

**Table 50 : Earnings and Expenses of Scheduled Commercial Banks  
: 1998-99 and 1999-2000 (Part 3 of 6)  
Other Scheduled Commercial Banks**

| (Amount in Rs. lakh)                                             |                             |              |                   |              |                      |              |
|------------------------------------------------------------------|-----------------------------|--------------|-------------------|--------------|----------------------|--------------|
| Items                                                            | For the year ended March 31 |              |                   |              |                      |              |
|                                                                  | Bank of<br>Madura           |              | Bank of<br>Punjab |              | Bank of<br>Rajasthan |              |
|                                                                  | 1999                        | 2000         | 1999              | 2000         | 1999                 | 2000         |
|                                                                  | (1)                         | (2)          | (3)               | (4)          | (5)                  | (6)          |
| <b>Income</b>                                                    |                             |              |                   |              |                      |              |
| <b>I. Interest Earned</b>                                        | <b>32322</b>                | <b>37021</b> | <b>18645</b>      | <b>26281</b> | <b>35027</b>         | <b>39974</b> |
| a) Interest/discount on advances/bills                           | 14730                       | 18506        | 8215              | 12451        | 18233                | 20439        |
| b) Income on Investments                                         | 12461                       | 14614        | 9740              | 13115        | 13061                | 14958        |
| c) Interest on balances with<br>RBI and other inter-bank funds   | 5110                        | 3899         | 690               | —            | 2504                 | 2646         |
| d) Others                                                        | 21                          | 2            | —                 | 715          | 1229                 | 1930         |
| <b>II. Other income</b>                                          | <b>9857</b>                 | <b>9872</b>  | <b>4274</b>       | <b>4624</b>  | <b>4362</b>          | <b>5339</b>  |
| a) Commission, exchange and brokerage                            | 2695                        | 3420         | 880               | 1497         | 1976                 | 2295         |
| b) Net Profit (loss) on sale of investments                      | 1165                        | 2664         | 1246              | 1021         | 257                  | 939          |
| c) Net Profit (loss) on revaluation of<br>investments            | —                           | —            | —                 | —            | —                    | —            |
| d) Net Profit (loss) on sale of land, building &<br>other assets | 4                           | 4            | (4)               | (13)         | 6                    | (1)          |
| e) Net Profit (loss) on exchange transaction                     | 2258                        | 361          | 923               | 704          | 490                  | 337          |
| f) Miscellaneous income                                          | 3735                        | 3423         | 1229              | 1414         | 1633                 | 1769         |
| <b>Total (I+II)</b>                                              | <b>42179</b>                | <b>46894</b> | <b>22920</b>      | <b>30905</b> | <b>39389</b>         | <b>45313</b> |
| <b>Expenditure &amp; Provisions</b>                              |                             |              |                   |              |                      |              |
| <b>III. Interest expended</b>                                    | <b>25516</b>                | <b>26609</b> | <b>14526</b>      | <b>18911</b> | <b>28575</b>         | <b>30614</b> |
| a) Interest on deposits                                          | 23595                       | 24156        | 14111             | 17546        | 28198                | 30337        |
| b) Interest on RBI/inter-bank borrowings                         | 1039                        | 731          | 416               | 1365         | 372                  | 269          |
| c) Others                                                        | 881                         | 1722         | —                 | —            | 4                    | 8            |
| <b>IV. Operating expenses</b>                                    | <b>10570</b>                | <b>10739</b> | <b>4224</b>       | <b>6607</b>  | <b>11930</b>         | <b>12862</b> |
| a) Payments to and provisions for employees                      | 4843                        | 6278         | 717               | 776          | 8174                 | 9048         |
| b) Rent, taxes and lighting                                      | 585                         | 683          | 816               | 1178         | 751                  | 751          |
| c) Printing and stationery                                       | 174                         | 175          | 131               | 265          | 126                  | 131          |
| d) Advertisement and publicity                                   | 112                         | 125          | 183               | 358          | 60                   | 52           |
| e) Depreciation on Bank's property                               | 3060                        | 1780         | 1142              | 1324         | 1168                 | 1193         |
| f) Directors' fees, allowances and expenses                      | 5                           | 6            | 28                | 26           | 21                   | 10           |
| g) Auditors' fees and expenses                                   | 12                          | 13           | 20                | 27           | 26                   | 26           |
| h) Law charges                                                   | 19                          | 31           | 10                | 23           | 76                   | 110          |
| i) Postage, telegrams, telephones, etc.                          | 223                         | 190          | 163               | 225          | 226                  | 211          |
| j) Repairs and maintenance                                       | 226                         | 241          | 149               | 281          | 49                   | 75           |
| k) Insurance                                                     | 140                         | 142          | 93                | 119          | 180                  | 189          |
| l) Other expenditure                                             | 1172                        | 1075         | 772               | 2007         | 1073                 | 1066         |
| <b>V. Provisions and contingencies</b>                           | <b>3079</b>                 | <b>4987</b>  | <b>928</b>        | <b>2075</b>  | <b>5629</b>          | <b>629</b>   |
| <b>Total expenses@</b>                                           | <b>36086</b>                | <b>37348</b> | <b>18750</b>      | <b>25519</b> | <b>40505</b>         | <b>43476</b> |
| <b>VI. Profit (loss)</b>                                         | <b>3013</b>                 | <b>4558</b>  | <b>3242</b>       | <b>3311</b>  | <b>(6746)</b>        | <b>1207</b>  |
| <b>Total (III+IV+V+VI)</b>                                       | <b>42179</b>                | <b>46894</b> | <b>22920</b>      | <b>30905</b> | <b>39389</b>         | <b>45313</b> |

