

d)	Net profit on sale of land, building & other assets	1	1	-	-	1	2	(67)	9
e)	Net profit on exchange transaction	511	402	302	308	9	39	1076	1524
f)	Miscellaneous income	546	563	1122	1633	150	238	2240	3238
Total(I+II)		14237	17749	20900	25300	14812	15581	79412	97242
Expenditure & Provisions									
III.	Interest expended	9726	12345	11477	16732	10128	11255	56372	77157
a)	Interest on deposits	9281	11926	10961	15706	9260	10796	53563	74180
b)	Interest on RBI/inter-bank borrowings	142	125	382	620	299	21	1074	587
c)	Others	304	294	134	406	570	438	1735	2389
IV.	Operating expenses	2375	2915	4352	5572	2791	2996	13766	15147
a)	Payments to and provisions for employees	1431	1661	2042	2391	1689	1918	7890	9264
b)	Rent, taxes and lighting	126	153	244	355	370	385	897	1148
c)	Printing and stationery	67	72	91	112	76	73	214	201
d)	Advertisement and publicity	53	63	77	93	55	27	180	122
e)	Depreciation on bank's property	248	273	1019	1432	186	199	1876	1959
f)	Directors' fees, allowances and expenses	2	3	21	17	9	4	8	16
g)	Auditors' fees and expenses	3	5	15	22	4	6	59	68
h)	Law charges	1	1	109	26	4	2	16	17
i)	Postage, telegrams, telephones, etc.	85	110	83	101	61	65	185	159
j)	Repairs and maintenance	24	30	92	181	48	27	289	231
k)	Insurance	58	93	45	74	43	42	234	299
l)	Other expenditure	276	450	514	768	245	248	1918	1662
V.	Provisions and contingencies	991	1264	2069	862	1052	944	4246	4686
Total expenses@		12101	15260	15829	22304	12920	14250	70138	92303
VI.	Profit	1145	1225	3002	2133	840	387	5028	253
Total (III+IV+V+VI)		14237	17749	20900	25300	14812	15581	79412	97242

(Amount in Rs. lakh)

Items	For the year ended 31st March								
	Ganesh Bank of Kurundwad		Global Trust Bank		HDFC Bank		ICICI Bank		
	1998	1999	1998	1999	1998	1999	1998	1999	
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	
Income									
I.	Interest Earned	1105	1372	39408	49136	24080	37608	25970	54405
a)	Interest/discount on advances/bills	831	1020	26938	29228	11767	14317	14325	22595
b)	Income on investments	246	285	11673	18192	10391	18220	8073	20850
c)	Interest on balances with RBI and other inter-bank funds	12	28	728	1381	1861	5045	3214	10941
d)	Others	17	39	68	335	61	26	357	19
II.	Other income	91	110	12704	14632	6201	6807	8505	8903
a)	Commission, exchange and brokerage	39	46	3975	3147	3047	4092	2517	3741
b)	Net profit on sale of investments	-	-	4032	3556	2097	1513	3524	1244
c)	Net profit on revaluation of investments	-	-	-	-	-	-	-	-
d)	Net profit on sale of land, building & other assets	-	-	-	(26)	(10)	1	(4)	(10)
e)	Net profit on exchange transaction	-	-	2296	1805	1067	1195	1711	3412
f)	Miscellaneous income	52	63	2401	6150	-	6	757	517
Total(I+II)		1197	1482	52112	63768	30281	44415	34475	63309
Expenditure & Provisions									
III.	Interest expended	839	1115	32279	43846	13755	22918	18668	42552
a)	Interest on deposits	775	1051	30276	40904	10397	17601	16195	37187
b)	Interest on RBI/inter-bank borrowings	65	64	1376	1470	3163	4014	1010	2040
c)	Others	-	-	627	1472	195	1303	1463	3325
IV.	Operating expenses	275	300	7127	9466	6271	8879	5761	8297
a)	Payments to and provisions for employees	142	175	889	1316	1485	2206	1227	1819
b)	Rent, taxes and lighting	33	24	878	1088	1108	1421	771	1137
c)	Printing and stationery	9	9	213	276	328	511	295	324
d)	Advertisement and publicity	1	-	464	343	339	499	205	339
e)	Depreciation on bank's property	46	44	2706	3772	1069	1502	1447	1753
f)	Directors' fees, allowances and expenses	1	1	10	7	2	3	5	5
g)	Auditors' fees and expenses	-	-	17	21	8	14	11	13
h)	Law charges	3	2	32	21	1	6	33	96
i)	Postage, telegrams, telephones, etc.	11	13	249	350	599	929	215	433
j)	Repairs and maintenance	1	1	264	386	468	731	420	757
k)	Insurance	5	6	271	312	91	158	114	225
l)	Other expenditure	23	24	1134	1575	773	899	1017	1397
V.	Provisions and contingencies	74	57	4692	3370	3940	4378	5024	6124
Total expenses@		1114	1416	39406	53312	20026	31797	24429	50849

