses	**230**	**235**	**259**	**303**	**465**	**537**	**196**	**238**
(a) Payments to and provision for Employees	185	212	112	131	391	447	155	208
(b) Rent, Taxes and Lighting	4	5	4	5	7	8	6	6
(c) Printing and Stationery	3	3	2	2	6	6	2	2
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	2	1	1	2	3	2	2
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	1	1	—	—	1	1	—	1
(h) Law charges	—	—	—	—	1	—	—	—
(i) Postage, telegrams, telephones, etc.	1	1	1	1	5	5	2	3
(j) Repairs and Maintenance	—	1	1	1	—	—	1	1
(k) Insurance	24	—	—	—	37	49	11	9
(l) Other expenditure	9	9	138	162	15	17	15	5
V. Provisions and contingencies	**38**	**52**	**—**	**—**	**155**	**880**	**163**	**15**
Total Expenses	**564**	**699**	**369**	**447**	**1,354**	**2,282**	**679**	**696**
VI. Profit/Loss	**(222)**	**(245)**	**(269)**	**(331)**	**(153)**	**(926)**	**(152)**	**(25)**
Total (III + IV + V + VI)	**342**	**455**	**100**	**116**	**1,201**	**1,355**	**527**	**671**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Chambal Kshetriya Gramin Bank		Champaran Kshetriya Gramin Bank		Chandrapur Gadchiroli Gramin Bank		Chhatrasal Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
Income								
I. Interest earned	**98**	**75**	**505**	**480**	**211**	**287**	**491**	**580**
(a) Interest/Discount on Advances/Bills	60	30	245	136	93	120	259	162
(b) Income on Investments	2	—	—	—	—	107	19	162
(c) Interest on balances with RBI and other inter-bank funds	35	45	260	344	118	60	213	255
(d) Others	—	—	—	—	—	—	—	—
II. Other income	**13**	**22**	**12**	**17**	**2**	**4**	**31**	**24**
(a) Commission, Exchange, Brokerage, etc.	—	1	2	3	2	4	31	24
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	12	21	10	14	—	—	—	—
Total (I+II)	**110**	**97**	**517**	**497**	**212**	**291**	**522**	**604**
Expenditure & Provisions								
III. Interest expended	**102**	**137**	**489**	**602**	**203**	**254**	**314**	**408**
(a) Interest on Deposits	78	127	463	577	189	236	259	347
(b) Interest on RBI/inter-bank borrowings	24	10	—	—	2	3	—	—
(c) Others	—	—	26	24	12	15	55	61
IV. Operating expenses	**126**	**145**	**524**	**703**	**191**	**195**	**314**	**374**
(a) Payments to and provision for Employees	100	116	436	509	155	177	240	335
(b) Rent, Taxes and Lighting	4	4	9	9	4	4	6	7
(c) Printing and Stationery	2	3	3	3	3	4	3	3
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	2	2	2	3	1	2	3
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	—	1	—	1	1	1
(h) Law charges	—	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	1	1	1	1	1	1	3	3
(j) Repairs and Maintenance	—	—	—	—	1	1	1	1
(k) Insurance	10	9	48	18	1	1	49	14
(l) Other expenditure	7	9	25	161	23	5	8	7
V. Provisions and contingencies	**88**	**71**	**169**	**201**	**50**	**39**	**15**	**250**
Total Expenses	**315**	**354**	**1,182**	**1,506**	**443**	**489**	**642**	**1,031**
VI. Profit/Loss	**(205)**	**(257)**	**(665)**	**(1,009)**	**(231)**	**(198)**	**(120)**	**(427)**
Total (III + IV + V + VI)	**110**	**97**	**517**	**497**	**212**	**291**	**522**	**604**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	Chhindwara Seoni Gramin Bank		Chikmagalur Kshetriya Gramin Bank		Chitradurga Gramin Bank		Cuttack Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)
Income								
I. Interest earned	**217**	**176**	**291**	**468**	**543**	**694**	**891**	**1,156**
(a) Interest/Discount on Advances/Bills	79	56	202	314	347	466	510	406
(b) Income on Investments	57	111	—	—	5	38	5	36
(c) Interest on balances with RBI and other inter-bank funds	9	—	88	155	190	191	376	714
(d) Others	73	9	—	—	—	—	—	—
II. Other income	**19**	**30**	**16**	**30**	**62**	**50**	**39**	**51**
(a) Commission, Exchange, Brokerage, etc.	15	24	3	6	8	9	11	13
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	4	6	13	23	53	41	28	38
Total (I+II)	**235**	**206**	**306**	**498**	**604**	**745**	**930**	**1,207**
Expenditure & Provisions								
III. Interest expended	**236**	**229**	**196**	**303**	**433**	**567**	**964**	**908**
(a) Interest on Deposits	133	223	140	208	301	401	773	775
(b) Interest on RBI/inter-bank borrowings	30	6	56	95	132	166	189	133
(c) Others	73	—	—	—	—	—	2	—
IV. Operating expenses	**216**	**230**	**164**	**185**	**384**	**408**	**615**	**842**
(a) Payments to and provision for Employees	164	190	134	159	298	359	486	683
(b) Rent, Taxes and Lighting	4	7	3	4	7	8	16	19
(c) Printing and Stationery	3	5	2	4	4	6	8	10
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	2	1	1	2	3	3	3
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	—	1	1	1	1	1
(h) Law charges	—	1	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	1	2	1	1	4	4	5	5
(j) Repairs and Maintenance	—	—	—	—	2	1	—	1
(k) Insurance	—	—	19	3	47	6	58	84
(l) Other expenditure	40	22	2	12	19	20	37	35
V. Provisions and contingencies	**152**	**—**	**25**	**31**	**30**	**—**	**1,611**	**51**
Total Expenses	**603**	**458**	**385**	**519**	**846**	**975**	**3,190**	**1,755**
VI. Profit/Loss	**(368)**	**(252)**	**(79)**	**(21)**	**(242)**	**(230)**	**(2,260)**	**(548)**
Total (III + IV + V + VI)	**235**	**206**	**306**	**498**	**604**	**745**	**930**	**1,207**

For the year ended 31st March

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Damoh Panna Sagar Gramin Bank		Devipattan Kshetriya Gramin Bank		Dewas Shajapur Kshetriya Gramin Bank		Dhenkanal Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(89)	(90)	(91)	(92)	(93)	(94)	(95)	(96)
Income								
I. Interest earned	**201**	**334**	**430**	**677**	**181**	**335**	**337**	**424**
(a) Interest/Discount on Advances/Bills	90	101	176	134	61	105	178	200
(b) Income on Investments	112	—	81	264	12	103	6	110
(c) Interest on balances with RBI and other inter-bank funds	—	—	173	279	107	127	154	113
(d) Others	—	232	—	—	—	—	—	—
II. Other income	**19**	**24**	**7**	**125**	**16**	**31**	**2**	**4**
(a) Commission, Exchange, Brokerage, etc.	9	9	2	21	2	3	1	1
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	1
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	9	14	5	103	14	28	1	1
Total (I+II)	**220**	**357**	**437**	**802**	**197**	**366**	**339**	**427**
Expenditure & Provisions								
III. Interest expended	**239**	**355**	**313**	**419**	**189**	**289**	**273**	**362**
(a) Interest on Deposits	216	318	266	378	177	268	206	279
(b) Interest on RBI/inter-bank borrowings	22	36	48	41	12	21	67	83
(c) Others	1	1	—	—	—	—	—	—
IV. Operating expenses	**253**	**265**	**343**	**341**	**206**	**231**	**190**	**202**
(a) Payments to and provision for Employees	226	249	243	313	166	203	146	180
(b) Rent, Taxes and Lighting	4	6	5	7	5	7	4	4
(c) Printing and Stationery	2	3	3	3	3	3	5	2
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	1	1	2	3	2	2	2	2
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	—	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
(k) Insurance	16	3	40	5	2	2	1	1
(l) Other expenditure	2	2	47	8	26	10	32	10
V. Provisions and contingencies	**71**	**—**	**39**	**31**	**3**	**(29)**	**70**	**52**
Total Expenses	**563**	**621**	**695**	**791**	**398**	**491**	**533**	**616**
VI. Profit/Loss	**(344)**	**(264)**	**(258)**	**11**	**(201)**	**(125)**	**(194)**	**(189)**
Total (III + IV + V + VI)	**220**	**357**	**437**	**802**	**197**	**366**	**339**	**427**