| (Amount in Rs. lakh)                   |                             |             |                         |              |                         |              |                   |              |
|----------------------------------------|-----------------------------|-------------|-------------------------|--------------|-------------------------|--------------|-------------------|--------------|
| Items                                  | For the year ended March 31 |             |                         |              |                         |              |                   |              |
|                                        | Benares State<br>Bank       |             | Bharat Overseas<br>Bank |              | Catholic Syrian<br>Bank |              | Centurion<br>Bank |              |
|                                        | 1999                        | 2000        | 1999                    | 2000         | 1999                    | 2000         | 1999              | 2000         |
|                                        | (7)                         | (8)         | (9)                     | (10)         | (11)                    | (12)         | (13)              | (14)         |
| <b>Income</b>                          |                             |             |                         |              |                         |              |                   |              |
| <b>I. Interest Earned</b>              | <b>8002</b>                 | <b>9284</b> | <b>14376</b>            | <b>13955</b> | <b>25476</b>            | <b>28338</b> | <b>39470</b>      | <b>44280</b> |
| a) Interest/discount on advances/bills | 2719                        | 2459        | 7529                    | 7312         | 14550                   | 14317        | 21183             | 21558        |
| b) Income on Investments               | 5020                        | 6496        | 4711                    | 4750         | 9272                    | 12008        | 9532              | 16823        |

