

**Table 50 : Earnings and Expenses of Scheduled Commercial Banks
: 1998-99 and 1999-2000 (Part 4 of 6)
Other Scheduled Commercial Banks**

(Amount in Rs. lakh)

Items	For the year ended March 31							
	IDBI Bank		IndusInd Bank		Jammu & Kashmir Bank		Karnataka Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)
Income								
I. Interest Earned	29501	42378	59356	63740	69373	88461	49139	57804
a) Interest/discount on advances/bills	13391	17293	35233	32458	34127	38068	27247	30153
b) Income on Investments	14379	23548	21567	28406	31638	44091	19111	24301
c) Interest on balances with RBI and other inter-bank funds	1717	1450	2552	2876	3609	6302	2762	3217
d) Others	15	87	4	1	—	—	19	131
II. Other income	2888	5514	8286	14482	4303	10512	4828	7225
a) Commission, exchange and brokerage	1934	3206	3545	3281	1505	1981	3031	3998
b) Net Profit (loss) on sale of investments	231	1256	304	6579	1022	6066	79	1617
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	—	(61)	(10)	(34)	—	—	5	10
e) Net Profit (loss) on exchange transaction	574	657	1513	1040	599	79	1064	989
f) Miscellaneous income	149	457	2935	3616	1177	2385	648	611
Total (I+II)	32389	47892	67642	78223	73676	98972	53967	65029
Expenditure & Provisions								
III. Interest expended	23090	33261	47881	50112	43094	59822	37529	46383
a) Interest on deposits	19806	27271	42964	44642	42885	57268	35723	44659
b) Interest on RBI/inter-bank borrowings	2481	4825	1541	2945	209	2554	638	886
c) Others	802	1166	3377	2525	—	—	1169	837
IV. Operating expenses	5424	6267	8715	9024	13390	15942	9212	10565
a) Payments to and provisions for employees	1082	1408	1127	1197	8506	8984	6424	7528
b) Rent, taxes and lighting	1419	1495	1635	1810	721	1055	640	742
c) Printing and stationery	192	227	184	188	144	170	125	143
d) Advertisement and publicity	221	262	178	66	175	272	53	33
e) Depreciation on Bank's property	571	829	2098	2171	793	1082	695	808
f) Directors' fees, allowances and expenses	2	3	15	17	13	9	10	10
g) Auditors' fees and expenses	8	11	28	34	66	85	23	24
h) Law charges	14	12	299	147	16	20	6	7
i) Postage, telegrams, telephones, etc.	386	414	609	735	204	226	132	105
j) Repairs and maintenance	131	364	281	398	77	107	119	173
k) Insurance	180	252	187	283	267	334	199	265
l) Other expenditure	1218	989	2074	1978	2409	3598	786	728
V. Provisions and contingencies	799	2265	7365	13477	8647	11191	2982	2255
Total expenses@	28515	39528	56597	59137	56484	75764	46741	56948
VI. Profit (loss)	3076	6099	3680	5609	8545	12017	4245	5826
Total (III+IV+V+VI)	32389	47892	67642	78223	73676	98972	53967	65029

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Karur Vysya Bank		Lakshmi Vilas Bank		Lord Krishna Bank		Nainital Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(39)	(40)	(41)	(42)	(43)	(44)	(45)	(46)
Income								
I. Interest Earned	33762	41803	18684	22246	9688	9724	4265	4797
a) Interest/discount on advances/bills	19321	23317	11266	13732	6074	5844	1189	1285
b) Income on Investments	12620	15247	6317	7359	3466	3749	1786	2350