Note : Figures in brackets indicate loss

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Dungarpur-Banswara Kshetriya Gramin Bank		Durg Rajnandgaon Gramin Bank		Ellaquai Dehati Bank		Etah Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(97)	(98)	(99)	(100)	(101)	(102)	(103)	(104)
Income								
I. Interest earned	**139**	**147**	**1,069**	**874**	**143**	**152**	**377**	**585**
(a) Interest/Discount on Advances/Bills	85	67	401	279	34	26	213	315
(b) Income on Investments	—	—	292	578	—	—	17	72
(c) Interest on balances with RBI and other inter-bank funds	—	—	18	17	108	126	147	199
(d) Others	53	81	357	—	—	—	—	—
II. Other income	**37**	**23**	**36**	**43**	**1**	**2**	**26**	**41**
(a) Commission, Exchange, Brokerage, etc.	4	6	12	14	1	2	9	10
(b) Net profit/loss on sale of Investments	—	—	1	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	1	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	33	15	23	29	—	—	17	31
Total (I+II)	**176**	**170**	**1,104**	**917**	**144**	**154**	**403**	**627**
Expenditure & Provisions								
III. Interest expended	**136**	**171**	**879**	**706**	**227**	**284**	**291**	**442**
(a) Interest on Deposits	108	146	431	597	201	263	238	365
(b) Interest on RBI/inter-bank borrowings	—	—	91	110	3	—	54	77
(c) Others	28	25	357	—	23	20	—	—
IV. Operating expenses	**147**	**159**	**405**	**538**	**275**	**387**	**213**	**248**
(a) Payments to and provision for Employees	110	122	303	486	229	343	187	218
(b) Rent, Taxes and Lighting	3	4	8	10	8	9	6	6
(c) Printing and Stationery	2	2	6	9	1	2	2	3
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	3	3	4	2	2	1	1
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	1	1	—	—	—	1
(h) Law charges	—	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	1	1	2	3	—	1	2	3
(j) Repairs and Maintenance	1	—	1	1	—	—	2	1
(k) Insurance	13	16	69	11	24	21	2	—
(l) Other expenditure	14	11	12	12	11	9	10	14
V. Provisions and contingencies	**—**	**546**	**159**	**587**	**66**	**232**	**7**	**12**
Total Expenses	**282**	**330**	**1,334**	**1,831**	**569**	**903**	**511**	**702**
VI. Profit/Loss	**(107)**	**(160)**	**(230)**	**(914)**	**(425)**	**(749)**	**(108)**	**(75)**
Total (III + IV + V + VI)	**176**	**170**	**1,104**	**917**	**144**	**154**	**403**	**627**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Etawah Kshetriya Gramin Bank		Faizabad Kshetriya Gramin Bank		Faridkot Bhatinda Gramin Bank		Farrukhabad Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(105)	(106)	(107)	(108)	(109)	(110)	(111)	(112)
Income								
I. Interest earned	**418**	**389**	**594**	**787**	**316**	**419**	**1,065**	**1,322**
(a) Interest/Discount on Advances/Bills	226	136	250	188	114	178	239	258
(b) Income on Investments	8	54	38	167	39	10	304	362
(c) Interest on balances with RBI and other inter-bank funds	184	198	—	—	163	231	70	13
(d) Others	—	—	306	433	—	—	452	689
II. Other income	**28**	**23**	**45**	**45**	**33**	**25**	**41**	**33**
(a) Commission, Exchange, Brokerage, etc.	14	17	12	23	12	3	8	3
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	1	—	1	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	14	5	33	21	22	22	33	30
Total (I+II)	**446**	**412**	**639**	**832**	**349**	**444**	**1,106**	**1,355**
Expenditure & Provisions								
III. Interest expended	**321**	**368**	**432**	**526**	**182**	**230**	**621**	**768**
(a) Interest on Deposits	256	301	387	472	151	174	533	658
(b) Interest on RBI/inter-bank borrowings	65	67	—	3	7	22	89	110
(c) Others	—	—	45	51	24	35	—	—
IV. Operating expenses	**213**	**203**	**266**	**273**	**69**	**88**	**409**	**486**
(a) Payments to and provision for Employees	149	177	200	231	51	66	338	446
(b) Rent, Taxes and Lighting	4	4	6	6	4	5	7	7
(c) Printing and Stationery	1	1	3	3	1	1	4	7
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	1	2	2	4	2	2	3	3
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	1	1	1	1	—	—	1	1
(h) Law charges	—	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	1	1	1	1	1	1	1	2
(j) Repairs and Maintenance	1	1	—	—	—	—	1	1
(k) Insurance	—	—	—	3	1	1	33	3
(l) Other expenditure	55	17	54	24	9	12	23	17
V. Provisions and contingencies	**51**	**37**	**28**	**82**	**79**	**108**	**66**	**82**
Total Expenses	**586**	**609**	**726**	**880**	**329**	**427**	**1,097**	**1,337**
VI. Profit/Loss	**(139)**	**(197)**	**(87)**	**(48)**	**20**	**17**	**9**	**18**
Total (III + IV + V + VI)	**446**	**412**	**639**	**832**	**349**	**444**	**1,106**	**1,355**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Fatehpur Kshetriya Gramin Bank		Ganga Yamuna Gramin Bank		Gaur Gramin Bank		Giridih Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)
Income								
I. Interest earned	**299**	**350**	**233**	**319**	**1,141**	**1,043**	**118**	**160**
(a) Interest/Discount on Advances/Bills	138	128	68	99	773	509	35	35
(b) Income on Investments	—	13	40	82	12	170	82	29
(c) Interest on balances with RBI and other inter-bank funds	161	210	125	137	356	364	—	96
(d) Others	—	—	—	—	—	—	—	—
II. Other income	**18**	**23**	**20**	**23**	**36**	**49**	**2**	**3**
(a) Commission, Exchange, Brokerage, etc.	3	7	7	4	5	7	1	2
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	15	16	13	20	31	42	1	1
Total (I+II)	**317**	**373**	**253**	**342**	**1,176**	**1,092**	**119**	**164**
Expenditure & Provisions								
III. Interest expended	**253**	**312**	**186**	**253**	**867**	**1,043**	**84**	**114**
(a) Interest on Deposits	208	258	164	227	719	879	78	106
(b) Interest on RBI/inter-bank borrowings	45	54	19	23	13	12	6	7
(c) Others	—	—	3	3	134	152	—	—
IV. Operating expenses	**256**	**271**	**120**	**139**	**715**	**826**	**91**	**102**
(a) Payments to and provision for Employees	201	221	100	114	622	722	66	77
(b) Rent, Taxes and Lighting	5	6	3	3	17	20	2	2
(c) Printing and Stationery	3	4	1	1	11	12	1	1
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	1	1	1	3	3	1	1
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	—	—	1	2	—	—
(h) Law charges	1	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	—	1	—	—	1	1	—	—
(j) Repairs and Maintenance	3	4	—	—	1	1	—	—
(k) Insurance	31	27	9	13	6	7	8	1
(l) Other expenditure	9	6	5	6	51	57	14	19
V. Provisions and contingencies	**38**	**53**	**—**	**—**	**401**	**523**	**—**	**102**
Total Expenses	**546**	**636**	**306**	**392**	**1,982**	**2,392**	**175**	**216**
VI. Profit/Loss	**(230)**	**(263)**	**(53)**	**(50)**	**(806)**	**(1,300)**	**(56)**	**(52)**
Total (III + IV + V + VI)	**317**	**373**	**253**	**342**	**1,176**	**1,092**	**119**	**164**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Godavari Gramin Bank		Golconda Gramin Bank		Gomti Gramin Bank		Gopalganj Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)
Income								
I. Interest earned	**398**	**458**	**290**	**467**	**940**	**1,201**	**452**	**687**
(a) Interest/Discount on Advances/Bills	289	341	72	77	376	331	125	50
(b) Income on Investments	4	31	2	275	73	266	11	98
(c) Interest on balances with RBI and other inter-bank funds	105	86	51	70	491	604	316	538
(d) Others	—	—	165	45	—	—	—	—
II. Other income	**11**	**24**	**9**	**17**	**45**	**34**	**18**	**10**
(a) Commission, Exchange, Brokerage, etc.	1	2	4	8	4	10	1	2
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	1	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	9	22	5	9	40	23	17	8
Total (I+II)	**408**	**482**	**299**	**484**	**984**	**1,235**	**470**	**696**
Expenditure & Provisions								
III. Interest expended	**247**	**311**	**278**	**455**	**699**	**912**	**313**	**406**
(a) Interest on Deposits	169	208	64	125	619	808	297	389
(b) Interest on RBI/inter-bank borrowings	76	102	31	298	81	103	16	17
(c) Others	3	1	182	32	—	—	—	—
IV. Operating expenses	**97**	**115**	**86**	**98**	**376**	**366**	**216**	**219**
(a) Payments to and provision for Employees	84	94	62	76	287	333	153	200
(b) Rent, Taxes and Lighting	3	5	3	3	7	9	3	3
(c) Printing and Stationery	2	3	2	3	5	6	1	2
(d) Advertisement and Publicity	1	1	—	—	—	—	—	—
(e) Depreciation on Bank's Property	3	3	1	2	2	2	1	1
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	1	—	—	—	1	—	—
(h) Law charges	—	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	1	1	1	1	1	1	1	1
(j) Repairs and Maintenance	1	1	—	—	1	1	1	1
(k) Insurance	—	1	13	8	60	—	37	6
(l) Other expenditure	2	5	2	5	11	14	19	5
V. Provisions and contingencies	**18**	**31**	**—**	**—**	**74**	**90**	**32**	**—**
Total Expenses	**362**	**457**	**364**	**554**	**1,149**	**1,368**	**560**	**625**
VI. Profit/Loss	**46**	**25**	**(65)**	**(70)**	**(165)**	**(133)**	**(90)**	**71**
Total (III + IV + V + VI)	**408**	**482**	**299**	**484**	**984**	**1,235**	**470**	**696**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Gorakhpur Kshetriya Gramin Bank		Gurdaspur Amritsar Gramin Bank		Gurgaon Gramin Bank		Gwalior Datia Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(129)	(130)	(131)	(132)	(133)	(134)	(135)	(136)
Income								
I. Interest earned	**4,327**	**5,187**	**511**	**602**	**2,221**	**3,248**	**168**	**214**
(a) Interest/Discount on Advances/Bills	960	812	258	223	829	636	54	49
(b) Income on Investments	3,367	4,374	30	175	102	472	—	105
(c) Interest on balances with RBI and other inter-bank funds	—	—	222	203	1,290	2,140	70	59
(d) Others	—	—	—	—	—	—	44	—
II. Other income	**342**	**80**	**13**	**13**	**101**	**90**	**3**	**4**
(a) Commission, Exchange, Brokerage, etc.	74	53	11	10	5	9	3	3
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	1	—	—	—	1	—	1
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	268	27	3	3	96	80	—	—
Total (I+II)	**4,669**	**5,267**	**524**	**615**	**2,322**	**3,338**	**171**	**218**
Expenditure & Provisions								
III. Interest expended	**2,466**	**2,951**	**341**	**444**	**1,602**	**2,193**	**145**	**212**
(a) Interest on Deposits	2,163	2,620	277	382	1,396	1,940	90	134
(b) Interest on RBI/inter-bank borrowings	303	331	64	61	206	253	11	19
(c) Others	—	—	1	1	—	—	44	59
IV. Operating expenses	**1,208**	**1,278**	**240**	**251**	**728**	**958**	**94**	**92**
(a) Payments to and provision for Employees	910	1,179	172	202	587	803	71	83
(b) Rent, Taxes and Lighting	16	17	5	5	14	16	2	3
(c) Printing and Stationery	8	10	3	4	8	7	1	1
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	3	4	3	3	3	4	1	1
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	2	2	1	1	2	2	—	—
(h) Law charges	1	1	—	—	1	1	—	—
(i) Postage, telegrams, telephones, etc.	4	4	2	2	2	2	—	—
(j) Repairs and Maintenance	3	3	1	—	3	2	—	—
(k) Insurance	122	15	42	23	92	19	1	1
(l) Other expenditure	141	44	12	11	16	102	17	1
V. Provisions and contingencies	**—**	**—**	**42**	**45**	**194**	**6**	**—**	**—**
Total Expenses	**3,675**	**4,230**	**624**	**741**	**2,524**	**3,157**	**239**	**304**
VI. Profit/Loss	**995**	**1,038**	**(99)**	**(126)**	**(202)**	**181**	**(68)**	**(86)**
Total (III + IV + V + VI)	**4,669**	**5,267**	**524**	**615**	**2,322**	**3,338**	**171**	**218**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	Hadoti Kshetriya Gramin Bank 1995	Hadoti Kshetriya Gramin Bank 1996	Haryana Kshetriya Gramin Bank 1995	Haryana Kshetriya Gramin Bank 1996	Hazaribagh Kshetriya Gramin Bank 1995	Hazaribagh Kshetriya Gramin Bank 1996	Himachal Gramin Bank 1995	Himachal Gramin Bank 1996
	(137)	(138)	(139)	(140)	(141)	(142)	(143)	(144)
Income								
I. Interest earned	**482**	**512**	**713**	**869**	**169**	**286**	**1,148**	**1,684**
(a) Interest/Discount on Advances/Bills	259	262	245	153	33	38	270	328
(b) Income on Investments	24	45	—	171	—	147	390	771
(c) Interest on balances with RBI and other inter-bank funds	200	205	468	546	136	102	487	583
(d) Others	—	—	—	—	—	—	1	1
II. Other income	**34**	**47**	**37**	**63**	**5**	**12**	**83**	**69**
(a) Commission, Exchange, Brokerage, etc.	9	13	15	27	1	2	64	30
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	1	—	—	—	—
(e) Net profit on Exchange transaction	1	—	—	—	—	—	—	—
(f) Miscellaneous Income	25	35	22	35	4	10	18	40
Total (I+II)	**516**	**559**	**751**	**932**	**174**	**298**	**1,231**	**1,753**
Expenditure & Provisions								
III. Interest expended	**412**	**510**	**761**	**876**	**117**	**171**	**1,009**	**1,226**
(a) Interest on Deposits	357	452	735	827	108	162	957	1,155
(b) Interest on RBI/inter-bank borrowings	56	58	26	49	9	9	1	1
(c) Others	—	—	—	—	—	—	50	70
IV. Operating expenses	**311**	**318**	**529**	**400**	**93**	**103**	**400**	**502**
(a) Payments to and provision for Employees	230	271	427	363	74	88	351	402
(b) Rent, Taxes and Lighting	7	8	6	7	3	3	8	9
(c) Printing and Stationery	3	4	3	3	2	1	4	5
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	2	2	3	2	2	1	2
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	1	1	1	1	—	—	1	1
(h) Law charges	—	—	1	1	—	—	—	—
(i) Postage, telegrams, telephones, etc.	2	3	2	1	—	1	4	4
(j) Repairs and Maintenance	—	—	—	—	—	1	—	1
(k) Insurance	36	5	5	7	—	—	23	22
(l) Other expenditure	29	22	83	15	11	6	9	58
V. Provisions and contingencies	**—**	**—**	**—**	**—**	**8**	**6**	**4**	**17**
Total Expenses	**724**	**827**	**1,290**	**1,276**	**218**	**281**	**1,413**	**1,745**
VI. Profit/Loss	**(207)**	**(268)**	**(540)**	**(344)**	**(44)**	**17**	**(182)**	**8**
Total (III + IV + V + VI)	**516**	**559**	**751**	**932**	**174**	**298**	**1,231**	**1,753**