|                                     |                                                            |               |              |              |              |              |              |              |              |
|-------------------------------------|------------------------------------------------------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| c)                                  | Interest on balances with RBI and other inter-bank funds   | 263           | 328          | 2136         | 1893         | 1615         | 1972         | 1244         | 1802         |
| d)                                  | Others                                                     | —             | —            | —            | —            | 40           | 41           | 7511         | 4097         |
| <b>II.</b>                          | <b>Other income</b>                                        | <b>906</b>    | <b>1666</b>  | <b>1829</b>  | <b>1991</b>  | <b>2434</b>  | <b>4223</b>  | <b>4447</b>  | <b>8879</b>  |
| a)                                  | Commission, exchange and brokerage                         | 275           | 251          | 620          | 777          | 760          | 1032         | 887          | 1430         |
| b)                                  | Net Profit (loss) on sale of investments                   | 287           | 1011         | 279          | 713          | 471          | 2050         | 1448         | 5576         |
| c)                                  | Net Profit (loss) on revaluation of investments            | —             | —            | —            | —            | (3)          | (1)          | —            | —            |
| d)                                  | Net Profit (loss) on sale of land, building & other assets | —             | 3            | 16           | 1            | 3            | 1            | —            | —            |
| e)                                  | Net Profit (loss) on exchange transaction                  | 77            | 146          | 785          | 369          | 491          | 411          | 732          | 814          |
| f)                                  | Miscellaneous income                                       | 266           | 257          | 129          | 131          | 711          | 730          | 1380         | 1059         |
|                                     | <b>Total (I+II)</b>                                        | <b>8908</b>   | <b>10950</b> | <b>16205</b> | <b>15946</b> | <b>27910</b> | <b>32561</b> | <b>43917</b> | <b>53159</b> |
| <b>Expenditure &amp; Provisions</b> |                                                            |               |              |              |              |              |              |              |              |
| <b>III.</b>                         | <b>Interest expended</b>                                   | <b>6701</b>   | <b>8016</b>  | <b>11261</b> | <b>10475</b> | <b>20914</b> | <b>22029</b> | <b>29614</b> | <b>36249</b> |
| a)                                  | Interest on deposits                                       | 6665          | 7986         | 10782        | 10080        | 20265        | 21119        | 19917        | 27388        |
| b)                                  | Interest on RBI/inter-bank borrowings                      | 35            | 30           | 329          | 245          | 56           | 248          | 5509         | 4131         |
| c)                                  | Others                                                     | —             | —            | 150          | 150          | 594          | 662          | 4188         | 4730         |
| <b>IV.</b>                          | <b>Operating expenses</b>                                  | <b>3041</b>   | <b>2877</b>  | <b>3252</b>  | <b>3434</b>  | <b>6491</b>  | <b>7977</b>  | <b>11170</b> | <b>10403</b> |
| a)                                  | Payments to and provisions for employees                   | 2142          | 2003         | 1633         | 1711         | 4466         | 5901         | 1017         | 1091         |
| b)                                  | Rent, taxes and lighting                                   | 257           | 258          | 586          | 610          | 591          | 652          | 635          | 714          |
| c)                                  | Printing and stationery                                    | 36            | 38           | 56           | 49           | 119          | 129          | 172          | 230          |
| d)                                  | Advertisement and publicity                                | 6             | 10           | 103          | 25           | 19           | 12           | 196          | 275          |
| e)                                  | Depreciation on Bank's property                            | 104           | 99           | 137          | 248          | 460          | 439          | 6269         | 4263         |
| f)                                  | Directors' fees, allowances and expenses                   | 26            | 10           | 10           | 11           | 16           | 12           | 20           | 20           |
| g)                                  | Auditors' fees and expenses                                | 21            | 21           | 10           | 10           | 8            | 9            | 24           | 15           |
| h)                                  | Law charges                                                | 4             | 15           | 23           | 101          | 9            | 9            | 113          | 228          |
| i)                                  | Postage, telegrams, telephones, etc.                       | 60            | 53           | 78           | 59           | 131          | 107          | 215          | 283          |
| j)                                  | Repairs and maintenance                                    | 30            | 19           | 37           | 24           | 36           | 35           | 213          | 441          |
| k)                                  | Insurance                                                  | 115           | 124          | 58           | 67           | 110          | 126          | 81           | 146          |
| l)                                  | Other expenditure                                          | 241           | 227          | 521          | 518          | 526          | 547          | 2215         | 2697         |
| <b>V.</b>                           | <b>Provisions and contingencies</b>                        | <b>1198</b>   | <b>595</b>   | <b>566</b>   | <b>1933</b>  | <b>466</b>   | <b>1892</b>  | <b>989</b>   | <b>3073</b>  |
|                                     | <b>Total expenses@</b>                                     | <b>9741</b>   | <b>10894</b> | <b>14513</b> | <b>13909</b> | <b>27406</b> | <b>30006</b> | <b>40784</b> | <b>46652</b> |
| <b>VI.</b>                          | <b>Profit (loss)</b>                                       | <b>(2031)</b> | <b>(539)</b> | <b>1125</b>  | <b>103</b>   | <b>38</b>    | <b>663</b>   | <b>2144</b>  | <b>3433</b>  |
|                                     | <b>Total (III+IV+V+VI)</b>                                 | <b>8908</b>   | <b>10950</b> | <b>16205</b> | <b>15946</b> | <b>27910</b> | <b>32561</b> | <b>43917</b> | <b>53158</b> |