c) Interest on balances with RBI and other inter-bank funds	1674	2920	773	789	148	132	1281	1154
d) Others	147	320	328	365	—	—	9	8
II. Other income	4073	5780	3859	5971	1369	1893	199	268
a) Commission, exchange and brokerage	3448	4387	2374	2762	522	576	139	170
b) Net Profit (loss) on sale of investments	(761)	11	503	1424	241	962	3	8
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	3	—	(3)	50	—	—	—	—
e) Net Profit (loss) on exchange transaction	594	602	339	360	—	—	—	—
f) Miscellaneous income	789	780	646	1375	606	354	58	89
Total (I+II)	37836	47583	22543	28217	11057	11617	4464	5065
Expenditure & Provisions								
III. Interest expended	24691	28100	14343	16253	8486	8266	2566	2870
a) Interest on deposits	23042	25603	13549	15201	7607	7569	2564	2869
b) Interest on RBI/inter-bank borrowings	703	817	720	965	3	4	2	—
c) Others	947	1679	74	86	876	693	—	—
IV. Operating expenses	6979	8573	5777	6420	1853	1893	1111	1345
a) Payments to and provisions for employees	4109	5392	3233	3852	944	1068	813	1004
b) Rent, taxes and lighting	339	446	400	690	317	274	90	104
c) Printing and stationery	134	140	96	98	21	18	13	23
d) Advertisement and publicity	122	129	32	38	10	13	4	4
e) Depreciation on Bank's property	1229	1248	697	512	276	173	18	23
f) Directors' fees, allowances and expenses	11	13	6	10	6	6	3	2
g) Auditors' fees and expenses	10	14	8	10	2	3	2	3
h) Law charges	11	4	6	4	7	—	5	5
i) Postage, telegrams, telephones, etc.	303	331	192	207	50	46	29	32
j) Repairs and maintenance	119	125	23	21	6	4	6	9
k) Insurance	135	150	84	97	34	38	17	20
l) Other expenditure	458	581	999	881	181	250	111	116
V. Provisions and contingencies	2461	3796	990	2909	589	821	475	419
Total expenses@	31671	36673	20120	22673	10340	10159	3677	4215
VI. Profit (loss)	3704	7114	1433	2635	128	637	312	431
Total (III+IV+V+VI)	37836	47583	22543	28217	11057	11617	4464	5065

(Amount in Rs. lakh)

Items	For the year ended March 31							
	Nedungadi Bank		Ratnakar Bank		Sangli Bank		SBI Commercial & Intl. Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(47)	(48)	(49)	(50)	(51)	(52)	(53)	(54)
Income								
I. Interest Earned	14685	17290	4023	4940	11314	12453	6860	6649
a) Interest/discount on advances/bills	9152	9881	2475	2621	4578	4658	3060	3489
b) Income on Investments	5222	7112	1431	2084	5084	5818	2033	2441
c) Interest on balances with RBI and other inter-bank funds	268	228	101	224	1427	1913	826	681
d) Others	43	69	17	11	225	65	941	37
II. Other income	1700	2494	347	817	1599	2032	1318	1653
a) Commission, exchange and brokerage	828	1021	163	173	1189	776	428	437
b) Net Profit (loss) on sale of investments	91	553	99	548	47	849	27	133
c) Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	2	1	1	1	1	1	2	2
e) Net Profit (loss) on exchange transaction	381	487	—	—	122	179	366	314
f) Miscellaneous income	399	431	84	96	240	227	496	768
Total (I+II)	16385	19784	4370	5758	12914	14485	8178	8302
Expenditure & Provisions								
III. Interest expended	11360	12508	2799	3535	7863	8619	6035	5246

a)	Interest on deposits	10736	11838	2604	3287	7789	8596	5476	4463
b)	Interest on RBI/inter-bank borrowings	195	187	86	123	53	8	467	613
c)	Others	429	483	109	125	21	15	91	171
IV.	Operating expenses	3729	4654	1138	1494	3804	4168	748	803
a)	Payments to and provisions for employees	2305	2921	757	986	3013	3199	228	260
b)	Rent, taxes and lighting	288	327	117	196	281	322	95	130
c)	Printing and stationery	56	61	16	25	34	33	18	21
d)	Advertisement and publicity	29	48	6	7	2	5	7	4
e)	Depreciation on Bank's property	101	144	115	130	82	88	109	119
f)	Directors' fees, allowances and expenses	8	11	2	2	1	1	3	4
g)	Auditors' fees and expenses	7	7	4	5	5	6	2	3
h)	Law charges	3	6	5	6	6	15	33	25
i)	Postage, telegrams, telephones, etc.	45	54	25	28	58	52	3	-1
j)	Repairs and maintenance	6	2	6	16	27	62	26	24
k)	Insurance	48	57	19	22	52	58	49	51
l)	Other expenditure	833	1015	64	71	242	326	174	163
V.	Provisions and contingencies	487	1160	129	381	825	1198	414	1050
	Total expenses@	15089	17161	3937	5409	11668	12787	6782	6049
VI.	Profit (loss)	808	1463	304	349	421	499	981	1203
	Total (III+IV+V+VI)	16385	19784	4370	5758	12914	14485	8178	8302

(Amount in Rs. lakh)