For the year ended 31st March

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Hindon Gramin Bank		Hissar-Sirsa Kshetriya Gramin Bank		Howrah Gramin Bank		Indore Ujjain Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(145)	(146)	(147)	(148)	(149)	(150)	(151)	(152)
Income								
I. Interest earned	**104**	**121**	**363**	**547**	**649**	**911**	**136**	**198**
(a) Interest/Discount on Advances/Bills	47	32	199	269	172	214	57	82
(b) Income on Investments	5	27	17	108	144	523	80	115
(c) Interest on balances with RBI and other inter-bank funds	52	61	148	170	332	173	—	2
(d) Others	—	—	—	—	—	—	—	—
II. Other income	**5**	**9**	**34**	**37**	**74**	**49**	**21**	**17**
(a) Commission, Exchange, Brokerage, etc.	1	3	4	4	60	33	8	(4)
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	4	6	30	32	14	16	13	21
Total (I+II)	**109**	**129**	**398**	**583**	**722**	**960**	**158**	**215**
Expenditure & Provisions								
III. Interest expended	**86**	**102**	**272**	**376**	**440**	**548**	**102**	**149**
(a) Interest on Deposits	78	96	223	299	412	515	83	124
(b) Interest on RBI/inter-bank borrowings	8	6	2	4	29	33	19	25
(c) Others	—	—	48	73	—	—	—	—
IV. Operating expenses	**77**	**81**	**154**	**159**	**269**	**300**	**121**	**131**
(a) Payments to and provision for Employees	57	60	112	134	221	268	100	113
(b) Rent, Taxes and Lighting	2	2	4	6	7	8	2	4
(c) Printing and Stationery	1	1	2	2	5	4	2	3
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	1	1	3	3	2	3	1	1
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	—	1	—	1	—	—
(h) Law charges	—	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	1	1	1	1	1	1	—	1
(j) Repairs and Maintenance	—	—	—	1	1	1	—	1
(k) Insurance	11	12	21	3	26	6	1	1
(l) Other expenditure	4	4	10	9	4	9	14	7
V. Provisions and contingencies	**10**	**10**	**92**	**43**	**238**	**76**	**12**	**22**
Total Expenses	**173**	**192**	**518**	**577**	**947**	**925**	**235**	**302**
VI. Profit/Loss	**(63)**	**(63)**	**(120)**	**6**	**(225)**	**35**	**(77)**	**(87)**
Total (III + IV + V + VI)	**109**	**129**	**398**	**583**	**722**	**960**	**158**	**215**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Jaipur Nagaur Anchalik Gramin Bank		Jammu Rural Bank		Jamnagar Gramin Bank		Jamuna Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(153)	(154)	(155)	(156)	(157)	(158)	(159)	(160)
Income								
I. Interest earned	**1,136**	**1,808**	**864**	**1,203**	**307**	**481**	**278**	**395**
(a) Interest/Discount on Advances/Bills	213	337	172	155	190	219	173	252
(b) Income on Investments	132	619	—	107	117	—	103	86
(c) Interest on balances with RBI and other inter-bank funds	791	852	692	941	—	262	2	56
(d) Others	—	—	—	—	—	—	—	1
II. Other income	**58**	**59**	**4**	**12**	**3**	**4**	**15**	**45**
(a) Commission, Exchange, Brokerage, etc.	25	15	2	3	3	4	1	25
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	33	44	2	9	—	—	14	20
Total (I+II)	**1,194**	**1,867**	**868**	**1,215**	**310**	**485**	**293**	**440**
Expenditure & Provisions								
III. Interest expended	**947**	**1,125**	**581**	**756**	**258**	**409**	**219**	**341**
(a) Interest on Deposits	901	1,053	559	725	195	341	166	283
(b) Interest on RBI/inter-bank borrowings	46	71	—	—	63	69	—	6
(c) Others	—	—	22	31	—	—	53	51
IV. Operating expenses	**542**	**689**	**377**	**408**	**261**	**220**	**201**	**201**
(a) Payments to and provision for Employees	475	611	311	359	214	203	143	162
(b) Rent, Taxes and Lighting	8	9	7	8	4	4	6	9
(c) Printing and Stationery	5	6	8	9	2	3	2	2
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	1	1	2	2	1	1	3	3
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	1	1	—	1	—	—	—	—
(h) Law charges	1	1	—	1	—	—	—	—
(i) Postage, telegrams, telephones, etc.	4	4	2	1	1	1	1	2
(j) Repairs and Maintenance	—	1	—	—	—	—	1	—
(k) Insurance	28	34	4	5	16	2	—	—
(l) Other expenditure	18	21	44	21	22	5	44	21
V. Provisions and contingencies	**—**	**—**	**23**	**45**	**—**	**—**	**31**	**39**
Total Expenses	**1,489**	**1,814**	**981**	**1,208**	**520**	**629**	**451**	**581**
VI. Profit/Loss	**(295)**	**53**	**(113)**	**7**	**(209)**	**(144)**	**(158)**	**(141)**
Total (III + IV + V + VI)	**1,194**	**1,867**	**868**	**1,215**	**310**	**485**	**293**	**440**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Jhabua Dhar Kshetriya Gramin Bank		Junagadh Amreli Gramin Bank		Kisan Gramin Bank (Mainpuri)		Ka Bank Nongkyndong	
	1995	1996	1995	1996	1995	1996	1995	1996
	(161)	(162)	(163)	(164)	(165)	(166)	(167)	(168)
Income								
I. Interest earned	**363**	**368**	**158**	**237**	**402**	**517**	**500**	**604**
(a) Interest/Discount on Advances/Bills	318	256	66	74	202	244	77	49
(b) Income on Investments	—	3	1	28	—	18	290	392
(c) Interest on balances with RBI and other inter-bank funds	45	109	91	135	112	146	134	163
(d) Others	—	—	—	—	88	109	—	—
II. Other income	**140**	**33**	**12**	**14**	**17**	**46**	**9**	**46**
(a) Commission, Exchange, Brokerage, etc.	27	5	3	5	2	1	4	38
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	114	28	9	10	15	44	5	8
Total (I+II)	**503**	**401**	**170**	**251**	**419**	**563**	**509**	**651**
Expenditure & Provisions								
III. Interest expended	**322**	**440**	**135**	**193**	**346**	**436**	**229**	**325**
(a) Interest on Deposits	268	347	104	162	186	237	200	289
(b) Interest on RBI/inter-bank borrowings	55	94	22	25	111	52	30	36
(c) Others	—	—	9	7	49	146	—	—
IV. Operating expenses	**364**	**346**	**140**	**136**	**276**	**320**	**163**	**178**
(a) Payments to and provision for Employees	298	312	111	117	194	224	115	148
(b) Rent, Taxes and Lighting	7	8	3	3	4	4	7	8
(c) Printing and Stationery	3	5	1	1	2	2	1	2
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	2	1	1	1	1	2	2
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	1	1	—	—	—	—	—	—
(h) Law charges	—	—	—	—	1	1	—	—
(i) Postage, telegrams, telephones, etc.	2	2	1	1	—	—	—	—
(j) Repairs and Maintenance	1	1	—	—	—	—	—	—
(k) Insurance	1	1	14	2	36	38	28	3
(l) Other expenditure	50	15	9	11	39	48	9	14
V. Provisions and contingencies	**—**	**—**	**—**	**29**	**—**	**1,034**	**22**	**140**
Total Expenses	**686**	**786**	**275**	**358**	**622**	**1,789**	**414**	**643**
VI. Profit/Loss	**(183)**	**(385)**	**(105)**	**(107)**	**(203)**	**(1,226)**	**95**	**8**
Total (III + IV + V + VI)	**503**	**401**	**170**	**251**	**419**	**563**	**509**	**651**

Note : Figures in brackets indicate loss

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Kakathiya Gramin Bank		Kalahandi Anchalik Gramin Bank		Kalpatharu Gramin Bank		Kamraj Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(169)	(170)	(171)	(172)	(173)	(174)	(175)	(176)
Income								
I. Interest earned	**317**	**355**	**222**	**239**	**528**	**694**	**368**	**454**
(a) Interest/Discount on Advances/Bills	230	267	138	140	336	317	88	66
(b) Income on Investments	—	—	—	7	177	347	4	113
(c) Interest on balances with RBI and other inter-bank funds	87	88	84	92	—	30	276	275
(d) Others	—	—	—	—	15	—	—	—
II. Other income	**37**	**36**	**18**	**34**	**44**	**62**	**4**	**10**
(a) Commission, Exchange, Brokerage, etc.	8	8	—	—	21	42	2	4
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	1	1	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	29	29	18	33	22	20	2	6
Total (I+II)	**353**	**391**	**240**	**273**	**572**	**756**	**372**	**464**
Expenditure & Provisions								
III. Interest expended	**208**	**265**	**186**	**230**	**394**	**550**	**307**	**393**
(a) Interest on Deposits	134	178	103	149	269	407	291	371
(b) Interest on RBI/inter-bank borrowings	75	86	83	81	124	144	15	22
(c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**204**	**208**	**293**	**342**	**334**	**369**	**409**	**363**
(a) Payments to and provision for Employees	145	163	250	297	258	298	282	313
(b) Rent, Taxes and Lighting	5	6	6	7	8	7	7	7
(c) Printing and Stationery	3	4	3	5	5	5	3	3
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	2	2	2	3	3	2	2
(f) Directors' fees, allowances and expenses	—	—	—	1	—	—	—	—
(g) Auditors' fees and expenses	—	—	1	1	1	1	—	—
(h) Law charges	—	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	1	1	2	3	3	2	—	—
(j) Repairs and Maintenance	1	—	1	1	1	1	—	—
(k) Insurance	35	22	21	14	38	34	4	4
(l) Other expenditure	11	9	8	12	18	17	111	31
V. Provisions and contingencies	**—**	**776**	**71**	**—**	**11**	**25**	**60**	**18**
Total Expenses	**412**	**643**	**550**	**573**	**739**	**945**	**776**	**774**
VI. Profit/Loss	**(59)**	**(252)**	**(310)**	**(300)**	**(167)**	**(189)**	**(404)**	**(310)**
Total (III + IV + V + VI)	**353**	**391**	**240**	**273**	**572**	**756**	**372**	**464**

Note : Figures in brackets indicate loss

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Kanakadurga Gramin Bank		Kanpur Kshetriya Gramin Bank		Kapurthala Firozpur Kshetriya Gramin Bank		Kashi Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(177)	(178)	(179)	(180)	(181)	(182)	(183)	(184)
Income								
I. Interest earned	**346**	**467**	**919**	**872**	**362**	**301**	**716**	**779**
(a) Interest/Discount on Advances/Bills	213	263	445	177	218	75	358	206
(b) Income on Investments	130	202	70	240	17	75	—	245
(c) Interest on balances with RBI and other inter-bank funds	3	2	404	450	127	152	358	327
(d) Others	—	—	—	5	—	—	—	—
II. Other income	**21**	**14**	**35**	**65**	**45**	**38**	**29**	**40**
(a) Commission, Exchange, Brokerage, etc.	2	2	31	61	1	2	4	11
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	1	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	19	12	4	4	43	36	25	29
Total (I+II)	**367**	**481**	**954**	**937**	**406**	**339**	**745**	**818**
Expenditure & Provisions								
III. Interest expended	**204**	**287**	**703**	**921**	**251**	**326**	**588**	**745**
(a) Interest on Deposits	132	201	604	806	216	293	534	686
(b) Interest on RBI/inter-bank borrowings	72	85	—	—	34	33	2	2
(c) Others	—	—	99	115	—	—	53	57
IV. Operating expenses	**97**	**117**	**487**	**548**	**229**	**200**	**332**	**372**
(a) Payments to and provision for Employees	76	93	363	428	165	156	267	306
(b) Rent, Taxes and Lighting	3	4	9	11	3	3	7	9
(c) Printing and Stationery	3	3	5	6	1	3	3	5
(d) Advertisement and Publicity	1	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	3	4	4	4	4	4	2	3
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	1	1	—	—	1	1
(h) Law charges	—	—	—	—	—	—	—	1
(i) Postage, telegrams, telephones, etc.	2	2	—	—	1	1	1	1
(j) Repairs and Maintenance	1	2	—	—	1	1	2	2
(k) Insurance	5	2	78	75	—	—	23	19
(l) Other expenditure	5	7	26	22	54	32	25	26
V. Provisions and contingencies	**41**	**13**	**54**	**59**	**69**	**49**	**44**	**72**
Total Expenses	**341**	**417**	**1,243**	**1,529**	**549**	**575**	**964**	**1,190**
VI. Profit/Loss	**25**	**64**	**(290)**	**(592)**	**(142)**	**(236)**	**(219)**	**(372)**
Total (III + IV + V + VI)	**367**	**481**	**954**	**937**	**406**	**339**	**745**	**818**

