

Table 50 : Earnings and Expenses of Scheduled Commercial Banks - 1998-99
(Part 4 of 7)

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
Income								
I. Interest Earned	26688	33762	15499	18684	10083	9688	3608	4265
a) Interest/discount on advances/bills	16239	19321	9611	11266	6810	6074	1159	1189
b) Income on investments	9508	12620	5262	6317	2832	3466	1389	1786
c) Interest on balances with RBI and other inter-bank funds	901	1674	385	773	304	148	1044	1281
d) Others	40	147	241	328	137	-	16	9
II. Other income	6557	4073	3488	3859	1337	1369	162	199
a) Commission, exchange and brokerage	2795	3448	2186	2374	605	522	124	139
b) Net profit on sale of investments	2771	(761)	502	503	60	241	1	3
c) Net profit on revaluation of investments	-	-	-	-	-	-	-	-
d) Net profit on sale of land, building & other assets	2	3	2	(3)	1	-	-	-
e) Net profit on exchange transaction	517	594	391	339	-	-	-	-
f) Miscellaneous income	472	789	407	646	671	606	36	58
Total(I+II)	33244	37836	18988	22543	11420	11057	3770	4464
Expenditure & Provisions								
III. Interest expended	18404	24691	11329	14343	8369	8486	2247	2566
a) Interest on deposits	17335	23042	10568	13549	7431	7607	2240	2564
b) Interest on RBI/inter-bank borrowings	509	703	110	720	54	3	6	2
c) Others	559	947	650	74	885	876	2	-
IV. Operating expenses	6526	6979	4866	5777	1780	1853	998	1111
a) Payments to and provisions for employees	3770	4109	2624	3233	780	944	719	813
b) Rent, taxes and lighting	312	339	344	400	234	317	87	90
c) Printing and stationery	126	134	87	96	21	21	17	13
d) Advertisement and publicity	184	122	47	32	41	10	3	4
e) Depreciation on bank's property	1182	1229	751	697	393	276	16	18
f) Directors' fees, allowances and expenses	11	11	1	6	4	6	2	3
g) Auditors' fees and expenses	11	10	6	8	2	2	5	2
h) Law charges	3	11	5	6	1	7	7	5
i) Postage, telegrams, telephones, etc.	267	303	167	192	40	50	23	29
j) Repairs and maintenance	94	119	21	23	18	6	7	6
k) Insurance	109	135	63	84	36	34	16	17
l) Other expenditure	457	458	749	999	209	181	97	111
V. Provisions and contingencies	3960	2461	634	990	865	589	366	475
Total expenses@	24930	31671	16194	20120	10150	10340	3246	3677
VI. Profit	4354	3704	2159	1433	405	128	158	312
Total (III+IV+V+VI)	33244	37836	18988	22543	11420	11057	3770	4464

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rs. lakh)

Items	For the year ended 31st March							
	Nedungadi Bank		Ratnakar Bank		Sangli Bank		SBI Commercial & Intl. Bank	
	1998	1999	1998	1999	1998	1999	1998	1999
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
Income								
I. Interest Earned	10220	14685	3303	4023	11072	11314	5349	6860
a) Interest/discount on advances/bills	6787	9152	2107	2475	4717	4578	2811	3060
b) Income on investments	3236	5222	1082	1431	5238	5084	1449	2033
c) Interest on balances with RBI and other inter-bank funds	197	268	115	101	990	1427	700	826
d) Others	-	43	-	17	127	225	389	941
II. Other income	1661	1700	358	347	2514	1599	1274	1318
a) Commission, exchange and brokerage	638	828	143	163	646	1189	407	428
b) Net profit on sale of investments	379	91	142	99	1437	47	449	27
c) Net profit on revaluation of investments	-	-	-	-	-	-	-	-

d)	Net profit on sale of land, building & other assets	1	2	1	1	-	1	-	2
e)	Net profit on exchange transaction	299	381	-	-	197	122	281	366
f)	Miscellaneous income	344	399	71	84	234	240	137	496
Total(I+II)		11881	16385	3661	4370	13586	12914	6623	8178
Expenditure & Provisions									
III.	Interest expended	7210	11360	2249	2799	7158	7863	4584	6035
a)	Interest on deposits	6838	10736	2045	2604	7039	7789	3714	5476
b)	Interest on RBI/inter-bank borrowings	25	195	108	86	93	53	530	467
c)	Others	347	429	96	109	27	21	340	91
IV.	Operating expenses	2852	3729	952	1138	3573	3804	600	748
a)	Payments to and provisions for employees	1912	2305	627	757	2751	3013	182	228
b)	Rent, taxes and lighting	175	288	96	117	261	281	80	95
c)	Printing and stationery	52	56	22	16	36	34	15	18
d)	Advertisement and publicity	42	29	4	6	3	2	6	7
e)	Depreciation on bank's property	90	101	69	115	129	82	98	109
f)	Directors' fees, allowances and expenses	9	8	1	2	1	1	8	3
g)	Auditors' fees and expenses	6	7	4	4	5	5	2	2
h)	Law charges	2	3	2	5	4	6	60	33
i)	Postage, telegrams, telephones, etc.	30	45	24	25	49	58	-	3
j)	Repairs and maintenance	2	6	5	6	31	27	19	26
k)	Insurance	36	48	13	19	50	52	37	49
l)	Other expenditure	496	833	84	64	254	242	93	174
V.	Provisions and contingencies	1094	487	160	129	2451	825	26	414
Total expenses@		10061	15089	3201	3937	10732	11668	5184	6782
VI.	Profit	726	808	300	304	402	421	1412	981
Total (III+IV+V+VI)		11881	16385	3661	4370	13586	12914	6623	8178