(Amount in Rs. lakh)

|                                     |                                                            | (Amount in Rs. Lakhs)       |              |                         |              |                   |              |              |               |
|-------------------------------------|------------------------------------------------------------|-----------------------------|--------------|-------------------------|--------------|-------------------|--------------|--------------|---------------|
| Items                               |                                                            | For the year ended March 31 |              |                         |              |                   |              |              |               |
|                                     |                                                            | City Union Bank             |              | Development Credit Bank |              | Dhanalakshmi Bank |              | Federal Bank |               |
|                                     |                                                            | 1999                        | 2000         | 1999                    | 2000         | 1999              | 2000         | 1999         | 2000          |
|                                     |                                                            | (15)                        | (16)         | (17)                    | (18)         | (19)              | (20)         | (21)         | (22)          |
| <b>Income</b>                       |                                                            |                             |              |                         |              |                   |              |              |               |
| <b>I.</b>                           | <b>Interest Earned</b>                                     | <b>14989</b>                | <b>17587</b> | <b>22112</b>            | <b>26321</b> | <b>14239</b>      | <b>16315</b> | <b>85944</b> | <b>88179</b>  |
| a)                                  | Interest/discount on advances/bills                        | 9434                        | 10675        | 11428                   | 15261        | 8423              | 9369         | 50480        | 52899         |
| b)                                  | Income on Investments                                      | 4146                        | 6419         | 10093                   | 10246        | 5011              | 6060         | 32405        | 31834         |
| c)                                  | Interest on balances with RBI and other inter-bank funds   | 349                         | 416          | 590                     | 814          | 804               | 876          | 2738         | 2123          |
| d)                                  | Others                                                     | 1060                        | 76           | —                       | —            | —                 | 10           | 321          | 1323          |
| <b>II.</b>                          | <b>Other income</b>                                        | <b>2760</b>                 | <b>3310</b>  | <b>3188</b>             | <b>6712</b>  | <b>1343</b>       | <b>2469</b>  | <b>11298</b> | <b>13230</b>  |
| a)                                  | Commission, exchange and brokerage                         | 1103                        | 1264         | 1105                    | 1707         | 808               | 1055         | 3776         | 4819          |
| b)                                  | Net Profit (loss) on sale of investments                   | 692                         | 1197         | 143                     | 2671         | 255               | 1062         | 2751         | 3401          |
| c)                                  | Net Profit (loss) on revaluation of investments            | —                           | —            | —                       | —            | —                 | —            | —            | —             |
| d)                                  | Net Profit (loss) on sale of land, building & other assets | 1                           | (3)          | —                       | (5)          | 2                 | —            | 9            | (8)           |
| e)                                  | Net Profit (loss) on exchange transaction                  | 402                         | 312          | 308                     | 366          | 39                | 85           | 1524         | 1525          |
| f)                                  | Miscellaneous income                                       | 563                         | 539          | 1633                    | 1973         | 238               | 268          | 3238         | 3493          |
| <b>Total (I+II)</b>                 |                                                            | <b>17749</b>                | <b>20897</b> | <b>25300</b>            | <b>33033</b> | <b>15581</b>      | <b>18784</b> | <b>97242</b> | <b>101409</b> |
| <b>Expenditure &amp; Provisions</b> |                                                            |                             |              |                         |              |                   |              |              |               |
| <b>III.</b>                         | <b>Interest expended</b>                                   | <b>12345</b>                | <b>12918</b> | <b>16732</b>            | <b>20675</b> | <b>11255</b>      | <b>12341</b> | <b>77157</b> | <b>70145</b>  |
| a)                                  | Interest on deposits                                       | 11926                       | 12544        | 15706                   | 18911        | 10796             | 11835        | 74180        | 62853         |