Note : Figures in brackets indicate loss

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	Kisan Gramin Bank		Kolar Gramin Bank		Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank	
	For the year ended 31st March							
	1995	1996	1995	1996	1995	1996	1995	1996
	(185)	(186)	(187)	(188)	(189)	(190)	(191)	(192)
Income								
I. Interest earned	**237**	**276**	**495**	**684**	**959**	**955**	**447**	**548**
(a) Interest/Discount on Advances/Bills	126	111	321	359	333	232	197	141
(b) Income on Investments	34	48	5	322	625	377	—	—
(c) Interest on balances with RBI and other inter-bank funds	77	118	—	3	—	346	37	406
(d) Others	—	—	168	—	—	—	213	—
II. Other income	**24**	**16**	**56**	**74**	**45**	**48**	**15**	**25**
(a) Commission, Exchange, Brokerage, etc.	19	10	6	7	3	1	2	4
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	1	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	5	6	50	66	41	47	13	21
Total (I+II)	**260**	**292**	**551**	**758**	**1,004**	**1,002**	**462**	**573**
Expenditure & Provisions								
III. Interest expended	**191**	**253**	**402**	**511**	**503**	**524**	**563**	**635**
(a) Interest on Deposits	155	211	271	355	335	368	438	557
(b) Interest on RBI/inter-bank borrowings	35	42	131	145	167	156	112	78
(c) Others	—	—	—	11	—	—	12	—
IV. Operating expenses	**234**	**246**	**362**	**362**	**429**	**525**	**691**	**694**
(a) Payments to and provision for Employees	188	212	249	269	355	447	529	568
(b) Rent, Taxes and Lighting	4	5	6	7	8	8	7	10
(c) Printing and Stationery	2	3	3	3	6	7	5	9
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	2	2	2	3	4	1	2
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	1	1	1	1	1	1
(h) Law charges	—	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	1	1	3	3	3	4	1	1
(j) Repairs and Maintenance	1	1	—	1	1	1	1	1
(k) Insurance	—	—	55	46	41	45	35	29
(l) Other expenditure	35	20	43	30	11	9	110	74
V. Provisions and contingencies	**48**	**46**	**—**	**—**	**218**	**418**	**121**	**—**
Total Expenses	**472**	**545**	**764**	**874**	**1,149**	**1,466**	**1,374**	**1,329**
VI. Profit/Loss	**(212)**	**(253)**	**(212)**	**(116)**	**(145)**	**(464)**	**(912)**	**(756)**
Total (III + IV + V + VI)	**260**	**292**	**551**	**758**	**1,004**	**1,002**	**462**	**573**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Krishna Gramin Bank		Kshetriya Gramin Bank		Kutch Gramin Bank		Lakhimi Gaonlia Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(193)	(194)	(195)	(196)	(197)	(198)	(199)	(200)
Income								
I. Interest earned	**598**	**1,035**	**519**	**578**	**323**	**400**	**448**	**585**
(a) Interest/Discount on Advances/Bills	320	595	311	175	94	67	228	137
(b) Income on Investments	9	124	18	192	—	137	—	242
(c) Interest on balances with RBI and other inter-bank funds	268	316	191	211	8	195	207	20
(d) Others	—	—	—	—	221	—	13	187
II. Other income	**59**	**120**	**30**	**39**	**19**	**43**	**19**	**33**
(a) Commission, Exchange, Brokerage, etc.	46	100	8	21	7	26	8	12
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	1	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	13	20	22	18	12	16	11	21
Total (I+II)	**656**	**1,155**	**549**	**617**	**343**	**442**	**467**	**618**
Expenditure & Provisions								
III. Interest expended	**510**	**770**	**390**	**494**	**274**	**364**	**413**	**485**
(a) Interest on Deposits	422	620	349	442	249	329	349	437
(b) Interest on RBI/inter-bank borrowings	—	—	2	5	25	35	64	48
(c) Others	88	150	39	47	—	—	—	—
IV. Operating expenses	**426**	**604**	**534**	**425**	**158**	**209**	**482**	**451**
(a) Payments to and provision for Employees	345	412	390	380	138	193	308	363
(b) Rent, Taxes and Lighting	9	11	7	10	2	2	10	12
(c) Printing and Stationery	5	6	3	4	2	2	6	6
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	3	1	2	1	2	3	3
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	1	1	1	1	—	—	1	1
(h) Law charges	—	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	2	2	2	2	1	2	1	1
(j) Repairs and Maintenance	—	—	2	3	—	—	1	1
(k) Insurance	33	59	1	1	9	3	1	1
(l) Other expenditure	29	110	127	23	5	5	150	63
V. Provisions and contingencies	**—**	**425**	**127**	**63**	**—**	**209**	**44**	**2**
Total Expenses	**937**	**1,800**	**1,027**	**983**	**432**	**573**	**939**	**650**
VI. Profit/Loss	**(280)**	**(645)**	**(478)**	**(366)**	**(90)**	**(131)**	**(473)**	**32**
Total (III + IV + V + VI)	**656**	**1,155**	**549**	**617**	**343**	**442**	**467**	**618**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Langpi Dehangi Rural Bank		Madhubani Kshetriya Gramin Bank		Magadh Kshetriya Gramin Bank		Mahakaushal Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(201)	(202)	(203)	(204)	(205)	(206)	(207)	(208)
Income								
I. Interest earned	**88**	**143**	**114**	**158**	**1,584**	**1,857**	**58**	**63**
(a) Interest/Discount on Advances/Bills	34	32	30	37	628	265	17	16
(b) Income on Investments	—	34	84	—	903	517	—	—
(c) Interest on balances with RBI and other inter-bank funds	54	78	—	121	53	1,076	42	47
(d) Others	—	—	—	—	—	—	—	—
II. Other income	**11**	**20**	**4**	**5**	**37**	**27**	**6**	**11**
(a) Commission, Exchange, Brokerage, etc.	2	7	1	2	2	3	1	2
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	1
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	9	12	3	3	35	24	5	7
Total (I+II)	**99**	**163**	**119**	**163**	**1,621**	**1,884**	**65**	**73**
Expenditure & Provisions								
III. Interest expended	**99**	**145**	**254**	**297**	**1,056**	**1,239**	**94**	**111**
(a) Interest on Deposits	89	127	215	276	997	1,185	79	107
(b) Interest on RBI/inter-bank borrowings	2	2	39	21	60	3	16	4
(c) Others	9	16	—	—	—	52	—	—
IV. Operating expenses	**139**	**177**	**399**	**332**	**790**	**884**	**127**	**156**
(a) Payments to and provision for Employees	112	143	262	310	558	720	110	135
(b) Rent, Taxes and Lighting	2	3	4	5	8	9	3	5
(c) Printing and Stationery	2	2	2	2	4	6	2	2
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	1	1	1	1	3	3	1	1
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	—	1	1	2	—	—
(h) Law charges	—	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	—	—	1	—	2	2	1	1
(j) Repairs and Maintenance	—	1	1	1	1	—	—	—
(k) Insurance	6	9	27	4	129	130	8	7
(l) Other expenditure	15	18	101	8	83	11	2	5
V. Provisions and contingencies	**16**	**17**	**—**	**—**	**127**	**138**	**—**	**—**
Total Expenses	**255**	**339**	**653**	**628**	**1,974**	**2,261**	**221**	**267**
VI. Profit/Loss	**(156)**	**(176)**	**(534)**	**(465)**	**(352)**	**(377)**	**(157)**	**(194)**
Total (III + IV + V + VI)	**99**	**163**	**119**	**163**	**1,621**	**1,884**	**65**	**73**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Malaprabha Gramin Bank		Mallabhum Kshetriya Gramin Bank		Malwa Kshetriya Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(209)	(210)	(211)	(212)	(213)	(214)	(215)	(216)
Income								
I. Interest earned	**3,229**	**3,714**	**1,809**	**1,729**	**387**	**526**	**70**	**97**
(a) Interest/Discount on Advances/Bills	2,441	2,621	896	472	179	260	32	16
(b) Income on Investments	89	240	142	477	32	102	—	—
(c) Interest on balances with RBI and other inter-bank funds	700	853	771	780	177	164	39	81
(d) Others	—	—	—	—	—	—	—	—
II. Other income	**398**	**615**	**152**	**169**	**41**	**48**	**6**	**10**
(a) Commission, Exchange, Brokerage, etc.	31	35	150	160	17	47	3	7
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	1	—	—	—	1	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	366	581	2	9	24	1	3	3
Total (I+II)	**3,627**	**4,329**	**1,961**	**1,898**	**428**	**573**	**77**	**107**
Expenditure & Provisions								
III. Interest expended	**1,819**	**2,295**	**1,327**	**1,543**	**234**	**315**	**103**	**147**
(a) Interest on Deposits	1,088	1,373	1,211	1,417	179	229	100	146
(b) Interest on RBI/inter-bank borrowings	730	923	116	125	55	35	3	1
(c) Others	—	—	—	—	—	50	—	—
IV. Operating expenses	**1,301**	**1,543**	**1,625**	**1,099**	**107**	**125**	**166**	**183**
(a) Payments to and provision for Employees	1,165	1,362	1,405	968	18	107	142	153
(b) Rent, Taxes and Lighting	23	24	18	20	74	4	2	3
(c) Printing and Stationery	17	19	9	14	4	1	2	2
(d) Advertisement and Publicity	—	—	—	—	1	—	—	—
(e) Depreciation on Bank's Property	9	11	4	4	2	3	1	1
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	3	3	2	2	—	—	—	—
(h) Law charges	1	—	1	1	—	—	—	—
(i) Postage, telegrams, telephones, etc.	13	15	2	2	1	1	1	1
(j) Repairs and Maintenance	2	3	1	1	—	—	—	—
(k) Insurance	8	11	44	52	1	2	11	3
(l) Other expenditure	60	94	139	36	6	7	7	20
V. Provisions and contingencies	**135**	**149**	**57**	**361**	**49**	**39**	**52**	**33**
Total Expenses	**3,255**	**3,988**	**3,009**	**3,003**	**390**	**478**	**321**	**364**
VI. Profit/Loss	**372**	**341**	**(1,048)**	**(1,105)**	**39**	**95**	**(245)**	**(257)**
Total (III + IV + V + VI)	**3,627**	**4,329**	**1,961**	**1,898**	**428**	**573**	**77**	**107**

Note : Figures in brackets indicate loss

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	Manipur Rural Bank 1995	Manipur Rural Bank 1996	Manjira Gramin Bank 1995	Manjira Gramin Bank 1996	Marathwada Kshetriya Gramin Bank 1995	Marathwada Kshetriya Gramin Bank 1996	Marudhar Kshetriya Gramin Bank 1995	Marudhar Kshetriya Gramin Bank 1996
	For the year ended 31st March							
	(217)	(218)	(219)	(220)	(221)	(222)	(223)	(224)
Income								
I. Interest earned	**28**	**99**	**859**	**907**	**1,225**	**1,860**	**130**	**156**
(a) Interest/Discount on Advances/Bills	25	25	570	580	653	778	67	69
(b) Income on Investments	—	—	76	126	8	1,058	—	—
(c) Interest on balances with RBI and other inter-bank funds	3	75	213	201	565	24	—	—
(d) Others	—	—	—	—	—	—	63	87
II. Other income	**2**	**5**	**50**	**151**	**60**	**146**	**85**	**17**
(a) Commission, Exchange, Brokerage, etc.	1	1	10	15	50	137	1	1
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	1	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	2	4	40	136	9	9	84	15
Total (I+II)	**30**	**104**	**909**	**1,058**	**1,286**	**2,006**	**215**	**173**
Expenditure & Provisions								
III. Interest expended	**45**	**97**	**528**	**688**	**957**	**1,311**	**199**	**256**
(a) Interest on Deposits	28	42	318	461	701	1,030	181	238
(b) Interest on RBI/inter-bank borrowings	17	54	210	227	53	281	—	—
(c) Others	—	—	—	—	203	—	19	19
IV. Operating expenses	**93**	**111**	**312**	**387**	**936**	**1,042**	**297**	**237**
(a) Payments to and provision for Employees	85	102	251	330	773	878	181	211
(b) Rent, Taxes and Lighting	3	4	7	7	20	24	4	4
(c) Printing and Stationery	2	2	7	9	11	13	3	4
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	1	2	4	5	4	5	1	2
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	1	1	2	2	—	—
(h) Law charges	—	—	—	—	—	1	—	—
(i) Postage, telegrams, telephones, etc.	—	—	3	3	7	7	1	1
(j) Repairs and Maintenance	—	—	1	1	—	—	—	—
(k) Insurance	—	1	21	13	63	51	10	1
(l) Other expenditure	1	1	16	18	55	62	95	13
V. Provisions and contingencies	**—**	**—**	**50**	**360**	**296**	**—**	**36**	**34**
Total Expenses	**138**	**207**	**891**	**1,435**	**2,189**	**2,353**	**532**	**527**
VI. Profit/Loss	**(108)**	**(103)**	**18**	**(377)**	**(903)**	**(347)**	**(317)**	**(354)**
Total (III + IV + V + VI)	**30**	**104**	**909**	**1,058**	**1,286**	**2,006**	**215**	**173**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Marwar Kshetriya Gramin Bank		Mayurakshi Kshetriya Gramin Bank		Mewar Anchalik Gramin Bank		Mithila Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(225)	(226)	(227)	(228)	(229)	(230)	(231)	(232)
Income								
I. Interest earned	**1,154**	**1,887**	**542**	**683**	**259**		**268**	**253**
(a) Interest/Discount on Advances/Bills	323	488	217	245	94		167	74
(b) Income on Investments	154	679	—	—	10		—	—
(c) Interest on balances with RBI and other inter-bank funds	678	718	281	283	12		100	179
(d) Others	—	1	44	155	143		—	—
II. Other income	**56**	**89**	**47**	**62**	**14**		**69**	**7**
(a) Commission, Exchange, Brokerage, etc.	47	75	44	53	3		4	5
(b) Net profit/loss on sale of Investments	—	—	—	—	—		—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—		—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—		—	—
(e) Net profit on Exchange transaction	—	—	—	—	—		—	—
(f) Miscellaneous Income	9	14	3	8	11		65	1
Total (I+II)	**1,210**	**1,976**	**588**	**745**	**273**		**337**	**259**
Expenditure & Provisions								
III. Interest expended	**988**	**1,375**	**510**	**631**	**259**		**287**	**347**
(a) Interest on Deposits	925	1,292	464	570	231	Not available	236	304
(b) Interest on RBI/inter-bank borrowings	39	83	46	61	28		51	43
(c) Others	24	—	—	—	—		—	—
IV. Operating expenses	**482**	**595**	**431**	**469**	**188**		**343**	**393**
(a) Payments to and provision for Employees	429	539	370	436	154		243	282
(b) Rent, Taxes and Lighting	8	9	6	7	6		4	5
(c) Printing and Stationery	9	6	6	5	4		2	2
(d) Advertisement and Publicity	—	—	—	—	—		—	—
(e) Depreciation on Bank's Property	2	2	1	1	4		1	1
(f) Directors' fees, allowances and expenses	—	—	—	—	—		—	—
(g) Auditors' fees and expenses	1	1	—	1	—		—	—
(h) Law charges	—	1	—	—	—		1	1
(i) Postage, telegrams, telephones, etc.	5	5	1	1	2		—	—
(j) Repairs and Maintenance	1	1	1	1	—		1	1
(k) Insurance	1	1	2	4	—		1	1
(l) Other expenditure	27	31	43	13	17		89	99
V. Provisions and contingencies	**—**	**—**	**82**	**105**	**12**		**—**	**—**
Total Expenses	**1,470**	**1,426**	**1,023**	**1,205**	**459**		**630**	**739**
VI. Profit/Loss	**(259)**	**550**	**(434)**	**(460)**	**(186)**		**(293)**	**(480)**
Total (III + IV + V + VI)	**1,210**	**1,976**	**588**	**745**	**273**		**337**	**259**