(Amount in Rs. lakh)

Items		For the year ended 31st March							
		South Indian Bank		Tamilnad Mercantile Bank		Times Bank		United Western Bank	
		1998	1999	1998	1999	1998	1999	1998	1999
		(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
I.	Interest Earned	33869	39989	20768	24586	21395	28640	25942	33537
a)	Interest/discount on advances/bills	20428	23690	12167	12774	12746	15646	16224	20678
b)	Income on investments	12592	14823	8036	10991	8042	11688	8713	11183
c)	Interest on balances with RBI and other inter-bank funds	849	1477	518	643	564	1306	982	1560
d)	Others	-	-	47	179	44	-	24	116
II.	Other income	2604	3690	3900	4201	4533	4060	7515	5316
a)	Commission, exchange and brokerage	1179	1510	2245	2447	1465	2334	2093	2440
b)	Net profit on sale of investments	188	280	121	45	2553	610	2949	415
c)	Net profit on revaluation of investments	-	-	-	-	(10)	-	-	-
d)	Net profit on sale of land, building & other assets	8	11	5	-	(1)	(5)	1	1
e)	Net profit on exchange transaction	514	821	731	684	499	748	692	721
f)	Miscellaneous income	715	1068	798	1026	27	373	1781	1738
Total(I+II)		36473	43679	24667	28786	25928	32700	33457	38853
Expenditure & Provisions									
III.	Interest expended	26145	31178	13696	17356	17721	23204	18865	24527
a)	Interest on deposits	24901	29532	12859	16535	16573	21729	17957	23403
b)	Interest on RBI/inter-bank borrowings	98	366	27	46	608	964	908	1124
c)	Others	1146	1280	811	774	540	512	-	-
IV.	Operating expenses	7337	8983	4582	5508	4345	5648	6661	7944
a)	Payments to and provisions for employees	5396	6378	2646	3387	1169	1486	4222	5481
b)	Rent, taxes and lighting	603	709	365	410	649	791	484	546
c)	Printing and stationery	167	152	146	157	282	251	152	149
d)	Advertisement and publicity	33	42	94	60	183	190	28	32
e)	Depreciation on bank's property	238	290	294	342	523	661	875	675
f)	Directors' fees, allowances and expenses	2	3	6	12	11	5	4	7
g)	Auditors' fees and expenses	11	13	13	16	8	10	26	29
h)	Law charges	5	8	51	11	16	34	14	63
i)	Postage, telegrams, telephones, etc.	184	222	169	142	196	243	136	143
j)	Repairs and maintenance	52	66	166	239	415	589	90	85
k)	Insurance	134	171	84	100	100	129	122	152
l)	Other expenditure	511	928	549	634	795	1259	508	581
V.	Provisions and contingencies	916	2910	2574	2419	1381	1053	4578	2670
Total expenses@		33482	40161	18278	22864	22066	28852	25526	32471
VI.	Profit	2074	608	3815	3503	2481	2794	3353	3711

Total (III+IV+V+VI)	36473	43679	24667	28786	25928	32700	33457	38853
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OTHER SCHEDULED COMMERCIAL BANKS

		(Amount in Rs. lakh)			
Items		For the year ended 31st March			
		UTI Bank		Vysya Bank	
		1998	1999	1998	1999
		(65)	(66)	(67)	(68)
Income					
I. Interest Earned		25561	37328	64473	72549
a) Interest/discount on advances/bills		16059	23682	37187	32470
b) Income on investments		8802	11673	22774	26340
c) Interest on balances with RBI and other inter-bank funds		585	1767	3881	9610
d) Others		115	206	632	4128
II. Other income		6090	4663	13906	11161
a) Commission, exchange and brokerage		1747	3272	4789	5403
b) Net profit on sale of investments		3252	648	5987	1777
c) Net profit on revaluation of investments		-	-	-	-
d) Net profit on sale of land, building & others assets		-	(15)	2	2
e) Net profit on exchange transaction		285	454	1578	2668
f) Miscellaneous income		806	304	1551	1312
Total(I+II)		31651	41991	78379	83710
Expenditure & Provisions					
III. Interest expended		22219	30063	54094	63049
a) Interest on deposits		20537	26203	52373	61195
b) Interest on RBI/inter-bank borrowings		914	1483	632	960
c) Others		768	2377	1089	894
IV. Operating expenses		3976	5103	12777	14473
a) Payments to and provisions for employees		829	1202	7293	8674
b) Rent, taxes and lighting		1089	1265	1585	1491
c) Printing and stationery		108	142	304	342
d) Advertisement and publicity		60	83	154	128
e) Depreciation on bank's property		851	995	824	859
f) Directors' fees, allowances and expenses		4	1	26	23
g) Auditors' fees and expenses		9	17	28	39
h) Law charges		16	29	25	34
i) Postage, telegrams, telephones, etc.		158	175	370	464
j) Repairs and maintenance		154	450	394	475
k) Insurance		149	208	275	317
l) Other expenditure		548	537	1499	1626
V. Provisions and contingencies		3695	3718	3957	3135
Total expenses@		26195	35166	66871	77522
VI. Profit		1762	3107	7552	3054
Total (III+IV+V+VI)		31651	41991	78379	83710

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

2. Figures in bracket indicate loss.

- Nil or negligible.

Source : Annual accounts of banks.