|            |                                          |              |              |              |              |              |              |              |               |
|------------|------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| b)         | Interest on RBI/inter-bank borrowings    | 125          | 217          | 620          | 1418         | 21           | 77           | 587          | 1377          |
| c)         | Others                                   | 294          | 157          | 406          | 347          | 438          | 428          | 2389         | 5915          |
| <b>IV.</b> | <b>Operating expenses</b>                | <b>2915</b>  | <b>3073</b>  | <b>5572</b>  | <b>6060</b>  | <b>2996</b>  | <b>3432</b>  | <b>15147</b> | <b>17715</b>  |
| a)         | Payments to and provisions for employees | 1661         | 1973         | 2391         | 2621         | 1918         | 2246         | 9264         | 11812         |
| b)         | Rent, taxes and lighting                 | 153          | 207          | 355          | 473          | 385          | 447          | 1148         | 1400          |
| c)         | Printing and stationery                  | 72           | 71           | 112          | 119          | 73           | 77           | 201          | 200           |
| d)         | Advertisement and publicity              | 63           | 19           | 93           | 80           | 27           | 28           | 122          | 58            |
| e)         | Depreciation on Bank's property          | 273          | 253          | 1432         | 1469         | 199          | 201          | 1959         | 1750          |
| f)         | Directors' fees, allowances and expenses | 3            | 4            | 17           | 17           | 4            | 4            | 16           | 15            |
| g)         | Auditors' fees and expenses              | 5            | 4            | 22           | 31           | 6            | 7            | 68           | 64            |
| h)         | Law charges                              | 1            | 2            | 26           | 23           | 2            | 1            | 17           | 34            |
| i)         | Postage, telegrams, telephones, etc.     | 110          | 87           | 101          | 123          | 65           | 57           | 159          | 53            |
| j)         | Repairs and maintenance                  | 30           | 34           | 181          | 141          | 27           | 42           | 231          | 179           |
| k)         | Insurance                                | 93           | 86           | 74           | 102          | 42           | 59           | 299          | 294           |
| l)         | Other expenditure                        | 450          | 333          | 768          | 863          | 248          | 263          | 1662         | 1855          |
| <b>V.</b>  | <b>Provisions and contingencies</b>      | <b>1264</b>  | <b>2900</b>  | <b>862</b>   | <b>3402</b>  | <b>944</b>   | <b>1883</b>  | <b>4686</b>  | <b>8911</b>   |
|            | <b>Total expenses@</b>                   | <b>15260</b> | <b>15992</b> | <b>22304</b> | <b>26735</b> | <b>14250</b> | <b>15773</b> | <b>92303</b> | <b>87860</b>  |
| <b>VI.</b> | <b>Profit (loss)</b>                     | <b>1225</b>  | <b>2006</b>  | <b>2133</b>  | <b>2896</b>  | <b>387</b>   | <b>1128</b>  | <b>253</b>   | <b>4639</b>   |
|            | <b>Total (III+IV+V+VI)</b>               | <b>17749</b> | <b>20897</b> | <b>25300</b> | <b>33033</b> | <b>15581</b> | <b>18784</b> | <b>97242</b> | <b>101409</b> |

(Amount in Rs. lakh)