Note : Figures in brackets indicate loss

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Mizoram Rural Bank		Monghyr Kshetriya Gramin Bank		Murshidabad Gramin Bank		Muzaffanagar Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(233)	(234)	(235)	(236)	(237)	(238)	(239)	(240)
Income								
I. Interest earned	**289**		**590**		**255**	**286**	**194**	**250**
(a) Interest/Discount on Advances/Bills	89		291		159	132	94	89
(b) Income on Investments	9		—		—	66	17	81
(c) Interest on balances with RBI and other inter-bank funds	191		299		96	88	84	79
(d) Others	—		—		—	—	—	—
II. Other income	**1**		**15**		**7**	**9**	**13**	**28**
(a) Commission, Exchange, Brokerage, etc.	1		1		3	4	4	1
(b) Net profit/loss on sale of Investments	—		—		—	—	—	—
(c) Net profit on revaluation of Investments	—		—		—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—		—		—	—	—	—
(e) Net profit on Exchange transaction	—		—		—	—	—	—
(f) Miscellaneous Income	—		14		4	5	13	27
Total (I+II)	**290**		**605**		**262**	**295**	**207**	**278**
Expenditure & Provisions								
III. Interest expended	**168**	Not available	**559**	Not available	**161**	**205**	**125**	**154**
(a) Interest on Deposits	102		521		137	175	92	119
(b) Interest on RBI/inter-bank borrowings	65		38		24	30	6	8
(c) Others	1		—		—	—	26	27
IV. Operating expenses	**145**		**481**		**400**	**176**	**119**	**102**
(a) Payments to and provision for Employees	112		278		347	123	82	87
(b) Rent, Taxes and Lighting	7		8		4	4	2	3
(c) Printing and Stationery	1		4		3	3	2	1
(d) Advertisement and Publicity	—		—		—	—	1	—
(e) Depreciation on Bank's Property	2		2		1	1	1	2
(f) Directors' fees, allowances and expenses	—		—		—	—	—	—
(g) Auditors' fees and expenses	—		1		—	—	1	—
(h) Law charges	—		—		—	—	—	—
(i) Postage, telegrams, telephones, etc.	1		1		—	—	1	1
(j) Repairs and Maintenance	1		2		1	—	—	—
(k) Insurance	17		65		27	2	24	1
(l) Other expenditure	5		119		16	42	6	7
V. Provisions and contingencies	**2**		**—**		**—**	**545**	**17**	**21**
Total Expenses	**315**		**1,040**		**561**	**926**	**2,601**	**277**
VI. Profit/Loss	**(25)**		**(435)**		**(300)**	**(631)**	**(53)**	**1**
Total (III + IV + V + VI)	**290**		**605**	**—**	**262**	**295**	**207**	**278**

Note : Figures in brackets indicate loss

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	Nadia Kshetriya Gramin Bank 1995	Nadia Kshetriya Gramin Bank 1996	Nagaland Gramin Bank 1995	Nagaland Gramin Bank 1996	Nagarjuna Gramin Bank 1995	Nagarjuna Gramin Bank 1996	Nainital Almora Kshetriya Gramin Bank 1995	Nainital Almora Kshetriya Gramin Bank 1996
	For the year ended 31st March							
	(241)	(242)	(243)	(244)	(245)	(246)	(247)	(248)
Income								
I. Interest earned	**472**	**534**	**18**	**37**	**1,087**	**1,295**	**274**	**394**
(a) Interest/Discount on Advances/Bills	215	134	4	4	458	542	155	233
(b) Income on Investments	38	156	—	—	101	392	110	158
(c) Interest on balances with RBI and other inter-bank funds	219	245	—	32	529	361	9	3
(d) Others	—	—	14	—	—	—	—	—
II. Other income	**3**	**5**	**5**	**6**	**73**	**251**	**13**	**22**
(a) Commission, Exchange, Brokerage, etc.	3	5	—	1	54	42	1	3
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	—	—	5	5	19	209	11	19
Total (I+II)	**475**	**539**	**23**	**43**	**1,160**	**1,546**	**287**	**416**
Expenditure & Provisions								
III. Interest expended	**349**	**450**	**15**	**25**	**664**	**861**	**239**	**315**
(a) Interest on Deposits	294	373	10	12	551	738	197	264
(b) Interest on RBI/inter-bank borrowings	54	77	5	13	97	121	42	49
(c) Others	—	—	—	—	17	2	1	1
IV. Operating expenses	**258**	**294**	**26**	**28**	**694**	**724**	**203**	**204**
(a) Payments to and provision for Employees	208	240	23	25	578	645	153	173
(b) Rent, Taxes and Lighting	4	5	1	1	16	18	8	10
(c) Printing and Stationery	2	5	—	—	10	9	3	4
(d) Advertisement and Publicity	—	—	—	—	1	—	—	—
(e) Depreciation on Bank's Property	2	2	—	—	3	3	4	3
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	—	—	1	1	—	1
(h) Law charges	—	—	—	—	—	2	—	—
(i) Postage, telegrams, telephones, etc.	—	—	—	—	3	3	1	2
(j) Repairs and Maintenance	—	—	—	—	1	1	2	3
(k) Insurance	—	2	1	1	51	9	22	1
(l) Other expenditure	40	39	1	—	30	33	9	7
V. Provisions and contingencies	**43**	**1,256**	**—**	**28**	**—**	**53**	**27**	**27**
Total Expenses	**651**	**2,000**	**41**	**53**	**1,359**	**1,638**	**469**	**546**
VI. Profit/Loss	**(176)**	**(1,461)**	**(18)**	**(10)**	**(198)**	**(92)**	**(182)**	**(130)**
Total (III + IV + V + VI)	**475**	**539**	**23**	**43**	**1,160**	**1,546**	**287**	**416**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Nalanda Gramin Bank		Netravati Gramin Bank		Nimar Kshetriya Gramin Bank		North Malabar Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(249)	(250)	(251)	(252)	(253)	(254)	(255)	(256)
Income								
I. Interest earned	**266**	**275**	**94**	**130**	**297**	**506**	**1,803**	**2,284**
(a) Interest/Discount on Advances/Bills	157	73	61	83	123	271	1,468	1,795
(b) Income on Investments	109	—	1	4	13	116	335	489
(c) Interest on balances with RBI and other inter-bank funds	—	202	32	44	162	119	—	—
(d) Others	—	—	—	—	—	—	—	—
II. Other income	**8**	**17**	**8**	**15**	**27**	**36**	**188**	**239**
(a) Commission, Exchange, Brokerage, etc.	1	1	1	2	7	3	25	29
(b) Net profit/loss on sale of Investments	—	—	—	—	—	1	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	7	16	7	13	20	32	163	210
Total (I+II)	**274**	**293**	**102**	**145**	**324**	**542**	**1,991**	**2,523**
Expenditure & Provisions								
III. Interest expended	**308**	**373**	**72**	**97**	**282**	**447**	**918**	**1,213**
(a) Interest on Deposits	289	363	53	73	240	377	545	737
(b) Interest on RBI/inter-bank borrowings	19	10	19	25	4	5	374	477
(c) Others	—	—	—	—	38	66	—	—
IV. Operating expenses	**279**	**337**	**87**	**92**	**285**	**291**	**857**	**1,090**
(a) Payments to and provision for Employees	228	258	73	82	225	243	664	912
(b) Rent, Taxes and Lighting	4	5	2	3	6	8	23	25
(c) Printing and Stationery	1	2	1	1	3	5	10	13
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	2	—	—	2	3	4	5
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	1	—	—	—	1	2	2
(h) Law charges	—	—	—	—	—	—	1	—
(i) Postage, telegrams, telephones, etc.	1	2	1	1	1	2	13	14
(j) Repairs and Maintenance	—	—	—	—	2	2	1	1
(k) Insurance	1	1	9	1	—	—	6	7
(l) Other expenditure	41	67	2	3	44	27	134	111
V. Provisions and contingencies	**52**	**99**	**—**	**—**	**31**	**(59)**	**—**	**—**
Total Expenses	**639**	**809**	**159**	**189**	**597**	**(797)**	**1,775**	**2,304**
VI. Profit/Loss	**(365)**	**(516)**	**(56)**	**(44)**	**(273)**	**(255)**	**215**	**219**
Total (III + IV + V + VI)	**274**	**293**	**102**	**145**	**324**	**542**	**1,991**	**2,523**

Note : Figures in brackets indicate loss

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Palamau Kshetriya Gramin Bank		Panchmahal Gramin Bank		Pandyan Gramin Bank		Parvatiya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(257)	(258)	(259)	(260)	(261)	(262)	(263)	(264)
Income								
I. Interest earned	**317**	**474**	**365**	**483**	**1,171**	**1,601**	**258**	**282**
(a) Interest/Discount on Advances/Bills	148	93	255	316	833	1,103	67	59
(b) Income on Investments	—	162	42	60	337	498	137	140
(c) Interest on balances with RBI and other inter-bank funds	169	219	62	100	—	—	53	83
(d) Others	—	—	5	7	1	—	—	—
II. Other income	**9**	**10**	**28**	**27**	**79**	**133**	**14**	**22**
(a) Commission, Exchange, Brokerage, etc.	8	9	7	8	73	114	1	1
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	1	—	—	—	—	1	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	—	2	21	19	5	17	13	21
Total (I+II)	**326**	**484**	**393**	**510**	**1,250**	**1,734**	**271**	**304**
Expenditure & Provisions								
III. Interest expended	**290**	**430**	**300**	**397**	**845**	**1,175**	**157**	**224**
(a) Interest on Deposits	277	418	209	277	560	910	132	196
(b) Interest on RBI/inter-bank borrowings	13	11	91	121	27	80	25	28
(c) Others	—	—	—	—	258	186	—	—
IV. Operating expenses	**314**	**344**	**215**	**267**	**809**	**888**	**104**	**101**
(a) Payments to and provision for Employees	252	287	159	190	621	736	79	86
(b) Rent, Taxes and Lighting	7	9	5	7	18	23	14	3
(c) Printing and Stationery	4	5	4	4	11	16	2	2
(d) Advertisement and Publicity	—	—	—	—	1	1	—	—
(e) Depreciation on Bank's Property	2	2	3	3	8	7	1	2
(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.	1	1	1	2	10	10	1	1
(j) Repairs and Maintenance	1	1	—	1	2	1	—	—
(k) Insurance	33	22	—	—	82	39	—	1
(l) Other expenditure	15	16	41	58	54	52	7	5
V. Provisions and contingencies	**118**	**106**	**—**	**—**	**164**	**232**	**—**	**—**
Total Expenses	**722**	**880**	**515**	**665**	**1,818**	**2,296**	**262**	**324**
VI. Profit/Loss	**(396)**	**(396)**	**(122)**	**(155)**	**(568)**	**(562)**	**9**	**(20)**
Total (III + IV + V + VI)	**326**	**484**	**393**	**510**	**1,250**	**1,734**	**271**	**304**

Note : Figures in brackets indicate loss

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Patliputra Gramin Bank		Pinakini Gramin Bank		Pithoragarh Kshetriya Gramin Bank		Pragjyotish Gaonlia Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(265)	(266)	(267)	(268)	(269)	(270)	(271)	(272)
Income								
I. Interest earned	**58**	**62**	**834**	**758**	**239**	**355**	**1,566**	**2,180**
(a) Interest/Discount on Advances/Bills	7	14	610	498	85	129	804	946
(b) Income on Investments	—	16	—	—	18	83	762	—
(c) Interest on balances with RBI and other inter-bank funds	51	32	223	260	135	142	—	1,234
(d) Others	—	—	—	—	—	—	—	—
II. Other income	**1**	**1**	**26**	**39**	**17**	**15**	**42**	**73**
(a) Commission, Exchange, Brokerage, etc.	—	—	13	18	9	5	20	31
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	1	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	—	—	13	20	8	10	23	41
Total (I+II)	**59**	**62**	**860**	**797**	**256**	**370**	**1,608**	**2,253**
Expenditure & Provisions								
III. Interest expended	**62**	**86**	**661**	**648**	**163**	**235**	**915**	**1,111**
(a) Interest on Deposits	59	81	437	508	142	211	706	890
(b) Interest on RBI/inter-bank borrowings	—	4	224	140	21	24	210	222
(c) Others	4	—	—	—	—	—	—	—
IV. Operating expenses	**64**	**70**	**573**	**482**	**90**	**93**	**891**	**1,048**
(a) Payments to and provision for Employees	51	54	340	385	69	78	672	897
(b) Rent, Taxes and Lighting	2	2	9	10	4	5	20	25
(c) Printing and Stationery	1	1	6	6	2	2	12	13
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	2	3	4	1	1	7	7
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	1	1	—	—	2	2
(h) Law charges	—	—	—	1	—	—	—	1
(i) Postage, telegrams, telephones, etc.	—	—	3	3	1	1	4	4
(j) Repairs and Maintenance	—	—	—	—	—	—	2	2
(k) Insurance	1	1	1	2	8	2	3	5
(l) Other expenditure	6	7	209	70	6	6	169	93
V. Provisions and contingencies	**—**	**—**	**—**	**—**	**—**	**—**	**374**	**442**
Total Expenses	**126**	**155**	**1,234**	**1,129**	**253**	**329**	**2,181**	**2,601**
VI. Profit/Loss	**(67)**	**(93)**	**(374)**	**(332)**	**3**	**41**	**(572)**	**(348)**
Total (III + IV + V + VI)	**59**	**62**	**860**	**797**	**256**	**370**	**1,608**	**2,253**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Pratapgarh Kshetriya Gramin Bank		Prathama Bank		Puri Gramin Bank		Rae Bareilly Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(273)	(274)	(275)	(276)	(277)	(278)	(279)	(280)
Income								
I. Interest earned	**654**	**709**	**2,392**	**2,824**	**497**	**596**	**731**	**842**
(a) Interest/Discount on Advances/Bills	274	202	1,462	1,571	273	317	238	187
(b) Income on Investments	354	495	883	1,170	220	275	20	189
(c) Interest on balances with RBI and other inter-bank funds	26	12	47	83	5	4	473	466
(d) Others	—	—	—	—	—	—	—	—
II. Other income	**31**	**25**	**305**	**296**	**26**	**30**	**32**	**50**
(a) Commission, Exchange, Brokerage, etc.	12	9	14	21	12	16	4	4
(b) Net profit/loss on sale of Investments	—	—	—	—	—	1	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	1	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	19	16	292	274	13	14	29	46
Total (I+II)	**685**	**735**	**2,698**	**3,120**	**522**	**626**	**763**	**892**
Expenditure & Provisions								
III. Interest expended	**437**	**536**	**1,420**	**1,786**	**496**	**641**	**561**	**629**
(a) Interest on Deposits	402	495	998	1,273	365	487	509	577
(b) Interest on RBI/inter-bank borrowings	35	41	422	513	131	154	52	52
(c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**310**	**371**	**1,212**	**1,366**	**501**	**544**	**388**	**367**
(a) Payments to and provision for Employees	254	295	842	1,146	377	485	285	321
(b) Rent, Taxes and Lighting	5	6	26	29	13	14	5	5
(c) Printing and Stationery	3	3	12	13	7	6	4	5
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	2	6	6	3	2	2	3
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	1	1	2	2	1	1	1	1
(h) Law charges	—	—	1	1	47	—	—	—
(i) Postage, telegrams, telephones, etc.	1	1	12	12	2	2	1	2
(j) Repairs and Maintenance	1	1	2	2	—	—	1	2
(k) Insurance	32	48	272	118	26	9	31	13
(l) Other expenditure	13	14	—	37	25	24	58	16
V. Provisions and contingencies	**67**	**1,268**	**65**	**194**	**40**	**70**	**74**	**11**
Total Expenses	**813**	**2,175**	**2,697**	**3,346**	**1,037**	**1,255**	**1,023**	**1,007**
VI. Profit/Loss	**(128)**	**(1,440)**	**1**	**(226)**	**(515)**	**(629)**	**(260)**	**(115)**
Total (III + IV + V + VI)	**685**	**735**	**2,698**	**3,120**	**522**	**626**	**763**	**892**