VI. Profit	8	10	8013	7086	6315	8240	5022	6336
Total (III+IV+V+VI)	1197	1482	52112	63768	30281	44415	34475	63309

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Income								
I. Interest Earned	14925	29501	55104	59356	53057	69373	42992	49139
a) Interest/discount on advances/bills	8815	13391	34332	35233	25887	34127	25691	27247
b) Income on investments	5731	14379	19127	21567	24851	31638	16086	19111
c) Interest on balances with RBI and other inter-bank funds	307	1717	1420	2552	2319	3609	1034	2762
d) Others	72	15	225	4	-	-	181	19
II. Other income	1763	2888	15483	8286	5749	4303	4786	4828
a) Commission, exchange and brokerage	885	1934	3563	3545	1344	1505	2514	3031
b) Net profit on sale of investments	297	231	8493	304	1953	1022	850	79
c) Net profit on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit on sale of land, building & other assets	-	-	(4)	(10)	-	-	5	5
e) Net profit on exchange transaction	498	574	1034	1513	500	599	827	1064
f) Miscellaneous income	84	149	2397	2935	1952	1177	589	648
Total(I+II)	16688	32389	70588	67642	58806	73676	47778	53967
Expenditure & Provisions								
III. Interest expended	10460	23090	42903	47881	32885	43094	29163	37529
a) Interest on deposits	8109	19806	37050	42964	32812	42885	27553	35723
b) Interest on RBI/inter-bank borrowings	1648	2481	1574	1541	67	209	348	638
c) Others	704	802	4279	3377	6	-	1262	1169
IV. Operating expenses	3355	5424	7574	8715	9804	13390	8406	9212
a) Payments to and provisions for employees	636	1082	747	1127	5885	8506	6052	6424
b) Rent, taxes and lighting	1045	1419	1394	1635	526	721	549	640
c) Printing and stationery	82	192	151	184	129	144	123	125
d) Advertisement and publicity	218	221	231	178	145	175	42	53
e) Depreciation on bank's property	249	571	1673	2098	372	793	572	695
f) Directors' fees, allowances and expenses	1	2	14	15	6	13	6	10
g) Auditors' fees and expenses	5	8	21	28	47	66	20	23
h) Law charges	16	14	610	299	18	16	10	6
i) Postage, telegrams, telephones, etc.	240	386	475	609	158	204	108	132
j) Repairs and maintenance	81	131	179	281	51	77	85	119
k) Insurance	73	180	174	187	223	267	161	199
l) Other expenditure	708	1218	1903	2074	2245	2409	676	786
V. Provisions and contingencies	867	799	10999	7365	11080	8647	4393	2982
Total expenses@	13815	28515	50477	56597	42689	56484	37569	46741
VI. Profit	2005	3076	9112	3680	5037	8545	5816	4245
Total (III+IV+V+VI)	16688	32389	70588	67642	58806	73676	47778	53967

Notes : 1. @Excluding 'Provisions and Contingencies'.

: 2. Figures in bracket indicate loss.

- : Nil or negligible.

Source : Annual accounts of banks.