Items	For the year ended March 31							
	South Indian Bank		Tamilnad Mercantile Bank		Times Bank *		United Western Bank	
	1999	2000	1999	2000	1999	2000	1999	2000
	(55)	(56)	(57)	(58)	(59)	(60)	(61)	(62)
Income								
I. Interest Earned	39989	46894	24586	31182	28640		33537	41948
a)	Interest/discount on advances/bills	23690	26362	12774	15000	15646	20678	25111
b)	Income on Investments	14823	18766	10991	15220	11688	11183	14610
c)	Interest on balances with RBI and other inter-bank funds	1477	1765	643	806	1306	1560	2227
d)	Others	—	—	179	156	—	116	—
II. Other income	3690	7456	4201	4997	4060		5316	12125
a)	Commission, exchange and brokerage	1510	1973	2447	2972	2334	2440	2908
b)	Net Profit (loss) on sale of investments	280	3333	45	99	610	415	6157
c)	Net Profit (loss) on revaluation of investments	—	—	—	—	—	—	—
d)	Net Profit (loss) on sale of land, building & other assets	11	5	—	4	(5)	1	—
e)	Net Profit (loss) on exchange transaction	821	848	684	533	748	721	619
f)	Miscellaneous income	1068	1296	1026	1390	373	1738	2442
	Total (I+II)	43679	54349	28786	36179	32700	38853	54074
Expenditure & Provisions								
III. Interest expended	31178	35072	17356	22336	23204		24527	30463
a)	Interest on deposits	29532	33186	16535	21335	21729	23403	28116
b)	Interest on RBI/inter-bank borrowings	366	567	46	100	964	1124	1294
c)	Others	1280	1319	774	902	512	—	1052
IV. Operating expenses	8983	11250	5508	6581	5648		7944	9343
a)	Payments to and provisions for employees	6378	8633	3387	4052	1486	5481	6628
b)	Rent, taxes and lighting	709	806	410	524	791	546	610
c)	Printing and stationery	152	178	157	189	251	149	180
d)	Advertisement and publicity	42	37	60	81	190	32	38
e)	Depreciation on Bank's property	290	313	342	452	661	675	644
f)	Directors' fees, allowances and expenses	3	4	12	10	5	7	7
g)	Auditors' fees and expenses	13	29	16	16	10	29	34
h)	Law charges	8	7	11	19	34	63	32
i)	Postage, telegrams, telephones, etc.	222	221	142	114	243	143	114
j)	Repairs and maintenance	66	72	239	245	589	85	86
k)	Insurance	171	229	100	133	129	152	165
l)	Other expenditure	928	721	634	747	1259	581	805

V. Provisions and contingencies	2910	5438	2419	3199	1053	2670	8697
Total expenses@	40161	46322	22864	28917	28852	32471	39806
VI. Profit (loss)	608	2589	3503	4063	2794	3711	5570
Total (III+IV+V+VI)	43679	54349	28786	36179	32700	38853	54074

(Amount in Rs. lakh)

Items	For the year ended March 31			
	UTI Bank		Vysya Bank	
	1999	2000	1999	2000
	(63)	(64)	(65)	(66)
Income				
I. Interest Earned	37328	48326	72549	79382
a) Interest/discount on advances/bills	23682	29665	32470	38408
b) Income on Investments	11673	15702	26340	28624
c) Interest on balances with RBI and other inter-bank funds	1767	2508	9610	9801
d) Others	206	450	4128	2550
II. Other income	4663	9117	11161	18674
a) Commission, exchange and brokerage	3272	4473	5403	6731
b) Net Profit (loss) on sale of investments	648	3971	1777	6673
c) Net Profit (loss) on revaluation of investments	—	—	—	—
d) Net Profit (loss) on sale of land, building & other assets	(15)	(23)	2	(1)
e) Net Profit (loss) on exchange transaction	454	465	2668	2567
f) Miscellaneous income	304	231	1312	2704
Total (I+II)	41991	57443	83710	98056
Expenditure & Provisions				
III. Interest expended	30063	39286	63049	68315
a) Interest on deposits	26203	33990	61195	65096
b) Interest on RBI/inter-bank borrowings	1483	2439	960	2401
c) Others	2377	2857	894	819
IV. Operating expenses	5103	6540	14473	17679
a) Payments to and provisions for employees	1202	1543	8674	9730
b) Rent, taxes and lighting	1265	1490	1491	1710
c) Printing and stationery	142	214	342	482
d) Advertisement and publicity	83	47	128	73
e) Depreciation on Bank's property	995	1147	859	2022
f) Directors' fees, allowances and expenses	1	4	23	31
g) Auditors' fees and expenses	17	21	39	42
h) Law charges	29	43	34	41
i) Postage, telegrams, telephones, etc.	175	208	464	467
j) Repairs and maintenance	450	605	475	565
k) Insurance	208	223	317	349
l) Other expenditure	537	995	1626	2167
V. Provisions and contingencies	3718	6524	3135	7632
Total expenses@	35166	45826	77522	85994
VI. Profit (loss)	3107	5093	3054	4431
Total (III+IV+V+VI)	41991	57443	83710	98056

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.