Note : Figures in brackets indicate loss

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Raigarh Kshetriya Gramin Bank		Rajgarh Sehore Kshetriya Gramin Bank		Ranchi Kshetriya Gramin Bank		Rani Laxmibai Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(281)	(282)	(283)	(284)	(285)	(286)	(287)	(288)
Income								
I. Interest earned	**206**	**270**	**103**	**207**	**152**	**272**	**181**	**145**
(a) Interest/Discount on Advances/Bills	67	69	43	92	26	112	147	71
(b) Income on Investments	1	53	6	46	—	52	—	—
(c) Interest on balances with RBI and other inter-bank funds	138	148	55	69	127	108	—	—
(d) Others	—	—	—	—	—	—	34	74
II. Other income	**20**	**21**	**14**	**6**	**7**	**82**	**8**	**5**
(a) Commission, Exchange, Brokerage, etc.	11	9	4	3	1	3	1	2
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	2	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	9	13	10	3	4	79	7	3
Total (I+II)	**226**	**291**	**117**	**213**	**159**	**354**	**189**	**150**
Expenditure & Provisions								
III. Interest expended	**204**	**276**	**127**	**205**	**238**	**313**	**196**	**237**
(a) Interest on Deposits	191	256	119	183	221	295	149	188
(b) Interest on RBI/inter-bank borrowings	13	20	1	3	17	—	—	—
(c) Others	—	—	7	19	—	18	47	49
IV. Operating expenses	**215**	**238**	**153**	**163**	**314**	**316**	**212**	**215**
(a) Payments to and provision for Employees	177	203	130	141	262	280	160	162
(b) Rent, Taxes and Lighting	4	5	5	6	7	8	37	34
(c) Printing and Stationery	3	3	2	3	2	3	3	3
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	1	1	2	2	1	1	2	2
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	—	—	—	—	—	—
(h) Law charges	—	—	—	—	—	1	—	—
(i) Postage, telegrams, telephones, etc.	1	1	1	1	1	1	1	1
(j) Repairs and Maintenance	1	—	1	—	1	1	—	—
(k) Insurance	16	9	—	—	1	1	1	—
(l) Other expenditure	12	15	12	10	40	21	8	12
V. Provisions and contingencies	**—**	**—**	**7**	**15**	**44**	**74**	**47**	**30**
Total Expenses	**419**	**514**	**286**	**383**	**596**	**702**	**455**	**481**
VI. Profit/Loss	**(193)**	**(223)**	**(169)**	**(170)**	**(436)**	**(348)**	**(266)**	**(331)**
Total (III + IV + V + VI)	**226**	**291**	**117**	**213**	**159**	**354**	**189**	**150**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Rashikulya Gramya Bank		Ratlam Mandsaur Kshetriya Gramin Bank		Ratnagiri Sindhudurg Gramin Bank		Rayalseema Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(289)	(290)	(291)	(292)	(293)	(294)	(295)	(296)
Income								
I. Interest earned	**493**	**616**	**183**	**325**	**198**	**251**	**2,294**	**2,512**
(a) Interest/Discount on Advances/Bills	271	246	97	130	70	99	1,703	1,741
(b) Income on Investments	—	363	—	—	17	74	18	96
(c) Interest on balances with RBI and other inter-bank funds	222	6	86	195	111	78	573	675
(d) Others	—	—	—	—	—	—	—	—
II. Other income	**15**	**24**	**27**	**24**	**4**	**16**	**145**	**218**
(a) Commission, Exchange, Brokerage, etc.	5	6	9	15	1	2	48	41
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	1	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	9	18	18	9	3	14	97	177
Total (I+II)	**508**	**640**	**210**	**349**	**202**	**267**	**2,439**	**2,730**
Expenditure & Provisions								
III. Interest expended	**400**	**541**	**165**	**260**	**161**	**213**	**1,484**	**1,803**
(a) Interest on Deposits	319	423	141	225	136	185	1,039	1,282
(b) Interest on RBI/inter-bank borrowings	20	28	23	35	22	28	446	505
(c) Others	62	90	—	—	4	—	—	17
IV. Operating expenses	**306**	**328**	**148**	**154**	**126**	**141**	**816**	**1,003**
(a) Payments to and provision for Employees	231	247	114	129	104	120	643	883
(b) Rent, Taxes and Lighting	6	7	4	6	3	4	15	21
(c) Printing and Stationery	4	4	2	2	1	3	12	13
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	2	2	2	2	1	1	6	6
(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	1	2	1	1	9	11
(j) Repairs and Maintenance	1	1	—	—	—	1	—	—
(k) Insurance	43	41	17	3	8	2	3	3
(l) Other expenditure	16	24	8	11	7	7	125	65
V. Provisions and contingencies	**84**	**116**	**9**	**—**	**13**	**15**	**94**	**—**
Total Expenses	**791**	**985**	**322**	**414**	**300**	**369**	**2,394**	**2,806**
VI. Profit/Loss	**(283)**	**(345)**	**(112)**	**(65)**	**(98)**	**(102)**	**44**	**(76)**
Total (III + IV + V + VI)	**508**	**640**	**210**	**349**	**202**	**267**	**2,439**	**2,730**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Rewa Siddhi Kshetriya Gramin Bank		Sabarkantha-Gandhi-nagar Gaonlia Bank		Sagar Kshetriya Gramin Bank		Sahyadri Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(297)	(298)	(299)	(300)	(301)	(302)	(303)	(304)
Income								
I. Interest earned	**821**	**1,172**	**158**	**288**	**1,335**	**1,324**	**256**	**287**
(a) Interest/Discount on Advances/Bills	319	307	90	131	454	171	179	218
(b) Income on Investments	71	298	68	44	152	445	8	69
(c) Interest on balances with RBI and other inter-bank funds	432	567	—	113	730	708	69	—
(d) Others	—	—	—	—	—	—	—	—
II. Other income	**56**	**36**	**11**	**26**	**51**	**32**	**53**	**80**
(a) Commission, Exchange, Brokerage, etc.	33	4	8	9	49	29	5	6
(b) Net profit/loss on sale of Investments	—	—	—	—	—	1	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	1	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	22	32	2	17	2	3	47	74
Total (I+II)	**877**	**1,208**	**168**	**315**	**1,386**	**1,357**	**309**	**367**
Expenditure & Provisions								
III. Interest expended	**538**	**767**	**123**	**215**	**870**	**1,051**	**177**	**236**
(a) Interest on Deposits	493	691	94	172	799	942	116	150
(b) Interest on RBI/inter-bank borrowings	45	76	—	4	72	36	61	87
(c) Others	—	—	29	39	—	74	—	—
IV. Operating expenses	**431**	**474**	**102**	**97**	**525**	**614**	**130**	**124**
(a) Payments to and provision for Employees	343	382	80	86	473	548	76	97
(b) Rent, Taxes and Lighting	7	10	3	3	20	22	5	5
(c) Printing and Stationery	5	7	2	2	7	7	1	2
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	3	3	1	2	3	4	2	2
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	1	1	—	—	1	1	—	—
(h) Law charges	—	—	—	—	1	—	—	—
(i) Postage, telegrams, telephones, etc.	2	3	—	1	1	1	1	2
(j) Repairs and Maintenance	1	1	—	—	—	2	1	2
(k) Insurance	38	39	13	2	2	14	—	—
(l) Other expenditure	31	29	3	2	18	13	42	13
V. Provisions and contingencies	**346**	**599**	**4**	**318**	**155**	**1,352**	**—**	**—**
Total Expenses	**1,315**	**1,840**	**230**	**630**	**1,551**	**3,017**	**307**	**360**
VI. Profit/Loss	**(438)**	**(632)**	**(61)**	**(316)**	**(165)**	**(1,660)**	**2**	**6**
Total (III + IV + V + VI)	**877**	**1,208**	**168**	**315**	**1,386**	**1,357**	**309**	**367**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Samastipur Kshetriya Gramin Bank		Samyut Kshetriya Gramin Bank		Sangameshwar Gramin Bank		Santhal Parganas Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(305)	(306)	(307)	(308)	(309)	(310)	(311)	(312)
Income								
I. Interest earned	**53**	**211**	**2,761**	**3,345**	**587**	**682**	**1,272**	**1,298**
(a) Interest/Discount on Advances/Bills	53	211	531	275	418	455	333	230
(b) Income on Investments	—	—	340	855	—	—	120	480
(c) Interest on balances with RBI and other inter-bank funds	—	—	1,890	2,215	—	—	819	588
(d) Others	—	—	—	—	169	227	—	—
II. Other income	**14**	**24**	**149**	**84**	**29**	**29**	**12**	**35**
(a) Commission, Exchange, Brokerage, etc.	6	9	111	52	10	8	1	15
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	8	15	39	31	20	20	11	20
Total (I+II)	**66**	**235**	**2,910**	**3,429**	**616**	**711**	**1,284**	**1,333**
Expenditure & Provisions								
III. Interest expended	**249**	**372**	**1,803**	**2,134**	**401**	**516**	**976**	**760**
(a) Interest on Deposits	218	348	1,682	2,011	259	352	580	672
(b) Interest on RBI/inter-bank borrowings	32	24	7	13	—	—	87	88
(c) Others	—	—	114	110	142	165	309	—
IV. Operating expenses	**300**	**337**	**856**	**1,083**	**297**	**1,496**	**478**	**449**
(a) Payments to and provision for Employees	239	285	684	881	218	319	378	406
(b) Rent, Taxes and Lighting	5	8	13	15	5	6	6	7
(c) Printing and Stationery	3	4	8	10	5	7	4	4
(d) Advertisement and Publicity	—	—	—	1	—	—	—	—
(e) Depreciation on Bank's Property	1	2	4	5	2	2	1	1
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	1	2	1	1	1	1
(h) Law charges	—	—	—	1	—	—	—	—
(i) Postage, telegrams, telephones, etc.	1	1	3	4	3	3	1	1
(j) Repairs and Maintenance	1	1	2	3	—	—	—	—
(k) Insurance	29	17	101	119	42	1	61	9
(l) Other expenditure	21	19	39	42	20	1,157	26	19
V. Provisions and contingencies	**—**	**—**	**—**	**—**	**—**	**—**	**38**	**92**
Total Expenses	**550**	**709**	**2,659**	**3,217**	**698**	**2,012**	**1,491**	**1,300**
VI. Profit/Loss	**(484)**	**(474)**	**251**	**212**	**(81)**	**(1,301)**	**(208)**	**33**
Total (III + IV + V + VI)	**66**	**235**	**2,910**	**3,429**	**616**	**711**	**1,284**	**1,333**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	Saran Kshetriya Gramin Bank 1995 (313)	Saran Kshetriya Gramin Bank 1996 (314)	Sarayu Kshetriya Gramin Bank 1995 (315)	Sarayu Kshetriya Gramin Bank 1996 (316)	Shahjahnpur Kshetriya Gramin Bank 1995 (317)	Shahjahnpur Kshetriya Gramin Bank 1996 (318)	Shahdol Kshetriya Gramin Bank 1995 (319)	Shahdol Kshetriya Gramin Bank 1996 (320)
Income								
I. Interest earned	**344**	**105**	**424**	**565**	**202**	**300**	**117**	**93**
(a) Interest/Discount on Advances/Bills	197	56	134	145	107	118	72	19
(b) Income on Investments	—	—	19	408	16	35	—	—
(c) Interest on balances with RBI and other inter-bank funds	147	50	272	12	79	147	45	74
(d) Others	—	—	—	—	—	—	—	—
II. Other income	**15**	**144**	**25**	**27**	**27**	**22**	**6**	**8**
(a) Commission, Exchange, Brokerage, etc.	1	1	25	26	1	3	6	8
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	15	143	—	1	26	19	—	—
Total (I+II)	**359**	**249**	**450**	**592**	**229**	**322**	**123**	**100**
Expenditure & Provisions								
III. Interest expended	**301**	**331**	**234**	**283**	**151**	**205**	**127**	**172**
(a) Interest on Deposits	285	318	190	239	113	152	121	167
(b) Interest on RBI/inter-bank borrowings	16	13	44	44	—	—	6	6
(c) Others	—	—	—	1	38	54	—	—
IV. Operating expenses	**222**	**225**	**166**	**184**	**158**	**176**	**149**	**187**
(a) Payments to and provision for Employees	178	196	125	140	98	109	121	161
(b) Rent, Taxes and Lighting	3	3	3	4	2	3	2	3
(c) Printing and Stationery	1	2	2	2	2	3	1	2
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	1	1	2	2	2	2	1	1
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	—	—	—	—	—	—
(h) Law charges	—	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	—	—	1	2	—	1	1	—
(j) Repairs and Maintenance	1	1	—	—	3	3	—	—
(k) Insurance	33	6	27	26	14	2	17	11
(l) Other expenditure	4	15	5	7	37	53	7	9
V. Provisions and contingencies	**22**	**1,083**	**33**	**96**	**—**	**49**	**94**	**—**
Total Expenses	**545**	**1,639**	**432**	**564**	**309**	**381**	**370**	**359**
VI. Profit/Loss	**(186)**	**(1,389)**	**17**	**28**	**(79)**	**(59)**	**(247)**	**(259)**
Total (III + IV + V + VI)	**359**	**249**	**450**	**592**	**229**	**322**	**123**	**100**