| Items                                                         | For the year ended March 31 |             |                   |              |              |              |              |               |
|---------------------------------------------------------------|-----------------------------|-------------|-------------------|--------------|--------------|--------------|--------------|---------------|
|                                                               | Ganesh Bank of Kurundwad    |             | Global Trust Bank |              | HDFC Bank*   |              | ICICI Bank   |               |
|                                                               | 1999                        | 2000        | 1999              | 2000         | 1999         | 2000         | 1999         | 2000          |
|                                                               | (23)                        | (24)        | (25)              | (26)         | (27)         | (28)         | (29)         | (30)          |
| <b>Income</b>                                                 |                             |             |                   |              |              |              |              |               |
| <b>I. Interest Earned</b>                                     | <b>1372</b>                 | <b>1644</b> | <b>49136</b>      | <b>64641</b> | <b>37608</b> | <b>67987</b> | <b>54405</b> | <b>85287</b>  |
| a) Interest/discount on advances/bills                        | 1020                        | 1171        | 29228             | 38010        | 14317        | 26700        | 22595        | 34791         |
| b) Income on Investments                                      | 285                         | 400         | 18192             | 24719        | 18220        | 36678        | 20850        | 40971         |
| c) Interest on balances with RBI and other inter-bank funds   | 28                          | 38          | 1381              | 1311         | 5045         | 4563         | 10941        | 9462          |
| d) Others                                                     | 39                          | 35          | 335               | 601          | 26           | 46           | 19           | 64            |
| <b>II. Other income</b>                                       | <b>110</b>                  | <b>90</b>   | <b>14632</b>      | <b>23270</b> | <b>6807</b>  | <b>12535</b> | <b>8903</b>  | <b>19405</b>  |
| a) Commission, exchange and brokerage                         | 46                          | 69          | 3147              | 3635         | 4092         | 8319         | 3741         | 6708          |
| b) Net Profit (loss) on sale of investments                   | —                           | —           | 3556              | 5951         | 1513         | 2127         | 1244         | 10114         |
| c) Net Profit (loss) on revaluation of investments            | —                           | —           | —                 | —            | —            | —            | —            | —             |
| d) Net Profit (loss) on sale of land, building & other assets | —                           | —           | (26)              | (36)         | 1            | (10)         | (10)         | (13)          |
| e) Net Profit (loss) on exchange transaction                  | —                           | —           | 1805              | 2113         | 1195         | 2091         | 3412         | 2239          |
| f) Miscellaneous income                                       | 63                          | 21          | 6150              | 11608        | 6            | 8            | 517          | 358           |
| <b>Total (I+II)</b>                                           | <b>1482</b>                 | <b>1734</b> | <b>63768</b>      | <b>87912</b> | <b>44415</b> | <b>80522</b> | <b>63309</b> | <b>104692</b> |
| <b>Expenditure &amp; Provisions</b>                           |                             |             |                   |              |              |              |              |               |
| <b>III. Interest expended</b>                                 | <b>1115</b>                 | <b>1284</b> | <b>43846</b>      | <b>50719</b> | <b>22918</b> | <b>37428</b> | <b>42552</b> | <b>66695</b>  |
| a) Interest on deposits                                       | 1051                        | 1243        | 40904             | 44371        | 17601        | 28659        | 37187        | 58050         |
| b) Interest on RBI/inter-bank borrowings                      | 64                          | 41          | 1470              | 2568         | 4014         | 6464         | 2040         | 2355          |
| c) Others                                                     | —                           | —           | 1472              | 3780         | 1303         | 2305         | 3325         | 6289          |
| <b>IV. Operating expenses</b>                                 | <b>300</b>                  | <b>329</b>  | <b>9466</b>       | <b>12390</b> | <b>8879</b>  | <b>17139</b> | <b>8297</b>  | <b>15331</b>  |
| a) Payments to and provisions for employees                   | 175                         | 196         | 1316              | 1813         | 2206         | 4853         | 1819         | 3637          |
| b) Rent, taxes and lighting                                   | 24                          | 17          | 1088              | 1391         | 1421         | 2219         | 1137         | 1801          |
| c) Printing and stationery                                    | 9                           | 11          | 276               | 406          | 511          | 1025         | 324          | 823           |
| d) Advertisement and publicity                                | —                           | 1           | 343               | 551          | 499          | 1137         | 339          | 388           |
| e) Depreciation on Bank's property                            | 44                          | 49          | 3772              | 4188         | 1502         | 2646         | 1753         | 2479          |
| f) Directors' fees, allowances and expenses                   | 1                           | 1           | 7                 | 2            | 3            | 82           | 5            | 7             |
| g) Auditors' fees and expenses                                | —                           | 1           | 21                | 23           | 14           | 29           | 13           | 14            |
| h) Law charges                                                | 2                           | 4           | 21                | 19           | 6            | 41           | 96           | 50            |
| i) Postage, telegrams, telephones, etc.                       | 13                          | 13          | 350               | 413          | 929          | 1505         | 433          | 687           |
| j) Repairs and maintenance                                    | 1                           | 1           | 386               | 458          | 731          | 1361         | 757          | 1009          |
| k) Insurance                                                  | 6                           | 7           | 312               | 321          | 158          | 295          | 225          | 369           |
| l) Other expenditure                                          | 24                          | 31          | 1575              | 2804         | 899          | 1946         | 1397         | 4066          |

|                                        |             |             |              |              |              |              |              |               |
|----------------------------------------|-------------|-------------|--------------|--------------|--------------|--------------|--------------|---------------|
| <b>V. Provisions and contingencies</b> | <b>57</b>   | <b>100</b>  | <b>3370</b>  | <b>13941</b> | <b>4378</b>  | <b>13951</b> | <b>6124</b>  | <b>12137</b>  |
| <b>Total expenses@</b>                 | <b>1416</b> | <b>1613</b> | <b>53312</b> | <b>63109</b> | <b>31797</b> | <b>54567</b> | <b>50849</b> | <b>82026</b>  |
| <b>VI. Profit (loss)</b>               | <b>10</b>   | <b>21</b>   | <b>7086</b>  | <b>10862</b> | <b>8240</b>  | <b>12004</b> | <b>6336</b>  | <b>10530</b>  |
| <b>Total (III+IV+V+VI)</b>             | <b>1482</b> | <b>1734</b> | <b>63768</b> | <b>87912</b> | <b>44415</b> | <b>80522</b> | <b>63309</b> | <b>104692</b> |

**Notes** 1. @ : Excluding 'Provisions and Contingencies'.  
2. Figures in bracket indicate loss.  
3. \* : With effect from 26th February 2000, Times Bank has been merged with HDFC Bank. The data for the year ended March 31, 2000 represent merged bank's figures.  
**Source** : Annual accounts of banks of respective years.