For the year ended 31st March.

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	Sharada Gramin Bank		Shekhawati Kshetriya Gramin Bank		Shivalik Kshetriya Gramin Bank		Shivpuri Guna Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(321)	(322)	(323)	(324)	(325)	(326)	(327)	(328)
Income								
I. Interest earned	**335**	**497**	**927**	**1,119**	**481**	**652**	**259**	**338**
(a) Interest/Discount on Advances/Bills	110	72	537	417	186	177	102	117
(b) Income on Investments	—	11	60	204	93	212	5	34
(c) Interest on balances with RBI and other inter-bank funds	224	415	329	498	203	263	152	187
(d) Others	—	—	—	—	—	—	—	—
II. Other income	**9**	**8**	**33**	**63**	**22**	**44**	**9**	**16**
(a) Commission, Exchange, Brokerage, etc.	7	8	20	46	2	3	7	8
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	2	—	13	17	20	40	3	8
Total (I+II)	**344**	**505**	**960**	**1,183**	**503**	**695**	**268**	**354**
Expenditure & Provisions								
III. Interest expended	**307**	**396**	**799**	**976**	**311**	**399**	**286**	**401**
(a) Interest on Deposits	286	376	707	857	272	355	270	374
(b) Interest on RBI/inter-bank borrowings	2	—	—	—	38	44	16	27
(c) Others	19	20	92	118	—	—	—	—
IV. Operating expenses	**208**	**384**	**475**	**536**	**235**	**186**	**253**	**262**
(a) Payments to and provision for Employees	170	345	359	446	176	156	197	239
(b) Rent, Taxes and Lighting	4	4	4	4	3	4	7	9
(c) Printing and Stationery	2	3	4	5	2	2	3	3
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	1	1	4	4	2	2	2	2
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	1	1	—	—	—	1
(h) Law charges	—	—	2	1	—	1	—	—
(i) Postage, telegrams, telephones, etc.	2	2	4	5	1	1	2	2
(j) Repairs and Maintenance	—	—	1	1	—	1	1	1
(k) Insurance	18	19	1	2	34	5	13	—
(l) Other expenditure	10	10	95	67	15	14	27	5
V. Provisions and contingencies	**36**	**78**	**28**	**30**	**36**	**31**	**11**	**121**
Total Expenses	**551**	**858**	**1,301**	**1,541**	**582**	**617**	**550**	**784**
VI. Profit/Loss	**(207)**	**(353)**	**(342)**	**(358)**	**(78)**	**78**	**(282)**	**(430)**
Total (III + IV + V + VI)	**344**	**505**	**960**	**1,183**	**503**	**695**	**268**	**354**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Shri Sathavahana Gramin Bank		Shri Venkateswara Gramin Bank		Singbhumi Kshetriya Gramin Bank		Siwan Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(329)	(330)	(331)	(332)	(333)	(334)	(335)	(336)
<u>**Income**</u>								
I. Interest earned	**512**	**511**		**785**	**280**	**442**	**544**	**858**
(a) Interest/Discount on Advances/Bills	348	245		522	95	72	187	199
(b) Income on Investments	—	60		13	35	181	26	111
(c) Interest on balances with RBI and other inter-bank funds	160	197		250	151	190	331	548
(d) Others	4	9		—	—	—	—	—
II. Other income	**17**	**24**		**58**	**5**	**16**	**28**	**19**
(a) Commission, Exchange, Brokerage, etc.	10	14		21	1	4	16	4
(b) Net profit/loss on sale of Investments	—	—		—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—		—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—		—	—	1	—	—
(e) Net profit on Exchange transaction	—	—		—	—	—	—	—
(f) Miscellaneous Income	6	10		36	5	11	11	15
Total (I+II)	**529**	**535**		**842**	**285**	**458**	**572**	**877**
<u>**Expenditure & Provisions**</u>								
III. Interest expended	**378**	**460**	Not available	**634**	**274**	**364**	**394**	**519**
(a) Interest on Deposits	278	360		472	246	346	362	491
(b) Interest on RBI/inter-bank borrowings	100	100		162	28	18	32	28
(c) Others	—	—		—	—	—	—	—
IV. Operating expenses	**196**	**251**		**409**	**268**	**292**	**257**	**303**
(a) Payments to and provision for Employees	137	190		361	236	263	198	261
(b) Rent, Taxes and Lighting	4	5		10	6	6	4	4
(c) Printing and Stationery	3	4		6	2	9	2	3
(d) Advertisement and Publicity	—	—		—	—	—	—	—
(e) Depreciation on Bank's Property	2	2		3	1	2	1	2
(f) Directors' fees, allowances and expenses	—	—		—	—	—	—	—
(g) Auditors' fees and expenses	1	1		1	—	1	—	1
(h) Law charges	—	—		—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	1	1		6	—	1	—	—
(j) Repairs and Maintenance	—	1		2	1	1	—	—
(k) Insurance	41	41		4	1	1	43	7
(l) Other expenditure	8	8		16	20	9	8	24
V. Provisions and contingencies	**57**	**69**		**1,179**	**67**	**13**	**37**	**—**
Total Expenses	**632**	**781**		**2,222**	**609**	**669**	**688**	**822**
VI. Profit/Loss	**(103)**	**(246)**		**(1,380)**	**(323)**	**(211)**	**(117)**	**(55)**
Total (III + IV + V + VI)	**529**	**535**		**842**	**285**	**458**	**572**	**877**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Solapur Gramin Bank		South Malabar Gramin Bank		Sravasthi Kshetriya Gramin Bank		Sree Ananta Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(337)	(338)	(339)	(340)	(341)	(342)	(343)	(344)
Income								
I. Interest earned	**140**	**188**	**2,871**	**3,047**	**686**	**817**	**972**	**1,253**
(a) Interest/Discount on Advances/Bills	111	152	2,010	2,206	350	278	736	917
(b) Income on Investments	—	2	224	358	26	141	—	2
(c) Interest on balances with RBI and other inter-bank funds	24	31	637	481	310	398	236	335
(d) Others	4	4	—	3	—	—	—	—
II. Other income	**3**	**8**	**228**	**210**	**30**	**40**	**74**	**92**
(a) Commission, Exchange, Brokerage, etc.	—	1	210	206	30	39	16	18
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	3	7	18	4	—	—	58	74
Total (I+II)	**143**	**196**	**3,099**	**3,257**	**716**	**857**	**1,046**	**1,345**
Expenditure & Provisions								
III. Interest expended	**129**	**152**	**1,545**	**1,692**	**491**	**573**	**595**	**793**
(a) Interest on Deposits	86	115	878	980	404	473	412	569
(b) Interest on RBI/inter-bank borrowings	36	37	668	712	87	100	183	219
(c) Others	7	—	—	—	—	—	—	5
IV. Operating expenses	**116**	**141**	**1,285**	**1,480**	**440**	**381**	**370**	**471**
(a) Payments to and provision for Employees	91	111	1,085	1,284	351	346	249	366
(b) Rent, Taxes and Lighting	3	4	37	39	5	7	8	8
(c) Printing and Stationery	1	3	15	14	3	4	5	7
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	1	2	9	8	2	4	3	6
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	2	2	1	1	1	1
(h) Law charges	—	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	1	1	21	19	1	1	4	6
(j) Repairs and Maintenance	—	—	3	3	1	1	—	—
(k) Insurance	11	12	20	9	66	6	2	1
(l) Other expenditure	7	7	94	102	10	11	97	75
V. Provisions and contingencies	**16**	**18**	**58**	**33**	**72**	**128**	**37**	**44**
Total Expenses	**261**	**315**	**2,889**	**3,205**	**1,003**	**1,082**	**1,002**	**1,308**
VI. Profit/Loss	**(117)**	**(119)**	**211**	**52**	**(287)**	**(225)**	**44**	**37**
Total (III + IV + V + VI)	**143**	**196**	**3,099**	**3,257**	**716**	**857**	**1,046**	**1,345**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Sri Saraswati Gramin Bank		Sri Visakha Gramin Bank		Sriganganagar Kshetriya Gramin Bank		Srirama Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(345)	(346)	(347)	(348)	(349)	(350)	(351)	(352)
Income								
I. Interest earned	**911**	**1,065**	**1,603**	**2,091**	**112**	**215**	**432**	**508**
(a) Interest/Discount on Advances/Bills	464	478	940	1,220	45	81	321	294
(b) Income on Investments	418	567	609	853	—	16	—	62
(c) Interest on balances with RBI and other inter-bank funds	23	21	54	18	68	118	112	152
(d) Others	7	—	—	—	—	—	—	—
II. Other income	**29**	**28**	**99**	**61**	**12**	**24**	**14**	**18**
(a) Commission, Exchange, Brokerage, etc.	17	18	74	48	2	4	8	9
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	1	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	11	11	24	13	10	20	6	9
Total (I+II)	**940**	**1,093**	**1,702**	**2,152**	**124**	**240**	**447**	**525**
Expenditure & Provisions								
III. Interest expended	**594**	**730**	**1,146**	**1,614**	**152**	**239**	**265**	**312**
(a) Interest on Deposits	445	583	862	1,330	138	219	173	210
(b) Interest on RBI/inter-bank borrowings	35	32	284	284	14	20	92	102
(c) Others	115	115	—	—	—	—	—	—
IV. Operating expenses	**311**	**337**	**854**	**851**	**140**	**127**	**114**	**136**
(a) Payments to and provision for Employees	218	253	603	770	108	99	82	100
(b) Rent, Taxes and Lighting	8	9	20	22	3	4	3	4
(c) Printing and Stationery	4	5	12	17	2	2	2	3
(d) Advertisement and Publicity	—	—	4	6	—	—	—	—
(e) Depreciation on Bank's Property	4	4	3	3	1	1	3	2
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	1	1	2	2	—	—	—	—
(h) Law charges	—	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	1	2	8	8	1	1	—	—
(j) Repairs and Maintenance	—	1	2	3	—	—	1	1
(k) Insurance	29	35	139	4	15	9	22	21
(l) Other expenditure	46	27	61	16	11	10	1	5
V. Provisions and contingencies	**—**	**11**	**181**	**403**	**—**	**43**	**22**	**37**
Total Expenses	**905**	**1,078**	**2,181**	**2,868**	**292**	**409**	**401**	**484**
VI. Profit/Loss	**35**	**15**	**(479)**	**(716)**	**(168)**	**(169)**	**45**	**41**
Total (III + IV + V + VI)	**940**	**1,093**	**1,702**	**2,152**	**124**	**240**	**447**	**525**

Note : Figures in brackets indicate loss

— : Nil or Negligible.

Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Subansiri Gaonlia Bank		Sultanpur Kshetriya Gramin Bank		Surat-Bharuch Gramin Bank		Surendranagar Bhavnagar Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(353)	(354)	(355)	(356)	(357)	(358)	(359)	(360)
Income								
I. Interest earned	**181**	**185**	**1,555**	**1,581**	**288**	**425**	**130**	**186**
(a) Interest/Discount on Advances/Bills	85	28	523	474	135	177	77	105
(b) Income on Investments	—	43	824	1,046	43	66	—	3
(c) Interest on balances with RBI and other inter-bank funds	96	114	186	42	111	182	53	78
(d) Others	—	—	22	18	—	—	—	—
II. Other income	**5**	**10**	**68**	**40**	**14**	**49**	**16**	**35**
(a) Commission, Exchange, Brokerage, etc.	2	3	7	34	2	7	10	17
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	3	7	61	6	12	42	6	18
Total (I+II)	**185**	**195**	**1,623**	**1,621**	**302**	**474**	**146**	**221**
Expenditure & Provisions								
III. Interest expended	**152**	**169**	**958**	**1,116**	**192**	**261**	**112**	**171**
(a) Interest on Deposits	128	153	793	938	144	187	86	136
(b) Interest on RBI/inter-bank borrowings	24	16	102	149	48	70	5	7
(c) Others	—	—	63	30	—	5	21	28
IV. Operating expenses	**154**	**188**	**543**	**585**	**151**	**170**	**178**	**149**
(a) Payments to and provision for Employees	119	143	430	525	106	127	157	125
(b) Rent, Taxes and Lighting	4	4	10	19	4	5	6	6
(c) Printing and Stationery	2	3	5	5	2	2	2	3
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	1	1	3	3	1	1	1	2
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	1	1	—	—	—	—
(h) Law charges	—	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	1	1	1	1	1	1	1	1
(j) Repairs and Maintenance	—	—	1	1	—	—	—	—
(k) Insurance	1	1	80	9	21	25	3	2
(l) Other expenditure	25	33	12	20	15	9	8	10
V. Provisions and contingencies	**69**	**93**	**85**	**96**	**—**	**11**	**—**	**149**
Total Expenses	**375**	**449**	**1,585**	**1,797**	**343**	**442**	**290**	**321**
VI. Profit/Loss	**(190)**	**(254)**	**37**	**(176)**	**(41)**	**32**	**(144)**	**(100)**
Total (III + IV + V + VI)	**185**	**195**	**1,623**	**1,621**	**302**	**474**	**146**	**221**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	Surguja Kshetriya Gramin Bank		Thane Gramin Bank		Thar Anchalik Gramin Bank		Tripura Gramin Bank	
	For the year ended 31st March							
	1995	1996	1995	1996	1995	1996	1995	1996
	(361)	(362)	(363)	(364)	(365)	(366)	(367)	(368)
Income								
I. Interest earned	**320**	**336**	**205**	**254**	**200**	**220**	**1,156**	**525**
(a) Interest/Discount on Advances/Bills	169	84	32	28	111	98	892	124
(b) Income on Investments	—	—	10	94	89	—	—	60
(c) Interest on balances with RBI and other inter-bank funds	151	252	162	129	—	123	264	341
(d) Others	—	—	—	3	—	—	—	—
II. Other income	**13**	**17**	**6**	**11**	**15**	**28**	**23**	**24**
(a) Commission, Exchange, Brokerage, etc.	9	13	2	3	3	6	16	24
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	4	4	4	8	12	22	7	—
Total (I+II)	**333**	**353**	**210**	**265**	**215**	**248**	**1,179**	**549**
Expenditure & Provisions								
III. Interest expended	**292**	**385**	**96**	**110**	**197**	**244**	**736**	**841**
(a) Interest on Deposits	261	366	88	103	169	226	508	643
(b) Interest on RBI/inter-bank borrowings	2	—	8	7	—	18	228	198
(c) Others	28	18	—	—	28	—	—	—
IV. Operating expenses	**293**	**330**	**83**	**100**	**250**	**247**	**601**	**689**
(a) Payments to and provision for Employees	238	273	63	78	184	211	555	636
(b) Rent, Taxes and Lighting	4	5	3	3	4	4	15	16
(c) Printing and Stationery	3	3	2	2	2	2	5	6
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	1	2	3	4	2	2	3	3
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	1	—	—	—	—	1	1
(h) Law charges	—	—	—	—	—	—	1	1
(i) Postage, telegrams, telephones, etc.	1	—	—	—	1	1	2	2
(j) Repairs and Maintenance	—	1	1	1	—	—	2	2
(k) Insurance	36	38	1	2	18	15	4	1
(l) Other expenditure	9	7	9	10	39	11	12	20
V. Provisions and contingencies	**224**	**642**	**8**	**21**	**26**	**1,165**	**385**	**971**
Total Expenses	**809**	**1,356**	**187**	**231**	**473**	**1,656**	**1,722**	**2,501**
VI. Profit/Loss	**(476)**	**(1,003)**	**23**	**34**	**(258)**	**(1,407)**	**(543)**	**(1,952)**
Total (III + IV + V + VI)	**333**	**353**	**210**	**265**	**215**	**248**	**1,179**	**549**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Tulsi Kshetriya Gramin Bank		Tungabhadra Gramin Bank		Uttar Banganga Kshetriya Gramin Bank		Vaishali Kshetriya Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(369)	(370)	(371)	(372)	(373)	(374)	(375)	(376)
Income								
I. Interest earned	**401**	**444**	**2,356**	**3,018**	**892**	**773**	**814**	**731**
(a) Interest/Discount on Advances/Bills	179	131	1,349	1,576	493	222	471	133
(b) Income on Investments	222	310	293	665	7	114	—	—
(c) Interest on balances with RBI and other inter-bank funds	—	4	25	30	392	437	343	598
(d) Others	—	—	689	747	—	—	—	—
II. Other income	**22**	**22**	**205**	**254**	**119**	**122**	**14**	**11**
(a) Commission, Exchange, Brokerage, etc.	6	21	67	77	95	94	13	11
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	1	—	1	1	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	16	—	137	176	24	28	—	—
Total (I+II)	**423**	**466**	**2,562**	**3,271**	**1,011**	**895**	**827**	**742**
Expenditure & Provisions								
III. Interest expended	**333**	**404**	**1,460**	**1,823**	**608**	**722**	**862**	**990**
(a) Interest on Deposits	290	352	953	1,208	554	653	769	923
(b) Interest on RBI/inter-bank borrowings	43	51	507	615	54	69	93	66
(c) Others	—	—	—	—	—	—	—	—
IV. Operating expenses	**354**	**388**	**808**	**1,072**	**639**	**645**	**773**	**815**
(a) Payments to and provision for Employees	303	332	701	947	437	501	605	704
(b) Rent, Taxes and Lighting	4	5	17	19	9	10	10	10
(c) Printing and Stationery	2	3	10	12	3	4	4	5
(d) Advertisement and Publicity	—	—	—	—	1	—	—	—
(e) Depreciation on Bank's Property	2	2	6	7	3	4	2	2
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	1	1	1	2	1	1	1	1
(h) Law charges	—	1	—	—	1	1	—	—
(i) Postage, telegrams, telephones, etc.	2	2	12	13	2	2	1	1
(j) Repairs and Maintenance	1	1	2	2	—	—	—	—
(k) Insurance	37	38	2	1	5	3	131	71
(l) Other expenditure	3	3	56	67	177	118	19	18
V. Provisions and contingencies	**44**	**1,401**	**191**	**101**	**113**	**86**	**252**	**465**
Total Expenses	**730**	**2,192**	**2,459**	**2,996**	**1,359**	**1,454**	**1,888**	**2,269**
VI. Profit/Loss	**(307)**	**(1,726)**	**103**	**275**	**(348)**	**(559)**	**(1,061)**	**(1,527)**
Total (III + IV + V + VI)	**423**	**466**	**2,562**	**3,271**	**1,011**	**895**	**827**	**742**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Contd.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	Vallalar Gramin Bank 1995	Vallalar Gramin Bank 1996	Valsad-Dangs Gramin Bank 1995	Valsad-Dangs Gramin Bank 1996	Varada Gramin Bank 1995	Varada Gramin Bank 1996	Vidisha Bhopal Kshetriya Gramin Bank 1995	Vidisha Bhopal Kshetriya Gramin Bank 1996
	(377)	(378)	(379)	(380)	(381)	(382)	(383)	(384)
Income								
I. Interest earned	**184**	**328**	**311**	**396**	**176**	**344**	**60**	**115**
(a) Interest/Discount on Advances/Bills	130	200	142	150	126	257	33	48
(b) Income on Investments	—	4	53	85	44	76	—	19
(c) Interest on balances with RBI and other inter-bank funds	54	124	116	161	6	10	27	48
(d) Others	—	—	—	—	—	—	—	—
II. Other income	**28**	**42**	**14**	**12**	**37**	**43**	**5**	**7**
(a) Commission, Exchange, Brokerage, etc.	3	5	2	6	1	2	5	6
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	1	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	26	37	12	5	35	40	—	1
Total (I+II)	**213**	**370**	**325**	**408**	**213**	**386**	**65**	**123**
Expenditure & Provisions								
III. Interest expended	**109**	**180**	**197**	**254**	**109**	**214**	**54**	**112**
(a) Interest on Deposits	61	92	146	190	82	144	47	104
(b) Interest on RBI/inter-bank borrowings	15	44	3	5	5	7	7	8
(c) Others	33	44	47	58	22	63	—	—
IV. Operating expenses	**95**	**88**	**128**	**151**	**98**	**110**	**68**	**85**
(a) Payments to and provision for Employees	66	76	92	108	83	98	51	56
(b) Rent, Taxes and Lighting	2	3	3	4	2	2	3	5
(c) Printing and Stationery	2	2	2	2	1	2	2	4
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	1	1	2	2	1	1	1	2
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	—	—	—	—	—	—
(h) Law charges	—	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	1	1	1	1	1	1	1	2
(j) Repairs and Maintenance	1	1	—	—	—	—	—	—
(k) Insurance	21	2	—	—	—	—	5	7
(l) Other expenditure	1	1	29	33	10	4	4	10
V. Provisions and contingencies	**8**	**37**	**128**	**—**	**4**	**14**	**35**	**21**
Total Expenses	**213**	**305**	**324**	**406**	**211**	**338**	**157**	**219**
VI. Profit/Loss	**—**	**65**	**1**	**2**	**1**	**48**	**(92)**	**(96)**
Total (III + IV + V + VI)	**213**	**370**	**325**	**408**	**213**	**386**	**65**	**123**

For the year ended 31st March

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.

TABLE 48: EARNINGS AND EXPENSES OF SCHEDULED COMMERCIAL BANKS – 1995-96 (Concld.)

REGIONAL RURAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Vidur Gaonlia Bank		Vindhyavasini Gramin Bank		Visweshwarya Gramin Bank		Yavatmal Gramin Bank	
	1995	1996	1995	1996	1995	1996	1995	1996
	(385)	(386)	(387)	(388)	(389)	(390)	(391)	(392)
Income								
I. Interest earned	**229**	**276**	**524**	**432**	**110**	**160**	**116**	**210**
(a) Interest/Discount on Advances/Bills	94	83	251	116	60	88	70	108
(b) Income on Investments	25	74	18	74	49	—	1	15
(c) Interest on balances with RBI and other inter-bank funds	109	118	255	242	—	72	44	87
(d) Others	1	2	—	—	—	—	—	—
II. Other income	**13**	**14**	**14**	**15**	**12**	**21**	**33**	**39**
(a) Commission, Exchange, Brokerage, etc.	7	7	14	15	2	2	5	11
(b) Net profit/loss on sale of Investments	—	—	—	—	—	—	—	—
(c) Net profit on revaluation of Investments	—	—	—	—	—	—	—	—
(d) Net profit on sale of Land, Building and other assets	—	—	—	—	—	—	—	—
(e) Net profit on Exchange transaction	—	—	—	—	—	—	—	—
(f) Miscellaneous Income	5	7	—	—	10	19	28	28
Total (I+II)	**242**	**290**	**538**	**448**	**122**	**181**	**149**	**249**
Expenditure & Provisions								
III. Interest expended	**181**	**240**	**276**	**343**	**73**	**97**	**84**	**143**
(a) Interest on Deposits	141	192	221	290	53	75	70	119
(b) Interest on RBI/inter-bank borrowings	38	47	55	53	4	6	—	—
(c) Others	2	2	—	—	15	16	14	24
IV. Operating expenses	**180**	**173**	**211**	**260**	**85**	**93**	**96**	**89**
(a) Payments to and provision for Employees	136	153	138	187	71	81	63	73
(b) Rent, Taxes and Lighting	3	3	4	5	3	3	2	3
(c) Printing and Stationery	2	2	2	4	2	2	1	1
(d) Advertisement and Publicity	—	—	—	—	—	—	—	—
(e) Depreciation on Bank's Property	1	1	2	3	1	1	1	1
(f) Directors' fees, allowances and expenses	—	—	—	—	—	—	—	—
(g) Auditors' fees and expenses	—	—	—	—	—	—	—	—
(h) Law charges	—	—	—	—	—	—	—	—
(i) Postage, telegrams, telephones, etc.	1	2	1	1	1	—	1	1
(j) Repairs and Maintenance	1	1	—	1	—	—	—	—
(k) Insurance	—	—	49	47	—	—	1	1
(l) Other expenditure	36	11	13	11	8	6	27	9
V. Provisions and contingencies	**—**	**—**	**45**	**54**	**42**	**—**	**—**	**10**
Total Expenses	**361**	**414**	**532**	**657**	**200**	**190**	**179**	**242**
VI. Profit/Loss	**(119)**	**(124)**	**7**	**(209)**	**(78)**	**9**	**(30)**	**7**
Total (III + IV + V + VI)	**242**	**290**	**538**	**448**	**122**	**181**	**149**	**249**

Note : Figures in brackets indicate loss
— : Nil or Negligible.
Source : Annual accounts of banks.